

Letter to the Editor:

South Dakota Cash Bills

South Dakota has two cash bills in this legislative session. We wrote these bills in collaboration with Representative John Sjaarda, after being denied entry to Howard Wood Field for a football game, despite having exact change cash. These bills were not written by lobbyists or special interests. They were crafted to ensure that low-income, elderly, people without smartphones, and people with credit issues can still attend school events and participate in the South Dakota economy. Allow us to introduce you to these two bills.

HB#1017 requires acceptance of cash at school-affiliated events, with at least one location where concessions must accept cash. This includes all schools under the South Dakota Board of Regents and South Dakota Board of Technical Education. It also includes events conducted in facilities owned or leased by schools.

Although Brandon has committed to a permanent cash line for school events, Sioux Falls has not. Numerous families have been turned away from events. Some families don't show up because they don't know how they will get in. Kids have to have either a smartphone, credit card, or activities pass to attend events. Not all families can afford an activities pass for the whole season. Sioux Falls has recently implemented a policy where families can bring cash or check to school in advance and receive a printed ticket. This means the families must have that cash in advance and take the time to go to the school during business hours to get the ticket.

The private, out-of-state company that is running the digital ticketing system takes an estimated 10-15% of the ticket sales according to the data we have been able to attain. They promote their digital system as safer, more convenient, and a better user experience. (Nevermind the estimated millions of dollars they will make in South Dakota this year.) We asked a security guard at Howard Wood Field how many times they've had theft of cash at an event, and he said never. Even if theft were an issue, as a consumer, I'd rather have my \$7 in cash stolen than my credit card number. As for the convenience factor, we observe that paying with credit card and/or electronic scanner is often slower than paying with cash. We

also observe that there are still the same number of people taking tickets at football games, volleyball games, and fine arts performances in Sioux Falls.

HB #1048 requires acceptance of cash for in-person retail transactions. This excludes security deposits, damage deposits, rental car transactions, and airplane transactions. It also requires state agencies to accept cash.

HB #1048 ensures that the 18% of adults without a credit card [[federal reserve statistic from 2023](#)] can still buy food and supplies moving forward. This bill makes South Dakota more resilient in the case of power outages from natural disasters like tornadoes, floods, fires and network outages due to hacker attacks or software issues. The aftermath of hurricane Helene in North Carolina serves as a reminder that cash is essential. Cash ensures privacy and freedom in our financial transactions. Ultimately, transactions that can be digitally tracked can also be digitally controlled.

Cash is legal tender in this country and we should (be able to) use it.

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