

'You can't pay cash here', how our newly cashless society harms the most vulnerable

It had taken so much for Tina, 47, to get to the supermarket; to go home empty-handed left her in tears. At the till, the checkout assistant scanned Tina's items and waved her cash away. "You can't pay cash in here," she told Tina.

Tina is one of the many people who have struggled to purchase necessities during the coronavirus pandemic, as retailers increasingly refuse to take cash.

The UK has been moving towards a cashless economy for some time, with ATM usage declining at about 6% to 10% a year. But Covid-19 supercharged this transition. "During lockdown, cash withdrawals from ATMs were down about 60%," says Natalie Ceeney of the Access to Cash Review. "That's a huge drop."

But for the approximately 1.2 million people living in the UK who are unbanked, buying essentials became a *herculean* undertaking.

herculean 困难的

"People without legal immigration status in the UK are not legally allowed to open a bank account," says James Tullett of the migrant and refugee charity Ramfel. When shops refuse to take cash from these people, they are likely to use informal services, which are more open to being exploited, Tullett adds.

It is not only unbanked people who will have struggled during the pandemic. Domestic abuse survivors often *squirrel* away emergency cash. Many abusers monitor bank transactions, leaving survivors reliant on cash.

squirrel 松鼠; 贮藏

"Cash is really the bicycle of payments," says Brett Scott, author of 'The Heretic's Guide to Global Finance'. "We need to have a multimodal form of payment systems ... cash and card working together, just as bicycle and car lanes go together."