Westmeath PPN – Submission to the National Access to Cash Consultation)

The Housing Community Recreation and Culture Linkage Group of Westmeath Public Participation Network (PPN) welcomes the opportunity to contribute to the national consultation on **Access to Cash**. Our submission reflects concerns raised by community groups, social inclusion organisations, disability representatives, and rural stakeholders across County Westmeath.

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1. Protection of Vulnerable Individuals – Cash as a Safeguard

Cash access remains essential for people experiencing **coercive control**, particularly women whose financial independence may be restricted.

- Cash provides a **private and immediate means** of managing small expenses without digital monitoring.
- Losing access to cash could deepen financial abuse and reduce personal autonomy.

We urge the Government to recognise cash as a **critical tool for safeguarding vulnerable individuals**.

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2. Disaster and Emergency Planning

Digital-only systems are **not resilient** in rural or emergency scenarios.

- Storms, flooding, power outages, and telecommunications failures frequently disrupt electronic payments.
- Cash becomes the **only reliable method** of purchasing essential supplies during such events.

Access to cash must be protected as part of Ireland's **national emergency preparedness strategy**.

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3. Accessibility for People with Intellectual Disabilities

Many individuals with intellectual disabilities depend on:

- **Familiar routines**,
- **Tangible forms of payment**, and
- **Simple budgeting through physical money**.

Transitioning to digital-only payment would create exclusion and anxiety. Cash must remain available to support **independent living and personal dignity**.

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4. ATMs Must Be Fully Accessible

ATM access must be protected and improved. Westmeath PPN highlights the need for:

Physical accessibility

- ATMs installed at **wheelchair-accessible heights**
- Safe, unobstructed approaches
- Tactile keypads and clear screens

Visual accessibility

- Voice guidance
- High-contrast displays
- Better lighting

ATMs must meet **universal design** standards across all providers.

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5. Importance of ATMs in Rural Areas

Rural communities in Westmeath and across Ireland face serious challenges:

- Longer travel distances
- Limited public transport
- Sparse banking infrastructure

We recommend that **every town or village with a population of 500+** must have **at least one ATM** with 24-hour access.

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6. Universal Card Acceptance

All ATMs should accept **all major payment cards**, regardless of issuing bank or provider.
This promotes fairness, prevents exclusion, and supports competition.

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7. Enhanced Security

To improve user confidence, rural and urban ATMs should have:

- Better lighting
- **Enhanced CCTV coverage**
- Clear sightlines and removal of concealment points

These measures deter crime and increase safety, particularly for older people.

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8. Supporting Older People

Many older adults rely heavily on cash for:

- Daily purchases

- Household budgeting
- Avoiding digital systems they may not be comfortable with

Access to cash is essential to prevent **financial exclusion and isolation**.

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9. 24-Hour Access in Rural Communities

For many rural residents who work irregular hours or travel long distances, only a **24-hour ATM** provides practical access.
This is a **basic public service** and should be protected by statutory requirements.

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10. Clear Mechanism for Reporting Problems

Any national strategy must include:

- A **single, simple reporting system** (phone + online)
- Clear responsibility for fixing ATM outages
- Guaranteed repair response times

Communities and vulnerable individuals must know **who to contact and how**.

Conclusion

Cash is a vital part of social inclusion, community resilience, and rural sustainability.
Westmeath PPN strongly recommends that the Government introduce **legal protections** guaranteeing reliable, accessible, and safe access to cash for every community in Ireland.