Read this text about how many British women in their sixties are going through hard times since retirement age has been raised lately. Choose the best option (A, B or C) to complete each sentence. When you have finished, transfer your answers to the ANSWER BOX. Only ONE answer is correct. Question 0 has been done as an example.

INCREASING THE RETIREMENT AGE HAS MEANT HARDSHIP FOR MANY WOMEN

Alison Peters, aged 63, on how she is making ends meet until she can claim her pension at 66.

I live alone and, at 63, had always expected to be enjoying a state pension by now. As retirement age has been raised, I have to wait another three years, and am getting by on the minimum wage earned from my part-time job as a charity administration assistant. Last year that amounted to £2,500.

Increasing the retirement age has meant really hard times for many women my age, particularly for those on their own. It is difficult to reconcile this with the frequent media reports that the over-60s are using up money and resources that younger people feel they are more entitled to. Women of my age didn't get paid maternity leave and often gave up work to be full-time parents and/or carers of the elderly. Many of us have not been able to save for a private pension, and workplace pensions as part of your salary were not routinely offered as they are now.

Moreover, the speed at which the state pension age is rising has meant that women born in 1951 have six more years of pension paid from age 60 than those, like me, born in 1954, who get nothing at all until age 66. A man said to me recently that we asked for equality and now we've got it, but this system certainly isn't fair yet, as women clearly have had a far greater struggle to obtain financial security than men.

I had a full-time job in London before I had children; then, as my husband earned a good salary, it seemed best to become a full-time mum. We moved to a rented house in the countryside. A year later my husband left me and our three children, the same week that my mother died. Six months later my father died and the rent on our house went up, meaning I had to move again. My ex agreed to give us about £20,000 a year for 15 years – then I was on my own.

I bought a house in the late 1990s using my share of my parents' estate as the deposit. It cost a lot and the monthly allowance from my ex-husband helped to pay off the mortgage, which was about £60,000. I took a job with a cleaning agency and let out a room to a language student, went back to college and eventually found decent part-time office work. Eighteen years later, at age 59, my sons having flown the nest, the house felt so huge that I decided to move out and sold it for more than £600,000. This freed up some money so that I can contribute small amounts to help my sons get on to the property ladder.

But life is getting more and more expensive. How do I manage?

A generous neighbour gave me an old Raleigh bike when I moved here and, although I do still have a car, I tend to cycle whenever possible. Gas, electricity, water, phone and broadband bills, together with insurance and the car taxes take up most of my monthly wages. Not to mention the weekly supermarket shopping.

I grow fruit and vegetables in my garden, to save some money. I rarely go out in the evenings except for an occasional meal or a film at the local cinema. I attend a weekly yoga class. That´s my only little treat. There are always other expenses like weddings and birthdays, and I seem to get through about £1,000 a month altogether. I've started shopping in the market, the pound shop and charity shops for books, and I buy the newspaper once a week on Saturdays. This year I took a one-week self-catering holiday in Cornwall, which cost about £600 for the accommodation.

I realise that despite feeling insecure and anxious about the future, in many ways I have been lucky and have never had to ask for any social benefits. I may be hoping for the best rather than facing up to the reality, which is that I may actually run out of money. I just hope the state pension will still be there when I get to 66.

Adapted from www.theguardian.com

LIVEWORKSHEETS

0. Alison Peters _____
- **A.** **is 63 years old at the moment**.
- **B.** is turning 63 next year
- **C.** will be 66 by the end of the year.

1. Nowadays in Britain you can get a pension _____
- **A.** at 63
- **B.** at 66
- **C.** 3 years after earning a minimum wage.

2. £2.500 is _____
- **A.** the maximum salary to claim your retirement pension
- **B.** the money Alison earned last year
- **C.** the money Alison expects to get as her pension.

3. The general idea on the media about people over 60 is that _____
- **A.** they do not pay their taxes.
- **B.** they earn more than they say.
- **C.** the money from their pensions should be used to help younger people.

4. Often women the same age as Alison, became mothers _____
- **A.** after a period at work.
- **B.** before a period at work.
- **C.** during a period at work.

5. Women over 60, like Alison herself, devoted themselves to _____
- **A.** becoming part-time mothers.
- **B.** looking after their old relatives.
- **C.** working full time.

6. Women born in 1951 _____
- **A.** got their retirement pension some years earlier than Alison will.
- **B.** have a higher retirement pension than Alison will.
- **C.** have worked more years than Alison.

7. Alison thinks that men _____
- **A.** have had it easier than women to get a pension.
- **B.** should have a better pension than women.
- **C.** should have a fair pension too.

8. Alison decided to wholly dedicate to her children when _____
- **A.** her husband enjoyed some good wages.
- **B.** lost her full-time job.
- **C.** she got married.

9. Alison had to move house because _____
- **A.** her father died.
- **B.** her husband left her.
- **C.** the rent she paid for the house was too high.

10. She sold her house because _____
- **A.** she didn´t like letting one of the rooms to a student.
- **B.** she didn´t need such a big house anymore.
- **C.** so that she had some money for her grandchildren´s own house.

11. Most of her monthly expenses are on _____
- **A.** going out for meals, going to the cinema and fixing her bike.
- **B.** shopping for clothes.
- **C.** shopping for food and paying the bills.

12. All in all Alison believes that _____
- **A.** she hasn´t been lucky so far.
- **B.** she prefers to be optimistic although it may seem a bit naïve.
- **C.** she won´t make it before she gets 66.

ANSWER BOX

QUESTION	0	1	2	3	4	5	6	7	8	9	10	11	12
ANSWER	A												

Puntuación :_____/12

LIVEWORKSHEETS

TAREA 2

Read this text about the Brexit process in Great Britain. Match headings A-K to paragraphs 1-8. There are TWO extra headings that you do not need to use. When you have finished, transfer your answers to the ANSWER BOX. Question 0 has been done as an example.

BREXIT

0. THE EUROPEAN UNION (EU)

The EU is an economic and political group of 28 European countries. (When Brexit becomes official, the EU will have 27 members). In terms of the movement of goods, services, and people, the EU acts as a single country. Many members of the EU also share a currency (the euro). The original purpose of the EU was to encourage political and economic cooperation and discourage war.

1. _____

On June 23, 2016, a historic referendum took place in the United Kingdom (UK). The referendum question was: "Should the United Kingdom remain a member of the European Union or leave the European Union?" The possibility of Britain leaving the EU became known as Brexit.

2. _____

Over 30 million people voted in the referendum. The turnout was higher than Britain´s last general election. Eligible voters were British, Irish, and Commonwealth citizens (18 and over) living in the UK. UK citizens living outside of the UK for under 15 years were also eligible.

3. _____

Those opposed to Brexit were in the "Remain" camp. This included Britain´s prime minister, David Cameron, as well as the majority of citizens in Scotland, Northern Ireland, and London. These voters wanted the UK to remain a diverse nation. They valued their rights to work, trade, and move about freely in the EU.

Supporters of Brexit were in the "Leave" camp. This included the majority of citizens in England (excluding London) and Wales. These voters wanted the UK to have more control over its borders. They also wanted the UK to have freedom to make its own business rules. Nigel Farage, the head of the UK Independence Party (UKIP), was the leader of this camp.

4. _____

On June 23, 52% of voters chose "Leave the European Union". The "Leave" win shocked the world. People began to google the "European Union" to get a better understanding of why it exists. Within hours, the value of the British pound (£) had fallen to a historic low and Prime Minister Cameron had stepped down. A few days later, Nigel Farage stepped down as well. Farage said he had achieved his goal of helping the UK become a "self-governing" nation.

5. _____

In the weeks following the referendum millions of people signed a petition asking for a second referendum. The new prime minister, Theresa May, told citizens that "Brexit is Brexit". Negotiating the exit will take approximately two years. The status and rights of British nationals living in the EU and of EU nationals living in the UK is a primary concern.

6. _____

For now, no one knows whether Brexit is for the good or not. Let us try to understand the possible reasons as to why the people of England voted for them to leave the EU. This was not mentioned earlier but each member nation of the EU pays an amount to the EU annually to continue their membership. As regards the UK, the amount is around $12 billion. This big annual commitment could be one possible reason for a 'leave' vote where the money can be spent for domestic purposes. This would also be able to reduce their budget deficit.

7. _____

Immigration is another factor. London is the financial capital of Europe and there are people from different nationalities working in the UK, not only in London. Many of these would be immigrants who work there and live there – they are probably residents of the UK as they would have lived for 5 years in the UK. One of the many principles laid out while forming the EU was that of being free members where people can freely move and live in another EU nation without the setback of getting a visa. It is believed that almost 1 million people have moved to the UK due to the free labor laws.

LIVEWORKSHEETS

8. _____

But there might be many other reasons due to which the voters made such a choice. One could just be voting for fun! Believe it or not, quite a number of voters said that if given a chance to re-vote, they would have voted for the 'stay' campaign.

Adapted from www.esllibrary.com and www.wallstreetmojo.com

HEADINGS

A. CHANGING THEIR MIND
B. FOR AND AGAINST
C. INCREASING SOCIAL WELFARE BENEFITS
D. KEEP UK BRITISH
E. MOST POPULAR RECENT VOTATION
F. RAISING THE STATE´S INCOME
G. ~~THE EUROPEAN UNION~~
H. THERE ARE NOT ENOUGH JOBS FOR BRITISH PEOPLE IN UK
I. THERE´S NO POSSIBLE WAY OUT
J. UNFORESEEN CONSEQUENCES
K. WHAT DOES "BREXIT" STAND FOR?

ANSWER BOX

PARAGRAPH	0	1	2	3	4	5	6	7	8
HEADING	G								

Puntuación: _____/8

TAREA 1	TAREA 2	PUNTUACIÓN TOTAL
		/ 20

LIVEWORKSHEETS