**Will People Stop Using Cash?**

**人们会停止使用现金吗?**

For centuries, people have kept large amounts of cash at home during difficult times. But in the coronavirus crisis, things are different. These metal coins and paper bills can be a source of worry rather than hope.

几个世纪以来，困难时期人们都会在家里存放大量现金备用。但在冠状病毒危机中，情况有所不同。这些金属硬币和纸币可能会作为感染源引发人们的忧虑，而不再是带来希望。

The fear is that these objects, possibly touched by thousands of people, could be a way for the coronavirus to spread. Public officials and health experts have said that the risk is small. Still, some businesses refuse to accept them, and some countries have suggested that their citizens should stop using them altogether.

人们担忧的是，这些可能被数千人触摸过的物体可能是冠状病毒传播的一种途径。虽然，政府官员和卫生专家表示这种风险很小，但一些商店却拒绝接受现金，甚至一些国家建议本国公民完全停止使用现金。

Zachary Cohle is an economics professor at Quinnipiac University in Connecticut. “In many areas, cash was already beginning to disappear due to the increased risk of robbery, the ease of internet ordering, and the ubiquity of cell phones,” he said. The term ubiquity refers to something being seen everywhere.

扎卡里·科勒是康涅狄格州昆尼皮亚克大学的一位经济学教授。他说：“由于被抢劫的风险增加、网络订购的便利性以及手机的普及，现金已经开始在许多地区消失。”。“普及（或普遍存在）”一词指的是某物随处可见。

Sweden, Finland, Norway, Canada and others have slowly reduced cash use to the point where using it in large amounts seems unusual. Britain and Australia are expected to become cashless countries. And in China, cash use has dropped as electronic payment services increased in popularity over the past ten years.

瑞典、芬兰、挪威、加拿大和其他国家已经慢慢减少了现金的使用，以至于大量使用现金反而看起来很奇怪。英国和澳大利亚有望成为无现金国家。随着过去十年电子支付服务的普及，中国的现金使用量也有所下降。

“Cash ist Fesch” is a common saying in Austria and southern Germany. The words mean cash is beautiful. Since the virus outbreak, shops that have remained open, like grocery stores, have encouraged people to pay with cards. And Germany’s central bank said 43 percent of Germans recently paid for goods and services with a card.

“Cash ist Fesch / 现金主义者”是奥地利和德国南部的一句俗语。这句话意为现金很美。自从病毒爆发以来，一直营业的商店比如杂货店鼓励人们用信用卡付款。德国央行表示，43%的德国人最近用信用卡为商品和服务买单。

The Bank of Japan estimates that cash makes up for 53 percent of household assets. But the threat of the coronavirus could move the country toward going cashless, said Hiroki Maruyama, head of the nonprofit Fintech Association of Japan. He added, “The culture is slowly changing.”

据日本央行估算现金占日本家庭资产的53%。但非营利性组织日本金融科技协会会长丸山裕树表示，冠状病毒的威胁可能会使日本走向无现金化。他还补充道，“这种文化正在慢慢改变。”

In Iran, there are no international bank cards, like Visa or Mastercard, because of U.S. sanctions. Yet new signs appeared at some gas stations in Tehran: “Service is only for those who will pay by debit cards.” A debit card is a small plastic card that is used in place of cash to buy things.

由于美国的制裁，伊朗没有像维萨或万事达这样的国际银行卡。即便如此，德黑兰的一些加油站还是贴出了新招牌：“仅支持使用借记卡付款。”借记卡是一种小塑料卡片，可以用来代替现金购买东西。

Will cash disappear?

现金会消失吗?

However, cash use is still common in places like West and Central Africa where many cannot pay for the cost of banking services.

然而在西非和中非这类地区，现金使用仍然很普遍，因为很多人负担不起银行的服务费。

Dorothy Harpool teaches at Wichita State University’s W. Frank Barton School of Business. Harpool thought some people would rethink their use of cash during the crisis. But she said the world would not be cashless “until everyone and every country has reliable access to the internet.”

多萝西·哈普尔在威奇托州立大学弗兰克·巴顿商学院任教。哈普尔认为，危机期间一些人会重新考虑现金的使用问题。但她也表示，“在每个人和每个国家都能使用可靠的互联网之前”，世界不会实现无现金化

In Lebanon, as the economy worsened late last year, the central bank said people withdrew an estimated $3 billion and saved it at home.

随着去年年底经济恶化，黎巴嫩的中央银行表示，人们取出了大约30亿美元现金并把钱放在家里。

“Corona is the last thing on people’s minds right now,” Ihsan, a money changer in Beirut said. “All they’re thinking about is how to handle this crisis and get money to live.”

贝鲁特的一位货币兑换商伊赫桑说：“现在冠状病毒是人们最后考虑的事情。大家都在想如何处理这场危机并赚钱生存。”

He said there are some things you just cannot do without cash. “Like how else can you bribe a government employee to get your business done? With a credit card?”

他说有些事没有现金是办不到的。“比如，你怎么贿赂政府人员来达成生意目的?难道用信用卡吗?”

I’m John Russell.

约翰·拉塞尔报道。

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