



*From the Desk of  
Casey Houlihan  
4133 SE 27<sup>th</sup> Ave  
Portland OR 97202*

**SUPPORT THE RIGHT TO USE CASH  
FOR ALL DEBTS, PUBLIC AND PRIVATE!**

**VOTE YES ON HB 4107**

***(Banning cashless policies for places of public accommodation)***

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.

**HB 4107** is designed in part to address this fundamental inequality by requiring that places of public accommodation must accept cash as payment for goods and services.

**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 HB 4107, and end discriminatory ‘cashless’ policies here in OR!**

*From the Desk of  
Casey Houlihan  
4133 SE 27<sup>th</sup> Ave  
Portland OR 97202*

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>