

SPENDING BOOM FUELLED BY THE DESIRE FOR HAPPINESS.

5 People's spending habits today are influenced more by the ebb and flow of personal relationships than the desire for material goods, according to research. Spending on dating agencies, mobile phones and the internet has escalated while rising divorce rates have seen a huge increase in the amount spent on estate agents' fees and legal fees.

A report published today reveals a huge shift over the past 40 years in the way people spend their money.

10 While spending patterns in the 1960s were characterised by fulfilling basic needs and in the 1980s by materialism, the trend now is towards personal fulfilment and emotional happiness.

"Gone are the days when dinner party talk centred around what car or what consumer goods we owned" the report says. "Now it's all about where we have been, what holidays we have taken, what we have seen or read".

But housing still concerns us; with housing costs our biggest area of expenditure.

Nearly £100 billion was spent on housing last year compared with £1,293 million in 1964. Last year housing took up 12.6 per cent of disposable income compared with six per cent in 1964.

20 There are three new entrants into the top 10 areas of spending - life insurance, communications (such as mobile phones and the internet) and cultural pursuits. In 1983, 38 per cent of people felt that having new experiences was important to them. Last year, the figure was 55 per cent.

25 Researchers said that for the consumer today, "doing" is much more important than "having".

Jerry Toher, managing director of Mint, a financial services company that commissioned the research, said: "We are becoming much more sophisticated as consumers. Today we are less driven by what other people have and more about what will fulfil us as individuals".

30 The desire for self-fulfilment has led to a boom in spending on education, whether for "pure learning" and career progression or for personal development and growth.

Similarly, the increasing expenditure on air travel and outdoor and camping equipment reflects the growth in the need to "do" rather than "own".

35 Despite being healthier and wealthier than previous generations, today's consumers are increasingly preoccupied with worries about health, personal safety, rising crime and the environment.

These concerns have helped to drive the growth of life insurance and other "personal protection" policies – now seen as household basics.

The Daily Telegraph, August 1, 2005.

TRAVAIL A FAIRE PAR LE CANDIDAT

I. COMPREHENSION

(10 POINTS)

A rédiger en FRANÇAIS.

Après avoir dégagé l'idée principale de l'article, vous en ferez un compte-rendu en 180 mots (+ ou - 10 %).

Vous indiquerez le nombre de mots utilisés.

Toute présentation sous forme de notes sera pénalisée.

II. EXPRESSION

(10 POINTS)

A rédiger en ANGLAIS.

1.

RANKING OF THE TOP AREAS OF SPENDING IN 1964 1 2004 (IN TODAY'S PRICES)			
1964	£m	2004	£m
1. Housing	1,293	1. Housing	100,000
2. Vegetables	533	2. Communication & mobiles	14,879
3. Sugar and sweet products	528	3. Vehicle maintenance & repair	13,653
4. Road transport	393	4. Games, toys & hobbies	13,564
5. Shoes and footwear	343	5. Education	11,104
6. Vehicle maintenance & repair	126	6. Air travel	11,011
7. Education	104	7. Vegetables	8,504
8. Communication & mobiles	102	8. Road transport	7,437

(Data from ONS Consumer Trends, ONS Family Expenditure Survey, ONS Retail Price Index, and the Future Foundation)

Using the information given in the table, analyse the changes in people's spending habits. Draw your conclusions.

(100 words at least)

AND

2. What are your spending habits? Do you think that "doing" is more important than "having"?

(150 words at least)