

**Testimony Submitted by  
Chris Coughlin, Policy Director  
Oregon Consumer Justice  
To the House Committee on Commerce and Consumer Protection**

April 24, 2025

Regarding: Support for SB 1176

Chair Sosa, Vice-Chair Chaichi, Vice-Chair Osborne, and Members of the Committee,

For the record, my name is Chris Coughlin. I appreciate the opportunity to testify on behalf of Oregon Consumer Justice today in support of SB 1176.

Oregon Consumer Justice (OCJ) envisions a vibrant future where all Oregonians live with dignity and abundance and experience health, joy, and economic opportunity. We work collaboratively across policy and advocacy, community engagement, and the law to realize a more just and equitable Oregon where people come first. For too long, flawed systems and policies have stood in the way of this reality, with communities of color most often experiencing significant harm. Informed by consumer insights, OCJ works to make financial and business transactions reliably safe and supports Oregonians in knowing and exercising their consumer rights.

The success of our state's economy and the ability of our communities to thrive depends on honest, fair, and ethical business conduct, including following current laws.

SB 1176 requires the Bureau of Labor and Industries (BOLI) to conduct ongoing advertising and education efforts to inform businesses and the public about the legal obligation to accept cash as payment for goods and services that applies to most businesses, with certain exemptions.

OCJ supported SB 1565 (2022), which passed and currently requires businesses to accept cash, with certain exclusions. OCJ's support at the time was based on data on unbanked Oregonians from the Federal Depository Insurance Corporation (FDIC)<sup>1</sup>, and

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<sup>1</sup> <https://www.fdic.gov/household-survey>

an understanding that individuals engage with financial services in different ways and use different tools depending on their personal circumstances and budget needs. There are a variety of reasons why Individuals may not want to use debit or credit cards for purchases, like associated high fees or surcharges, and they should have the choice to pay with cash.

In addition, the refusal to accept cash can have unexpected consequences. Oftentimes, cash transactions are the only way adolescents can interact with local businesses, meaning plastic-only policies limit the purchasing ability of many young consumers. As well, members of historically underserved communities of color are significantly more likely to be unbanked, meaning that refusal to accept cash can have an unintended discriminatory effect.<sup>2</sup>

Unfortunately, too many businesses are still not accepting cash. An educational campaign is necessary to ensure that both businesses and consumers are aware of the current law. We see SB 1176 as a reasonable next step in implementing SB 1565.

Thank you for your consideration and your service in building the future that Oregonians deserve.

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<sup>2</sup> "2023 FDIC National Survey of Unbanked and Underbanked Households." FDIC.Org. Federal Deposit Insurance Corporation, November 14, 2023.  
<https://www.fdic.gov/household-survey#:~:text=Unbanked%20households%20use%20of%20prepaid,their%20use%20of%20these%20services.>