Music listeners have a question they must answer: to stream, or not to stream?

Taylor Swift made news recently by pulling her music off Spotify, the world’s biggest streaming music service. Back in July, Swift was plotting a pop-music takeover that ended in her selling almost 1.3 million copies of her album, "1989," in its first week. During the chaotic week, she took time out to write an opinion piece (op-ed) for the Wall Street Journal.

Widely mocked as unsophisticated at the time, the 24-year-old songwriter used the national newspaper to share her optimistic view. “The music industry is not dying ... it’s just coming alive,” she wrote.

Easy for her to say, you might grumble. She’s since proved capable of selling more albums in a week than anyone since Eminem in 2002.

**"Music Should Not Be Free"**

Swift is “defying retail gravity,” as former Billboard editor Bill Werde phrased it to National Public Radio (NPR). To get a sense of her success, consider this: In the week before the release of "1989," the top 200 albums on the Billboard chart sold a combined total of 1.53 million copies, barely outpacing "1989."

Her upbeat attitude surely comes from her own unique position, not to mention her laser-like focus on achieving sales goals through bonding with fans on social media.

However, in the Wall Street Journal piece, Swift had important points to make about the devaluation of music. “Music should not be free,” she insisted. It certainly has value for her. So far in 2014, Swift has made $64 million, according to Forbes. She’ll make plenty more this year by bringing in approximately 70 cents for each dollar paid to download her music. It is much more than the royalty rate paid out by Spotify of between $0.006 and $0.0084 per individual song stream.

Many in the music industry see streaming as the only hope for increasing revenue. According to the Recording Industry Association of America (RIAA), money from streaming has more than offset a decline in money brought in by paid downloads in 2014. And before there was streaming, the plague was illegal downloading, which has been on the decline. When talking about streaming, the RIAA includes YouTube and Pandora as well as satellite radio and Spotify.

**Artists Want A Fair Cut**

But those minuscule Spotify payouts have prompted a growing number of major acts, from Beyoncé to the Beatles, to withhold some or all of their music from the service.

Radiohead leader Thom Yorke has called Spotify “the last desperate fart of a dying corpse.” Yorke sold his new album “Tomorrow’s Modern Boxes” for $6 on the file-sharing BitTorrent platform.

Patrick Carney of the Black Keys has also ranted. “My whole thing about music is: If somebody’s making money, then the artist should be getting a fair cut of it,” he told the Seattle Times.

Referring to CEO Daniel Ek, Carney said: “The owner of Spotify is worth something like $3 billion. He’s richer than Paul McCartney and he’s 30 and he’s never written a song.”

And this week R&B star Aloe Blacc chimed in, penning an anti-streaming piece for Wired magazine, which tweeted out the headline: “I support Taylor Swift — streaming services are killing music.”

In her op-ed, Swift wrote: “Music is art, art is important and rare. Important, rare things are valuable. Valuable things should be paid for.” That’s a noble idea that would be easier to live by if the Internet had never happened, and of course, if the Internet had never happened, Taylor Swift wouldn’t have 46 million followers.

**Music As Spam?**

But Swift’s larger point — that if they can afford to, musicians shouldn’t cheapen their music by just giving it away — is correct. She wrote that she hopes artists don’t “underestimate themselves or undervalue their art.”

It’s an idea lost on U2. They thought they were being brilliant when they automatically placed their new album, "Songs of Innocence", in the music libraries of 500 million iTunes users, only to face a backlash after non-fans came to regard the band’s album as spam.

Of course, for bands struggling to get by, struggling even to be heard, keeping their music off streaming services is not so easy. Such acts need to get their music out any way they can, and if they’re going to make money the new-fashioned way — by touring, endorsement deals, and licensing their songs for use in TV and video games — people need to be able to have easy access to it.

To stream or not to stream is a thorny problem for fans, too. The streaming model puts ownership of the music back in the hands of the industry. Rather than letting you own your collection, the music business is moving toward a model similar to on-demand cable TV or Netflix, in which the entirety of music history is (theoretically) available whenever and wherever. The catch is that you, the user, pay over and over again, whether by hearing an ad or with a subscription fee.

**Connecting With Fans**

Having millions of songs to listen to and trying to decide what to click on can be a paralyzing experience, however. Whether you do your shopping on iTunes, Amazon, or your local mom-and-pop store, it’s not conducive to the kind of intimate bonding with a favorite artist that comes when you care about something enough to actually purchase it.

That’s one reason live performance has become so important. Yes, bands can make money (sometimes), but it also gives fans a chance to make a human connection with the artists they love.

Swift has proved herself an expert at making those connections. And with Swift pulling her music off Spotify, she strengthens her bond with her followers by making them have to buy her album to prove how much they love her.