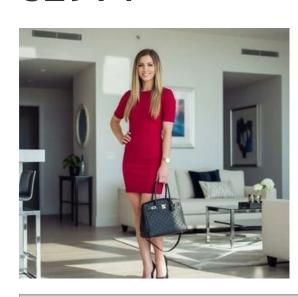
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## IELTS LISTENING – North American Women's Attitude To Money And Saving S29T4







00:00

IELTS listening North American Women's Attitude To Money And Saving listening practice test has 10 questions belongs to the Leisure & Entertainment subject.

OK, so we've been looking at the attitudes of various social and cultural groups towards the management of their personal finances – how important they feel it is to save money, and what they save their money for. One aspect that we haven't yet considered is gender. So if we consider gender issues we're basically asking whether men and women have different attitudes toward saving money and whether they save money for different things:

Questions 31 - 35
Complete the sentences below.

Type NO MORE THAN THREE WORDS AND/OR A NUMBER for each answer.

31 According to George Bernard Shaw, men are supposed to understand Type correct answers here economics and finance.

32 However, women are more prepared to Type correct answers here about them.

33 Women tend to save for Type correct answers here and a house.

34 Men tend to save for Type correct answers here and for retirement.

35 Women who are left alone may have to pay for Type correct answers here when they are old.

Back in 1928 the British writer George Bernard Shaw wrote in his Intelligent Women's Guide to Socialism and Capitalism that A man is supposed to understand Q31 politics, economics, and finance and is therefore unwilling to accept essential instruction.' lie also said, 'A woman, having fewer pretensions, is far more willing to Q32 learn'. Now, though these days people might question a lot of the assumptions contained in those statements, recent research does suggest that there are some quite fundamental differences between men and women in their attitudes to economic matters.

Let's look at what men and women actually save for. Research studies of women in North America have found that women are far more likely to save for their  $_{Q33}$  children's education and they are also more likely to save up in order to buy a house one day. The same studies have found that men, on the other hand, tend to save for  $_{Q34}$  a car, which by the way takes a surprisingly large amount of the household budget in North America. But the other main priority for men when saving money is their retirement. When they're earning, they're far more likely to put money aside for their old age than women are.

Now, this is rather disturbing, because, in fact, the need for women to save for their old age is far greater than for men. Let's consider this for a moment. To start with, it is a fact that throughout the world, women are likely to live many years longer than men, so they need money to support them during this time. Since women are likely to be the ones left without a partner in old age, they may therefore have to pay for Q35 nursing care, because they don't have a spouse to look after them. Furthermore, the high divorce rates in North America are creating a poverty cycle for women. It is the divorced women who will most often have to look after the children and thus they need more money to look. after not just themselves but others.

Questions 36 - 40

Complete the summary below.

Type NO MORE THAN THREE WORDS AND/OR A NUMBER for each answer.

Saving for the future

Research indicates that many women only think about their financial future when a 36

Type correct answers here occurs. This is the worst time to make decisions. It is best for women to start thinking about pensions when they are in their 37 Type correct answers here A good way for women to develop their 38 Type correct answers here in dealing with financial affairs would be to attend classes in 39 Type correct answers here When investing in stocks and shares, it is suggested that women should put a high proportion of their savings in 40 Type correct answers here In such ways, women can have a comfortable, independent retirement.

So what can be done about this situation? The population in North America is likely to contain an increasing number of elderly women. The research indicates that at present for women it takes a  $_{Q36}$  crisis to make them think about their future financial situation. But of course, this is the very worst time for anyone to make important decisions. Women today need to look ahead, think ahead – not wait until they're under pressure. Even women in their  $_{Q37}$  early twenties need to think about pensions, for example, and with increasing numbers of women in professional positions, there are signs that this is beginning to happen. Then research also suggests that women avoid dealing effectively with their economic situation because of a lack of  $_{Q38}$  confidence. The best way for them to overcome this is by getting themselves properly informed so they are less dependent on other people's advice. A number of initiatives have been set up to help them do this. This College, for example, is one of the educational institutions which offers night classes in  $_{Q39}$  Money Management, and increasing numbers of women are enrolling on such courses.

Here, they can be given advice on different ways of saving. Many women are unwilling to invest in stocks and shares, for instance, but these can be extremely profitable. It is usually advised that at least 70% of a person's savings should be in Q40 low-risk investments but for the rest, financial advisors often advise taking some well-informed risks. Initiatives such as this can give women the economic skills and knowledge they need for a comfortable, independent retirement. The increasing proportion of elderly women in the population is likely to have other economic consequences...

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## 3 Responses



Rayhan ahmed says:

It's an great useful conversation for listening modules.

August 5, 2023 at 10:56 pm



Suhi says:
So what car

November 20, 2023 at 11:04 pm an increasing number of

So what can be done about this situation? The population in North America is likely to contain an increasing number of elderly women. The research indicates ...



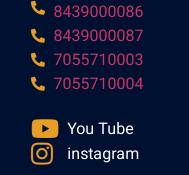
**Saifur rahman** says: This website is very h December 5, 2023 at 9:08 am

k it is the best.

This website is very helpful. It is need to for ielts study. there are so much account here. But I think it is the best.

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