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HB 191 – Consumer Protection - Retail Transactions - Cash Payments
Senate Finance Committee
April 1, 2026
FAVORABLE

Good afternoon, Chair Beidle, Vice Chair Hayes, and members of the Senate Finance Committee. My name is Sara Westrick, Advocacy Director for AARP Maryland. Thank you for the opportunity to testify in strong support of HB 191, legislation that protects Maryland consumers, especially older adults, by ensuring they can continue to use cash for everyday purchases. We thank Delegate Wims for sponsoring this important legislation.

AARP is the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families. Key priorities of our organization include helping all Marylanders achieve financial and health security, as well as supporting a safety net for older adults and low-income households in Maryland.

Why HB 191 Matters for Older Marylanders

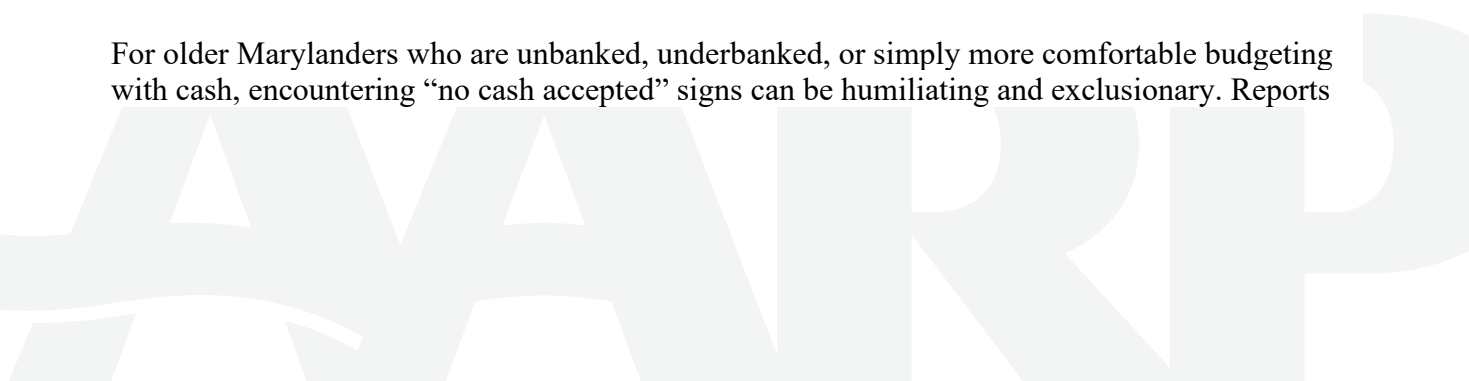
While digital payments have expanded rapidly, cash remains essential for a significant portion of Maryland's older population. Many older adults rely on cash not simply by preference, but because of structural and technological barriers that make digital-only payment systems out of reach.

Older adults are disproportionately dependent on cash, and many older adults face barriers to digital systems. AARP national analysis of consumers age 45 and older shows that many are unbanked or underbanked, meaning they lack full access to credit cards, online banking, and digital payment tools. In addition, older adults with low incomes are much less likely to use traditional financial services, increasing their reliance on cash for daily transactions.

These findings underscore that for many older Marylanders, the option to use cash is not merely a convenience but a necessity.

Older adults also remain at increased risk of financial scams and digital fraud, and many are uncomfortable disclosing personal financial information during online or card-based transactions. AARP research has shown that limited technological comfort and security concerns push many older adults toward cash and other non-digital payment methods as safer alternatives.

For older Marylanders who are unbanked, underbanked, or simply more comfortable budgeting with cash, encountering "no cash accepted" signs can be humiliating and exclusionary. Reports



from constituents reflect instances where older adults were unable to complete purchases of groceries, pharmacy items, and other personal care items.

HB 191 protects consumers by restoring the principle that lawful U.S. currency can buy the things you need. This bill requires merchants to accept cash for in-person retail transactions of \$5 to \$300 and prohibits cash-related fees.

This is a reasonable, balanced approach that supports both consumer dignity and business clarity. As Maryland's economy becomes increasingly digital, we must ensure that older adults are not left behind due to technological barriers. Cashless policies are not innovative when they result in exclusion.

For these reasons, and especially to protect the independence and economic inclusion of older Marylanders, we respectfully urge a favorable report on HB 191.

If you have any questions, please contact Sara Westrick at swestrick@aarp.org or by calling 410-310-0374.