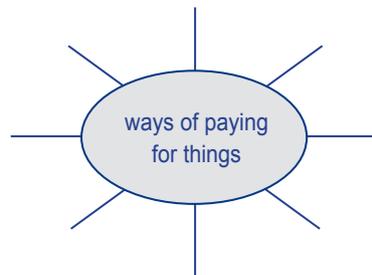


## Sweden: how cash became more trouble than it's worth

### Level 3 • Advanced

#### 1 Warmer

Brainstorm ways of making payments and purchasing things.



What were the last three things you paid for? (e.g. takeaway coffee, car park, bus ticket, electricity bill)

- How did you pay for them?
- Why did you choose that particular method of payment?
- Would it have been possible to pay using a different method?

#### 2 Key words

Find key words in the article that match the definitions below. The paragraph numbers are given to help you.

1. refusal to accept something new such as a plan, idea or change \_\_\_\_\_ (para 7)
2. a secret plan by a group of people to do something bad or illegal \_\_\_\_\_ (para 7)
3. people who strongly and publicly support someone or something \_\_\_\_\_ (para 9)
4. the value of a particular coin or banknote \_\_\_\_\_ (para 10)
5. something that causes problems for you or that annoys you very much \_\_\_\_\_ (para 11)
6. be more important, useful or valuable than something else \_\_\_\_\_ (para 11)
7. an event or situation that is a sign of the end of something \_\_\_\_\_ (two words, para 19)
8. plan the way you will spend the money you have, especially so that you do not spend too much \_\_\_\_\_ (para 24)
9. describe someone or something as very bad or dangerous although they are not \_\_\_\_\_ (para 25)

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Richard Orange  
9 March, 2019

- After eight years living in Sweden, coins and notes barely feel like money any more. In February, my daughter lost a front tooth. She was thrilled to find that the tooth fairy came – but showed no interest whatsoever in the 10 kronor (80p) that was left behind.
- This is not surprising, as she has rarely, if ever, seen my Swedish wife or me use a coin to buy anything. We're not alone. In 2018, only about one in eight Swedes said they had used cash for a recent purchase.
- More and more cafés, restaurants and shops in my home city of Malmö are going cash free, and big retailers such as Ikea and Ahlens, one of Sweden's largest chains of department stores, are starting to join them.
- Increasingly, they also take Swish, a payment system that allows you to instantly transfer cash to others using only their phone number. Swish, which started as a way to send small amounts of cash to friends, can now be used for almost anything.
- It can be very convenient. When I managed to leave my wallet at home on Monday, my wife "Swished" the payment for my coffee and croissant from her desk at Lund University.
- During collection at Swedish churches, people are nowadays much more likely to reach for their phones than their wallets.
- This is not to say there is no resistance. A group called Kontantupproret, or Cash Rebellion, has spent the past six years campaigning against what it claims is a conspiracy of Sweden's banks to abolish cash.
- The group is led by Björn Eriksson, a former national police chief and a colourful character, who presents the disappearance of cash as a grave threat to democracy, privacy and individual freedom.
- Others have also raised the alarm. Pensioners' groups and disability advocates have warned that some old and mentally disabled people struggle with digital transactions. But my 72-year-old mother-in-law can't think of anyone in her generation who has problems.
- The Civil Contingencies Agency, which prepares Sweden for crisis, meanwhile advises everyone to keep cash at home in small denominations in case the payment system crashes.
- For me, though, the hassle of hanging on to actual physical money is starting to outweigh the value of anything I might buy with it. There are only three places where I still use cash: my local hairdresser's, the bicycle repair shop and the nearby open-air food market.
- These are all run by people with migrant backgrounds, who perhaps due to a distrust of authority brought from their homelands seem most keen on cash.
- On the rare occasions, perhaps once or twice a month, when I want 200 kronor, it can be hard to get hold of. The cash machine nearest my house recently shut down: Bankomat, the cash-machine company co-owned by the banks, has reduced the number of outlets by a fifth in four years. And as far as I know, only one branch of Swedbank, my bank, in Malmö still handles cash.
- This is a growing problem even for the migrant resistance. Babak, my nearest bicycle repairman, recently started taking Swish after tiring of having to find creative ways get around the 10,000 kronor weekly limit on depositing cash into machines.
- When I asked the local barber about it, he shrugged and said he knew he would soon be forced to follow suit.
- I've long since swapped my bulky leather wallet for a thin card holder, and what change I get ends up floating around at the bottom of my bag or pockets, stuck behind the sofa or in jars alongside my children's marbles.
- So maybe it's not that surprising that my daughter doesn't think coins are worth much.
- The UK could find itself "sleepwalking" into a cashless society like Sweden, according to the authors of a recent report that claimed that eight million adults would struggle to cope if notes and coins disappeared.
- The Access to Cash report said: "We found that the real death knell for cash in Sweden was likely to be retailers and service providers refusing cash – not the loss of cash machines and bank branches."
- Some Ikea stores have trialled banning cash, after finding that just 1% of customers paid that

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- way. But when hospitals in Sweden announced they were no longer taking cash, it prompted an outcry.
- The Swedish government has recently agreed to 'put the brakes on' their shift to cashlessness because they are leaving people behind and need time to plan how to include everyone, the report said.
- However, the researchers also noted that Sweden has found innovative ways to deal with the end of cash.
- SituationSthlm* is a magazine sold by homeless people in Stockholm, but the sellers couldn't sell magazines to people who didn't carry cash. The solution? A badge for sellers with a QR payment code. Buyers scan it with their phone, make a digital payment using the mobile payment system Swish, and then the seller collects their cash from the SituationSthlm offices soon after.

- "This solution originated to help sell magazines, but soon showed other benefits. It helped homeless people carry less cash, which reduced their vulnerability to theft, and also gave them a way to budget by leaving their money at the office until they needed it," said the report.
- The researchers also found that Sweden had benefited from lower crime and higher tax revenues as cash usage had fallen, but it added: "We must not demonize those who operate in cash, when many have no choice."

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### 3 Comprehension check

Are these statements true (T) or false (F) according to the information in the article? Correct the false statements.

- The Swedish city of Malmö is now cash free.
- Less than 10% of Swedes said that they have recently used cash to buy something.
- Church collections are one of the few things people still need cash for.
- People are being warned not to do away with cash completely.
- It's not very easy to get hold of cash anymore in Malmö.
- The removal of cash machines in banks is likely to be the reason why the whole of Sweden will turn against cash.
- The Cash Rebellion group believe that the government's plan to do away with cash is part of a conspiracy to control people's lives.
- Some places and groups that usually rely on cash are worried about losing their income.

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### 4 Pros and cons

Find pros and cons of living in a cashless society in the text. Write them into the table. Add any further ideas of your own.

Advantages of living without cash	Disadvantages of living without cash

### 5 Expressions of warning

a. Rearrange the words to make expressions from the text. Then, find the expressions in the article to check your answers.

2. worth it's trouble than more
3. widespread is concern there
4. follow forced be to suit
5. to cope struggle
6. an prompted outcry
7. on brakes the put

b. Turn the expressions into questions about the text for a partner using question words.

c. Answer your partner's questions using information from the article.

### 6 Discussion

- Have you ever used your phone to make payments?
- Are there certain purchases or services that you always pay for using a particular form of payment?
- Is there anything that you always use cash to pay for?
- Would you easily adapt to living in a cashless society?

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### KEY

#### 1 Warmer

(possible answers)

contactless  
cash  
credit/debit card  
cheque  
internet banking  
prepaid card  
mobile  
direct debit  
standing order  
PayPal

#### 2 Key words

1. resistance
2. conspiracy
3. advocates
4. denomination
5. hassle
6. outweigh
7. death knell
8. budget
9. demonize

#### 3 Comprehension check

10. F – More and more shops, cafés and restaurants are going cash free but not yet all of them.
11. F – About one in eight Swedes said they had used cash for a recent purchase.
12. F – During collection at Swedish churches, people are nowadays much more likely to reach for their phones than their wallets.
13. T
14. T
15. F – The death knell is more likely to come from retailers and service providers not accepting cash payments anymore.
16. F – They believe that there is a conspiracy by Sweden's banks to abolish cash. They believe that the end of cash is a grave threat to democracy,

privacy and individual freedom.

17. F – Some places and groups that usually rely on cash are finding new and innovative ways to accept payments, such as payment by QR code.

#### 4 Pros and cons

Advantages of living without cash	Disadvantages of living without cash
<ul style="list-style-type: none"> <li>• If you have forgotten your wallet (or phone), other people can make remote payments for you even if they are not with you.</li> <li>• It's convenient.</li> <li>• You don't have to carry a heavy wallet/purse around with you.</li> <li>• You don't have to keep notes and coins on you or at home.</li> <li>• It reduces theft.</li> <li>• It reduces the size of the shadow economy.</li> </ul>	<ul style="list-style-type: none"> <li>• Some people think it is a threat to democracy, privacy and individual freedom.</li> <li>• Some old or disabled people may not be able to cope.</li> <li>• The payment system could crash.</li> <li>• People who do not trust the authorities do not want to do without cash completely.</li> <li>• Some people and small businesses still rely on cash payments.</li> </ul>

#### 5 Expressions of warning

a.

18. more trouble than it's worth
19. there is widespread concern
20. be forced to follow suit
21. struggle to cope
22. prompted an outcry
23. put the brakes on

b. (possible answers)

24. What is more trouble than it's worth?
25. Why is there is widespread concern?
26. Who is likely to be forced to follow suit?
27. Who is probably going to struggle to cope?
28. What has prompted an outcry?
29. Who has recently agreed to put the brakes on?