



Media release

Peak body calls for cash to be both mandated and accessible

Adult Learning Australia (ALA) has urged the Federal Government to ensure that its plan to mandate cash acceptance for essential items also includes making sure that cash is readily available and accessible – particularly for Australian adults with low literacy, numeracy and digital skills.

In its [submission](#) to the Treasury Department’s mandating cash acceptance [consultation](#), ALA welcomed the Government’s [decision](#) to mandate cash acceptance for essential items, but said that additional steps are needed to uphold financial equality and ensure true financial inclusion for all Australians.

“We acknowledge the Government’s commitment to minimising adverse impacts and ensuring cash remains a trusted and accessible payment method,” said Jenny Macaffer, CEO, ALA.

“However, we understand that this must be practical for businesses and consumers—especially those facing literacy, numeracy, or digital skills challenges.”

Successful implementation of a mandate, Ms Macaffer said, would require collaboration across all sectors, including community organisations and the charitable sector.

“This will help ensure that the growth of digital payments does not leave parts of the community behind or weaken the resilience of our payment system.”

ALA wrote to Treasurer, Jim Chalmers, early last year to warn of the potential adverse impacts of a cashless economy on people without sufficient literacy, numeracy and digital skills to cope with everyday activities and prevent themselves being scammed.

“Ensuring access to cash remains a key priority for those who either want or need to use it,” said Jenny Macaffer, CEO, ALA.

“However, Governments and the Reserve Bank must also implement measures to ensure the continued use and availability of cash as banks, supermarkets and others are rapidly withdrawing or denying services”.

ALA called for:

- > measures to prevent banks from withdrawing services in areas of greatest need - which can create 'cash deserts'

- > incentives to encourage businesses to offer access to cash where practicable

- > investment in adult community education to improve national levels of numeracy, literacy and digital skills.

Ms Macaffer said the adult and community education sector could work with the Government to support the successful implementation of a cash mandate by focusing on education, accessibility, and inclusion.

“With resources, adult community education providers can provide training programs to help consumers understand the cash mandate, its implications, and how to navigate any new systems or processes.”

Located in suburban, regional and rural communities, these centres, she said, could engage in outreach activities to raise awareness about where and how cash can be used, especially in rural or remote areas, ensuring that people know where they can access cash services.

“Through these avenues, the sector can contribute to government policies, local communities, and businesses, ensuring that no one is left behind.”

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About Adult Learning Australia

In 2025, Adult Learning Australia is celebrating its 65th year as the national peak body for the nonprofit adult and community education (ACE) sector. Its membership encompasses both organisations and individuals from every state and territory, representing the sector's diversity.

Visit www.ala.asn.au or call (03) 9689 8623 for more information. Release date **19 February 2025**