

Sweden: how cash became more trouble than it's worth

Level 1 • Pre-intermediate / Intermediate

1 Warmer

What were the last three things you paid for? (e.g. takeaway coffee, car park, bus ticket, electricity bill)

How did you pay for them?

e.g. in cash, by credit card, via internet banking, via PayPal

2 Key words

Match the key words with the definitions. Then find them in the article to read them in context. The paragraph numbers will help you.

convenient

transfer

note

rarely

wallet

1. a piece of paper money _____ (para 1)
2. not often _____ (para 1)
3. move money from one place to another _____ (para 3)
4. easy to use _____ (para 4)
5. a small flat case that you keep money and bank cards in and usually carry in your pocket or bag _____ (para 4)

crisis

outcry

collection

threat

democracy

6. a time in a church service when a plate or box is passed around and people put money into it _____ (para 5)
7. a situation that could cause harm or danger _____ (para 6)
8. a system of government in which people are part of the decision making _____ (para 6)
9. an immediate difficult or dangerous situation _____ (para 8)
10. when people are angry because they don't like something that has happened _____ (para 12)

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Richard Orange

9 March, 2019

- 1 After eight years living in Sweden, coins and notes don't feel like money any more. This is not surprising because my Swedish wife and I rarely use cash. We're not alone. In 2018, only about one in eight Swedes said they had recently used cash to buy something.
- 2 More and more cafés, restaurants and shops in my home city of Malmö are not taking cash anymore, and big stores are starting to join them.
- 3 But they take Swish, a payment system that allows you to transfer cash to others using only their phone number. Swish started as a way to send small amounts of cash to friends, but it can now be used for almost anything.
- 4 It can be very convenient. When I left my wallet at home on Monday, my wife "Swished" the payment for my coffee and croissant from her desk at work.
- 5 During collection at Swedish churches, people are much more likely to take out their phones than their wallets.
- 6 But not everyone is happy. A group called Cash Rebellion believes the disappearance of cash is a serious threat to democracy, privacy and individual freedom.
- 7 Other people warn that some old and mentally disabled people have difficulty with digital payments. But my 72-year-old mother-in-law does not know anyone her age who has problems.
- 8 The Civil Contingencies Agency, which prepares Sweden for crisis, advises everyone to keep cash at home in case the payment system crashes.
- 9 But for me, cash is now difficult to use. There are only three places where I still use cash: my local hairdresser's, the bicycle repair shop and the food market.
- 10 Occasionally, perhaps once or twice a month, when I want 200 kronor (£16), it can be difficult to get. The cash machine nearest my house has gone, and only one branch of Swedbank, my bank, in Malmö still has cash.
- 11 I've swapped my old thick leather wallet for a thin card holder, and the coins I have fall to the bottom of my bag or pockets or get stuck behind the sofa or in jars.
- 12 Some Ikea stores have stopped accepting cash because they found that just 1% of customers paid that way. But when hospitals in Sweden announced they were no longer taking cash, there was an outcry.
- 13 *SituationSthlm* is a magazine sold by homeless people in Stockholm. But the sellers couldn't sell magazines to people who didn't have cash. The solution? A badge for sellers with a payment code. Buyers scan it with their phone, make a digital payment using the mobile payment system Swish, and then the seller gets their cash from the *SituationSthlm* offices.
- 14 As many people have stopped using cash, there is less crime and more money from taxes in Sweden. But we should not think badly of people who use cash because many have no other choice.

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3 Comprehension check

Are these statements true (T) or false (F) according to the information in the article? Correct the false statements.

1. The Swedish city of Malmö has decided not to accept cash anymore.
2. The author and his wife never use cash.
3. Only one on eight Swedes said that they have recently used cash to buy something.
4. People still need cash for church collections.
5. Hospitals and large shops no longer accept cash payments.
6. It's not very easy to get cash in Malmö.
7. People are advised to keep bank notes and coins at home for emergencies.
8. If you want to buy a magazine from a homeless person, you need cash.

4 Advantages and disadvantages

Discuss each sentence, and decide whether they are advantages or disadvantages of living in a cashless society. Write *A* for an advantage and *D* for a disadvantage next to each sentence.

1. It's convenient.
2. If you have forgotten your wallet or phone, other people can make payments for you, even if they are not with you.
3. Some people think it is a threat to democracy, privacy and individual freedom.
4. Some old or disabled people may have problems using the new systems.
5. You don't have to carry a heavy wallet or purse around with you.
6. The payment system could crash.
7. There is less crime.
8. The country gets more money through taxes.

5 An expression

a. Choose the correct answer.

When something is **more trouble than it's worth**, ...

1. ... there are more advantages than disadvantages to it.
2. ... there are more disadvantages than advantages to it.

b. Think of two other things that are more trouble than they are worth. Say why.

e.g. *Coming to the English lesson by car is more trouble than it's worth because it's difficult to find a parking space.*

6 Discussion

- Have you ever used your phone to make payments?
- Are there things that you always pay for in a particular way?
- Is there anything that you always pay with cash?

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KEY

2 Key words

1. note
2. rarely
3. transfer
4. convenient
5. wallet
6. collection
7. threat
8. democracy
9. crisis
10. outcry

3 Comprehension check

1. F – More and more shops, cafés and restaurants are not accepting cash but not yet all of them.
2. F – They rarely use cash.
3. T
4. F – People can use their phones to make payments to church collections.
5. F – Some shops have stopped accepting cash, and there was an outcry when the hospitals said they would no longer accept cash (so they had to change their plan).
6. T
7. T
8. F – They accept digital payments using a payment code.

4 Advantages and disadvantages

1. A
2. A
3. D
4. D
5. A
6. D
7. A
8. A

5 An expression

- a.
- 2