

9. You are doing research on people's money saving habits in different countries. You found two articles.

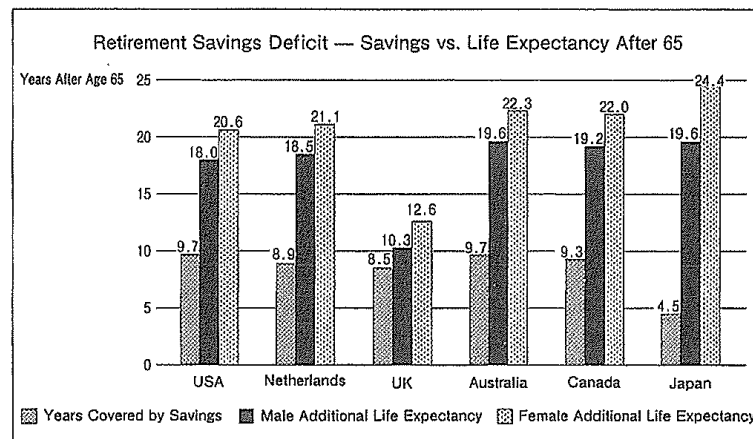
Saving for Retirement

by Matthew Murphy

January , 2020

More than 22% of the world's population will be over the age of 60 by 2050 - nearly twice the percentage that it was in 2015 . Many of these people have saved at least a little money for retirement . But is it enough ? People typically retire around the age of 65 , but the average life expectancy is getting longer and longer . If this trend continues , it is likely that most people will need more savings to support themselves when they stop working .

The "retirement gap" is the difference between the number of retirement years for which people have saved money and the number of years they are expected to live . The graph below shows 2019 data on this gap for six countries . Although saving habits differ between countries and genders , it is clear that people everywhere will likely outlive their savings . In countries like Japan , where people are particularly long lived , retirees may live up to twenty years beyond their financial means to support themselves .



According to the World Economic Forum , the retirement gap totaled \$70 trillion in 2015 for eight key developed nations and will increase to \$400 trillion by 2050 . It is a bigger problem for women because they typically live longer than men ,

In my opinion , people should start saving money at an earlier age . Primary schools should teach students how to save money so that they can adopt good habits as soon as they're old enough to earn money . High school students should learn about buying and selling homes , cars , and other major expenses so that they can make smart choices as adults . People should also be taught to manage their own finances so that they will not have to depend on the government or a pension plan .

Opinion on "Saving for Retirement"

by Q.O.
February, 2020

As a financial advisor . I have spent more than ten years working with retired people . I was not surprised to learn that many people do not save enough money to support themselves when they stop working . According to Matthew Murphy's article , people in my home country have slightly less than 9 years of retirement savings , and the gap in life expectancy between men and women is 2.6 years .

More people need to know about the importance of starting to save early . As Matthew Murphy mentioned , many people do not invest their money well because they never learned how to do so . And the government may not be able to pay them a good pension when they retire . Money for pensions comes from taxes paid by younger working people . Since the population is growing older in many developed nations , soon there might not be enough working people who can support retirees with these taxes .

In addition to teaching students how to save money , we should encourage them to learn more about what life will be like when they retire . Studies have shown that spending time with grandparents and thinking about the problems that come with old age can encourage people to save more money . People should also consider how they want to live in retirement . If they want to travel the world , live in a nice house , or help support their children and grandchildren , they need to account for those expenses when they are saving .

問1. Neither Matthew Murphy nor the financial advisor mentions (1) .

- ① how education can help us prepare for retirement
- ② lessons about how to extend lifespans
- ③ the aging populations of developed nations
- ④ the gap in lifespan between men and women

問2. The financial advisor is from (2) .

- ① Canada
- ② the Netherlands
- ③ the UK
- ④ the USA

問3. According to the articles , which two of the following things should people be doing in order to prepare for retirement ? (3) (Choose the best combination from ① to ⑥)

- A . establishing good saving habits as early as possible
- B . making an investment in a nice house
- C , supporting their grandparents financially
- D . thinking about the problems that come with old age

- ① A and B ② A and C ③ A and D
- ④ B and C ⑤ B and D ⑥ C and D

問4. Matthew Murphy states that (4) , and the financial advisor states that (5) . (Choose a different option for each box)

- ① it is important to imagine life in retirement
- ② people can depend on their grandparents to solve financial problems
- ③ the number of elderly people without enough money will increase
- ④ workers should put off retirement until they are older
- ⑤ young people should have more children to support the elderly

問5. Based on the information from both articles , you are going to write report for homework . The best title for your report would be " (6)." .

- ① How You Can Spend Money after Retirement
- ② Men Should Save More Money than Women
- ③ Rules for Receiving a Government Pension
- ④ The Importance of Preparing for Retirement