

Americans using less cash than before

Vocabulary Match

typical ●

leading ●

households ●

income ●

trend ●

despite ●

● change

● although

● families

● earnings

● usual

● foremost

Article

Americans are using much less cash than they did ten years ago. A recent survey found that 42% of adults never use cash during a typical week. In 2015, only 24% said the same.

Young people are leading this change. More than half of Americans under 30 say they never use cash, while only a third of people aged 65 or older have stopped using it completely.

Income also plays a role. Among households earning \$100,000 or more a year, 58% never use cash for regular purchases. Despite this trend, cash has not disappeared. Almost half of Americans still usually carry some with them.

Quiz

1. What percentage of adults never use cash during a typical week?
2. How many people said they never used cash in 2015?
3. Who is leading the change in cash usage?
4. What percentage of high-income households never use cash?

Conversation

A: Can you believe how little cash people use these days?

B: Yeah, I haven't used cash in weeks!

A: Same here. My wallet feels lighter.

B: I wonder if we'll ever stop carrying cash completely.

A: Maybe, but I still like having a few bills, just in case.

B: True, you never know when the card reader might break!

Discussion

1. Do you usually carry cash with you? Why or why not?
2. Have you ever been in a situation where you needed cash but didn't have any?
3. What places do you know that only accept cash?
4. Do you use any payment apps on your phone?