

Revision 2

Listen!



You are Phillip. You are reading a web page about old-age poverty.

Poverty among the Elderly

In Hong Kong, one in three elderly citizens lives in poverty. According to the Hong Kong Poverty Situation Report for 2019, 32 per cent of citizens aged 65 or above lived in poverty, and there was an increasing number of them living alone with limited assistance.

5 To subsidise the living expenses of senior citizens aged 70 or above, there is the Old Age Allowance, commonly known as ‘fruit money’, which offers them a monthly cash subsidy of \$1,475. Other than this, there is the Old Age Living Allowance, which is designed for the needy, providing them with a subsidy from \$2,845 to \$3,815. However, a survey of 500 senior citizens aged above 60, who lived in Hong Kong’s poorest districts, revealed that the average monthly expense of a poor, elderly person would be \$4,000, indicating
10 that the old age allowances are yet to cover basic expenses, let alone some unexpected medical expenses.

15 In a survey of 680 people aged 50 or above, 52 per cent of them expressed anxiety despite having savings for retirement. For fear of extra expenses due to declining health, 46 per cent of them considered that a saving of at least 1 million was the bare minimum for retirement. As for the elderly people who could afford a better retirement life, 44 per cent of them were still worried about life after retirement, hence cutting down on expenses by means of reducing the use of lights and air-conditioners, having lighter meals, etc. 40 per cent of them reported to have declined social gatherings and avoided going to the dentist or the doctor. Some were reluctant to go out despite the \$2 public transport fare concession
20 scheme.

25 Many older workers dare not even think about retirement. Leung, 68 years old, has no choice but to continue to work 10 hours a day, 30 days a month, to earn a low wage of less than HK\$10,000 a month so that she can afford the medication for her heart disease. Wong, resistant to receiving the government’s allowances, lies about his age to get hired because he needs the income to afford the rent for his cage home. Chung, 71 years old, who only retired after suffering a stroke, lives a difficult life with the fruit money and his savings, skipping breakfast and combining lunch with dinner.

30 In the next three decades, the ageing population in Hong Kong is expected to grow rapidly. To lift the elderly people out of poverty, many plead for a universal retirement protection scheme. In the meantime, the government needs to ensure that its limited resources will be properly distributed. (417 words)

Part A

Answer the following questions using information from the web page. Choose the **BEST** answer and blacken **ONE** circle only.

1. Which of the following is **TRUE**?

- A. One-third of the citizens aged 65 or above live alone.
- B. Medical expenses take up a huge part of seniors' total spending.
- C. Some workers still work even after they have reached the retirement age.
- D. The universal retirement protection scheme have been more effective than the old age allowance.

2. In line 14, the phrase 'the bare minimum' means '_____'.

- A. the most cost-effective
- B. the smallest amount possible
- C. the necessary charge
- D. the appropriate amount

3. The figures in the survey showed that _____.

- A. the government needs to give all retirees a minimum of 1 million dollars
- B. the costs of medical care are skyrocketing
- C. medical fees need to be reviewed
- D. both the affluent and the low-income are financially anxious

4. Which of the following is **NOT** what the elderly do to reduce expenses?

- A. not eating for a period of time
- B. reducing electricity use
- C. staying home more often
- D. skipping or combining meals

5. Leung and Wong still work despite their old age probably because of _____.

- A. the expensive medication
- B. the unaffordable rent
- C. the fear of losing face
- D. all of the above

Part B

Answer the following questions using the information from the web page. Write your answers in the spaces provided.

1. Who is eligible for the Old Age Allowance?

2. Why do some people think the Old Age Allowance and the Old Age Living Allowance help little? Explain your answer.

3. Look at the following pronouns and answer what/who they refer to in the web page.

Pronoun	Line	Reference
them	line 3	(a)
this	line 6	(b)
them	line 15	(c)

4. Look for words or phrases in the web page to match the definitions below.

- (a) _____ (v.) showing or pointing
- (b) _____ (*phr. v.*) doing or using less of something
- (c) _____ (*n.*) money earned from work
- (d) _____ (v.) to ask for something in a sincere and emotional way

5. What is the purpose of mentioning the three elderly people in paragraph 4?

Part C Vocabulary

Complete the blog entry by filling in the blanks with the words provided. One of the words is not used.

enterprise Albert Einstein alcohol use Malala Yousafzai
online forums qualifications résumés social networking sites diet

Interview with Gary Lau

R: Reporter L: Mr Gary Lau

R: Mr Lau, I know you used to work in a commercial ❶ _____.
How did you end up being the chairperson of a youth organisation?

L: I found my former job extremely stressful and started to regard
❷ _____ as a means to relax. Hangovers and dizziness failed to
stop me. It was not until one night I was so drunk that I offended a gang
of teens at the club and got beaten up did I realise I had to quit drinking. The other
day, I happened to come across the news about ❸ _____. She
reminded me of how important education is to youngsters and reminded me of the
teens I had encountered at the club. It was then that I decided to do something to
help teenagers.

R: How did you know what teenagers needed?

L: I did a lot of research. I read a lot of posts on ❹ _____ and even
talked to professionals who work with teenagers.

R: What do you think is crucial for young people to succeed?

L: First, they need to set goals for themselves and work hard. They need to obtain the
❺ _____ needed for the job they like. Second, they should step out
of their comfort zones and try new things. By doing so, they can
find out more about their strengths, weaknesses and interests. This also helps enrich
their ❻ _____. Most importantly, teenagers should be creative. Be
like ❼ _____, and always think outside the box.

R: Lastly, do you have anything to say to our young readers?

L: Well, if you want someone to share your problems with, come find us! Our
organisation is active on several ❽ _____. It is very easy to reach
us and we are always happy to help.

R: Thank you for your time, Mr Lau.