



City of Detroit
Detroit City Council
Council Member Angela Whitfield Calloway
District 2

MEMORANDUM

TO: Conrad Mallet Jr., Corporation Counsel
David Whitaker, Director, Legislative Policy Division

FROM: Council Member Angela Whitfield-Calloway *AWC*

DATE: October 27th, 2022

RE: Requesting Ordinance to Prohibit Cashless Establishments

The Office of Councilwoman Calloway is requesting an ordinance that would prohibit the operation of Cashless Establishments in the City of Detroit.

According to the report on 'Financial Wellbeing in Detroit' published by the University of Michigan, over 20% of Detroiters are unbanked. Data further points out:

1. Race/Ethnicity: 25% of Black Detroiters do not have a checking or savings account, compared to 10% of Hispanic Detroiters, and 7% of Non-Hispanic White Detroiters.
2. Another way to see the data: 89% of unbanked Detroiters are Black, while just 4% of unbanked Detroiters are white.
3. Just over half of Detroiters (54%) who earn under 10k annually are unbanked, while just 2% of Detroiters who earn above 50k are unbanked.

According to the latest information, the following states have banned cashless businesses: Massachusetts, New Jersey, Rhode Island. The following cities have banned cashless businesses: New York, Philadelphia, San Francisco.

Cashless establishments not only exacerbate economic and social stratification in a society, but it limits the free the movement and participation of all its citizens. The case for the prohibition of cashless business is not an anti-business stance but a pro-economic participation one. All residents should have equal access – with no limitations/barriers – to purchase goods and services in the City of Detroit.

Cc: Gail Fulton, City Council Liaison



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Please contact our office if you have any questions or concerns – Ramses Dukes,
ramses.dukes@detroitmi.gov