

TASK 1**Paragraph 1**

The rate of home ownership varies widely across the developed world. Germany, for instance, has one of the lowest rates, at 42%, while in Spain it is twice as high, 85%. Both the USA and Britain have similar rates of about 69%. The reasons for this variation appear to be more cultural and historic than economic, since high rates are found in both rich and poorer countries. There appears to be no conclusive link between national prosperity and the number of home owners.

(a) Analyse the paragraph 1 by identifying the following types of sentence: Topical sentence, Example, Reason, Summary.

Paragraph 2

Despite this, many countries encourage the growth of home ownership. Ireland and Spain, for example, allow mortgage payers to offset payments against income tax. It is widely believed that owning your own home has social as well as economic benefits. Compared to renters, home owners are thought to be more stable members of the community who contribute more to local affairs. In addition, neighbourhoods of owner occupiers are considered to have less crime and better schools. But above all, ownership encourages saving and allows families to build wealth.

(a) Analyse the paragraph 2 by identifying the following types of sentence: Supporting points 1,2,3, Example, Reason, Topic.

(b) Underline the words and phrases used to link the sentences together.

(c) Which phrase is used to link paragraph 2 to paragraph 1?

Paragraph 3

The sentences below form the third paragraph of the same essay, but they have been mixed up. Use the table below to put them in the correct order.

- (i) When this burst, millions of people lost their homes, which for many had contained their savings.
- (ii) These had been developed to allow higher-risk poorer families to buy their own homes, but contributed to a property price bubble.
- (iii) Many economists now argue that there is a maximum level of home ownership which should not be exceeded.
- (iv) All these claims were challenged by the economic crash of 2008, which was in large part caused by defaults on American sub-prime mortgages.
- (v) Even households which had positive equity still felt poorer and reduced their spending.
- (vi) Others were trapped in their houses by negative equity, in other words their houses were worth less than they had paid for them.

- a) Identifying the following types of sentence: Topic sentence, Definition, Results, Conclusion*
- b) Underline the phrase used to link the paragraph to the previous one.*
- c) Underline the words and phrases used to link the paragraph together.*