

## **The effect of high street changes on older people**

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Every month there's something in the news about bank closures, disappearing free ATMs and the general death of cash in the UK. And it's clear that cash is under threat. Back in 2017 it was overtaken as a means of payment by debit cards (particularly contactless). In cities, particularly London and Manchester, some cafes and bars will now only take card payments, citing cost and security for the reasons they are avoiding notes and coins.

All these developments are a worry to many older people who trust cash and who haven't yet made the leap into the digital or online world. But the picture isn't as black and white as it seems. There's a growing 'tech lash' in the West, as more and more younger people become aware of privacy and security issues around digital transactions, particularly the fact that authorities and large internet corporations can track every move and purchase we make when we use a card or phone to buy things.

In Sweden, which is becoming cashless faster than any other country, warning voices are already asking what will happen if the internet or mobile services go down and none of the payment systems work. In fact, the Swedish government has urged its citizens to stockpile cash in case of power cuts, a cyber-attack or war. It's also not true that all older people are scared of operating online. More than two thirds of retirees regularly use the internet now – up from less than half in 2011 - and internet use among those aged 75 and over has more than doubled since 2011.

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