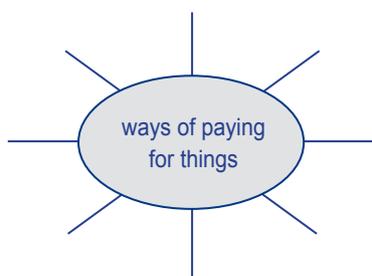


Sweden: how cash became more trouble than it's worth

Level 2 • Upper intermediate

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

a. Match the key words with the definitions. Then find them in the article to read them in context. The paragraph numbers are given to help you.

bulky	purchase	conspiracy	convenient	denomination
demonize	increasingly	budget	outrage	resistance

1. something that you buy _____ (para 2)
2. used to say that something is happening more and more _____ (para 4)
3. easy to use or suitable for a particular purpose _____ (para 5)
4. refusal to accept something new such as a plan, idea or change _____ (para 7)
5. a secret plan by a group of people to do something bad or illegal _____ (para 7)
6. try hard to do something that you find very difficult _____ (para 8)
7. the value of a particular coin or banknote _____ (para 9)
8. too big or thick to be carried easily _____ (para 12)
9. an angry expression of protest or shock by a lot of people, as a reaction to something that someone has done or to something that has happened _____ (para 15)
10. plan the way you will spend the money you have, especially so that you do not spend too much _____ (para 18)
11. describe someone or something as very bad or dangerous although they are not _____ (para 19)

b. Which three of the key words can be verbs *and* nouns? Are they a verb or a noun in the text?

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Richard Orange

9 March, 2019

- 1 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 happy when the tooth fairy came – but was not interested in the 10 kronor (80p) that was left.
- 2 This is not surprising because 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.
- 3 More and more cafés, restaurants and shops in my home city of Malmö are going cash free, and big stores such as Ikea and Ahlens are starting to join them.
- 4 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.
- 5 It can be very convenient. When I left my wallet at home on Monday, my wife "Swished" the payment for my coffee and croissant from her desk at Lund University.
- 6 During collection at Swedish churches, people are nowadays much more likely to reach for their phones than their wallets.
- 7 But there is some resistance. A group called Kontantupproret, or Cash Rebellion, has spent the past six years campaigning against a "conspiracy of Sweden's banks to abolish cash". The group sees the disappearance of cash as a serious threat to democracy, privacy and individual freedom.
- 8 Others, such as pensioners' groups and disability support groups, have warned that some old and mentally disabled people struggle with digital payments. But my 72-year-old mother-in-law can't think of anyone in her generation who has problems.
- 9 The Civil Contingencies Agency, which prepares Sweden for crisis, advises everyone to keep cash at home in small denominations in case the payment system crashes.
- 10 For me, though, the effort of having physical money is now more than 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 open-air food market.
- 11 Occasionally, perhaps once or twice a month, when I want 200 kronor, it can be hard to get. The cash machine nearest my house has gone, and as far as I know, only one branch of Swedbank, my bank, in Malmö still handles cash.
- 12 I've swapped my old bulky leather wallet for a thin card holder, and the small amount of change I get ends up at the bottom of my bag or pockets, stuck behind the sofa or in jars with my children's marbles. So maybe it's not that surprising that my daughter doesn't think coins are worth much.
- 13 The UK could find itself "sleepwalking" into a cashless society like Sweden, according to the authors of a recent report. It claimed that eight million adults would struggle to cope if notes and coins disappeared.
- 14 The Access to Cash report said: "We found that the end for cash in Sweden is likely to come from retailers and service providers refusing cash – not from the loss of cash machines and bank branches."
- 15 Some Ikea stores have stopped accepting cash, after finding that just 1% of customers paid that way. But when hospitals in Sweden announced they were no longer taking cash, there was an outcry.
- 16 However, the report also noted that Sweden has found innovative ways to deal with the end of cash.
- 17 *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.
- 18 "This solution was started to help sell magazines, but soon showed other benefits. It helped homeless people carry less cash, which reduced the chance of it being stolen from them, and also gave them a way to budget by leaving their money at the office until they needed it," said the report.

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19 The report also found that Sweden has benefited from less crime and more money from taxes as cash usage has reduced, but it added: "We must not demonize people who still use 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.

1. The Swedish city of Malmö has decided to go cash free.
2. Less than 10% of Swedes said that they have recently used cash to buy something.
3. Church collections are one of the few things people still need cash for.
4. The Cash Rebellion group believe that the banks are working together on a secret plan to stop all cash completely.
5. It's not very easy to find cash anymore in Malmö.
6. The end for cash in Sweden is likely to come from shops and service providers not taking cash – not from the loss of cash machines and bank branches.
7. People are advised to keep large denomination bank notes at home for emergencies.
8. Accepting phone payments instead of cash helps to keep homeless people safer.

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

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5 An expression

a. Choose the correct answer.

When something is **more trouble than it's worth**, ...

1. ... there are more advantages than disadvantages to it.
2. ... there are more disadvantages than advantages to it.
3. ... there are no longer any disadvantages or advantages to it.

b. Think of two other things that are, or might be, more trouble than they are worth. Talk about why you think this is so.

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 find it easy 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

a.

1. purchase
2. increasingly
3. convenient
4. resistance
5. conspiracy
6. struggle
7. denomination
8. bulky
9. outcry
10. budget
11. demonize

b.

purchase (In the text, it's a noun.)
struggle (In the text, it's a verb.)
budget (In the text, it's a verb.)

3 Comprehension check

1. F – More and more shops, cafés and restaurants are going cash free but not yet all of them.
2. F – About one in eight Swedes said they had used cash for a recent purchase.
3. F – During collection at Swedish churches, people are nowadays much more likely to donate using their phones than their wallets.
4. T
5. T
6. T
7. F – People are advised to keep small denomination bank notes and coins at home for emergencies.
8. T

4 Pros and cons

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

5 An expression

a.

2