Exclusively Simple

The Impact of Cashless Initiatives on Homeless Roma in Denmark

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The Roskilde music festival—one of the largest of its kind in Europe—unfolds during the summer of 2018 in Denmark. Music pounds from the stage as concertgoers move their bodies in step with the rhythm. They hardly notice Sorin, Mioara and the many other Roma women and men who search for discarded refundable beverage containers on the dusty ground beneath their feet. A married couple, Sorin and Mioara manoeuvre quickly through the masses of people. Focusing their eyes on potentially refundable items, they hold on tight to plastic bags that rapidly expand with empty bottles, cans and plastic cups. After a few hours, the bags are full, and Sorin and Mioara exit the crowd and move towards a refund return station. The couple begins an hour-long wait in line in which they patiently sort the refund items. They efficiently sort cups in one pile, plastic bottles in another and broken items in a third. Sticky liquid from the containers and dirt from the ground cover their arms and hands, while sweat runs down their foreheads in the heat from the midday sun. Finally, it is Mioara and Sorin's turn to deliver their two large bags at the refund table. The couple listens attentively to the mumbling voices of the festival volunteers who count the deposit on the refund items and compare the results

with their own calculations. As they move towards the
cashier, the woman in charge points at the digital display
to indicate that the total value of their refund deposit is
1250 DKK (€167). The couple nods affirmatively, and the
woman then takes a swipe card and runs it through the
cash register. She hands the card to the couple along with
a receipt that confirms the inserted value. Mioara opens a
small black leather purse and carefully inserts the swipe
card and the receipt among other bundles of separated
notes, coins, receipts and digital cards.

Since 2017, the annual Roskilde Music Festival in Den-
mark has become cashless. The aim is to make economic
transactions easier and safer by reducing the presence of
cash at the festival site, including in the food and beverage
stands. The festival also aspires to replace previous cash
disbursements at the refund stations with digital payments
directly to people's credit cards when they return refund-
able beverage containers such as cans, bottles and cups.
The festival also offers an alternative to persons who do
not hold banking cards by way of issuing a digital swipe
card (termed 'cash cards') onto which value, including
revenue from refund deposit, can be stored.

This chapter examines the case of the cashless Roskilde
festival as an entry point towards exploring potentials and
limitations of cashless transactions for the urban poor. In
doing so, it examines how the move towards a digitalisa-
tion of the festival refund system influences a group of
cash-dependent Romanian Roma women and men who
depend on refund deposit as their primary income stream.
I show how the introduction of cashless transactions is not
fully cashless for persons who are among the 'unbanked'
population in Europe. While they might be included par-
tially in the digital economy, it is not a full inclusion and
mostly just adds another step to the transaction process
of dispersing revenue from refund deposit at the festival.
Consequently, such persons are compelled to carry both
cash and digital swipe cards in crowded places where they

Illustration 1.1. Roma woman working with refundable beverage containers at the Roskilde Music Festival. Photo by the author. © Camilla Ravnbøl.

could be lost or stolen. The chapter thereby illuminates how the transition to cashlessness appears to be 'exclusively simple'. While simplifying transactions for social classes in society that have access to the banking sector, these 'cashless solutions' are far from being as simple for destitute non-nationals who remain in the periphery of the urban economy. Notwithstanding these complications, the chapter also illuminates some of the potentials

of the cashless system for the urban poor as a mechanism for enhancing senses of personal safety. In this way, the ethnography shows how digital money as a means of payment is not only about technology but also about defining social relations and positions in an increasingly cashless society (Maurer 2015: 28).

Indebted Livelihoods

Sorin and Mioara are in their mid-thirties. Sorin is a short man who has several physical disabilities, including hearing and speaking impairments; he also walks with a limp. Sorin has large brown eyes and often smiles when he talks. His wife, Mioara, appears shy at first glance, but on closer acquaintance, I learn that she has a positive and very strong character and often takes on physical challenges her husband cannot perform. Mioara has long black hair tied in a bun and wears a long skirt, as is the tradition among many Roma women. The couple belongs to the Roma ethnicity, which comprises the largest ethnic minority group in Romania. They live in an all-ethnic Roma neighbourhood on the outskirts of a larger Romanian city with their three children and Sorin's elderly mother. The income levels of the families in the neighbourhood vary, but the vast majority live in poverty. Many families live in conditions of extreme poverty in which they cannot afford three daily meals or basic amenities. Most residents in the neighbourhood are unemployed, and many have only completed a few years of education. In this regard, the neighbourhood reflects national Romanian statistics, wherein the Roma are among the poorest and most discriminated populations, with 70 per cent living below the poverty threshold and 64 per cent unemployed and unenrolled in education (FRA report 2016: 7, 34). These conditions also prevent the majority of Romanian Roma from accessing the national banking system because they

lack the income or savings needed to maintain or open a bank account and, more importantly, to access credit, including a credit card, at the bank. For this reason, it is also common for poor families in the neighbourhood to hold large debts to local moneylenders that rapidly accumulate due to the usurers' interest rates (between 30 and 70 per cent). This is also the case for Sorin and Mioara, who explain that they have taken out informal loans with various usurers at home in order to cover costs of basic household expenditures such as food, firewood, electricity and winter clothing for the children. Travelling to Denmark to earn an income on refund deposit is one economic strategy that the families adopt in order to cover costs and repay debt (Ravnbøl 2019). Sorin explains,

> This is why I come here, not because I crave money for myself, but when you borrow from the money lenders then you have to pay it back, otherwise they come and make trouble, threaten you. And you have to pay interest, so we want to pay the debt. . . . There was no food for the children, what to do—kids don't have food, you don't have wood for heating. In the winter it's more difficult. You don't have other options.

Mioara and Sorin describe a standpoint towards debt common among the poor Roma families in the neighbourhood; that is, they do not view debt as a condition they can escape. To the contrary, financial debt seems to be an integral component of the household economies of Roma families who live in poverty, which both enables and limits the families at different times. In this sense, money borrowing should be understood from a temporal perspective (Gregory 2012; Peebles 2010). Credit and loans refer to the potentiality of spending money in the future but turn into debt in the present and past (Gregory 2012: 384). It is precisely this potentiality of future spending that maintains Mioara and Sorin's household economy

Illustration 1.2. Many of the Roma families depend on the annual income from the Roskilde Music Festival, where they work up to seventeen hours a day. Photo by the author. © Camilla Ravnbøl.

as well as other poor households in the Roma neighbourhood. They are dependent on debt in its future form (as credit and loans) to purchase basic necessities. At the same time, debt repayment absorbs the majority of the family income, especially due to rampant interest rates.

From Cash to Digital Cash Cards

The Danish Deposit and Return System is one of the most comprehensive refund systems in the world, with an annual turnover of 1.791 billion DKK.[1] Since the system's establishment in 2002, poor persons in Denmark as well as destitute migrants have supplemented their low incomes with revenue from bottle deposits. Hence, it has

become a competitive economic niche of urban hunting (Højer and Pedersen 2019) that requires endurance, skills and knowledge of the practice (Ravnbøl 2018). When the Roma labour migrants use emic statements such as 'chasing' bottles across the city (*fugim dopu sticle*), they capture the intensity of an urban hunt (Ravnbøl 2018). The winter period is the low season, with daily incomes as low as 30 DKK (€4). The summer period is the high season, as the warmer weather conditions and a range of open-air music festivals across the country encourage the consumption of beverages outdoors. The famous Roskilde Music Festival attracts 130,000 attendants from all over Europe each summer. The event constitutes the primary household income stream for Sorin and Mioara as well as many other Roma families. During the week of concerts, they work together in pairs and intensively hunt refundable beverage containers throughout the day and night. The couples earn between 10,000 and 20,000 DKK (€1,300–€2,600) on refund deposit, depending on the weather conditions, since people consume more during the warm festival days. From this sum, a couple must deduct two entrance fees to the festival (4,250 DKK/€570).

The Roskilde Festival is far from unique in its adoption of cashless transactions; rather, this development is part of a larger trend. The Copenhell Music Festival, Grøn Koncert (Green Concert) and NorthSide Festival are other examples of Danish festivals that have implemented digital payments and digital refund systems. Most of these festivals attempt to create solutions for persons who do not have credit cards or are cash reliant for other reasons. For example, most festivals offer the possibility to make cash payments onto a digital swipe card that may be used for purchases during the festival. Revenue earned on refund deposit is likewise transferred onto a swipe card. However, not all festivals offer the possibility to disburse cash payments from the digital

swipe cards—that is, to convert digital money into cash. Some only offer the possibility to transfer the sum from the swipe card to personal bank accounts. However, for unbanked persons, this solution is unviable. In fact, some Roma refund workers have found themselves in a situation in which they could not receive disbursements of the revenue they earned on refund deposit because they did not hold a bank account.

The case of connecting digital swipe cards to bank accounts illuminates one aspect of the vulnerability experienced by Roma as their low-grade trade interfaces with cashless initiatives. Whereas the previous refund system was cash based and therefore accessible to the cash-reliant urban poor, the cashless refund system potentially

Illustration 1.3. Line in front of the cash pay-out station. Most persons who use these stations are migrants who do not have credit cards. Photo by the author. © Camilla Ravnbøl.

excludes socially marginalised persons (Maurer 2018; see also Roy 2018). Paradoxically, it is often the destitute and marginalised populations that are most dependent on earning a livelihood from scrap collection such as refundable beverage containers.

Interestingly, the Roskilde Festival differs from many other music festivals in Denmark in this regard. It seeks to redress the difficulties that cash-reliant people experience in an increasingly cashless refund system by way of setting up cash pay-out stations at the festival site. The cash pay-out stations disburse revenue in cash from the swipe cards. This, however, is only a temporary solution, according to Festival staff, because it challenges the prospect of a cashless festival when it simultaneously generates both a cashless and cash-based refund system. Roma labour migrants highlight this paradox in the next section.

A Purse of Many Values

When Mioara reveals the contents of her purse as described in the opening vignette, she also explains how the Roskilde Festival's cash card is 'topped up' digitally each time she returns a bag of refundable items. Mioara adds that initially the cashless refund system confused her because she is used to cash-based transactions, but she has become accustomed to the system during the Roskilde Festival. Mioara's main point of critique is directed not at the existence of a cashless refund system per se but rather at the coexistence of the cash-based and cashless refund systems. Mioara illustrates her point by producing bundles of digital cash cards, transaction receipts and cash (in the form of bank notes and coins). She explains that there is a limit on the cash card, and therefore they need to withdraw cash every morning at the cash pay-out stations in order not to surpass the maximum sum. Sorin supports Mioara's statements:

> They told us that we are not allowed to have more than 3000
> [€400] on a card because they can't give us more money.
> They said that we need to take out what we earn at the end
> of the day. If we run [after refund items] until 6 a.m., then
> at 10 p.m. we take the money out, because we are scared
> that our money is going to be left on the card since they
> said we are not allowed to have more than 3000 on the card.

This quote illustrates how Sorin and Mioara are not
'cashless' like the majority of festival attendees. To the
contrary, the couple continues to experience the risks
associated with carrying cash on their bodies as they
simultaneously engage with digital transactions. Mioara
and Sorin are not alone in their critique of the simulta-
neous cash-based/cashless refund system but share this
scepticism with other Romanian Roma labour migrants
who engage in refund hunting at the festival. They all
underline that they would prefer to avoid daily cash with-
drawals and would rather store their revenue digitally.
As Mioara's friend Florica puts it: 'I think for everyone
it would be better if you could take out everything at the
end. You wouldn't have to worry about having the money
on you.' This notable difference between the banked and
the destitute 'unbanked' population illustrates how dif-
ferent digital services have different potentialities and
how digital payments serve to highlight and at times even
reinforce barriers of social exclusion in society (see also
Maurer 2015, 21; Roy 2018).

Several festival staff members and volunteers at the
refund stations share the Roma labour migrants' concerns
about the simultaneous cashless and cash-based refund
systems. One volunteer at a cash pay-out station called
Martin explains that, in his view, there are two primary
concerns at stake that determine an upper limit of 3000
DKK. The first concerns the security of festival volunteers,
such that they cannot be responsible for larger sums in the
cash pay-out stands. The second relates to the economic

security of the cash card holder, in case the chip on the card is damaged or the card is lost or stolen. In such instances, because the card is not registered in the name of the individual holder, the revenue would be lost.

In other words, the digital cash cards are insecure, or as many Roma labour migrants put it: 'The card is not tied to my identity!' In this sense, the digital cash card in fact resembles cash in its anonymity. This resemblance, however, is not a one-to-one comparison. Cash is, on one hand, risky due to its anonymity because it is more easily stolen or lost compared to digital money. On the other hand, cash offers economic security of payment in contexts where technology fails (Maurer 2015, 28) or excludes certain segments of society, as illustrated earlier. It is in this regard that

Illustration 1.4. Hands of woman holding cash, digital refund cards and receipts from the transactions. Photo by the author. © Camilla Ravnbøl.

the cash card diverges from cash because it is still part of a technologically enabled system that creates second-class banking and even second-class money, as Bill Maurer perceptively argues (2015, 22). Simultaneously, the rationale for issuing cash cards has been to include the unbanked poor in an otherwise exclusively simple cashless system. It is precisely this paradox of simultaneous in/exclusion (Roy 2018) in the new technological refund system that causes concern among Roma labour migrants. Just as the festival promises on its website, Roma refund workers would also prefer not to carry purses full of different material forms of value. They would rather be more 'cashless' by storing revenue safely on one *personalised* digital card and withdraw one lump sum at the end of the festival.

Cashlessness as a Way to
Enhance Personal Safety

Despite the difficulties associated with the digital cash cards and the continuous existence of a cash-based refund system, the majority of Roma labour migrants express that they prefer the new digital system to the previous systems for refund handling at the Roskilde Festival. They find the electronic cards easy to handle and further suggest that the system be developed so that the need for continuous cash withdrawals is minimised. One of the many reasons for their positive evaluation of the digital system is that it feeds into social relationships that are not about economic transactions but rather about legitimising social positions. The digital cards, in fact, bolster senses of personal safety among refund-hunting women and men. They all describe how police at the festival sites frequently stop, frisk and search migrants who carry bags of refundable containers. Interviews with Danish police officers have shown how many officers are aware of the stereotypes and ethnic biases they have towards homeless Roma in Denmark,

where they expect them to be involved in criminal activities (Ravnbøl 2018: 185–203). In this sense, the Roma experience what the Danish criminologist Lars Holmberg defines as the assignation of typological guilt as criminal offenders in their encounter with the police (Holmberg 2000, 182). The police officers assign destitute Roma to a category of 'typical offender' (Holmberg 2000) and render moral judgments based on personal assumptions about the migrants' physical appearance, conduct and presence in a particular time and space. In this way, stop-and-search practices at the Roskilde Festival are based on an assumption of guilt until otherwise proven innocent (Holmberg 2000, 190). Notably, the digital refund system serves to counter typological guilt, as Sorin explains during our conversation:

> It is safer this way [with the card]—do you know why? If a Danish person wants to pick on you or if the police come and ask, 'Where do you have this money from?' It can be more complicated, but like this [with the swipe card] they give me the receipt and I take out the money and I can prove where my money comes from. I like it.

For the Romanian Roma who engage in refund hunting, digital cards and receipts serve as material proof of the legality of their practices in encounters with Danish society and particularly with law enforcement. The receipts prove their whereabouts at certain times and verify that the sums of money on their bodies match the sums deducted from the cards. In this sense, digitalisation of the refund system enhances labour migrants' senses of personal safety by validating the legitimacy of their social conduct.

Conclusion

'When I come back next year, I want to bring a credit card', exclaims Diana, a friend of Mioara's, nodding

affirmatively at her own conclusion. Statements such as Diana's as well as others in this chapter have illuminated how, for the urban poor who are unbanked and non-Danish nationals, the cashless refund system continues to pose risks associated with cash-based transactions. The value cards are digital but remain an insecure means for storing revenue and have not replaced cash-based transactions; rather, they add an extra (digital) step to the transaction process and exist simultaneously with cash. Nevertheless, the Romanian Roma who 'hunt' refunds prefer the digital system to the former entirely cash-based system because it bolsters their senses of personal safety, insofar as the cards help prove the legitimacy of their activities to the public. When Diana exclaims that she wants to return to Denmark with a credit card in her hands, she expresses a desire to enhance both her personal safety and economic security. She aims to prove the legality of her conduct while simultaneously avoiding the economic risks associated with value cards and cash as well as the possibility that a festival will refuse to disburse her revenue because she lacks a bank account.

In this sense, the Roma at the cashless festival in Denmark experience on their own bodies and personhoods the potentials and limitations of a global turn towards cashlessness. They experience how such transitions can be 'exclusively simple', functioning in the interests of the banked segments of society. However, as the future of scrap collection appears to be increasingly cashless, the key challenge for refund hunters will be to develop strategies to be included into the exclusively simple system. Whether Diana will be able to fulfil her aspiration to access a banking card is less certain, as she is part of the 80 per cent of the unemployed Roma population in Europe that lives in poverty and comprises a significant part of Europe's unbanked population. These experiences are tangible examples of how digital payments are not only about technology but also about defining social relations

and hierarchical positions in an increasingly cashless global society (Maurer 2015, 28).

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Note

1. Refund amounts are one to three DKK per item (0.13 to 0.40 Euro) depending on weight, volume and recyclability. See Dansk Retur System, www.danskretursystem.dk/en/all-about-deposits/

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