

Read the text from 2018 about one aspect of Sweden's move to go cashless. Then choose the correct answer (A, B, C or D) for each question (1-7). Put a cross (☒) in the correct box on the answer sheet. The first one (0) has been done for you.

Cash and crime

Though the government is still printing Sweden's national currency, the krona, two-thirds of Swedes say they feel that they could live without bills and coins. According to the Riksbank, Sweden's central bank, cold hard kronor accounted for barely 2 percent of the value of all payments made in Sweden in 2015. The bank projects that "cash will stick around until the 2030s," but not necessarily longer. Already, fewer than half of Swedish banks keep any on hand. Sweden also has the lowest rate of ATM withdrawals as a percentage of GDP in the world, at a measly 2.5 percent. The word is out among the brotherhood of muggers and pickpockets: In Sweden, crime doesn't pay like it used to.

Which might be why Swedish thieves are embarking on ever more outlandish crimes, including a recent series of heists worthy of *The Fast and the Furious*. Imagine breaking into the back of a moving delivery truck by night and stealing tens of thousands of dollars' worth of Apple products. Now imagine reaching for that truck from the hood of a car traveling 50 miles an hour, its lights off to avoid detection. After enduring several such attacks, the Swedish postal service, PostNord, busted the highway robbers by wiring a truck with cameras, filling it with Apple products, and waiting. On a road somewhere between Vara and Alingsås, in southwest Sweden, the robbers took the bait, and cops moved in. "Criminals are more interested in high-value goods now," says Alexis Larsson, PostNord's head of security and claims. "This trend will probably increase as less cash is available."

Thieves may be emboldened by the fact that police are already stretched thin, thanks to surging burglaries and gang violence in Swedish cities. A recent string of smash-and-grabs in downtown Stockholm was particularly audacious. Early one morning last year, burglars rammed a Volvo construction vehicle through the front of a Chanel boutique in the posh Normalm district. Despite causing extensive damage, the Volvo was no match for the storefront's protective bars; the perps eventually gave up and fled. Five months later, a gang drove a car through the entrance of a nearby luxury department store, and were reported to have made off with a haul.

As Sweden's supply of banknotes continues to dwindle, criminals have shown new enthusiasm for the endangered-species black market, previously cornered by reptile wranglers and orchid thieves. Crimes involving protected species recently reached their highest level in a decade. A single great grey owl—known as the "phantom of the north"—now goes for 1 million kronor (about \$120,000) on the dark web.

Crimes against people—assault, robbery, fraud—are also on the rise. The Swedish National Council for Crime Prevention found that in 2016, 15.6 percent of the country's citizens fell prey to at least one such offense—the highest rate since the council launched its annual crime survey, 10 years before. According to The Guardian, electronic fraud is increasing at an especially rapid clip in Sweden, more than doubling in the past decade.

Of course, the shift from cash to digital currency was supposed to reduce crime. And in some ways, it has: Swedish bank robbers and light-fingered cashiers have gone the way of ABBA hit singles. But as paper money gets scarce, other types of crimes have flourished. Internet scams are especially popular with thieves and range from humdrum phishing expeditions (using emails to obtain valuable information like banking passwords) to more novel and clandestine hustles like "cryptojacking" (undetected use of computing power to mine virtual currencies).

- 0 Several years ago, Sweden's citizens
- A carried out the majority of their transactions using cash.
 - B hardly ever used cash as a purchasing method.
 - C complained about the krona's decreasing value.
 - D refused to accept the end of banknotes.

- 1 **Among criminals in Sweden, it is well known that crime**
 - A is less profitable than it previously was.
 - B has dropped to low levels.
 - C has been cut by police efforts.
 - D is committed by foreign gangs.

- 2 **To illegally take high-tech goods, criminals once**
 - A wore masks to avoid recognition.
 - B made a truck driver turn off his lights.
 - C broke into the warehouse of a US company.
 - D raided a vehicle in motion.

- 3 **Criminals will increasingly go for expensive products because**
 - A such goods are easy to steal.
 - B they can be easily resold.
 - C banknotes are harder to obtain.
 - D paper money can be faked.

- 4 **Criminals seem to feel encouraged as**
 - A security forces are overworked.
 - B they have more powerful cars than the police.
 - C businesses' security systems are hackable.
 - D their crimes take a long time to be detected.

- 5 **When criminals used heavy equipment to break into a fashion shop, they**
 - A ran into several parked cars.
 - B failed because of the tough security measures.
 - C were caught in the act of committing the crime.
 - D threatened staff at the shop.

- 6 **Some years ago, a survey by a Swedish legal institution reported that**
 - A cybercrime rates remained fairly stable.
 - B the fight against street crime had proved successful.
 - C attacks against individuals were above previous levels.
 - D violent crimes against individual persons had decreased.

- 7 **Sweden changed to a cashless society to**
 - A make payment transactions easier.
 - B fight cybercrime more effectively.
 - C improve online banking solutions.
 - D make things more difficult for criminals.

Cash and crime

0	A <input type="checkbox"/>	B <input checked="" type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>
1	A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>
2	A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>
3	A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>
4	A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>
5	A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>
6	A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>
7	A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>

Von der
Lehrperson
auszufüllen

richtig falsch

☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐