Good Morning,

My name is Casey Houlihan and I'm writing to you today with my testimony and a one-pager in support of HB 4107, which would require many businesses to accept cash as a form of payment for goods and services. This bill follows my efforts last year to advance a similar piece of legislation, SB 716 [2019].

I've already spoken to several members of the legislature and staff about this, but I wanted to be sure to share my testimony electronically for the public record as well.

It's an absurdity, to me, that this requires a legislative solution - but more and more businesses are refusing to accept cash, and in so doing they are discriminating against broad segments of the population.

Disproportionately the impacts of this discrimination land on historically marginalized communities and communities of color. This must stop.

Money is legal tender in the US, and should be able to be used just like the writing on it implies - for ALL debts, public and private. There's no federal law specifically backing this concept, and states are now beginning to provide this protection.

It's estimated that up to 7% of American households don't have access to a checking or savings account - let alone credit - and often through no fault of their own. It's wrong for businesses to add insult to injury by precluding this marginalized population from participating in basic commerce.

Please consider voting in support of HB 4107 to help end this injustice, and to ensure that folks won't be discriminated against simply for using the form of currency available to them.

Thank you for paying attention to this important matter, and I would greatly appreciate your support for this crucial piece of legislation.

I'm happy to answer any other questions you may have.

Respectfully,

Casey Houlihan Portland, OR