



## Sweden Considers Cashless Society

The move toward a cashless society is accelerating in Sweden as plastic payments become the norm and various government officials, unions, and high-profile Swedes push for a ban on cash, supposedly to reduce robberies. But opposition to the proposal is mounting as well.

Swedish buses have already stopped accepting cash after a series of robberies. Commuters must now pay at a separate store before getting on the bus, or use a cell phone. The next targets for the anti-cash movement are banks and retailers.



When asked about a retail cash ban, Swedish Work Environment Authority (Arbetsmiljverket) boss Mikael Sjberg refused to rule out the possibility. "It just depends on how risky the situation is. We have very extensive possibilities to explore," he told a Swedish labor union publication cited by [TheLocal.se](#), an English news service in Sweden.

"It is not acceptable that people go to work in fear and concerned that they could be subject to a robbery," said Sjberg. A spokesman for the Work Environment Authority, Bernt Nilsson, acknowledged that it would take at least several more years to prepare the transition. But progress is being made.

Numerous Swedish officials have also been busy demonizing cash, attempting to link it with criminality, the black market, the "shadow" economy, and thieves. And so, pressure is building to do something about it.

Unions are also helping to lead the charge toward a cashless Sweden. "If we can reduce the amount of cash in the banks and in society in general, robberies will also be reduced," Marie Look with the Swedish bank workers' union told the [BBC](#) for a recent article.

"If in the long term we abandon cash completely, there will be no robberies, because there's no point in robbing a bank if there's no cash there to steal," she added, perhaps not realizing that the workers she purports to represent would mostly lose their jobs under a cashless regime. Other unions are pushing the issue, too.

And even some Swedish celebrities are joining in. "There are no direct practical reasons, as far as I can see, to have coins and banknotes," wrote Abba star Bjorn Ulvaeus in a recent blog post. "There are obvious advantages in getting rid of them. Sweden should be able to be the first country in the world to do this."

The Swedish central bank has remained neutral so far, though its second-in-command said earlier this year that cash was more expensive to society.

But not everybody in the Nordic country of nine million — one of the few eligible nations that voted not to join the single European currency union — is excited or neutral about the prospect of a cashless society. Opposition to abolishing cash has already started to spring up. And as the calls grow louder, criticism is building.



Written by [Alex Newman](#) on September 20, 2010

“If it’s impossible to pay cash when you buy stuff, it’s also impossible not to leave electronic footprints behind you, and the electronic footprints from what you buy put together can tell the entire story about your life. This can be very sensitive information,” Par Strom of the New Welfare Foundation in Stockholm told the BBC. “Most people don’t want this total surveillance society.”

Countless critics have argued that the government’s failure to properly prevent and punish crimes is the real problem, not the existence and use of cash. Of course, Swedes are also disarmed for the most part, and even those with weapons are forbidden to use them in self-defense, let alone to protect property.

Other opponents point out that homeless beggars, churches with their collection plates, street entertainers, and countless others would likely be devastated by such a scheme. But government power-mongers don’t seem concerned.

“Cash is one of the alleged banes of society that has long been in the sights of statist control-freaks everywhere,” [notes](#) analyst Pater Tenebrarum.

“Fear not though — no government can really eliminate cash anyway, even though many would probably like to do so,” he says. “The reason is that the shadow economy would then simply move toward using the cash issued by a foreign nation, or would move to a gold payment system.” While the government could and probably would outlaw such schemes, Tenebrarum still doesn’t believe it would stop underground trade.

He argues that a ban on cash would lead to Swedes suffering from decreased living standards. And it almost certainly would. By shutting down the “shadow” economy — a phenomenon frequently observed in countries with massive governments — goods and services would become far more expensive. The list of problems is virtually endless.

Cash, Tenebrarum points out, also allows people to partially extricate themselves from the inherently unstable fractional-reserve banking system. And so, for those reasons and others, “such attempts by the bureaucratic nanny state to encroach upon the rights of allegedly free people should always be resisted,” he writes.

Other critics have simply ridiculed the proposals. Swedish Work Environment Authority boss “Mikael Sjöberg is hilarious, he should get a medal. Better yet, he should run for Prime Minister,” [wrote](#) a commentator after reading an article about the measure. “Do these politicians ever think before they speak. There should be a ‘Tax’ on dumb ideas. We should not have to be subjected to their idiocy, day after day.”

But despite the criticism and fervent opposition, judging by current trends, a cashless society could be close at hand. Credit and debit cards now dominate payments in Sweden and in most of the developed world. And the propensity to use plastic instead of cash is only growing. Quickly.

Cell phones are also increasingly being used for payments, especially in Sweden. [Eye scans and fingerprints](#) linked to accounts are making headway in trade too. In other parts of Europe, certain nightclubs are even using gimmicks to entice their customers into [being micro chipped](#) to pay for drinks. The amount is simply deducted from the electronic chips implanted under their skin. That trend, too, is accelerating, with some people [taking](#) chips to provide “security” or easy access to their medical records as well.

The dangers of a cashless society are huge and cannot be ignored: Everything would be tracked and



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controlled; privacy would be non-existent; the government would be close to omniscient; people could be literally shut off; electrical problems, electronic warfare, and hackers could bring trade and civilization to a standstill; and much more. Therefore, such a regime must be prevented.



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