

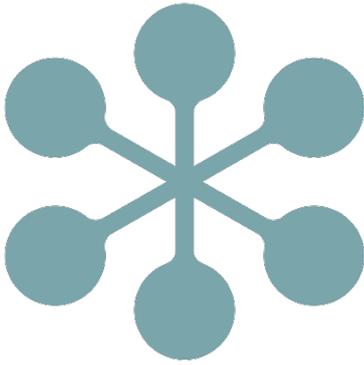
Litmus

Research on cash use and access in ten rural towns

Prepared for Reserve Bank of New Zealand
Te Pūtea Matua

13 November 2025





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Summary of findings

This report summarises cash use, access, and deposit needs among residents in ten rural towns across Aotearoa New Zealand.

The Reserve Bank of New Zealand (RBNZ) commissioned this study to understand rural communities' cash use and how banking services impact rural communities' access to cash withdrawals and deposits. The study examined the impact of banking on communities and explored options for better cash access.

This study employed mixed-methods, surveying 458 residents and conducting 144 interviews in ten rural towns from July to September 2025. The research includes feedback from diverse perspectives, including business owners, community organisations, whānau, hapū and Iwi, civic and public services, families and individuals.

The research findings reflect the feedback from those who took part in an interview or completed a survey. The research may not capture every rural viewpoint in the ten towns. The survey is not representative of the broader rural population.

Cash continues to have an essential role in rural communities.

Residents across the ten rural communities continue to use cash regularly for their daily transactions and to support their communities. Most believe that access to and use of cash are essential for fostering inclusion and their town's social and economic wellbeing.

The decline in banking services has adversely impacted rural communities' access to cash services.

Over the past decade, the ten rural towns across Aotearoa New Zealand have experienced a significant decline in local banking services. Branch closures, reduced opening hours, and the removal of over-the-counter services have made it difficult for residents to access cash withdrawal and deposit services. Some towns lack banks and ATMs. Where ATMs exist, they are often unreliable, run out of cash, or only dispense large denominations, and may charge high fees. Consequently, rural residents often undertake substantial journeys to access cash withdrawal or deposit services, resulting in increased travel expenses and significant time commitments.

Some businesses are servicing rural towns' cash needs at their expense.

For many businesses, accepting cash and providing change remains a relational act, offering a much-needed service and meeting customer needs. For others, online payments provide efficiency and security, aligning with evolving customer expectations.

Businesses currently use cash for managing daily transactions, floats and providing change to customers. However, businesses struggle with the lack of local cash deposit and change facilities, unreliable ATMs, and security risks from holding cash on-site. The time and cost of travelling to distant banks or ATMs disrupts business operations and cash flow.

Community organisations and groups rely on cash to respond to local needs.

Cash sits at the heart of community fundraising and supports the social fabric of rural life. From large events to raffles and sausage sizzles, cash remains the most practical and cost-effective way for community organisations to raise funds and respond to local needs.

The lack of local cash withdrawal and deposit services places a significant burden and risk on volunteers. Securing a cash float is time-consuming, requiring travelling to a main centre. Large local events place considerable pressure on local cash reserves. Depositing cash is challenging, resulting in some volunteers storing the cash raised at home or transferring money through their bank account.

Cash holds cultural, social and practical significance for Māori.

Cash is vital for Māori communities, particularly for cultural practices such as koha at tangihanga, pōwhiri, and marae events. Cash supports manaakitanga (hospitality), enables immediate and flexible giving, and strengthens social and cultural connections.

Cash is also used for community support, and is critical in emergencies when communities are cut off with no power for long periods. Limited access to cash services makes it difficult for whānau, hapū, and Iwi to manage cash efficiently. Long travel distances to banks or ATMs, combined with unreliable machines, drive the need to store cash at home, which in turn increases security risks.

Some Māori communities are experiencing intergenerational economic challenges, which are worsening as businesses close or work becomes seasonal and less secure. Iwi in remote communities are actively working to secure access to cash and banking services for their community to encourage businesses to their region.

Civil and public institutions accept cash to foster community inclusion.

Offering multiple payment options for local services ensures everyone can contribute to and benefit from community facilities like parks, libraries, water, and waste services. Providing flexible payment options for school activities and donations enables every child to participate in extracurricular programs, regardless of their family's financial circumstances or access to digital resources.

The decline in cash services makes it more challenging to manage and deposit funds, thereby increasing risks for school staff and volunteers. The lack of cash deposit facilities can lead volunteers to use their personal accounts to deposit cash.

For families and individuals, cash supports independence, community connections and financial literacy.

Many families and individuals use cash for everyday purchases, particularly for smaller items. Many people emphasise the importance of having cash readily available for fundraising events such as local raffles and sausage sizzles.

Access to and use of cash fosters independence, supports budgeting, and enables participation in community life. Cash is seen as essential during emergencies and for those who lack access to digital payment methods. Cash use fosters social interaction and community connection.

Declining access to cash is adversely affecting some residents by deepening disadvantage to older people, disabled people, those on a low income and people with limited transport. Safety concerns about using ATMs and storing cash at home are growing, and the shift to digital payments increases the risk of exclusion and financial abuse, particularly for older people.

Local cash solutions must cater for the diverse range of residents.

Many residents in towns recognise that local bank branches are unlikely to return or extend their services and opening hours.

Local cash solutions should meet the varied needs of residents, including businesses, community groups, hapū and Iwi, local government, schools, and the public. Smart ATMs need to enable the withdrawal and depositing of cash. They need to be reliable, accessible to customers from any bank, and offer multiple denominations, including small notes. They must be secure, well-lit, weather-sheltered, and suitable for users of all ages and abilities, supporting safety and digital inclusion. Regular maintenance and replenishment are essential to ensure ongoing access to funds and support financial stability in the community. Businesses want access to change machines for coins when they need to top up their float.

Finally, residents recognise that transactions are becoming increasingly digital, and many do not want to be left behind. They therefore want to learn, practice, and feel confident using online payment solutions to remain connected and independent.

Research rationale and methods



Research rationale

Cash continues to have a role in the shift to digital payments.

In Aotearoa, New Zealand, the preference for digital payments for routine transactions is steadily increasing. Digitalisation, new technologies, and provider incentives are driving this change toward digital payments. The shift also reflects changes in consumer preferences towards digital payment for convenience, security, and incentives.

RBNZ research shows that around 6% of the population relies on cash in their lives. These people tend to be younger, older or disabled people. Cash also supports cultural customs, including koha, family, community, and business life.¹ Cash remains essential during emergencies (e.g., cyclone Gabrielle) when power outages can prevent digital payments.

Access to cash withdrawal and deposit services in rural communities has decreased.

Over the last ten years, rural communities have experienced a persistent decline in the availability of banking services. Some rural towns and communities have faced a complete absence of banking services, while others have curtailed banking options and opening hours, or limited access to ATMs with withdrawal facilities. This decline in banking services is perceived to have affected people's ability to withdraw and deposit cash.

RBNZ is legally required to maintain a reliable, efficient, inclusive, and innovative cash system.

RBNZ commissioned this research to understand the impact of declining banking services on rural communities' access to cash withdrawal and deposit services. The research also explored the implications for these communities and the potential cash facilities solutions going forward.

The RBNZ will use the research to inform its policy on cash solutions for rural communities.

¹ RBNZ. 2023. Money and Cash Survey.

Research method

The research answered four questions.

- How do towns' social, economic, and environmental contexts relate to patterns of cash withdrawals and deposits?
- How do different groups in each town use cash?
- How do the people and businesses in each town currently withdraw and deposit cash?
- What are the implications for the town of not having convenient, reliable, safe cash withdrawal and deposit solutions?

A mixed-method case study approach was used.

The research focused on ten rural towns across Aotearoa, New Zealand.

The RBNZ selected ten rural towns and surrounding communities to take part in the research.

The ten rural towns have populations ranging from 1,000 to 10,000. They have limited or no bank-provided cash services. Appendix 1 profiles the rural towns.

The towns were selected due to their engagement with the RBNZ about cash services in their communities.



In each town, the research drew on qualitative interviews and quantitative surveys.

The following data and information sources collected in August and September 2025 informed the research:

- Two-day visits to each town to understand their use of cash, their experience of cash withdrawal and deposit services and the impact of current services. We conducted interviews and group discussions with a diverse range of people (e.g., business owners, Iwi and community organisations and groups, local government and schools, Māori, older people, families, disabled people, people receiving income support, farmers, etc.).
- Two surveys which used a snowball sampling approach:
 1. A survey for individuals living in the towns about their personal cash use
 2. A survey for organisations, including businesses, NGOs, Iwi and community groups, focused on their business or organisation's cash use.

Table 1: Number of people who took part in an interview or hui across the ten towns.

Town	Business	Community	Total
Waipawa and Waipukurau	18	29	47
Pirongia	8	8	16
Methven	8	8	16
Rakaia	7	6	13
Milton	7	5	12
Balclutha	6	6	12
Ruatoria and Te Araroa	5	8	13
Wairoa	7	8	15
Total	66	78	144

Table 2: Number who completed the surveys across the ten rural towns.

Town	Organisation survey²	Individual survey³
Waipukurau	13	116
Waipawa	8	50
Pirongia	2	75
Methven	1	10
Rakaia	-	22
Milton	7	31
Balclutha	24	53
East Coast (Ruatoria and Te Araroa)	2	16
Wairoa	-	18
Prefer not to say	-	67
Total	57	458

Appendix 2 contains details on the research method, quantitative sample and data collection tools. Appendix 3 contains the results of the two surveys.

² Organisation response is low in some rural areas due organisations being interviewed as part of the qualitative research.

³ Due to the snowball sampling, 35 individuals living in other regions (eg Northland, Taranaki, Auckland) also completed the individual survey. These people were excluded from the survey results given the focus on ten towns and their surrounding areas.

Report structure

This report begins with an overview of the current state of banking services in the ten rural towns and the challenges of withdrawing and depositing cash.

Residents⁴ interviewed hold overlapping personal, family, community, and business roles (e.g., a business owner was also in the Lions, golf club and Home and School Association). Residents had multiple perspectives on cash use and cash services, which varied depending on their role.

To illustrate these differences, the research themes on cash use and access are presented from five perspectives:

- Business owners
- Community organisations
- Whānau, hapū and Iwi
- Civic and public services
- Individuals and families.

The report concludes by synthesising the principles to enable cash withdrawal and deposit in rural towns and presents the cash solutions proposed by residents.

Research limitations

The research limitations reflect the scope and methodology of this study. The findings are consistent across interviews and perspectives from the ten towns. Research themes became saturated from the interviews conducted in all ten rural towns. However, these findings may not reflect all viewpoints in the ten towns.

The survey results are not representative of the population due to the sampling approach used.

⁴ Residents is used as the collective term to the diverse group of people living in the rural town and includes the five perspectives.

Research findings



Banking services in the ten rural towns

Banking services have declined in the ten rural towns.

Residents in ten rural towns are affected by fewer in-person banking services. Branch closures, shorter hours, and fewer counter services make banking less accessible for many residents. These digital changes in banking greatly affect financial inclusion, regional equity, and rural community resilience.

Residents have limited access to reliable and convenient cash banking services.

All ten rural towns have a limited choice of banks and cash withdrawal and deposit services. Table 3 profiles the banking services in the ten rural towns.

Ruatoria, Te Araroa, Pirongia, Waipawa, Methven, Rakaia, and Milton residents have no in-person banking services. Except for Pirongia and Te Araroa, these towns have access to at least one ATM. Pirongia and Te Araroa have no ATM. Ruatoria and Rakaia residents have access to an ATM to withdraw cash at a charge (\$2.50 to \$2.80 per transaction).

Residents in these towns reported that their ATMS often run out of cash or break down. Therefore, for residents to access banking services or ATMs to withdraw or deposit cash, they have to travel to another town. Most residents need to take a one-hour round trip to withdraw or deposit cash in another town. However, the time and transport costs for residents in Wairoa, Ruatoria and Te Araroa are significant. Wairoa residents need to take a two-hour, forty-minute round trip, Ruatoria requires a four-hour round trip, and in Te Araroa, the round trip takes over five hours.

Wairoa, Waipukurau, and Balclutha have one to two banks that are mostly open limited hours and ATMs. Wairoa and Balclutha have a smart ATM allowing customers of that bank to both withdraw and deposit cash.

In towns that have bank branches, these branches are open only during limited hours and only serve their customers. Outside of these hours, residents must travel to main centres for assistance. Non-customers also need to travel to a main centre to access in-person banking or a Smart ATM. Banking services in these main centres often also have reduced hours or pending closures (e.g. Westpac Mosgiel, which some Milton residents rely on). The limited availability of cash withdrawal and deposit services means residents living in these towns must rearrange their business and personal schedules to fit with banking schedules.

Residents also said that some banks remaining in the rural towns are not taking on new customers.

Table 3: Profile the banking services in the ten rural towns

Town	Banking services
Te Araroa	<ul style="list-style-type: none"> • No banks or ATMs • Nearest bank or other ATMs – a six-hour round trip to Gisborne.
Ruatoria	<ul style="list-style-type: none"> • 2 Allpoint ATMs at Four Square and Pub (charges fees for withdrawals) • Nearest bank or other ATMs – four four-hour round trip to Gisborne
Wairoa	<ul style="list-style-type: none"> • 1 ATM withdrawals only (Westpac) • 1 Smart ATM for withdrawals and deposits (BNZ) • 2 private ATMs at Z service station and New World (charges fees for withdrawals) • Kiwibank open Monday to Friday 8.30-4.00 and has an ATM • Westpac fortnightly pop-up service • Nearest bank or other ATMs – 2 hours 40 minute round trip to Gisborne or 3 hours 20 minute round trip to Napier
Pirongia	<ul style="list-style-type: none"> • No banks and no ATMS • Four Square gives out cash if its float allows • ATMs and banks in Te Awamutu – a 30-minute round trip – limited hours of availability
Waipukurau	<ul style="list-style-type: none"> • ANZ Bank branch with Smart ATM – Monday, Tuesday, Wednesday 9.30-4.30 • BNZ Smart ATM • Westpac, New World (withdrawal) • Unity with ATM – customers only – Monday to Friday 9.30-4.30 • Allpoint ATM (charges fees for withdrawals and deposits) • Next ATM, Caltex (withdrawal) • Other banks located in Hastings or Havelock North: 1.5 to 2 hours return
Waipawa	<ul style="list-style-type: none"> • 1 Westpac ATM • Other ATMs in Waipukurau (7-minute drive) • Other banks located in Hastings or Havelock North, 1.5 to 2 hour return trip
Methven	<ul style="list-style-type: none"> • 1 BNZ ATM (withdrawals only) • Banking services in Ashburton – 1 hour return trip
Rakaia	<ul style="list-style-type: none"> • 1 ATM in Rakaia Mobil (withdrawals only) • Banking services in Ashburton – 50 minutes return trip
Milton	<ul style="list-style-type: none"> • 1 ATM (ANZ) cash withdrawals and limited deposits • 1 ATM (Westpac) cash withdrawals and accepts deposits (red bags) • Other banks in Balclutha or Mosgiel with limited hours – 40 minutes and an hour return trip
Balclutha	<ul style="list-style-type: none"> • ANZ Branch – Tuesday to Thursday, 9:30 – 4:30 pm and On-site ATM • Westpac Branch – Monday, Wednesday, Friday – 9:30-2.00 pm. On-site ATM • Other banking services in Mosgiel or Gore – 2-hour return trip • BNZ ATM (multi-lingual, accepts deposits) • ATM in Countdown supermarket

Residents face other challenges in accessing cash services.

Poor roading, reduced transport services, and extreme weather events, particularly in Wairoa and the East Coast, impact residents' ability to access cash and banking services outside their town. For example, Waipukurau does not have public transport to Hastings, where many banking services are located. Residents without a car need to rely on others to get to a bank.

In many towns, a lack of in-person telecommunications or technical service providers exists to support online banking. Other services are stepping in to provide technological support. For example, the Balclutha Library offers technical support to residents who wish to conduct online transactions.

High housing costs, fuel prices, food prices, and other household expenses make it difficult for low-income residents to afford digital technology, internet access and to travel to main centres to withdraw and deposit cash.

Residents have other banking frustrations.

Besides being frustrated with the limited cash withdrawal and deposit options, residents also mentioned difficulties related to mortgages, loans, and other banking services. Many residents rely heavily on cash due to convenience and habit, and as a practical solution to gaps in banking services.

Residents feel banks are using appointment systems to limit access.

Walk-in services are becoming rare. Residents are frustrated with the increasing need to make an appointment for even the most basic banking transactions.

Residents have expressed dissatisfaction with the shift towards self-service options in place of traditional face-to-face services.

Banks are increasingly directing people to use self-service ATMs instead of offering face-to-face service. While ATMs can be convenient for some, they cannot replace the reassurance and problem-solving that come with speaking to a knowledgeable teller. This shift feels like banks are abandoning their responsibilities, especially for those less comfortable with technology or needing more complex assistance. Additionally, for individuals who feel unsafe using ATMs, being told to go outside to the ATM to get cash heightens their anxieties.

Residents feel banks are not set up for private finance conversations.

Even when teller service is available, residents often find that their privacy is compromised. Conversations with tellers are conducted in open spaces where sensitive financial matters can be overheard. This lack of confidentiality undermines trust and discourages people from seeking help or advice.

Businesses

The ten towns featured a diverse range of businesses, including superettes, dairies, hotels, pubs, tourism operators, tradespeople, small retailers, suppliers, and enterprises not directly engaged with the public. These businesses play a vital role in sustaining the towns' economic stability and shaping their unique identity.

Most businesses regularly accept and bank cash, despite challenges.

While businesses in the rural towns have noticed a decline in cash use in recent years, particularly since COVID-19, customers are still using cash to pay for products and services. Businesses surveyed (n=48) across seven rural towns highlighted that:

- Most businesses (88%) accept cash, with 48% accepting it daily and 33% accepting it most days, twice a week, or weekly. The main reason for accepting cash was customers' demand (93%).
- Most businesses (83%) do not provide cash in exchange for a digital payment (e.g., debit or credit card payment).
- Cash banking is a regular activity for businesses, with 42% doing it at least weekly and 17% monthly. Half of businesses (56%) conduct cash banking at an ATM, a third (37%) with a bank teller, and 5% use a cash-in-transit service.
- Getting to a cash banking service is a challenge for many businesses, with 53% describing it as difficult or very difficult.
- Cash banking is difficult due to the lack of bank branches (61%) or ATMs (43%) in their area. Opening hours are not business-friendly (26%), and cash banking takes too much time (30%). A third of businesses (35%) must travel more than 20 km to do cash banking.
- Feelings of safety are mixed, with 54% of businesses feeling safe or very safe when conducting cash banking, and 18% do not feel safe.
- 83% of businesses, even if they don't use cash, said it is important/very important for residents to get out cash when needed.

Cash is a critical payment form for vulnerable people in our community. Older people can't use cheques now and don't like cards due to surcharges and other modern payment methods. As a business owner, I wish everyone could pay electronically. I don't need the extra work. But because we deal with people who rely entirely on cash, we will ALWAYS accept cash as a service to our customers. It's their right, and I have to respect and honour that.

Balancing customer needs for cash with operational realities.

For many businesses, accepting cash and providing change remains a relational act, offering a much-needed service and meeting customer needs. For others, online payments provide efficiency and security, aligning with evolving customer expectations. Understanding these differing perspectives helps explain why cash continues to have a place in rural towns, even as online payment systems become more common.

Supermarkets, superettes, and dairies

Supermarkets, superettes, and dairies conduct a substantial number of cash transactions. Many customers prefer to pay cash for smaller purchases or to “top up” their regular grocery shopping. On average, supermarkets, superettes, and dairies estimate that cash accounts for around 20–30 per cent of their total takings.

Many businesses also let customers withdraw cash, even if they don’t buy anything. This demonstrates their adaptability and commitment to fulfilling communities’ cash requirements. However, meeting customers’ cash preferences takes extra time, effort, cost, and risk to the business. Businesses routinely travel to major centres, some daily, to deposit or withdraw cash to ensure their operations run efficiently.

Service stations

Many service stations in small towns are on main roads, serving both residents and travellers. Owners observed that tourists often arrive with cash. One owner regularly receives \$100 bills from international travellers who have withdrawn funds at the airport and require change.

In contrast to prepay service stations, local service stations accommodate cash payments and provide a “cash-out” service, setting them apart from their prepay competitors. Many owners noted how service stations are evolving, with more emphasis on offering EV charging, as well as food and grocery sales. Some also discussed how increasing fuel prices were affecting them and mentioned that renegotiating fuel contracts was necessary to ensure their continued viability.

Hotels and pubs

Most towns have large hotels and pubs that commonly function as central hubs for social, economic, and cultural activities within the community. These venues regularly accommodate weddings, milestone birthdays, fundraising activities and a variety of other large-scale events. These landmark establishments attract both locals and visitors. Many have operated for decades under family ownership.

Similar to supermarkets, superettes, dairies, and service stations, many of these establishments handle substantial cash transactions, frequently sponsor events, and often have an on-site ATM. Since these venues have gaming machines and pool tables on site, they generally need less cash change than the other businesses discussed above.

Hotels and pubs encountered challenges in updating their operations, mainly due to the strong sense of “ownership” patrons feel toward their local pubs. Publicans

acknowledged that the community expects them to accommodate cash transactions, which reinforces their efforts to meet these requests. One pub owner mentioned that ‘it’s hard enough to rearrange furniture in a hotel, let alone make any decisions about going cashless’. Many hotels and pubs charge customers PayWave fees and have observed hesitation before card tapping.

Small public-facing businesses.

Towns include a range of small businesses such as hardware stores, butchers, bookshops, cafés, motels, Airbnbs, mechanics, saddlers, hairdressers, bottle shops, op shops and gift shops. These businesses are generally locally owned and provide essential goods, services, and hospitality. Many operate on narrow margins. They are sensitive to foot traffic, cost of living, and inflation, which often results in fluctuating income and a need for cash. While many of these smaller businesses prefer cashless sales, they also try to meet customers’ payment preferences. However, they do not tend to offer a “cash out” service as they do not have enough change. Small businesses often cooperate with other businesses to help with cash supply. For example, a fish and chip shop that takes in a significant amount of cash might become the place where other businesses exchange large bills for smaller notes and coins.

Tradespeople and “handypeople”

In many towns, tradespeople such as builders, plumbers, electricians, gardeners, and lawn mowing service providers often receive cash payments, particularly from older clients. Many of these activities are small-scale services, not extensive renovations or new builds. Furthermore, tradespeople tend not to carry EFTPOS terminals.

While many of these businesses would prefer online transactions, some residents believe that paying in cash is a “good deed” because they get a cheaper service, and it potentially enables the tradespeople to avoid GST and other tax obligations. However, tradespeople noted they were depositing cash and declaring it as income. Therefore, their earnings from completed work are well below market rates.

Customers also prefer to pay in cash because they don’t have to wait for an invoice and then pay for services online. Some older people do not have the facilities to pay online. Tradespeople therefore need to access change and bank their cash takings.

Informal income-earning activities

In many towns, informal income-earning activities operate alongside registered small businesses. A lot of individuals boost their income by taking on part-time or occasional work, like selling firewood, offering hairdressing or massage services, or producing local crafts, home kill and fresh produce. These activities help them earn extra money and support their economic wellbeing. These activities are typically conducted through cash transactions or barter, providing individuals with immediate access to funds while minimising exposure that could potentially impact income support or taxation.

Large tourism operators

Large tourism operators in Methven, such as Mt Hutt Ski Field and Ōpuke Thermal Pools and Spa, have adopted cashless payment systems. These operators manage significant sums, especially during peak season, often with higher transaction costs than the businesses mentioned earlier. Their decisions align with other major tourism operations across the country. Going cashless offers these operators key advantages, such as greater efficiency and improved security by removing the need to manage substantial sums of physical money. Additionally, these operators provide services to both domestic and international visitors.

Large non-public-facing businesses

Many rural towns feature substantial enterprises that do not engage directly with the public, such as major construction firms, agricultural operations, and abattoirs. These businesses that do not interact directly with the public were excluded from the scope of the research, as their operations are less dependent on cash transactions. These businesses may have less need for cash, but as major employers, their staff often want access to cash locally to pay for products and services.

With fewer banking services, grocery stores, hotels, and service stations now serve as local cash hubs for residents.

With bank branch closures, residents need convenient ways to withdraw cash. Residents have typically been able to withdraw cash during their shopping transactions. For added convenience, several larger, public-facing businesses have enhanced this service by installing ATMs on their premises. Residents therefore have easier access to cash withdrawals, although this may come with a transaction fee to withdraw cash. These establishments comprise supermarkets, superettes, dairies, service stations, and hotels.

ATMs serve financial, operational, and community needs for businesses. On-site ATMs increase convenience and strengthen a business's community focus. Some businesses earn commissions by hosting ATMs. In organisations that handle significant cash volumes, such as grocery stores and fuel stations, installing an on-site ATM optimises cash circulation and minimises the necessity for frequent bank deposits or maintaining substantial in-store cash reserves. An ATM boosts local spending, as people often spend cash where they withdraw it.

Rural communities benefit when businesses accept cash payments.

Businesses accepting cash promote local spending, resilience, and inclusion. Cash payments enable more people to make purchases, particularly those who may not have access to digital options or prefer using cash to manage their finances. Accepting cash provides tangible commercial advantages to businesses. This practice fosters customer loyalty and facilitates spontaneous or incidental purchases, especially for lower-priced

items. Furthermore, accepting cash helps minimise the risk of lost sales due to digital system outages and eliminates associated surcharges.

Businesses that accept cash help keep money moving through the local economy. Instead of instantly entering the digital system, cash paid by customers is often spent, reused, or circulated again within the community.

Cashless businesses recognise that their choices have affected other businesses and local fundraising efforts. As small notes and coins become less common, businesses that accept cash must make sure they have enough change. Furthermore, voluntary causes face a shortage of small denominations for donations.

While most small businesses regularly receive cash from customers, they prefer electronic transfers and online banking.

Businesses in towns choose to pay employees and creditors digitally instead of with cash, as online payments are quicker, more secure, and simpler to track. Making payments online helps minimise risks like theft, loss, or mistakes that can happen when handling and storing cash.

Electronic payments create digital records that aid bookkeeping, payroll, and tax compliance. Staff now expect direct deposits, and most suppliers prefer online transfers for greater efficiency and easier reconciliation.

Digital payments offer increased efficiency, lower administrative burdens, and better security, which make up for the costs associated with online transaction fees.

Serving residents' cash needs comes at a cost for businesses.

Businesses face significant challenges in meeting customer needs because towns often have few or no banking services, Smart ATMs, unreliable ATMs, and a shortage of smaller notes and coins at these machines.

Travelling to a central location for cash banking places significant pressure on business efficiency and daily operations. Many businesses spend half to a full day on cash banking because of travel and wait times at banks. Small businesses often keep large amounts of cash on-site until they can deposit it, increasing security risks.

Given the challenges of accessing banking services, some businesses have moved to use cash-in-transit services to pick up cash and top up their floats. However, cash-in-transit services are often too expensive for small businesses with limited margins. Some rely on couriers or family members to deposit cash, but these methods carry significant security risks.

Delays between depositing cash in banks and ATMs and the funds appearing in business bank accounts disrupt cash flow. This delay can make it harder for businesses to meet obligations such as paying suppliers, wages, and taxes.

The biggest issue is that banks are only open three days a week, which is not ideal for a business because banking often cannot be done on the last business day of the month. Makes it hard to balance the book.

The cost to our business to exchange larger denominations into smaller ones is \$30, which seems ludicrous. Because it is done through Armourguard, there is a cost involved. People come in with \$50 notes from the ATMs, purchase something small, and then get smaller denominations back in change. We then have to exchange those \$50 notes to keep our tills going. We have to hold more cash as a float for the tills to keep us going. It would be really helpful to be able to run down to the bank to get change ourselves if we still had a bank.

The ATM is unreliable and can be down for a week, making it unsafe for businesses to hold onto cash that long. There's no choice in note denominations, and we can't get coins at all, which is EXTREMELY difficult for us. We need access to cash for emergencies. Cyclone Gabrielle closed everything for days!

Community organisations and groups

Community organisations are local, not-for-profit groups run by and for their members or the wider community. These organisations and groups span a wide spectrum, from organising large, annual events to small, grassroots activities. They also include food banks, budgeting, and other charities. Their initiatives support the economic and social lifeblood of the rural towns.

Community organisations accept and deposit cash regularly despite challenges.

The community organisations across the seven towns that completed the survey (n=10) about their cash use and banking said they accept cash. However, few gave out cash as they are rarely asked for it (8 out of 10).

- Community organisations banked cash less frequently than businesses, with more than half banking cash monthly or less than once a month (6 out of 10).
- Only a third of organisations said cash banking was easy (3 in 10). Community organisations said cash banking is difficult due to the lack of banks or ATMs in their area, inconvenient opening hours, and the time required to complete transactions. However, more positively, most feel safe banking cash (7 out of 10).
- Community organisations mainly agree that being able to get cash out is important for their organisation and others in their community (9 out of 10).

I think we'll stay with cash for as long as we can. We need cash for the prize money for the horse, sheep, and all the other animal competitors. Everyone gets their envelopes, and then the kids can go off and buy whatever they like with the cash. We also give cash for the woodchopping. We need cash for people who have paid earlier and left their tickets at home, so we can give them a cash refund later, and we also need some for our office float. The other alternative is to pay everybody out in their banks, which would be a horrendous job for volunteers. We would like to see cash continue. I don't know how we would ever go cashless.

All community organisations and groups depend on cash

Large events

Every town hosts major, well-coordinated events that form the foundation of the community's social calendar. These events include agricultural exhibitions, such as A & P shows, sporting competitions like the Rakaia Salmon Run, and market gatherings exemplified by the Annual Pirongia Craft Day. A & P shows charge cash for entry and

programmes, and therefore needs to provide change. They often also use cash from gate sales to pay for marquees, lighting, first aid, and prizes. Stallholders at these events are often small-scale, hobby, or artisan producers who often do not have access to EFTPOS terminals and rely on cash for sales.

Service organisations

Long-standing service organisations such as Lions and Rotary clubs identify and respond to local needs. For example, Lions and Rotary clubs in impacted areas provided financial and practical assistance after Cyclone Gabrielle. These clubs run big events like mountain biking and 4-wheel drive events, and they also sell firewood, compost, manure, bulbs, swedes, and other produce. While some clubs accept only online payments, many operate solely with cash for goods and services, either on the day of payment or through honesty boxes. Although clubs typically collect membership fees online, other member activities (e.g., group meals) are frequently paid for in cash.

Sports clubs

Sports clubs play a significant role in the community, extending well beyond just playing sports. They support both individuals and families and welcome visitors from out of town. Many sports clubs, such as those for rugby, netball, golf, tennis, croquet, and bowls, operate social bars, run fundraising activities, and host tournaments. Some sports clubs also cater to casual players and visitors who come for the day and pay a “green fee” or “court fee”. Membership fees are often paid through online banking. However, most clubs commonly use a “hybrid” payment system that combines EFTPOS/PayWave with cash sales. This system gives players and families choices, and many of the fundraising activities and prizes are cash-based.

Small grassroots fundraising

Small grassroots fundraising includes community-led activities like sausage sizzles, raffles, and garage sales to raise money and bring people together around a shared cause. Their efforts are often informal and have less ability to organise an EFTPOS terminal, relying almost solely on cash.

Cash plays a central role in supporting communities.

Cash sits at the heart of community fundraising, giving, and support. From large events to raffles and sausage sizzles, cash remains the most practical way for community organisations to raise funds and respond to local needs. Community organisations and their volunteers sustain the communities they rely on, from clubrooms and sports grounds to recovery funds after floods.

In financially hard times, the role of community organisations becomes even more critical. They keep food and clothing banks operating, raise funds for families in need, help maintain community assets, and hold events that strengthen connection and belonging.

The lack of local cash withdrawal and depositing services places a strain on volunteers.

Securing a cash float for events is time-consuming and challenging.

Unlike businesses, community organisations often operate without paid staff. Much of their work relies on volunteers, often older people who juggle multiple responsibilities or younger people who are time poor due to work, family, and other commitments. Furthermore, smaller, more informally organised community groups tend to operate with less capacity and resources than larger community groups.

Getting a cash float for operations or events requires advance planning so volunteers have enough change. Arranging the float means coordinating with the bank to ensure the right denominations are available. Some organisations have observed that some banks may be less inclined to provide this service due to their one-off needs.

In many towns, volunteers must drive long distances —up to two and a half hours each way in Te Araroa —to reach a bank and withdraw cash for a float. Withdrawals often require multiple volunteers due to signatory rules. Visiting a bank often means missing work or rearranging volunteering and caregiving duties, which affects productivity and personal commitments.

Some organisations work around these banking challenges by partnering with local businesses to receive a float. For example, a rugby club might purchase alcohol from a pub to sell at their own bar, and in return, the pub supplies them with a cash float. To prepare for future events and reduce the hassle of transporting cash, organisations often keep smaller denominations, such as \$5 notes and coins, between events so that floats are ready when needed.

Getting an EFTPOS terminal is costly and complicated for community organisations.

Some organisations only mobilise for occasional events, making investments in EFTPOS terminals hard to justify. Volunteers are concerned that cashless events may reduce participation, and EFTPOS terminals designed for regular use are often too costly for sporadic occasions. While some bank branches are accommodating to organisations wanting an EFTPOS terminal for a one-off event, many organisations find the cost of obtaining one challenging. Some borrow machines from local businesses, which is positive. However, many older volunteers find the technology challenging and need training to use it.

Community organisations work to manage change efficiently at events.

Event organisers often ask the public to come with small denominations to avoid having to give out change. When floats run out of change, volunteers often rely on assistance from established businesses and other stallholders. While communities often help each other, this is usually a last resort, as it may leave others without enough change. To ease the strain, organisers often round items to make it easier to give change.

We try to pick price points like \$10 for a beer to lower our necessity for change. But at the same time, we need to achieve our margins.

So, if someone wants a \$12 wine, and they give you a \$20 or a \$50, you are choking a lot of change back. You will always ask them, “Do you have a smaller note?”

If we run out of change during an event, we send someone over to one of the pubs, and if they have it, they’ll give it to us. If they don’t, we’re in trouble. They are doing us a favour. It’s down to personal relationships. It takes a lot of time. It’s our last resort.

Local cash reserves and ATMs are under significant strain during events.

ATMs in towns are under considerable strain during major gatherings, festivals, or sporting events. ATMs often only dispense large denominations, making it difficult for people to pay for smaller purchases or for organisers to give change. Machines quickly run out of cash, leaving residents and visitors without cash, and impacting event revenue.

Some local businesses aware of this strain will increase their cash float to support the flow of cash in their community. These businesses have to pay to have an increased float with smaller denomination notes and coins.

After events, difficulties are encountered in depositing cash earned.

Volunteers are also responsible for depositing cash following the event. The amount to be deposited may be substantial. Volunteers frequently need to travel to a main centre to deposit cash. Many volunteers, especially older ones, prefer depositing cash with a teller, but are often told to use the Smart ATM even for large amounts. Safety is a significant concern, especially for women and older volunteers, who usually travel in pairs for security.

ATMs accept only a limited number of notes per transaction, causing issues for those with large amounts of cash earned from events. Crinkled notes are frequently rejected, leading to repeated attempts and frustration. Outdoor ATMs pose additional challenges with wind and rain. The public nature of ATMs makes volunteers uneasy about causing delays and the lack of privacy.

I manage a foodbank, and we receive cash donations that I travel over 60kms to deposit into a Westpac bank account. I am a white ribbon ambassador, and any fundraising events we organise to stop violence against women require me to travel 60 km to the nearest bank for deposits

We used to have a cash deposit box where you could deposit funds, and it was cleared twice weekly; that has now been removed.

It is incredibly inconvenient not to have bank branches in our town. The ATM takes far longer than it ever did in the branch, and is not always working. Last time I used it, it went out of order, and the deposit I made was not registered. It still hasn't been sorted out. Very frustrating.

Volunteers often store cash due to the cost and difficulties of depositing it.

Banking hours often do not coincide with events and club schedules, resulting in volunteers having to keep substantial amounts of cash at home. This practice poses security risks and contributes to heightened anxiety.

I belong to a [name] club, and I need to bank our takings, but I have to travel to [name] to do our banking. I am elderly and have to store money at home until I get someone to transport me to town. This is dangerous for me to have the money at home. I have talked to other elderly people who have to store cash at home. This is making us feel very unsafe. It was so much safer when we had a bank.

Tensions exist within community organisations, with some wanting to transition to cashless payment methods and others do not.

Many community organisations see the value in transitioning to a cashless system to simplify banking and compliance, reduce cash handling, storage, and transportation, and lessen the burden on volunteers and security risks. The confidence and digital skills of organisers, treasurers, and others in key roles often determine whether these organisations accept cash or go cashless.

Older individuals in decision-making roles tend to prefer accepting cash, while younger, more tech-savvy members would rather move to a cashless system. However, community organisations operate through committees that convene less frequently, making it challenging for treasurers to push for change if leadership and members are less comfortable with online payment methods.

Community organisations recognise that transitioning to a cashless system would particularly disadvantage older people, who often make up a significant portion of event visitors and membership numbers. They also acknowledge that going cashless would impact fundraising activities, such as raffle tickets and firewood.

Whānau, hapū and Iwi

Whānau, hapū and Iwi, including rangatahi, kaumātua and representatives from marae committees, rūnanga, Māori land Trusts and incorporations, talked about the importance of cash, particularly in the East Coast and Wairoa, to manage a range of activities. These people were also community and civic contributors: business owners; school Board of Trustees representatives; police officers; volunteers for Fire and Emergency NZ and St Johns; coaches; publicans; Chairs of local sports club; treasurers; teachers; and councillors.

Some Māori communities are experiencing intergenerational economic recession..

Te Araroa, Ruatoria and Wairoa are three communities experiencing intergenerational economic recession. The social, cultural, and economic impacts of neo-liberal economic policies, Māori urbanisation in the 1970s and 80s, Cyclone Bola in 1988 and the COVID-19 global pandemic are still commented on by residents and businesses today. Recent climate disasters, such as Cyclone Gabrielle in 2023 and smaller flooding events in 2024 have compounded the social and economic pressures in these communities, resulting in shifts away from forestry and agriculture. Critical infrastructure like roading, water and wastewater treatment remains vulnerable. Unemployment remains stubbornly high.

In Ruatoria, the three largest employers are now roading contractors.

In Wairoa, AFFCO Holdings, the meat processing plant, is the largest employer. The work is seasonal and closed for varied periods throughout the year. During the research fieldwork period, the plant was closed for an unspecified period, resulting in an increased number of job seekers and less spending in local businesses. This shift and the wider economic downturn contributed to the closure of four businesses.

Cash holds cultural, social, and practical significance for Māori communities.

Cash is central to the practice of koha for tangihanga, pōwhiri, and other marae-based and community events. These activities are particularly valued by kaumātua who prefer taking cash to events.

Cash provides flexibility in the amount and immediacy of koha given. The immediacy of cash supports marae operations by covering catering costs, and respecting members for their time and travel, particularly for those residing outside the local region. Koha in the form of cash ensures that traditional protocols are upheld.

Most marae also provide bank account details so that whānau can make online bank contributions. Online banking is particularly useful for the many whānau that live away from home and want to koha to tangihanga, wānanga and other marae kaupapa and fundraisers. Depositing online koha is also preferred by rangatahi alongside gifting mahi toi (art pieces), skills and time to a kaupapa.

No marae included in the research had EFTPOS capability. Many events take place in rural backcountry areas with patchy internet coverage, making electronic transactions unreliable.

At most pōwhiri and hui, marae regularly receive different amounts of cash koha. This money is held by the treasurer and marae committee and deposited into the marae account whenever is convenient for a Trustee to travel to the nearest ATM.

Whānau Māori are well versed in the need for cash at tangihanga, pōwhiri, and other community events. They also appreciate that cash access is severely limited in rural areas, so they ensure they have cash before leaving towns with ATMs or banking facilities. If able, whānau Māori also retain cash at home for koha.

We always need float for rugby games – that can be hard to get, especially coins and small notes. We do workarounds and top it up with our own money. We had to get 40k in for the big rugby games and pā wars – so we flew it in with Air Ruatoria. It's the only way.

Cash supports cultural practices and strengthens hapū and Iwi connections.

For whānau Māori, a cash koha is one form of expression of manaakitanga and aroha. While this practice is evolving with online koha deposits increasingly being made available, koha in the form of cash, particularly in small rural communities, fosters connection and is important to kaumātua. Cash transactions often facilitate face-to-face interactions and community engagement.

Cash is important here, especially for our pakeke (elders) – they have a lack of trust in government and online services.

Cash exchange is one tangible link to collective wellbeing, ensuring that Māori can continue to express generosity, uphold customs, and participate in community life. Cash gifting, alongside other forms of koha, given from the heart, recognises hospitality, support, or service vital for maintaining tikanga (customs), manaakitanga (hospitality and care), and community relationships.

Whānau, hapū and Iwi have learnt how important cash is during climate events and natural disasters. Cyclone Gabrielle had a profound impact on how whānau think about cash on the East Coast. In the aftermath of the Cyclone, many were cut off for long periods of time. Power outages meant existing ATMs and EFTPOS payments did not work. The lack of in-person banking facilities meant whānau Māori could not access cash to pay for groceries or petrol. Many whānau Māori on the East Coast, if they can afford it, now store cash at home for these future emergencies. Alternatively, they drive two and a half to five hours round-trip to get cash when another storm is predicted to impact their community.

Cash is essential, particularly in times of emergency or natural disaster. No power means no EFTPOS or ATMs. Without cash, you may not be able to buy food, water, or fuel.

Iwi held cash during the recent climate events and supported whānau where they could, providing cash to those who had none and required urgent supplies like nappies and baby formula.

Iwi are driving business and commercial opportunities.

Te Rūnanganui o Ngāti Porou and its commercial subsidiary Nāti Growth are working to drive business and commercial opportunities on the East Coast, balancing the need to support immediate and short-term needs with long-term growth.

Similarly, Tātau Tātau o Te Wairoa have set up commercial entities to protect and grow tribal assets including forestry, agricultural, tourism ventures and housing partnerships. The community noted increased training and employment opportunities.

The challenges are significant as Iwi seek to drive economic opportunities for tribal members and the community against the backdrop of a global economic recession, the negative impacts created by Cyclone Gabrielle, and ongoing infrastructure degradation. Cash, therefore, plays a critical role in supporting local activities, events and business transactions that sit at the heart of the local economy, while Iwi drive new business and commercial opportunities.

There are positive things happening led by Iwi, and that's exciting. Training young ones, giving them jobs, and hope, we need more of that. More investment. More thinking outside the box to attract businesses and families into the district.

Civic and public institutions

Civic and public institutions include councils, libraries, museums, and schools. These institutions provide essential infrastructure and governance that sustain towns and communities. They anchor public life, deliver key services, and often act as central points of connection between residents, businesses, and community organisations.

Council offices, libraries, pools, and information centres

Council offices and facilities accept cash for a range of reasons. While cash use is declining for rates and building permits, some residents still pay cash for these larger items, e.g. dog registration. Families and children frequently use cash for swimming pool entry. Residents also often use cash for small library services, e.g., photocopying.

Council offices and facilities accept cash payments to ensure that all residents can pay their rates, permits, fines, and entry fees. This practice is regarded as an essential component of public service delivery, supporting accessibility and inclusivity for the community.

There is always talk about us moving towards a cashless society, but I believe we represent the community we serve. We are likely to continue making cash available until it is taken away from us, and we have no choice, like cheques.

People used to come in with a big pile of cash to pay their rates. That's not nearly so frequent. This month is dog registration time, and I've been surprised at the number of people who have paid cash for their dog. We do offer other small services like photocopying and laminating. People will come in to print documents, and they might just print one page for 20 cents. So, most people will pay with cash.

Schools

Schools typically allow payments both online and in cash. While most fees are paid digitally, some families continue to use cash. Additionally, schools keep funds available for events and unexpected expenses, such as gifts for staff. Receiving fees online streamlines school administration and auditing. Many schools also use EFTPOS machines in their offices for payments. Schools, much like other organisations, often struggle to deposit cash into local ATMs, especially if they lack a deposit card. As a result, many have switched banks to simplify cash withdrawals and deposits.

Home and School Associations rely extensively on cash transactions, which creates a significant demand for deposit and withdrawal services. They raise funds through events like discos, bingo nights, and sausage sizzles, with many children bringing large bills (e.g., \$50 or \$20) to buy inexpensive items such as a \$2 sausage. Largely operated by parents and other volunteers, these associations maintain their own bank accounts, separate from those of the schools.

Cash ensures everyone can participate in civic life.

Allowing people to pay in different ways for local rates, amenities, and community services helps ensure everyone can contribute to and benefit from the facilities that make towns work, such as parks, libraries, water, and waste services.

Cash also supports important public safety functions, including dog control, building compliance, and infrastructure maintenance, by helping councils recover the costs of inspection and enforcement.

Similarly, offering flexible payment options for school activities and donations helps ensure all children can take part in educational and extracurricular opportunities, regardless of their family's financial or digital situation.

Limited access to local cash services is reducing extracurricular activities in schools and causing volunteer burnout.

The closure of local banks has had a particular impact on school communities. Fundraising has become more challenging and is directly affecting the school's ability to support various extracurricular activities that enhance students' experiences.

Difficulties in handling cash deposits are causing volunteer burnout and a decline in volunteer involvement. Due to the lack of or limited local services, volunteers often find alternative solutions by depositing cash into their own bank accounts and then transferring the funds. Volunteers feel uneasy about these solutions, leading to confusion between personal funds and school funds.

Additionally, the decreased use of cash by families and the subsequent lower engagement in fundraising activities mean that schools receive less financial support from the community. This reduction in funds can limit the school's ability to pay for resources and fund trips and activities.

In the absence of a nearby bank, we've been forced to bank money into my personal account and then transfer it to the appropriate places. I bank with BNZ, so this seemed like a practical solution, but it's been stressful—especially when I'm also trying to manage my own finances. Recently, this caused confusion when my personal banking was questioned while getting a loan.

Without a local bank, our school has effectively become cashless—not by choice, but out of necessity. Cash sits too long before it can be banked, which creates even more risk and hassle. What used to be a simple fundraising sausage sizzle or bake sale now feels like a logistical nightmare. The closure of our local bank has had a real and damaging impact on our ability to support our school.

Individuals and families

Individuals' and families' perspectives focus on people's personal experiences of withdrawing, depositing, and using cash.

Despite access challenges, individuals said cash use continues to be essential for them and their rural community.

Individuals surveyed across the ten rural towns (n=458) about their personal cash use and cash access highlight that:

- Most individuals (96%) believe cash access when needed is important or very important for them and others in their town.
- About two-thirds of individuals (68%) withdraw cash at least every two weeks, mainly from an ATM (92%) and supermarket checkout (45%).
 - Women are more likely to use a supermarket than men (50% women to 26% men).
- Most individuals (77%) used cash more than once in the past week for everyday items like groceries (70%), making donations (59%), koha and gifting (48%), and pocket money for children (39%).
 - Women and Māori tend to use cash more for koha and gifting (51% women to 38% men; 58% Māori to 45% non-Māori).
- Just over half (54%) find getting cash out to be easy or very easy, and 19% find it difficult or very difficult.
 - Disabled people find getting out cash more difficult (31% disabled people to 15% non-disabled people).
 - Men tend to find it easier to get out cash than women (64% men and 50% women).
- The main difficulties in withdrawing cash are the lack of bank branches (68%) or ATMs (38%) in their area, limited bank opening hours (29%), ATMs being broken (26%), and the ATM fees charged (25%).
 - Women and disabled people feel more unsafe using an ATM than men (20% women to 0% men; 36% disabled people to 10% non-disabled people).
 - Disabled people faced more transport difficulties to get cash out (23% disabled people to 8% non-disabled people).
- Most individuals (70%) store cash handy (not in the bank) for when they may need it.
 - Māori are more likely to store cash handy (81% Māori to 67% non-Māori).
- Most individuals (84%) never or hardly ever deposit cash. Over half (55%) find depositing cash difficult or very difficult.
 - Women and disabled people have more difficulty depositing cash (58% women to 36% men; 68% disabled people to 52% non-disabled people).

Taking away banks/minimising their opening times has disadvantaged many sectors of the community: low-income, young, older, businesses, and charity groups. Do you know how hard it is to get cash for a cake stall float or similar now? Let alone trying to bank any cash you make. Pushing older citizens to use ATMs is cruel and stupid. These are banks' most loyal, long-term customers, and they're being treated like they're worth nothing. Who helps them use this new tech if they can't use or access it themselves? Not the banks, that's for sure. We need cash, it is legal tender, and it should be accepted everywhere and made easier to get and deposit.

People in rural towns have a range of common reasons for using cash.

Most people use cash to buy everyday items.

Most people use cash for everyday purchases, particularly for smaller items. People keep cash in their cars and wallets to buy groceries, fuel, takeaway food, haircuts, and purchases from pubs, cafés, vending machines, and honesty boxes (e.g., eggs, vegetables, plants, honey).

Options to access cash for those of us living rurally are very important. We use honesty boxes to support small local growers; this is getting harder due to a lack of access to cash.

Many people carry cash to support local fundraising.

Many people emphasise the importance of having cash available for fundraising events such as local raffles, sausage sizzles, and other similar events. People also use cash for entry to events, purchasing food and gifts from stalls, and paying for rides and children's activities. Some people use cash to pay for their sports and social clubs' activities.

If cash weren't available, all the fundraising here would be lost. As it is, so many people say they don't have cash and can't donate. We have markets, too, and not all vendors can afford a portable ATM.

Some people use cash to avoid online costs and risks associated with digital payments.

Some people highlighted that paying cash has fewer fees and hidden costs. People also spoke about fees associated with online payment systems, including PayWave.

For some, paying with cash is safer and more secure. People are increasingly concerned about the heightened risks associated with online banking, especially as scams and fraudulent activities become more sophisticated. Older people, in particular, may be more

vulnerable to these scams due to lower computer literacy or unfamiliarity with digital security measures.

Online Banking is not safe, with scams and errors occurring all too often. Best advice from my bank: do not use online banking, use only EFTPOS or cash.

Some people using online marketplaces, such as Facebook Marketplace, prefer to pay or be paid in cash. They had experiences of paying online for items and then not receiving the goods. Some also note that people pay online for goods they order and then cancel the payment after picking them up. Giving and receiving cash payments avoids these scams.

People's reasons for using cash also vary, reflecting life stage and personal needs.

Older people

Older people play a vital and valued role in rural communities, preserving local history, traditions, language, culture and identity by sharing their deep knowledge and passing down skills. They often volunteer to support local clubs, marae and community activities, such as fundraisers and events.

While some older people have embraced the shift to digital payments, many older people prefer to use cash. For many older people, cash is familiar, safe and trusted. Older people deeply appreciate the social interaction that comes with regularly making cash payments to local business owners. These transactions can help to address loneliness for those living alone.

Some older people lack access to the Internet or Smartphones, making it difficult for them to use the new technology required for digital or online payments. Others who have the technology do not trust online and digital payments. As a result, some older people ask trusted family or friends to help with online bill payments and banking. Some older people, with limited transport or mobility or safety fears, ask family or friends to withdraw cash for them from ATMs. These older people either use the cash themselves or pass it on to others to buy goods they need.

Many rural towns have limited public transportation and higher fuel costs. Many older people who are no longer driving or don't have a car rely on shared transportation with friends or family. They commonly give cash to help cover the cost of petrol and as a way to say thanks and cover costs.

Disabled people

Disabled people contribute to the local economy in a variety of ways, engaging in volunteering and fundraising efforts, and serving in advocacy or leadership positions.

Reflecting their diversity, disabled people have varied preferences regarding cash. Many people with visual impairments prefer digital payments, such as using debit and credit cards

and online banking, through assistive technology. Other disabled people prefer using cash as it is more familiar, easier and safer to use.

Disabled people face barriers to accessing cash through ATMs and banking services that are not available in their rural town. Limited public and private transport make it challenging to access banking services in other towns for cash. Some disabled people also feel unsafe accessing cash from ATMs located on the street.

The nearest bank is an hour's drive away. I have severe vision loss, so I don't drive. The ATM near me doesn't have anything smaller than a \$50 bill, and it charges to withdraw. Nobody in town can give me change for \$50 because everyone's basically under the same constraints. It's frustrating, and I'm seriously considering moving to [city] to make life easier.

Families with children

Many families with children primarily use online or digital payments for everyday household purchases and personal shopping. However, cash still plays an important role in family life. Families who can afford it often give their children cash as pocket money to help them learn about money. Grandparents also enjoy giving their grandchildren cash for birthdays or to buy treats at the dairy.

Families also need cash to pay for school events (e.g., mufti days), lunches, fundraising activities, or spending when staying with or visiting friends' families.

It can be difficult to get cash out. And often the school will have things on where I need to give my child cash to take to school, for lunches or fundraisers, etc. And it's not always available to get in our small village, and I would have to drive a 30-minute round trip to get cash out.

Younger people

Most young people prefer digital and online payment methods, and many do not carry cash for day-to-day spending. However, some younger people and others, particularly those on a low income, prefer withdrawing cash weekly to help with budgeting. They are often called upon to support older family members with online and digital payments.

Cash supports independence, community connections, and financial literacy.

Cash enables independence for older people.

Older people, especially those living in rural areas, often depend on younger family members for shopping and other errands when they are unable to drive. Having cash for groceries and daily tasks helps older people maintain their independence, feel a sense of contribution and remain actively involved in household matters and their community.

Cash enables community vitality and strengthens local connections

Engaging in activities such as shopping, running errands, paying bills, visiting the library or club, meeting friends, participating in social gatherings, and attending wānanga is important for social and cultural connection. These experiences enrich lives and support meaningful interaction within the community.

Paying by cash at these events fosters human connection, facilitating friendly conversations, the sharing of community news, and the exchange of local knowledge. These interactions contribute to emotional wellbeing, reduce loneliness, and foster a strong sense of belonging.

Cash shapes children's financial literacy, independence and responsibility.

Cash provides children with a practical and visible means to learn essential financial skills. By handling notes and coins, they gain firsthand experience in saving, understanding the value of goods and services, and calculating change. This process builds their confidence in decision-making and helps develop a sense of autonomy. On the other hand, letting children use debit or EFTPOS cards is usually considered unsuitable, since electronic transactions are less tangible and may not help develop financial literacy.

Cash helps with budgeting and financial management.

Using cash supports budgeting by limiting the amount of money available for spending. Cash is a visible and conscious way to monitor spending. Budgeting services encourage people to draw out cash for weekly expenditures when they have automatic payments set up. Having a set amount of cash for weekly groceries and petrol ensures that people's accounts are not overdrawn when automatic payments are due.

Prefer cash as I can keep track of my spending and know I don't go into overdraft. The trend of not accepting cash is growing and shouldn't be allowed.

Cash supports individual and community resilience.

Individuals and families spoke of the importance of cash in natural disasters and emergencies when power is cut off. Having cash enables people to buy food and petrol, thereby supporting themselves and others in their community until the crisis ends.

Access to cash is important for people experiencing family harm who want to leave the relationship. Having immediate access to cash gives people the autonomy to seek safe accommodation, transportation, or other essential support without relying on traceable digital banking or external assistance.

Cash is vital to have on hand in case of emergency, i.e. power/EFTPOS goes out, plus security for those who may need it in a domestic abuse situation, help support school fetes, and give to those living on the streets who don't have bank accounts.

Declining access to and acceptance of cash is adversely impacting people living in rural towns.

People appreciate that the shift to digital and online payments is becoming the norm. This shift accelerated during the COVID-19 pandemic when cash payments were less accepted due to social distancing, and cash was often seen as unhygienic. However, the shift to a cashless society is adversely affecting people in rural towns due to a decline in access to and acceptance of cash.

Limited access to cash deepens disadvantage and undermines rural communities' vitality.

The decline of banks and ATMs in rural communities and the shift to digital payment is creating inequities and disadvantage for those living in rural towns, particularly older people, disabled people, those on low incomes, whānau Māori, and those with limited transport options. Not having convenient, reliable and safe access to cash is seen as having the potential to undermine rural communities' connectedness and vitality.

People face increasing costs to access cash.

People living in rural towns face increased costs to withdraw cash. These additional costs include paying to withdraw cash from other banks' ATMs or paying to use ATMs. In areas with no ATMs or non-operating ones, people in the ten rural areas must travel to other locations to withdraw cash. For people in the ten rural towns, travel time to access an ATM or bank ranges from 30 minutes to three hours. This additional travel time incurs costs in terms of both transport expenses and personal time, particularly for those who need to take time off work. People in rural towns are extremely frustrated that they have to pay to access their money.

Harder to access cash these days with fewer ATM machines. And many machines have been swapped out for the Allpoints machines that have huge transaction fees.

No one should have to pay extra to use their own money, and certainly not when there is no cash option available (no ATM).

Older people face the potential for elder abuse due to declining financial autonomy.

The move toward digital and online payments has made older people more vulnerable to financial elder abuse. Many older people are at greater risk because they may have limited computer skills, experience cognitive decline, are socially isolated, or tend to be more trusting. Furthermore, banks are perceived as not actively supporting older people in bridging this digital banking divide.

Many family members and friends offer genuine help with online banking and making payments. However, support services in rural towns report cases of older people's debit and credit cards and online banking being misused by others without their consent.

Safety concerns appear to be growing about cash access and home storage.

While necessary for emergencies, concerns about the safety of storing cash at home are increasing. Individuals who rely on cash or fear losing access to it in emergencies are keeping larger sums at home. This shift in behaviour can increase the risk of theft or loss. People are weighing up a compromise between personal safety and financial security in natural disasters.

I don't want to keep cash at home. BUT I have to have cash in case of an emergency because the closest bank is 75km away and the nearest ATM is 15km away.

As noted, women and disabled people feel unsafe using poorly positioned ATMs in open spaces.

None of the 3 ATMs in my town has any security. They are all on the street, and people can be subject to theft and intimidation. I think this would inhibit use, especially for making large deposits for a business.

Attitudes towards banks and businesses that do not accept cash are hardening.

People are upset about the withdrawal of banks from rural towns. People feel that banks have given little thought or action to implementing convenient, safe, and reliable cash withdrawal methods. People spoke of the large profits made by banks, which is entrenching bitter and mistrustful attitudes towards banks.

The banks' attitude to cash is very discouraging and unhelpful. Cash should be a choice. We like to feel and see our hard-earned money. Banks make very large profits from our money and then don't even give back a service. They just take take take. And you have to get in the car, drive for an hour or try to get someone on the phone. No customer service at all. Hence, cash is good.

Although uncommon in rural towns, people have experienced instances where businesses do not accept cash. These people often feel both embarrassed and inconvenienced when their cash is rejected, forcing them to find alternative payment methods. This discomfort is heightened for those who rely on cash out of necessity or habit. This experience is creating a backlash for businesses not accepting cash, with people actively boycotting their services and, at the extreme, listing their no-cash stance on a public website.

Stigma can exist with cash use.

Some residents feel they are treated differently by businesses for paying in cash. Māori, in particular, report that others sometimes assume that when they use cash, it has come from illegal activity or undeclared taxes, reinforcing barriers and systemic disadvantage.

Rural residents want sustainable cash solutions

Residents in the ten rural towns are seeking a cash solution that addresses their communities' diverse needs.

Local cash solutions must respond to the diverse needs of residents, including businesses, community groups, hapū and Iwi, public and civic institutions, and individuals, families and whānau Māori.

Businesses require a cash solution that addresses both their business operations and customer requirements, while also maintaining their financial stability. Cash solutions should also work for community organisations and groups, making it easy to prepare cash floats, deposit takings, and manage funds safely and efficiently. Councils and schools need cash solutions that balance ease of use, inclusion and security. These groups need cash withdrawal and deposit solutions.

Cash solutions must also support diverse individuals, families and whānau Māori to manage their finances in ways that suit them. Individuals, families and whānau Māori want reliable, safe and easy access to cash and a choice of payment methods in their communities. They want confidence that they can withdraw cash in both personal and regional emergency situations.

Iwi are driving business and commercial opportunities to encourage new businesses to support short and long-term growth in their communities. Cash solutions are important in rural and remote communities. However, Iwi are seeking access to wider banking services in their remote communities to help new businesses overcome barriers, reducing the burden of four-hour drives to meet their banking needs.

Local cash solutions must be accessible and efficient for everyone.

Many residents in towns recognise that local bank branches are unlikely to return or extend their services and opening hours. However, they express a strong need for reliable, well-maintained ATMs that allow easy access to cash withdrawal and deposit services.

Residents want ATMs accessible to customers of any bank that offer a range of denominations, including small notes. Residents want to withdraw the cash amounts they need for everyday purchases, events, and fundraising activities, and they aim to reduce the impact on businesses for this cash service.

Businesses and community organisations want to quickly and easily deposit their cash, even when they have large bundles of notes. They want to be able to access smaller note denominations and have access to change machines for coins when they need to top up their float. They do not want to travel long distances to withdraw or deposit cash. These

groups want access to Smart ATMs accessible to customers of all banks, which offer real-time cash flow management, as they need immediate access to their funds.

Residents want ATMs that are safe, secure, and easy for everyone to use. ATMs need to be well-lit, well-maintained machines that support people of all ages and abilities, aligning with the principles of safety and digital inclusion. ATMs also need to be sheltered from the weather and allow users to carry out transactions discreetly.

ATMs must be reliable, readily maintained, and replenished regularly.

Ensuring accessible, reliable, and inclusive cash solutions will help build stronger, safer, and more connected communities.

Finally, residents know transactions are becoming more digital, and many do not want to be left behind. They therefore want support to learn, practice, and feel confident using online payment solutions so they can remain connected, safe and independent.

We get quite a lot of cash on a daily basis, so we need to dispose of it somehow.

You put the cash in the red bag and wait three or four days for the money to get counted before it goes into your account. It would be better if we had a machine that we could poke money into and they put it into your account then and there.

Some of the ATMs we feed money into are painful. They jam up halfway through and it's a half-hour process ringing the 0800 number and then waiting another week for them to get the money sorted back into your account.

Don't get me wrong, I prefer cash. It sets us apart from the prepay service stations because they don't take cash.

I don't particularly want to outlaw the whole cash thing, because it wouldn't be very good for us.

(Business)

Appendices



1. Profile of the ten rural towns

The profile of the ten rural towns is based on their surrounding regions. The statistics presented draws from:

- Statistics New Zealand's place and ethnic group summaries using statistical area 2 data for 2023.⁵ The data presented is at the district level, not the town level. For comparison to the data presented below, here are the total New Zealand population statistics:
 - The number of businesses in New Zealand is 649,164
 - Median personal income of adults in New Zealand is \$41,500
 - Māori represent 17.1% of the Aotearoa New Zealand population
 - People over 65 plus represent 16.6% of the Aotearoa New Zealand population.
- Deprivation data is based on Massey University's Environmental Health Intelligence NZ's socioeconomic deprivation, using the New Zealand Index of Deprivation (NZDep).⁶ Decile 1 represents areas with the least deprived scores, while decile 10 represents areas with the most deprived scores.

Table 4: Profile of the ten rural towns

Town/District	Banking services
East Coast (Ruātōria- Raukumara)	<ul style="list-style-type: none">• Population 1,500• 93 businesses• Median personal income \$24,800• Average deprivation decile 10• 14.3% is aged 65+• 90% identifies as Māori
Wairoa	<ul style="list-style-type: none">• Population 4,720• 318 businesses• Median personal income \$31,400• Average deprivation decile 10• 16.9% is aged 65+• 74% identifies as Māori
Pirongia	<ul style="list-style-type: none">• Population 1,340• 117 businesses• Median personal income \$44,500• Average deprivation decile 1• 20.6% is aged 65+• 12% identifies as Māori

⁵ [Place and ethnic group summaries - Stats NZ](#)

⁶ [EHINZ NZDep for 2023](#)

Town/District

Banking services

Waipukurau

- Population 4,810
- 450 businesses
- Median personal income \$36,800
- Average deprivation decile 7
- 25.7% aged 65+
- 29.6% identifies as Māori

Waipawa

- Population 2,430
- 130 businesses
- Median personal income \$37,900
- Average deprivation decile 7
- 19.9% is aged 65+
- 25.3% identifies as Māori

Methven

- Population 2,130
- 303 businesses
- Median personal income \$45,600
- Average deprivation decile 3
- 18.8% is aged 65+
- 9.3% identifies as Māori

Rakaia

- Population 1,670
- 138 businesses
- Median personal income \$42,600
- Average deprivation decile 6
- 16.7% is aged 65+
- 11.3% identifies as Māori

Milton

- Population 2,140
- 609 businesses
- Median personal income \$34,900
- Average deprivation decile 8
- 22.6% is aged 65+
- 18.3% identifies as Māori

Balclutha

- Population 4,400
- 552 businesses
- Median personal income \$39,300
- Average deprivation decile 6
- 22.4% is aged 65+
- 12.2% identifies as Māori

2. Research method and data collection tools

Resident and business surveys

The surveys assessed cash use, current banking behaviour, perceptions of banking convenience, and reasons for cash use. The surveys were distributed to:

- Individuals who are not business owners in the town or the surrounding area
- Businesses, NGOs, Iwi and community groups located in the town or the surrounding area.

We used a snowball sampling approach.

We offered both online and offline survey data collection methods. We distributed the survey widely to residents and businesses using a range of community and business-based distribution methods, including:

- asking residents and businesses to complete the online survey using a QR code to the survey using posters in key community and business locations (e.g. library)
- asking Iwi, community and business leaders to distribute the online survey to their networks.
- leaving hard copies of the individual survey in local community settings (e.g., libraries, local Four Square)
- placing an invitation on Facebook or other town-focused social media.

To encourage survey completion, we offered a prize draw of two \$100 gift vouchers for each town – one for a resident and the other for a business owner who completed the survey. The survey was live for at least six weeks.

Survey poster and online and offline questionnaires



Individual sample profile

The individual sample profile is skewed towards females, older people aged 50 plus, and Europeans and people who do not have a disability, long-term condition, or mental health condition that limits their daily living activities.

Table 5: The individual survey sample profile by gender, age, ethnicity and disability.

Profile	Business	Total	% (n=458)
Gender	Female	330	74%
	Male	95	21%
	Prefer not to say / Not answered	33	7%
Age	Under 30	14	3%
	30-39	43	9%
	40-49	63	14%
	50-59	98	21%
	60-69	98	21%
	70 plus	116	25%
	Prefer not to say	26	6%
Ethnicity	NZ European	312	68%
	Māori	62	14%
	Not Māori or NZ European	34	7%
	Prefer not to say / Not answered.	50	11%
Disability, long-term, or mental health condition⁷	Yes	71	16%
	No	333	73%
	Prefer not to say / Not answered	54	12%

⁷ Do you have a disability, long-term condition, or mental health condition that limits your ability to carry out daily living activities?

Organisation sample profile

The organisation sample profile is mainly businesses in professional, retail or hospitality services, with half having an annual turnover of over \$500,000 and one to ten employees or volunteers.

Table 6: The organisation survey sample profile by type, activity, turnover and staff.

Domain	Profile	Total	%
Type (n=58)	Business	46	79%
	Not-for-profit community group	6	10%
	Governmental organisation	2	3%
	A society or club	3	5%
	Marae Trust	1	2%
Activity mainly involved in (n=44)	Professional services	11	25%
	Retail	10	23%
	Hospitality	8	18%
	Agriculture	2	5%
	Financial services	2	5%
	Transport	1	2%
	Other	10	23%
Annual turnover for the year ending 2024 (n=56)	Less than \$60,000	16	29%
	\$60,001 - \$180,000	4	7%
	\$180,001 - \$500,000	10	18%
	\$500,001 - \$1,500,000	14	25%
	\$1,500,001 plus	12	21%
Number of full-time or part-time employees and volunteers (n=58)	0	6	10%
	1-5	22	38%
	6-10	13	22%
	11-20	7	12%
	21-50	6	10%
	51 plus	4	6%

Two-day site visits to each trial town

The purpose of the two-day immersion visit to each town was to understand the current operation of cash services within the community context.

Over the two days, we conducted qualitative interviews and hui with businesses, Iwi, community groups, and community leaders. We worked with community leaders to identify, recruit and interview residents, Iwi, community groups, and businesses.

Interviews lasted up to 60 minutes, and groups lasted 90 minutes.

Each town received \$500 in koha. We worked with each town on how best to use the koha to recognise their contribution.

Each town received a summary of findings about their town.

Interview data collection tools



Research_consent
form.docx



Research_informatio
n sheet.docx



Research_discussion
guides.docx

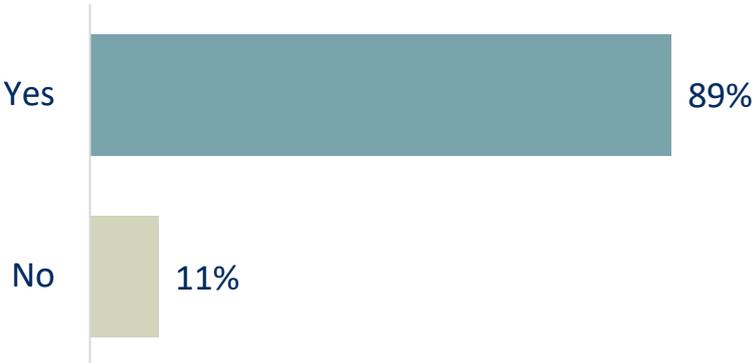
3. Survey results

Organisation survey results

The base consists of those who answered the question and lived in the ten town locations.

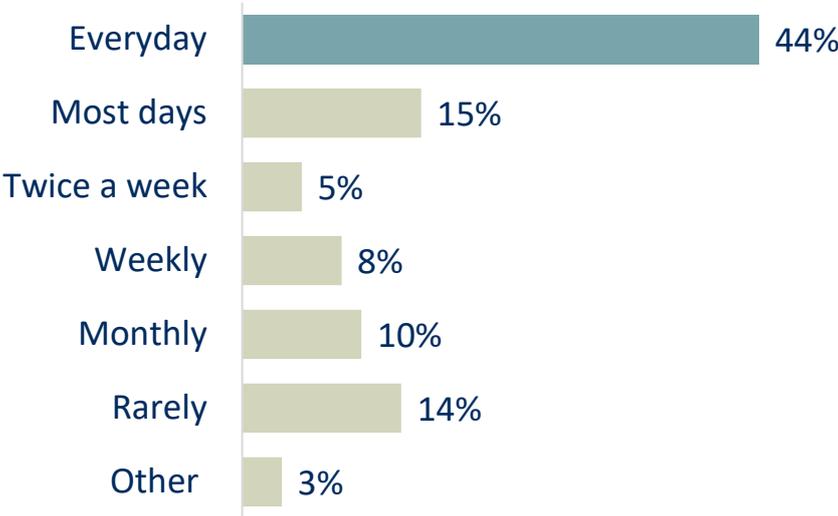
Q1. Does your business or organisation ever accept cash?

Base: All respondents who answered the question; n=66



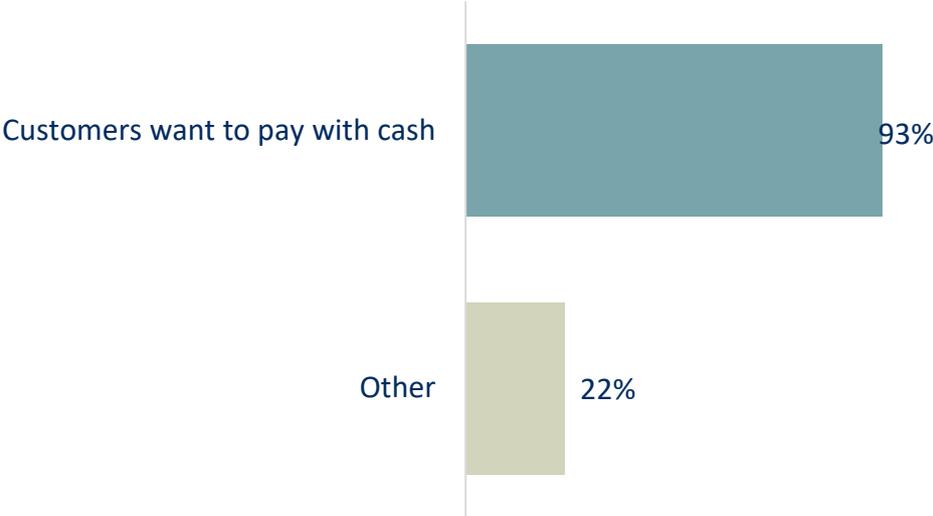
Q2. How often does your business or organisation accept cash?

Base: All respondents who answered the question; n=59



Q3. What are the main reasons for accepting cash?

Base: Those who accept cash n=59; multi-response question



Q4. What are the main reasons for your business or organisation not accepting cash?

Base: 6 organisations that do not accept cash; multi-response question

- 5 organisations ticked 'My customers don't pay in cash'
- 1 organisation ticked 'Safety concerns in depositing and withdrawing cash'

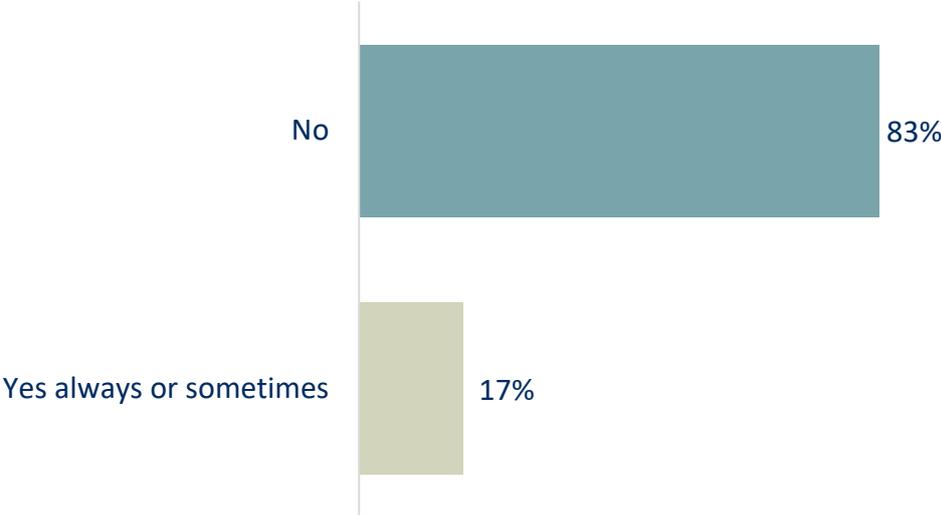
Q5. What would need to change for your business or organisation to accept cash?

Base: 7 organisations that do not accept cash; multi-response question

- 5 organisations ticked 'Nothing - our organisation will never accept cash'
- 2 organisations ticked 'More convenient banking facilities to deposit and withdraw cash'

Q6. Does your business or organisation ever give cash out in exchange for a digital payment (e.g., debit or credit card payment)?

Base: All respondents who answered the question; n=66



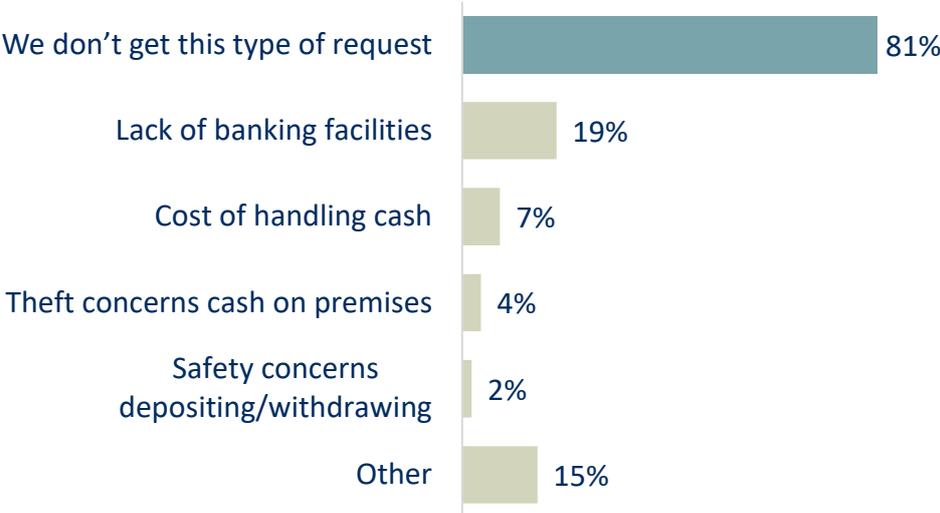
Q7. How often does your business or organisation give cash out?

Base: 11 organisations that give out cash

- 5 - Every day, most days, twice a week, or weekly
- 2 - Monthly
- 3 - Rarely (less than once a month)
- 1 - Other

Q8. For what reasons does your business or organisation not give cash out in exchange for a digital payment (e.g., debit or credit card payment)?

Base: 54 organisations that do not give out cash; multi-response



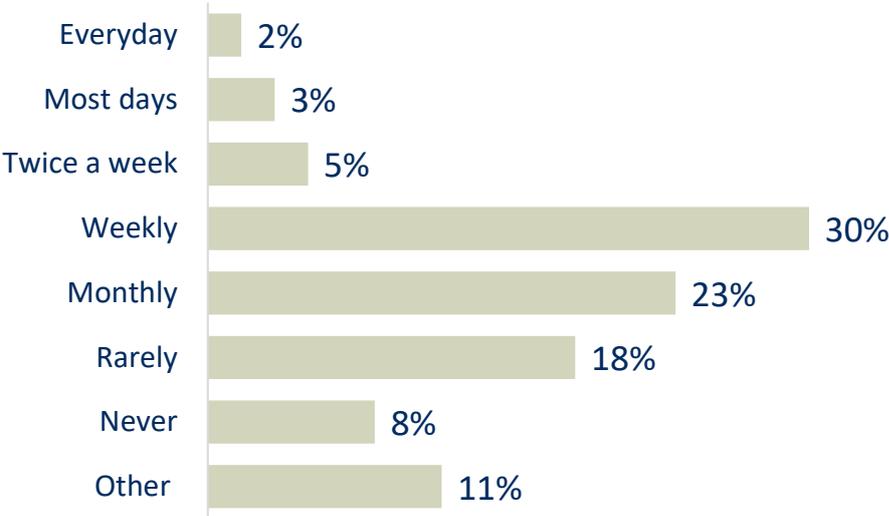
Q9. What would need to change for your business or organisation to offer cash-out to customers or other people or organisations?

Base: 53 organisations that do not give out cash; multi-response



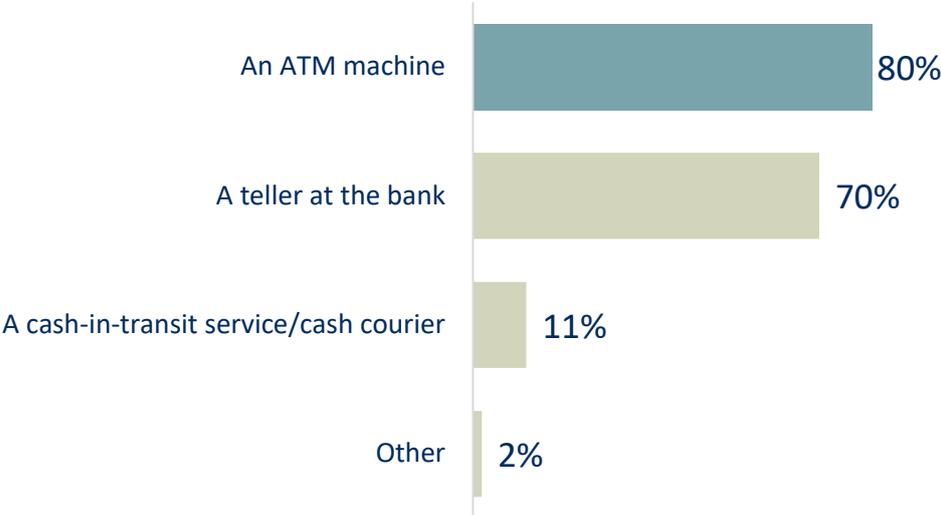
Q10. Approximately, how often does your business or organisation do cash banking (i.e., deposit or withdraw cash)?

Base: All respondents who answered the question; n=61



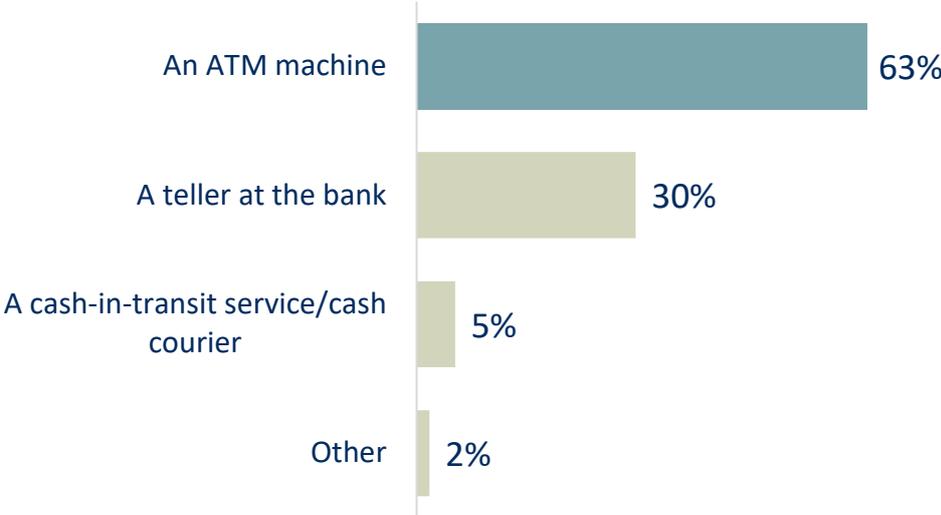
Q11. Which of the following have you ever used for cash banking?

Base: 56 organisations who do cash banking; multi-response



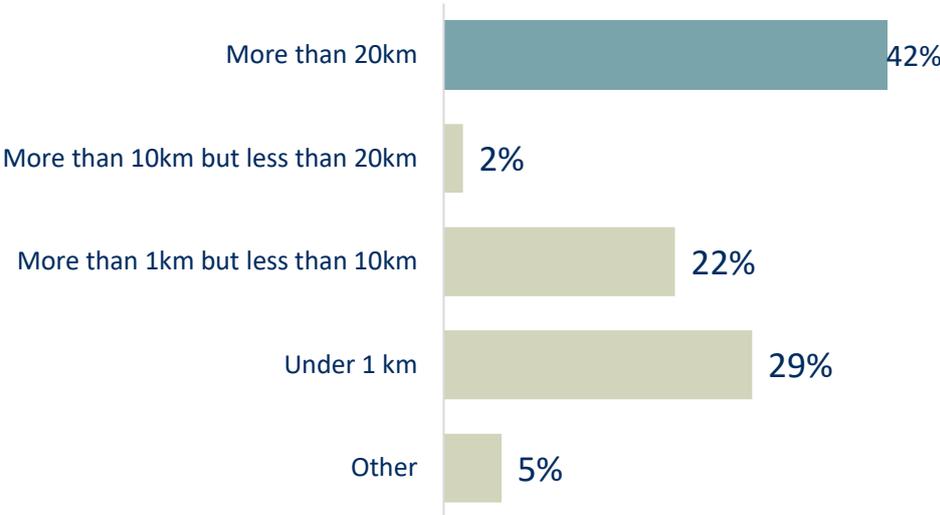
Q12. Which of the following do you most frequently use for cash banking?

Base: 56 organisations that do cash banking; multi-response



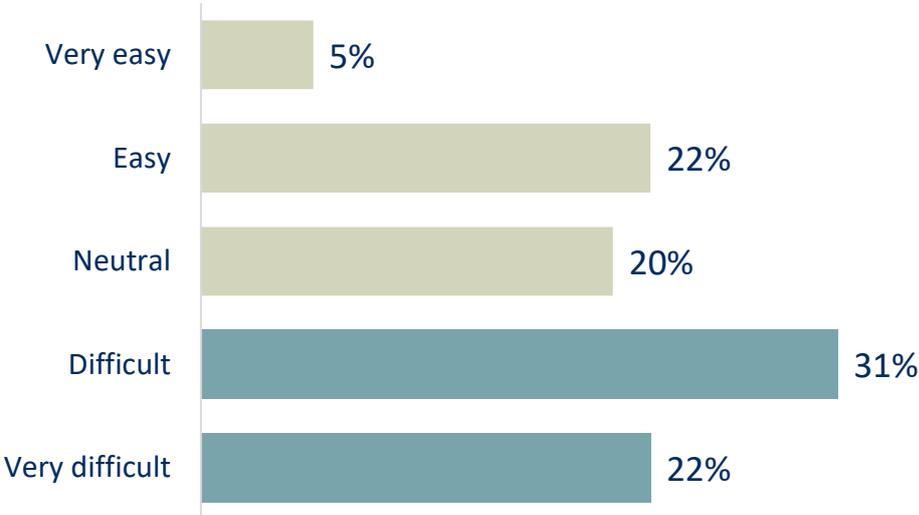
Q13. For the method you most frequently use for cash banking, how far do you travel one way?

Base: 55 organisations that do cash banking and answered question.



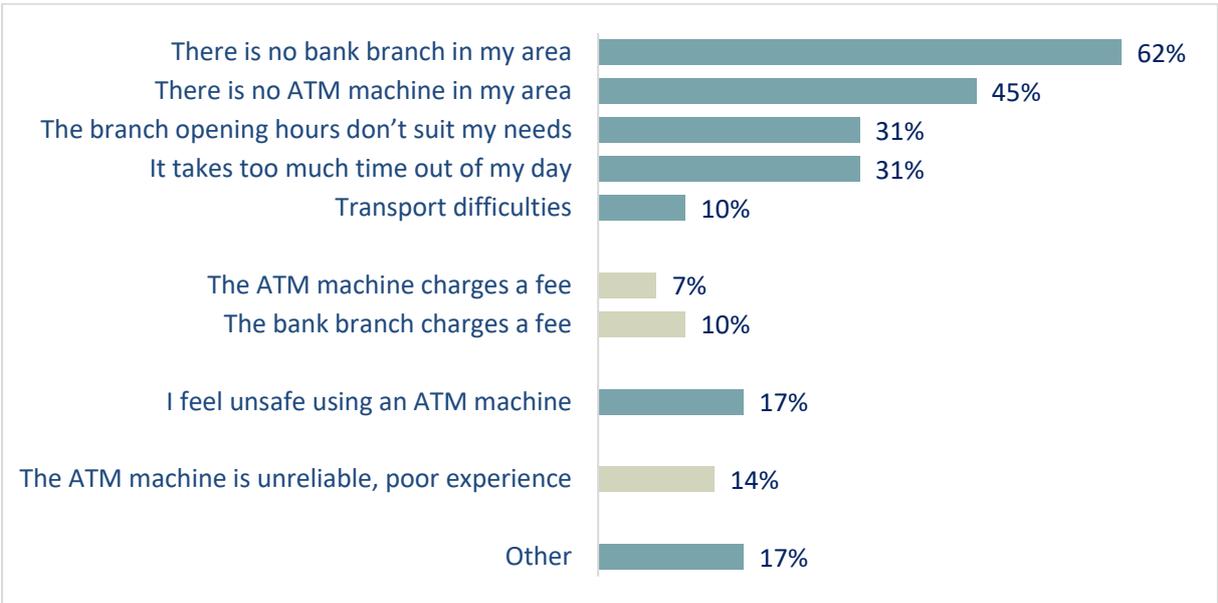
Q14. How easy or difficult would you say it is for your business or organisation to do cash banking?

Base: 55 organisations that do cash banking and answered question.



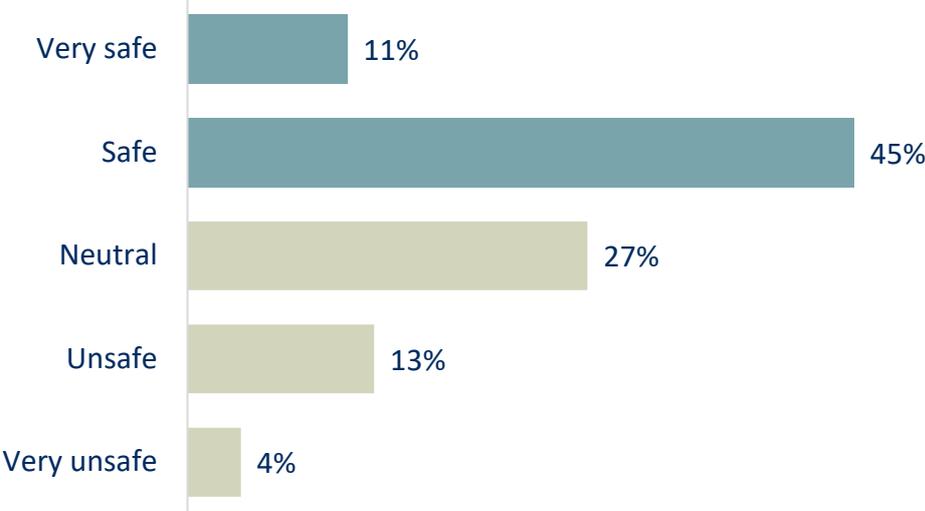
Q15. If you feel it is difficult to do the cash banking, tells us the reasons why:

Base: 29 organisations that find cash banking difficult or very difficult; multi-response



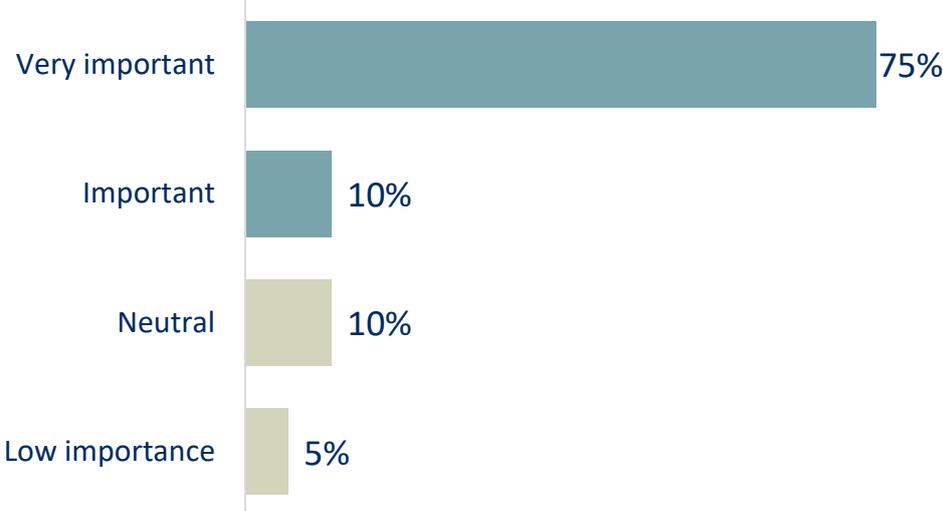
Q16. Overall, how safe or unsafe do you or others in your business and organisation feel when they are doing the cash banking?

Base: 55 organisations that do cash banking and answered question.



Q17. Even if you do not use cash, how important is it for you and for others living in your town to be able get cash out when needed?

Base: All respondents who answered the question; n=59

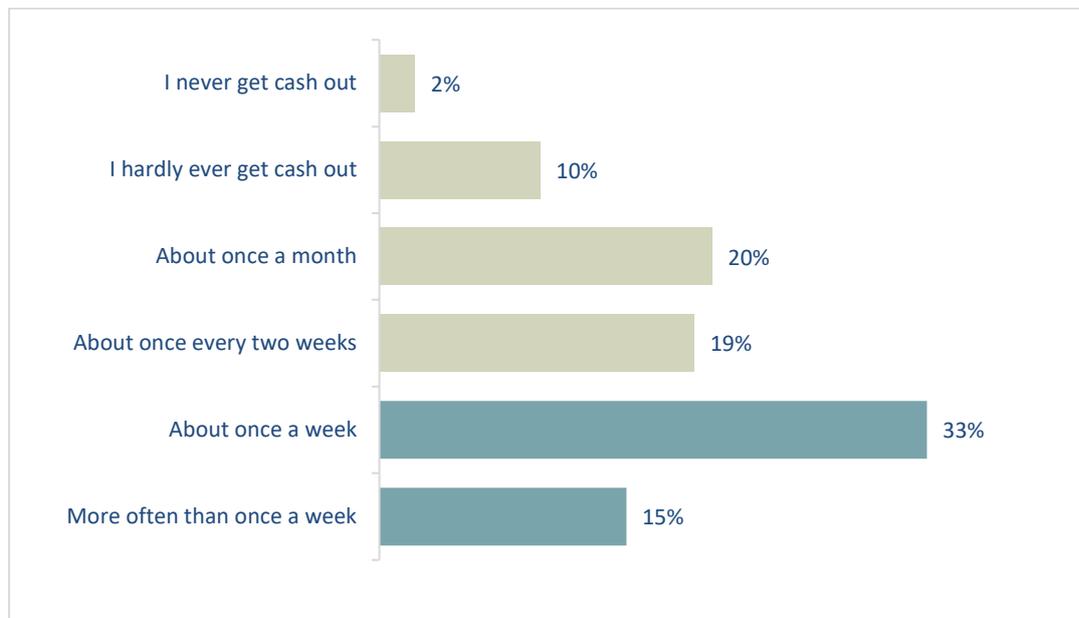


Residents survey results

The base is those who answered the question and lived in the ten town locations.

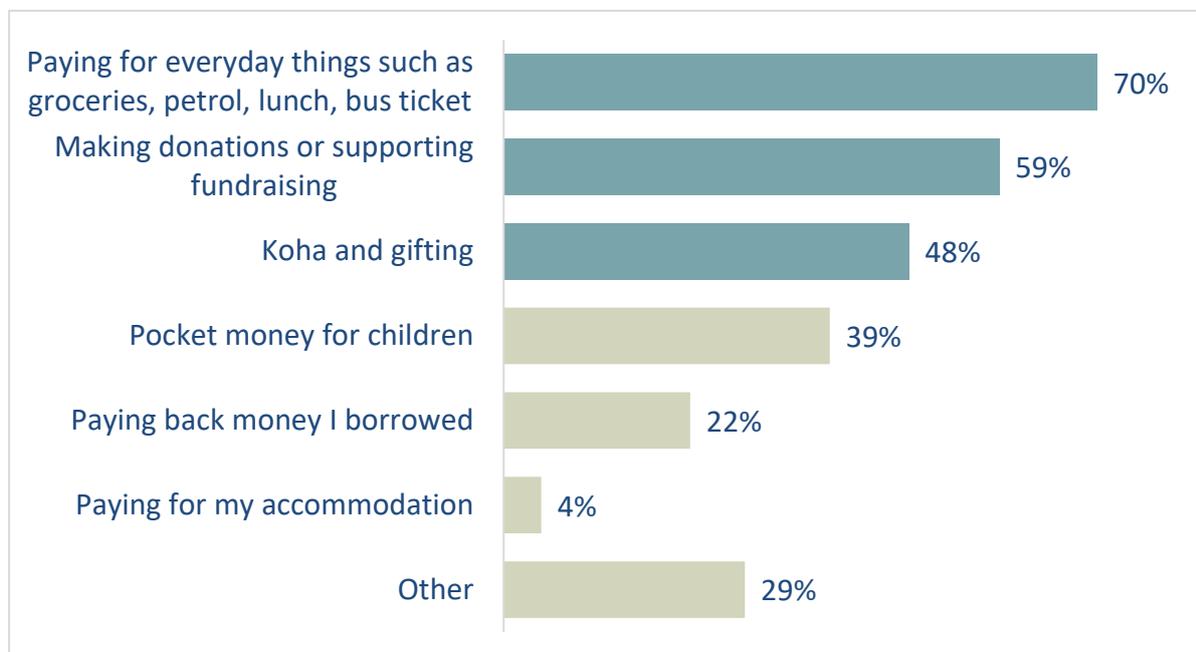
Q1. How often do you get cash out – for example from a bank, an ATM (money machine), a shop, etc?

Base: All respondents who answered the question; n=458



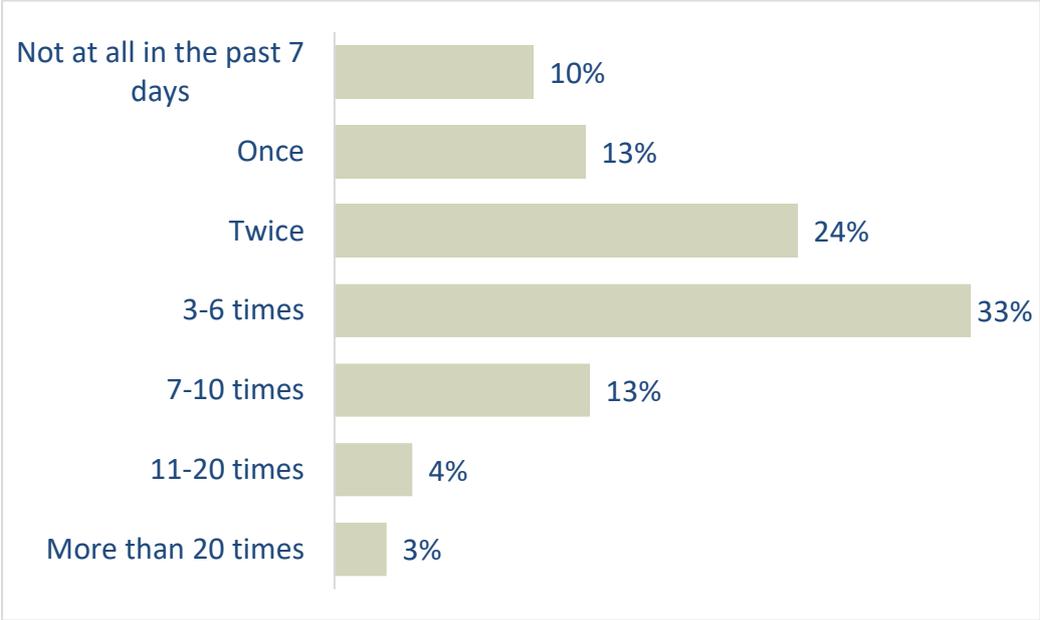
Q3. What things do you do with cash?

Base: All respondents who got cash out; n=449; multi-response



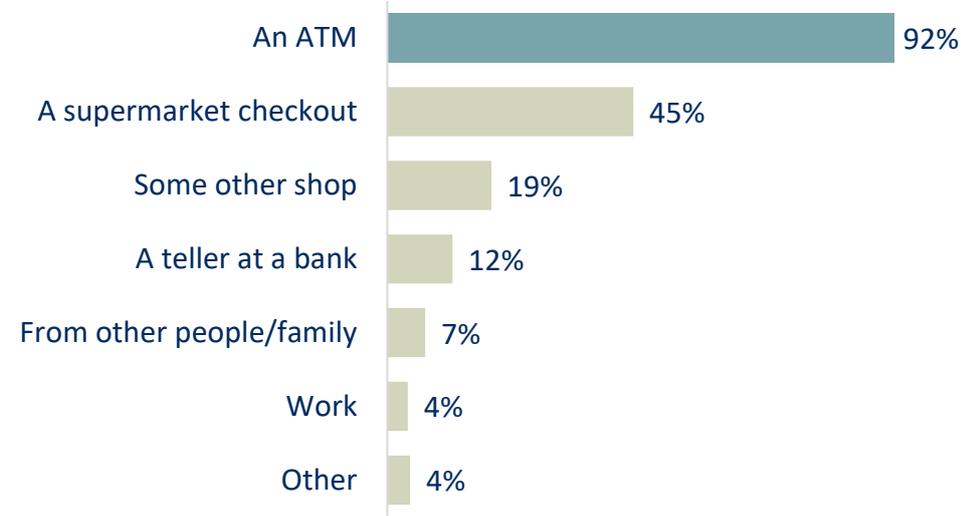
Q4. In the last seven days, about how many times have you used cash to pay for everyday things?

Base: All respondents who got cash out and answered question; n=447



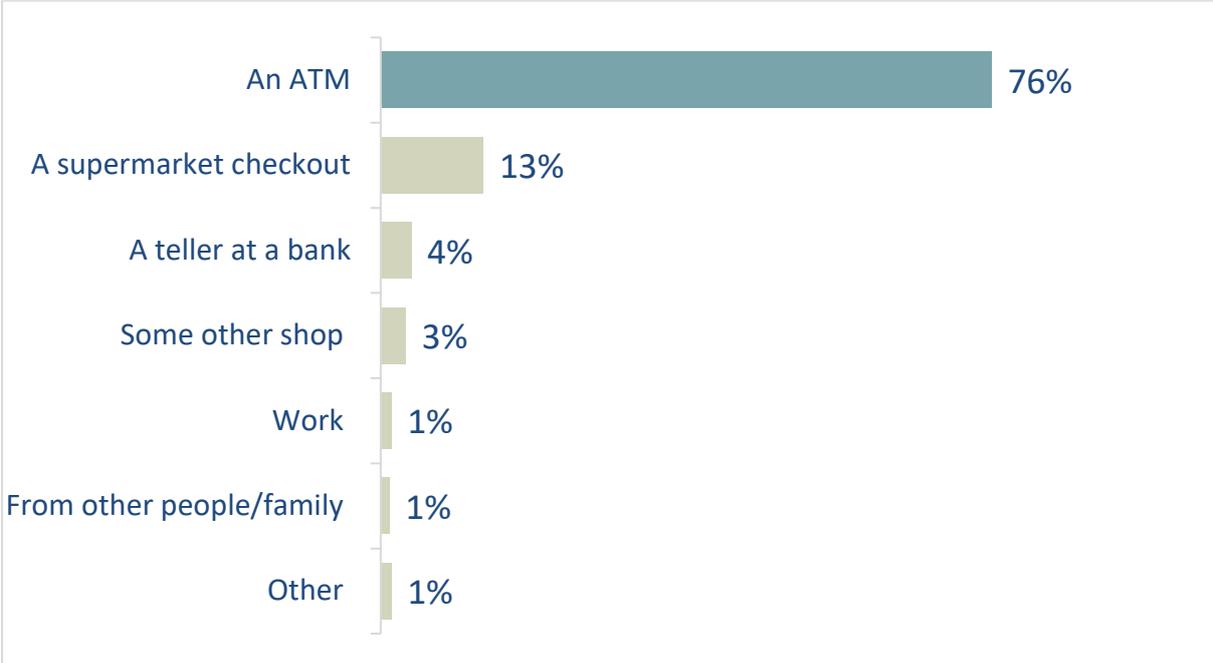
Q5. Which of the following do you use to get cash out?

Base: All respondents who got cash out and answered question; n=446, multi-response.



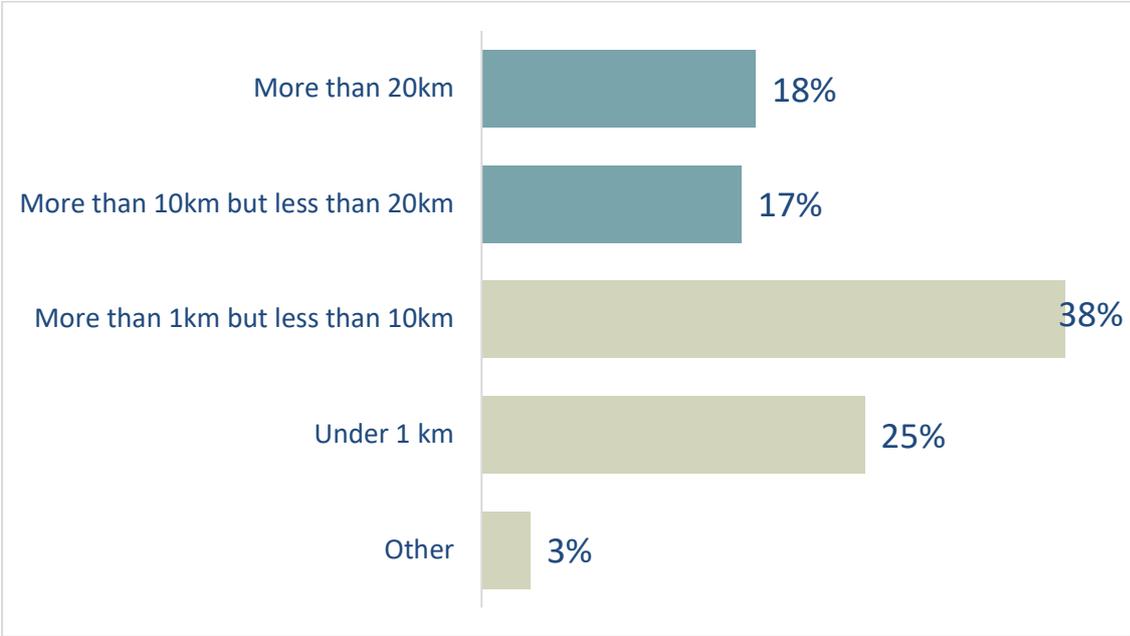
Q6. Which one of the following do you most frequently use to get cash?

Base: All respondents who got cash out and answered question; n=444, multi-response.



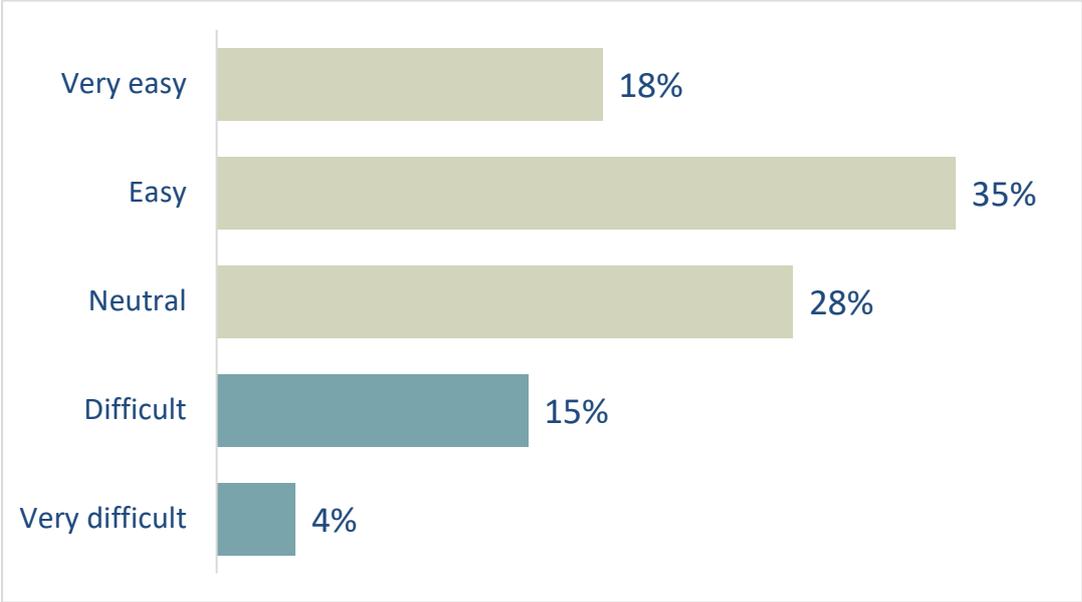
Q7. For the method you most frequently use to get cash out, how far do you travel one way?

Base: All respondents who got cash out and answered question; n=441, multi-response.



Q8: How easy or difficult is it for you personally to get cash out from your bank account (e.g. from a bank, ATM, shop or supermarket) if you needed to?

Base: All respondents who got cash out and answered question; n=450, multi-response.



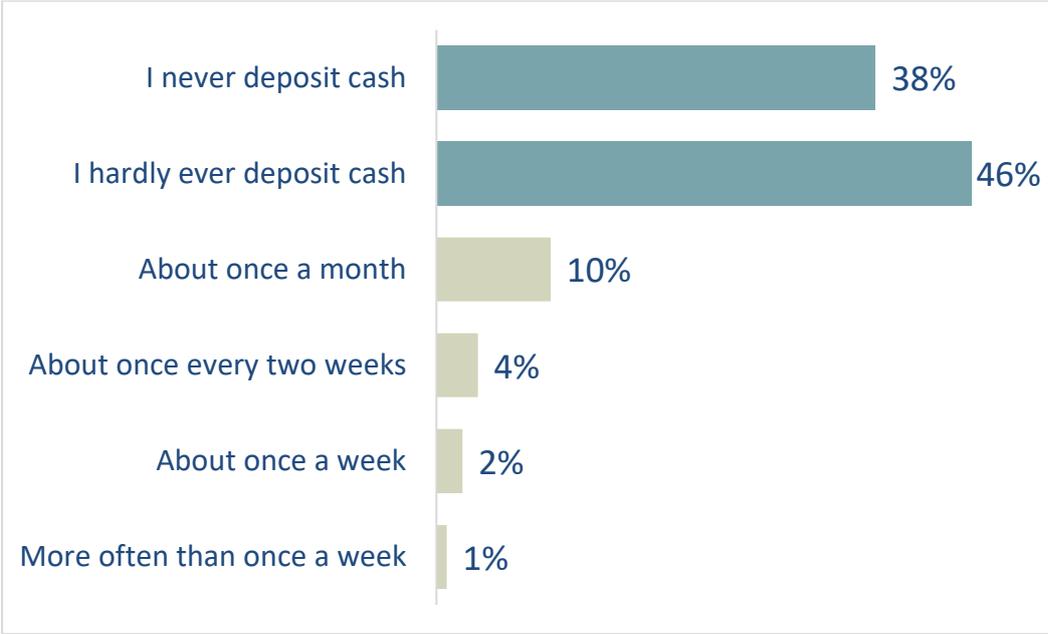
Q9. If you find it difficult to get cash out, tell us the reasons why?

Base: Those who found it difficult or very difficult to get cash out, n=84, multi-response

Reason	%
Bank infrastructure reasons	
There is no bank branch in my area	68%
There is no ATM machine in my area	38%
The branch opening hours don't suit my needs	29%
The ATM machine I go to is often broken or empty	26%
I have a physical disability which makes it harder to get cash out (e.g., reduced eyesight or limited mobility)	11%
Cost reasons	
The ATM machine charges a fee to withdraw cash	25%
The bank branch charges a fee to withdraw cash from a branch (over the counter)	12%
Safety reasons	
I feel unsafe using an ATM machine	17%
Time and transport reasons	
Transport difficulties	14%
Shops that allow cash out are a long way from my home, work, etc	10%
It takes too much time out of my day	8%
Confidence reason	
I am not confident/comfortable using ATM/EFTPOS machines (I don't know what buttons to push)	5%

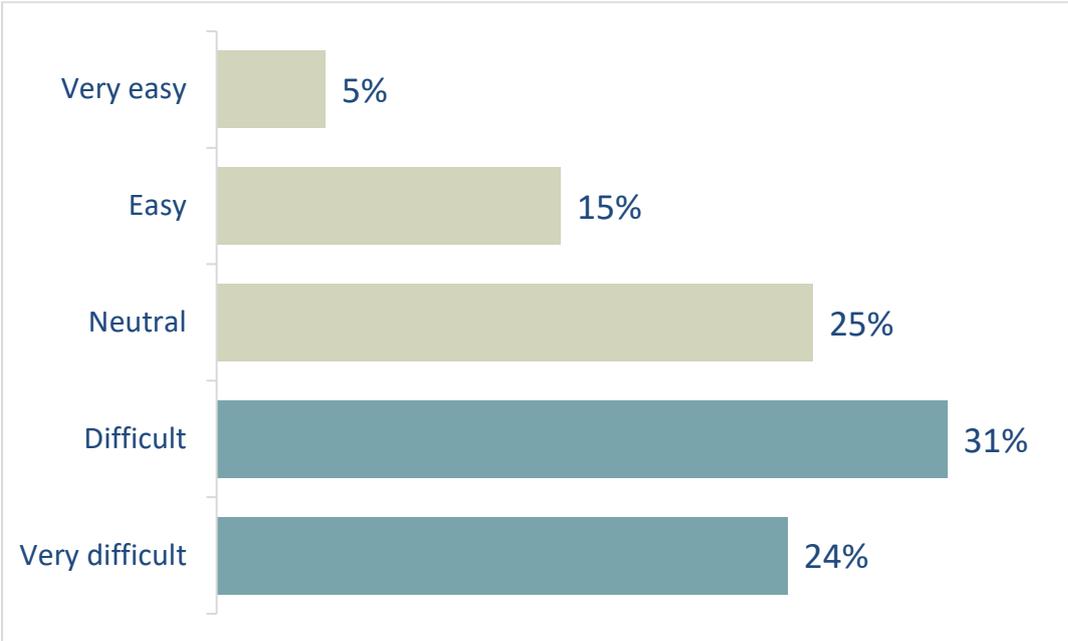
Q10. Roughly, how often do you deposit cash into your own bank account?

Base: All respondents who answered the question; n=449



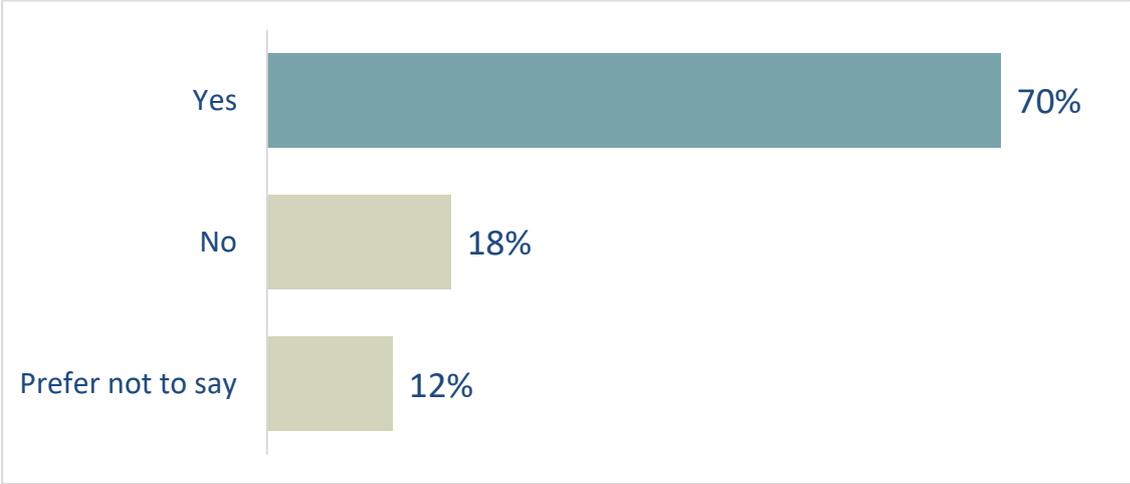
Q11. How easy or difficult is it for you to deposit cash when you need to?

Base: All respondents who ever deposit cash; n=280



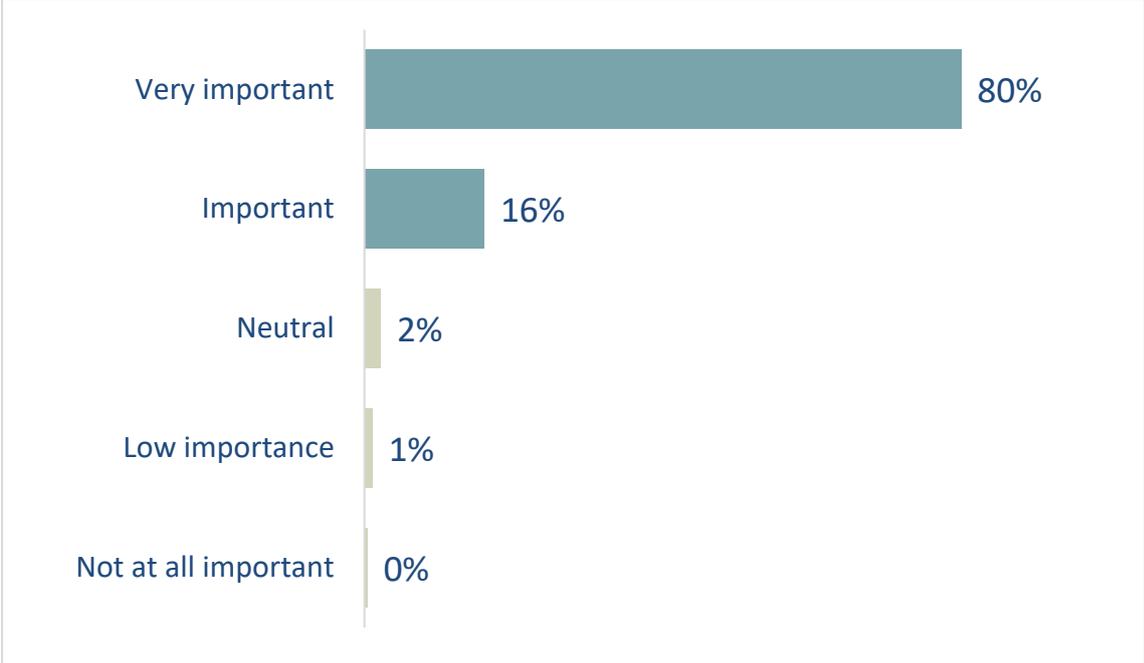
Q12. Do you personally keep New Zealand cash stored somewhere (not in a bank), not to be used straightaway, but to be available if you need it?

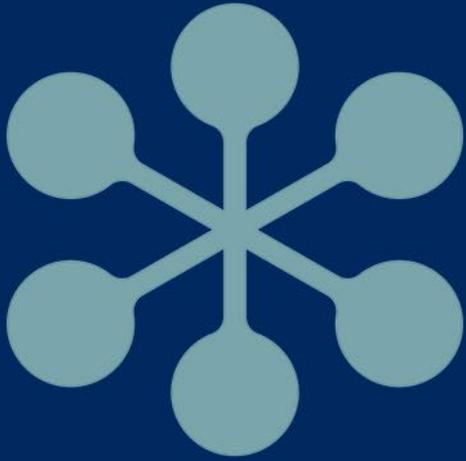
Base: All respondents who answered the question; n=448



Q13. Even if you do not use cash, how important is it for you and for others living in your town to be able get cash out when needed?

Base: All respondents who answered the question; n=447





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