

Cashless society draws closer with only one in six payments now in cash

Level: Elementary / Pre-intermediate

1 Warmer

a. Match the currencies with the countries in which they are used.

- | | |
|-----------|-----------------|
| 1. yen | a. India |
| 2. dollar | b. Hungary |
| 3. rand | c. Japan |
| 4. rupee | d. Egypt |
| 5. pound | e. Canada |
| 6. forint | f. South Africa |

2 Key words

a. Fill the gaps in the sentences using these key words from the text.

cashless consumer rapidly transaction transmission

1. A _____ society is where people don't use banknotes and coins.
2. If something changes _____, it changes very quickly.
3. A _____ is the action of buying or selling something.
4. A _____ is someone who buys and uses goods and services.
5. _____ is the process by which a disease passes from one person to another.

cash machine collapse decline hygienic income

6. If something is _____, it is clean and probably won't cause illness or disease.
7. You use a _____ to take money out of your bank account.
8. If things _____, they suddenly fail or stop existing.
9. _____ is money a person gets from working or a business gets from its activities.
10. If things _____, they reduce in number or quality.

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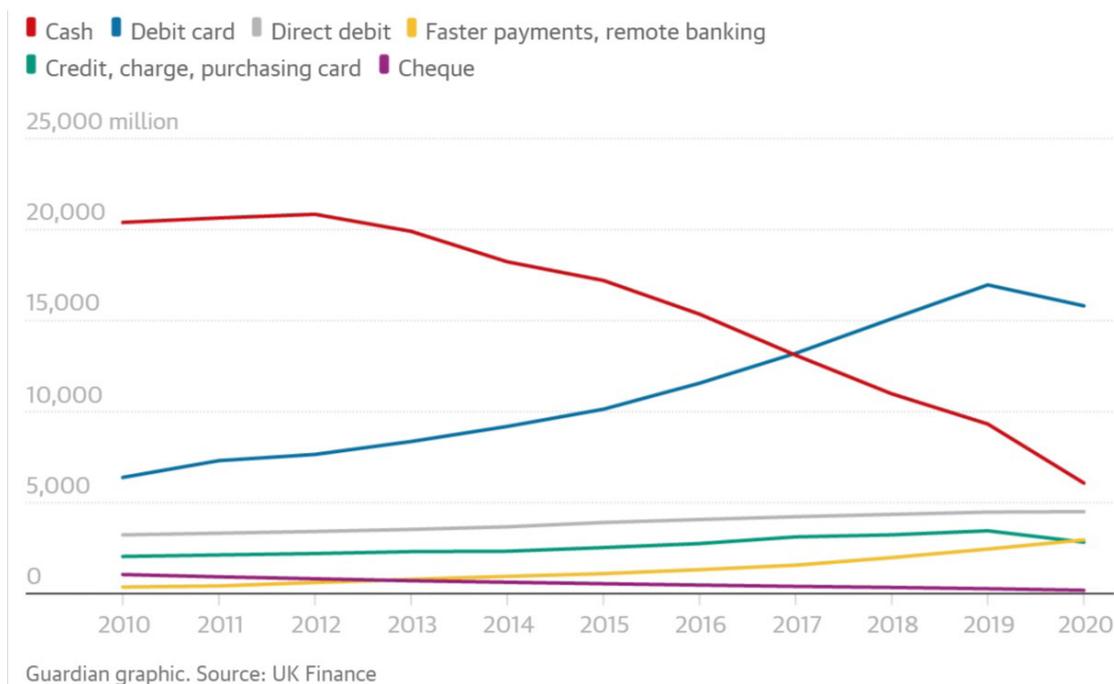
Rupert Jones

16 June, 2021

- 1 The UK is now closer to becoming a cashless society after official data showed that the number of payments made using notes and coins fell by 35% in 2020.
- 2 Spending habits are changing rapidly because of the coronavirus pandemic. 13.7 million people led a “cashless life” in 2020 – almost double the 7.4 million in 2019. Five in six payments now involve no notes or coins, compared with half of all transactions ten years ago.
- 3 Many places where people often use cash, such as pubs and cafés, were shut for large parts of 2020, while more people shopped online. While many businesses are now card-only, some consumers don’t want to touch banknotes and coins because they are worried about Covid transmission. But about 1.2 million consumers still mainly used cash for their everyday spending during 2020, down from 2.1 million people in 2019.
- 4 Contactless and mobile payments became much more popular in 2020. The number of contactless payments rose by 12% during 2020, and were more than a quarter (27%) of all payments. In 2016, the percentage was 7%.
- 5 This is the result of several factors, including the decision to increase the upper limit for tap and pay from £30 to £45 in April 2020 – the government plans a further rise to £100 – and a belief that contactless is more hygienic than touching cash. About 83% of people in the UK now use contactless, with no age group or region falling below 75%. People used cash for 17% of all payments in 2020 – down from 45% in 2015 and 56% in 2010.
- 6 During 2020, there were 13.7 million consumers who either did not use notes and coins at all, or only once a month. This number has increased rapidly: in 2018, it was 5.4 million people; in 2017, it was 3.4 million; and in 2016, it was 2.9 million.
- 7 But this does not mean that people no longer want to use cash. Large parts of the economy were closed in 2020 so people were not able to use cash anyway.
- 8 Some experts believe that the country’s “cash infrastructure” – from cash machines to cash-sorting centres – could collapse because while the costs are mainly fixed, income is falling quickly. As the use of cash declines, there is an increasing risk that people won’t be able to get cash or that shops won’t accept it.

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Cash payments have declined by 70% since 2010



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3 Comprehension check

a. Answer the questions using information from the article.

1. By what percentage did the number of cash payments made in the UK fall in 2020?
2. How many people led a “cashless life” in 2020?
3. How many people led a “cashless life” in 2019?
4. What percentage of transactions were made using notes and coins ten years ago?
5. How many people continued to use cash for their everyday spending in 2020?
6. What percentage of payments were made using contactless cards in 2020?
7. What is the upper limit for tap and pay cards?
8. What percentage of people in the UK now use contactless cards?
9. In 2016, how many people did not use cash at all or only once a month?
10. In 2020, how many people did not use cash at all or only once a month?

4 Key language

a. Match the words in the left-hand column with the words in the right-hand column to make verb phrases from the text.

- | | |
|-----------|--------------------|
| 1. make | a. online |
| 2. shop | b. notes and coins |
| 3. use | c. a cashless life |
| 4. lead | d. payments |
| 5. become | e. more popular |

5 Discussion

a. Discuss these statements. Do you agree? Why / Why not?

- “In ten years, people will no longer use cash.”
- “Paying by card can be dangerous.”

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6 In your own words

- a. Look at the graph from the news article. Use these verbs and adverbs to write full sentences about the graph.

rose fell slightly rapidly significantly gradually

1. The use of debit cards _____
between 2010 and 2019 but _____
_____ in 2020.
2. The use of cash _____
in 2020.
3. Payment by cheque _____
between 2010 and 2020.
4. Payment by direct debit _____
_____ between 2010 and 2020.