

12<sup>th</sup> August 2010  
Circulation: 502 436

## Not coining it: my week without cash

**Carol Midgley says  
plastic is not so  
fantastic after trying to  
survive on cards alone**

**H**ave you ever tried to last a week without using cash? I don't mean cadging off other people — we have minor royals for that. I mean literally not laying a hand on any coins and notes, that stuff in your pocket with the Queen's hairdo on it.

I have. And it's easy. Much of modern society — and definitely internet shopping — discriminates against cash and prefers your plastic. So, it turns out, do the police. A recent radio advert for the anti-terrorist hotline urged listeners to call if they spotted a neighbour behaving unusually. Such odd behaviour included "he pays with cash because he doesn't have a bank card". The advert has now been banned by the Advertising Standards Authority because it encouraged listeners to report people for doing something which is perfectly legal.

As I said, lasting a week without cash is a doddle. The only drawback is that you turn into one of life's tight-fisted, socially castrated, general pain-in-the-arses. Sound attractive? Read on.

The Payments Council has predicted that bank notes and coins will be used for fewer than half of all transactions within five years. According to a report, when it comes to settling regular commitments such as bills, cash is now used only 9 per cent of the time as we reach increasingly for flexible friends and standing orders. The number of people being paid cash-in-hand shrunk from one in eight in 1999 to one in 20 in 2009. We tend to use it only for piddling amounts. Cash looks like becoming an endangered species.

Well, it makes sense doesn't it? Filthy lucre is so cumbersome, so last century, darling. Until, that is, you are standing outside Sainsbury's without a pound coin for a trolley as I was on day one of my little experiment. There's no way round this conundrum, just so you know. Trolleys can't be reasoned with,

and buttons don't work — I tried it. As the man in the car park said, a little smirkingly, I thought, "you'll just have to use a basket, love". Yes, but I need to buy potatoes and three bottles of bleach and 24 cans of Carling among many other things, Sir. Do I look like Geoff Capes? I went somewhere else.

The thing is that everyone thinks it will be no big deal to do without hard currency. "It's practically a cashless society already," said some friends. It's certainly going that way. You can probably go for days without realising, Ebenezer Scrooge-like, that you've not un-

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zipped the coins bit of your purse. Oyster Cards, chip and pin, online shopping all foster a culture that seems to push cash the way of the Betamax video.

On day two I went to the pub in the evening with dread in my heart. One of my long-standing personal hates is people who pay for drinks at bars with a card. It started at university when students would write a cheque for two pints of lager and I would wait in the lengthening queue behind, nursing a dry throat and violent fantasies.

Debit cards are "riskless" are they? Not if some borderline alcoholic is going to stove your face in for keeping him from his pint of cider, they're not. So when I asked to use a card to pay for two and half pints of lager and an orange juice it was with acute embarrassment and repeated apologies. The young barmaid shrugged, unbothered as if to say "chill out, old woman" and I noticed that across the bar several other people were doing it too — without shame. Given that many bar staff now have those ridiculous keys which they have to use to open the till before each and every transaction it turns out that it doesn't even really slow things

down. And guess what? Only 40 per cent of pub spending now involves cash, compared to 90 per cent a decade ago. If you pay with money you're in the MINORITY. But without cash you can't say "keep the change" as is customary in the North and if you offer to buy them a drink which is practically the law in Liverpool there's that excruciating kerfuffle where you have to choose the amount yourself and add it in as gratuity on the keypad. So for the first time in years I didn't and left the bar feeling mildly mortified.

This is the thing about not carrying money — it turns you into a skinflint. Scurrying past *Big Issue* sellers and cancer collection tins, head down — it's dismal. "Sorry, no change, mate," you say, eyes averted. "Wanker," you can imagine them saying to your back. I caved in on being confronted by an elderly woman standing in our city centre collecting for a local hospice and gave her the two 50p pieces I knew were lurking in my coat pocket. She smiled at me — the first time that had happened all day.

Street collections will die without cash, so will buskers and street entertainers which is a shame (except for those creepy mime artists, good riddance to them). And by not having money you somehow spend more of it. Here's an example of how. At my local newsagents on day three I went to buy the evening paper and a pint of milk. "There's a 50p charge for using a debit card," said the shopkeeper. Eh? Turns out that it costs small shop owners about £30 rental a month for these machines so they pass the cost back to you. So you think: "Well, I might as well get some beans and some HP sauce and Chewits and bonios and Bombay mix while I'm here then." A £1.10 spend becomes an £8 splurge. When I tried to park my car for a brief appointment in town I realised I couldn't use the meters without cash and so had to go to the rip-off multi-storey instead.

It's true that a cashless society would inconvenience the black economy, the cash-in-hand payments to cleaners and plumbers, the car you purchase from a dodgy garage. It would also rain considerably on the parade of cocaine dealers. The banks would love a cash- ▶

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◀ free society, cash being expensive to transport and protect. There is a general plan to phase out cheques by 2018. Last month Nationwide Building Society said that it is to stop some customers taking out under £100 over the counter at its branches. From June 7 customers with cash cards who want smaller amounts will have to use a cash machine, in an effort to reduce queues.

Vera Cottrell from Which?, formerly known as the Consumers Association, said that it was hard to foresee a time when cash would disappear completely as it remains the most popular form of transaction for some groups of people. "Certain types of consumers prefer cash because they use it as a way to budget," she says. "They will make small cash withdrawals to keep a check on what they are spending." She said that some people didn't like having standing orders with utility companies because they had access to their account. There was also a privacy issue. "Your credit card company will get a pretty good picture of what you are spending your money on. This will help them decide how much they want to lend to you."

Cash oils the wheels of life; it is a social currency as well as a monetary one. Remember when your grandmother used to fish around in her purse and

wanted some Quavers. So I broke my resolve and flashed the cash on one humiliating occasion, borrowing from my daughter's Disney Princess purse.

Some battles aren't worth fighting.

Not carrying money, you see, is infantile. It relegates you, in certain situations, to the status of a four-year-old. Not only can your every move from petrol station to Boots pharmacy be traced on a vast, scary Matrix computer, you are disconnected from an important thread of human communication. Without money you couldn't even leave a coin for the tooth fairy. And, you know what else? People don't like people who don't carry money. They don't trust them. Such as the noble Macmillan charity collector who gives a sad, knowing look, when you pat the pockets of your expensive jacket apologetically.

They said years ago that said catalogues would kill off the high street, then it was online shopping. It never happened. People like the personal touch. In the same way plastic won't kill off cash either — we won't stand for it.

Ron Delnevo, managing director of ATM operator, Bank Machine, said: "Cash is here to stay because — despite dubious tactics used by the card schemes to force us into electronic payment methods — the British public simply won't be told what to do."

So feel free to jettison cash if you want. I'd rather keep my dignity. And one or two of my friends.

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give you a fiver? Won't be quite the same when she says "Now, dear, I've credited your account with £5 and it should have appeared in the 'paid in' column of your bank statement by tomorrow. OK?" Tesco, WH Smith, Topshop, getting your car serviced — it feels perfectly normal to wield your plastic in these circumstances. But not, I found, in the following: paying the window cleaner, two mini-cab drivers, two children who wanted money for a sponsored walk, a couple of collection tins and the vending machine at the swimming pool when my daughter