7 Consumer spending

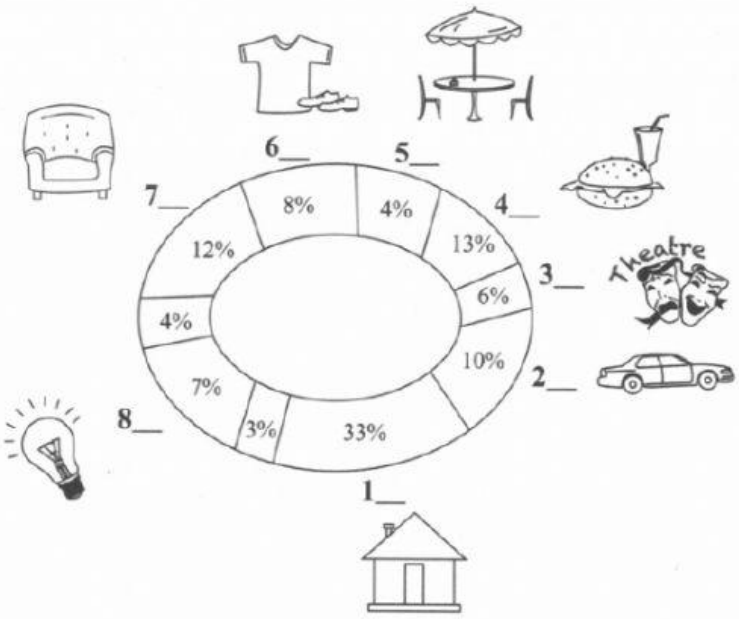
Aims: Working with two visual prompts | Making correlations
Developing supporting examples

Part 1: Vocabulary



1 **Match the expressions a–h to the segments 1–8 of the pie chart below.**

a food and drink
b transportation
c clothing and footwear
d entertainment
e housing
f dining out
g utilities
h home furnishings



2 **The words below can be paired to form common collocations. Complete the sentences 1–5 on page 57 by choosing one word from each list.**

1 consumer, goods, disposable, personal, household
2 debt, expenditure, income, confidence, services

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1 _____ _____ is the amount of money left after you have paid for all of the things that you need.

2 Over the last two decades, many people spent more money than they earned, resulting in high levels of _____ _____.

3 Spending on _____ and _____, such as clothing and financial advice has slowed down because of the economic crisis.

4 When people feel more secure in their jobs, _____ _____ grows and people begin to spend money more freely.

5 _____ _____ is another way of saying the amount of money each domestic unit spends.

3 **Replace the words in italics in the sentences 1–6 with the more precise expressions a–f.**

a their necessities
b their possessions
c aspects of
d products
e take action
f advantages

1 People often buy *things*, even when they do not need them. _____

2 One of the interesting *things about* consumer behaviour is that it is often irrational. _____

3 People can *do things* to avoid getting into debt. _____

4 One of the *good things* about shopping online is the convenience. _____

5 Often people's income barely covers the cost of *the things that they need*. _____

6 People are often very attached to *the things that they own*. _____

4 **The following paragraph comes from an essay written in response to the Task 2 question:** *How do people learn to manage their money?* **Complete the text with the words a–g.**

a on credit
b quantity
c financial
d criteria
e behaviour
f saved
g costly

Learning by example is one important method. From their early years, children can observe how their parents make (1) _____ decisions. They may notice, for example, whether money is (2) _____ for (3) _____ purchases, or whether purchases are bought (4) _____. Children can also see what kinds of (5) _____ parents use when choosing what to buy, for instance, whether quality or (6) _____ is more important. It is important, therefore, that parents model sensible purchasing (7) _____ and explain what they are doing and why. However, in many circumstances, this may not be sufficient.

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Part 2: Practice exercises: Task 1

Exam information:
IELTS Writing Task 1 sometimes requires you to describe two figures. Before writing your response, it is important to ask yourself the following:

1 What do both figures relate to?

2 What kind of relationship is evident?

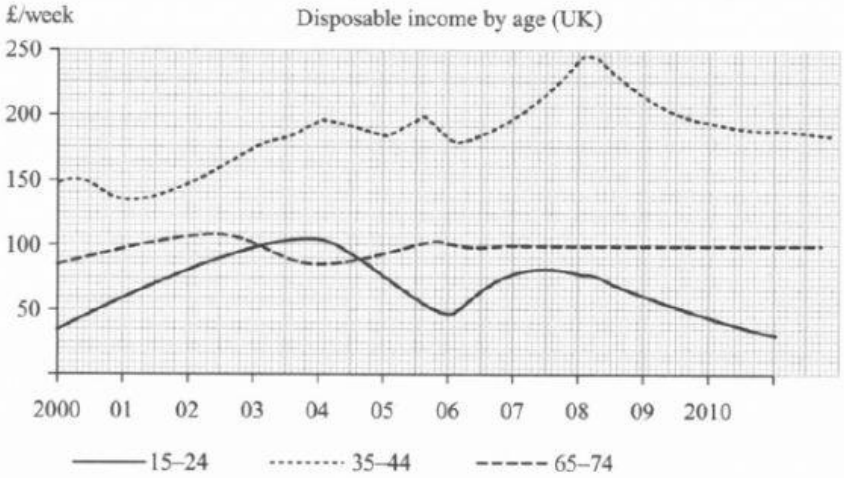
- **a** a similarity
- **b** a difference
- **c** a cause and effect relationship
- **d** some other type of relationship

Once you have answered these questions, you are then in a better position to answer questions 3 and 4:

3 Which aspects of each figure should be highlighted?

4 **a** Should the figures be described in separate paragraphs or **b**, should different aspects of the figures be compared within a series of paragraphs?

1 **Answer the questions 1–4 in the box above in relation to the two figures below.**



Percentage increase or decrease in sales

	2001	2004	2007	2010
Trainers	1%	5%	3%	–1%
Business suits	–2%	5%	7%	–6%
Video games	2%	6%	4%	1%
Reading glasses	0%	–1%	1%	–1%
Books	1%	4%	10%	–6%
Children's toys	1%	5%	8%	–8%

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2 Read the response below and answer questions 1–6.

The line graph shows average disposable income for three different age groups from 2000 to 2010. The table gives the percentage increase in sales for six different products at three-year intervals from 2001 to 2010. Seen together, the figures suggest a link between the disposable income of different age groups and how well certain products sell.

The disposable income of young people in the UK between the ages of fifteen and twenty-four peaked in 2004 and reached another high point in 2007 before falling sharply. Sales of products typically enjoyed by young people, trainers and video games, showed a similar pattern with sales of both products increasing sharply by 2004 (5% and 6% respectively).

The disposable income of the 35–44 age group peaked in 2008 after reaching its second highest point in 2004. Sales of business suits, books and children's toys – all items that people of this age group might be expected to buy – also peaked in the third quarter of the decade, with particularly strong growth in sales of toys (8%).

For people aged 65–74, disposable income remained roughly constant. Not surprisingly, sales of reading glasses also remained steady throughout the period.

Overall, the figures show that the sales performance of different types of products may be influenced by the disposable income available to different sectors of the population.

1 Look at the three sentences of the introduction. What information is given in each of them?

2 What type of relationship between the two figures is identified and how is this expressed?

3 How is each of the three body paragraphs structured?

4 What specific information has the writer chosen to highlight? Why?

5 What expressions has the writer used to highlight the similarities in the trends represented?

6 What expression is used in the conclusion to express the relationship between the two figures?

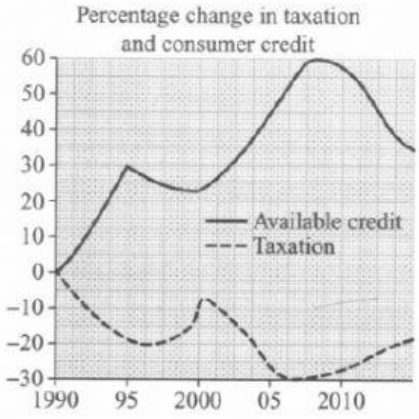
Exam tip: If you are presented with two figures which appear to show a cause and effect relationship, it is helpful to take note of this. It will enable you to highlight the information more effectively. However, you should be cautious about expressing a cause and effect relationship too directly. This is because IELTS Writing Task 1 does not ask you to interpret the table or refer to anything outside of it. If you use a cause and effect expression (e.g. *causes*, *leads* to), use a hedging expression to make the claim less sweeping, (e.g. *appears to cause*, *may lead to*), or use one of the expressions in Exercise 3.

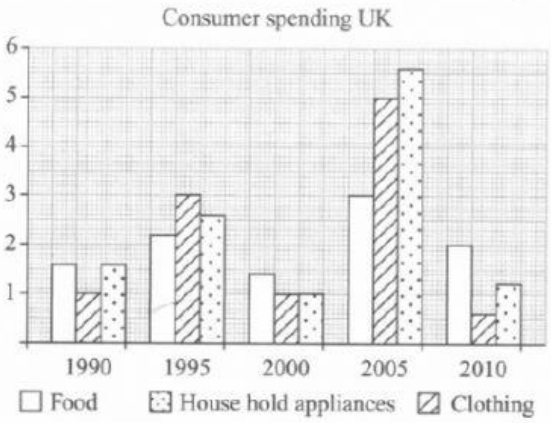
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3 **Look at the two figures below. The two italicized expressions in sentences 1–2 can be used to describe relationships between data sets. Indicate what each of them means by rephrasing the sentence.**

1 The two figures show that there is a *positive correlation* between the availability of cheap credit and levels of consumer spending.

2 The two figures show that the rate of taxation *correlates negatively* with levels of consumer spending.





Now rephrase each sentence in three different ways using the expressions a–f below.

a inversely proportional

b proportional

c when ... rises, ... also appear to ...

d when ... falls, ... appear to ...

e the less ... the more ...

f the more ... the more ...

4 **Write a description of the two figures in Exercise 3 using the following prompts.**

Introduction:

- State what figure 1 shows.
- State what figure 2 shows.

Body paragraph 1:

- Describe the overall relationship between the availability of credit and consumer spending using one of the phrases from Exercise 3.
- Give a more detailed description of the trends.

Body paragraph 2:

- Describe the overall relationship between taxation and consumer spending using one of the phrases from Exercise 3.
- Give a more detailed description of the trends.

Conclusion:

- Rephrase the relationship between credit, taxation and spending.

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Part 2: Practice exercises: Task 2

5 **Study the Writing Task 2 question below. Compare the two responses and answer the questions 1–5.**

What influences our purchasing decisions? Do we mainly buy things because we need them, or are other factors involved?

Response 1
Sometimes people are more likely to buy products because celebrities have been employed to advertise them. The famous people used in these advertisements make these products more attractive, so people want to purchase them. Therefore, the influence of celebrities can be a powerful reason for some purchasing decisions.

Response 2
Sometimes people are more likely to buy products because celebrities have been employed to advertise them. In buying the product, the consumer may feel 'closer' to a person they admire. An example of this is when famous sportsmen or women endorse a particular brand of trainer or sportswear. Indeed, the powerful influence of this type of advertising on consumer behaviour is reflected in the large sums of money such celebrities are often paid for their advertising work.

1 Which response do you think is more satisfactory? Why?
2 What is the purpose of the first sentence in Responses 1 and 2?
3 What is the purpose of each of the remaining sentences in Response 2?
4 What expression is used to signal that the writer is giving an example?
5 What expression is used to signal that the writer is supporting the main point with evidence?

Exam tip: You can use a range of expressions to signal to the reader that you are giving an example to illustrate your point:

- *Famous sportsmen and women,* ***for example/for instance****, may endorse a particular brand of trainer or sportswear.*
- ***An example/Another good example*** *of this is when famous sportsmen and women endorse a particular brand of trainer or sportswear.*

And to signal that you are supporting your point with evidence:

- ***Indeed/In fact*** *the powerful influence of this type of advertising on consumer behaviour is reflected in the large sums of money such celebrities are often paid for their advertising work.*

The experienced academic reader will normally assume that successive sentences in a passage support or illustrate the points made. For this reason, it is not necessary to use many of these particular signpost expressions to make your passage clear. Two or three in your response will be sufficient in most cases.

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6 **Complete the text below with signpost expressions.**

It is often the case that consumers buy products on impulse simply because of the way they are displayed. In supermarkets, (1) _____, snacks are often situated by the checkout to tempt those who are tired and bored with queuing. (2) _____ is when necessities such as clothes are displayed with matching accessories, such as jewellery. (3) _____ shoppers are often surprised at how much more they spend than they had intended.

7 **When thinking about developing a body paragraph, it is useful to ask yourself the following questions:**

a What main point do I want to make?

b Have I seen, heard, or experienced something that makes me want to say this? How can I express this as an example to illustrate my main point?

c If someone were to disagree with me, what could I say to persuade them that my point is valid? What evidence can I give to support my main point?

Develop each statement 1–3 below into a paragraph by giving examples and supporting evidence:

1 Some people buy products that they do not really need because they feel empty and unhappy.

2 People often buy products they do not really need because they want to display their status or wealth.

3 Sometimes people buy products they do not really need because they want to use them in a positive way to make their lives more enjoyable or interesting.

8 **Look at the IELTS Writing Task 2 question below and write a body paragraph explaining how financial institutions may be responsible for high levels of indebtedness. Remember to make a main point and to give examples to illustrate and support your idea.**

> *The increased availability of consumer credit in some countries has contributed to the problem of debt. Who is responsible for high levels of indebtedness: the financial institutions that lend money or the individuals who borrow money?*

LIVEWORKSHEETS

Part 3: Exam practice

WRITING TASK 1

You should spend about 20 minutes on this task.

The figures give information about economic growth and household expenditure across a range of categories.

Summarise the information by selecting and reporting the main features, and make comparisons where relevant.

Write at least 150 words.

Figure 1: Economic Growth

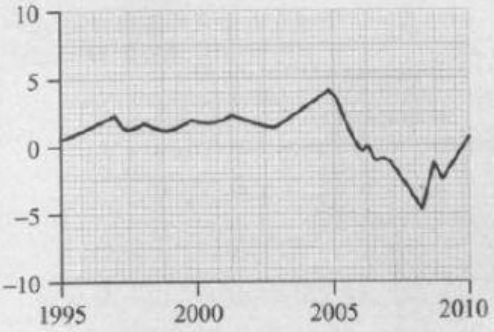
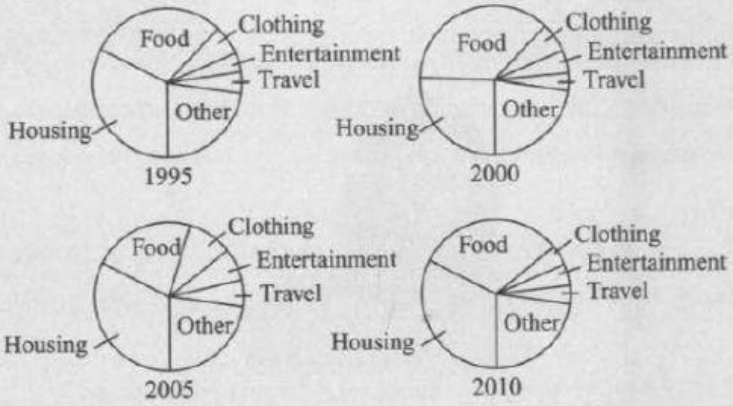


Figure 2: Breakdown of Household Expenditure



WRITING TASK 2

You should spend about 40 minutes on this task.

Write about the following topic:

Learning to manage money is one of the key aspects of adult life. How in your view can individuals best learn to manage their money?

Give reasons for your answer and include any relevant examples from your own knowledge or experience.

Write at least 250 words.

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