



*From the Desk of
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**SUPPORT THE RIGHT TO USE CASH
FOR ALL DEBTS, PUBLIC AND PRIVATE!**

VOTE YES ON S.B. 716

(Banning cashless policies for retail sellers and providers of all essential services)

Increasingly, consumer-facing businesses are adopting ‘cashless’ policies that deny consumers from buying the goods or services they need unless they use a credit/debit card.

Businesses do this to save money – from theft, robbery, and from the general liability of having cash on site. However, the effects of these policies are highly discriminatory against many, and disproportionately against historically marginalized communities.

People should have the right to spend the money they’ve already earned. The US Dollar is legal tender for all debts, public and private. Businesses shouldn’t be able to discriminate against the unbanked, or folks who otherwise can’t bank electronically.

SB 716 is designed to address this fundamental inequality by requiring retail sellers or providers of all essential services (food, shelter, medical care, etc) must accept cash.

Overview of Who Cashless Policies Impact The Hardest:

- These policies often target houseless individuals, prohibiting them from businesses.
- In some parts of the country, 20 percent of black households are unbanked, and 36 percent are under-banked, according to 2015 data from the FDIC.
- A small but significant percentage of consumers at eateries and retail establishments still primarily use cash – reliably 5-10%, according to industry experts.
- Tipped employees - and many other workers who are paid in cash - are forced to visit banks during normal hours of business. It’s often a difficult and costly process for many, especially for hourly workers, just to use money they’ve already earned.
- Healthcare providers are also now embracing cashless policies in many offices, forcing those without access to credit/debit card services to find new doctors.

Recommendation:

- **Pass SB 716, and help end discriminatory ‘cashless’ policies here in Oregon!**

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Cashless Bans in the news (and in other parts of the country):

How A ‘Cashless’ Future Could Leave Many DC Residents Shortchanged [D.C.]

<https://wamu.org/story/18/08/29/cashless-future-leave-many-d-c-residents-shortchanged/>

NJ ponders ban on ‘Cashless stores’, Amazon objects [New Jersey]

<https://whyy.org/articles/keeping-the-cash-in-commerce-n-j-ponders-ban-on-cashless-stores-amazon-objects/>

When The Cash Register Doesn’t Take Cash [Philadelphia]

<https://www.npr.org/2018/01/08/575056358/when-the-cash-register-doesnt-take-cash>

Council bill aims to stop businesses from going cashless [New York City]

<https://www.politico.com/states/new-york/city-hall/story/2018/11/28/council-bill-aims-to-stop-businesses-from-going-cashless-713794>