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# Level 3 Certificate

# MATHEMATICAL STUDIES

Paper 2A/2B/2C

June 2020

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## Preliminary Material

To be opened and issued to candidates on  
Sunday 1 March 2020 or as soon as possible after that date.

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## Teenagers' spending habits

In January 2018, the Office for National Statistics published the report 'Family Spending in the UK: financial year ending 2017'. The report focussed on the average weekly household expenditure on goods and services in the UK.

The following month, an article about teenagers' spending habits, using data from the report, appeared on the *Guardian* newspaper's website.

The information below is an extract from the article.

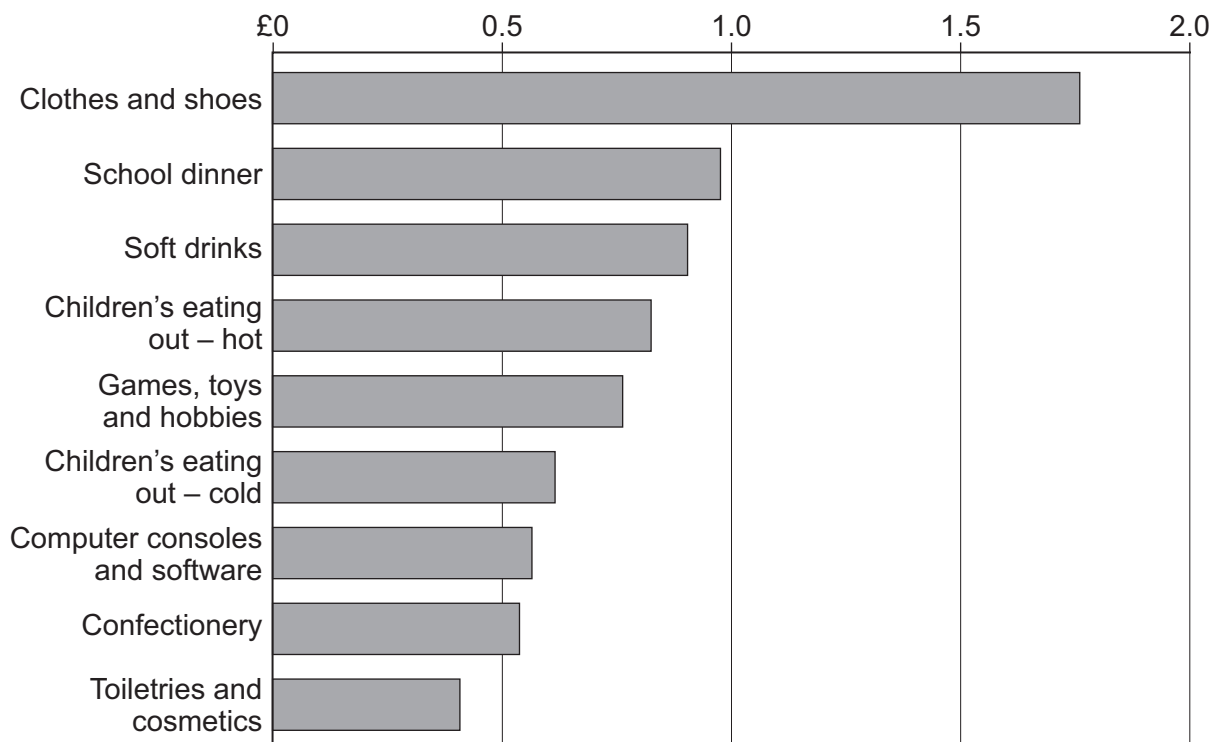
### Clothes, school dinners and soft drinks top spending list for UK children, study finds

Children aged 15 in the UK spend on average £25 a week mainly on clothes, shoes, school dinners and soft drinks, according to research by the Office for National Statistics.

Expenditure among 15-year-olds is more than three times that of seven-year-olds, who spend £7.40

The figures show for the first time since 2004 how children behave as consumers. The average spend among those aged 13 to 15 from 2002 to 2004 was £20.40 a week compared with £7 for those aged seven to nine.

**Graph 1:** Average weekly expenditure by item



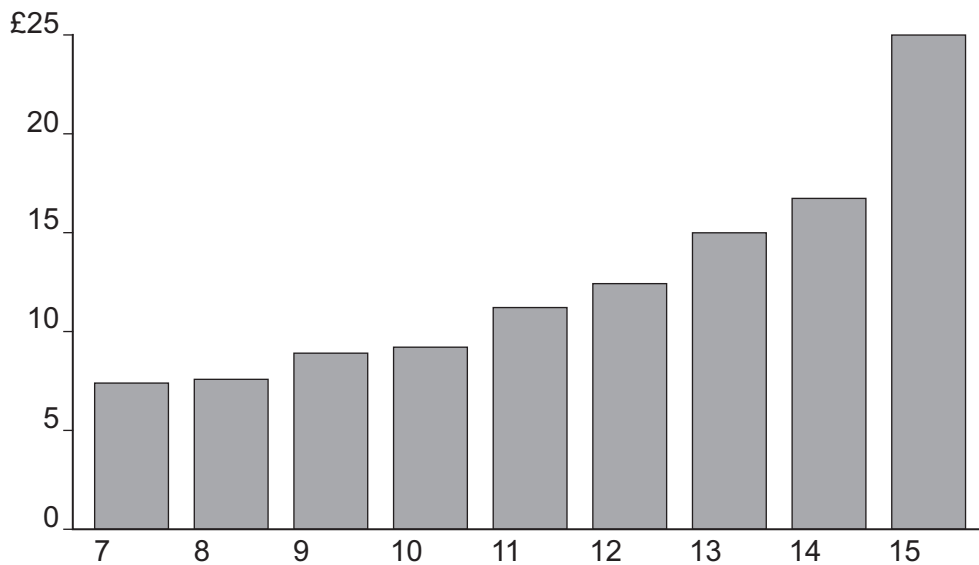
It found the average spend on clothing and shoes among children aged seven to 15 was about £1.80 a week, while on school dinners it was almost £1

75% of 13- to 15-year-olds bought at least one drink, such as fruit juice or lemonade, compared with 58% of 10- to 12-year-olds and 38% of children aged between seven and nine.

The data also showed 48% of all young people bought confectionery.

On average, children aged between seven and 15 spent £12.40 a week and the amount they spent increased with age.

**Graph 2:** Average weekly expenditure by age



Data for 2015 to 2017 showed that girls and boys aged seven to 12 spent broadly similar amounts. The gap widened as they entered their teenage years, with girls spending on average £2.80 a week more.

Boys of all age ranges spent less than 10p a week on products such as soap and shampoo, with only 2% purchasing at least one of these items, compared with 17% of girls.

In contrast, outlay on toiletries and cosmetics by girls increased with age; seven- to nine-year-old girls spent 20 pence a week, rising to £1.70 for girls aged 13 to 15

Average weekly spending on books by girls aged seven to 15 was nearly double that of their male peers, 30p compared with 15p respectively.

Boys spent more than 10 times the amount on computer games and software, £1.10 a week, compared with girls, who spent 10p

Games, toys and hobbies was the top spending category for seven- to nine-year-olds, who spent £1.30 a week on average on items such as jigsaw puzzles, teddy bears and card games.

## Home Ownership among young adults

The Institute for Fiscal Studies (IFS) is Great Britain's leading independent microeconomic research institute. Its research covers subjects such as tax and benefits, education policy, labour supply and home ownership.

In February 2018, the IFS reported a significant decline in the home ownership rate of young adults in Great Britain.

An IFS briefing note detailed their key findings.

- **Today's young adults are significantly less likely to own a home at a given age than those born only five or ten years earlier.** At the age of 27, those born in the late 1980s had a home ownership rate of 25%, compared with 33% for those born five years earlier (in the early 1980s) and 43% for those born ten years earlier (in the late 1970s).
- **The falls in home ownership have been sharpest for young adults with middle incomes.** In 1995–96, 65% of those aged 25–34 with incomes in the middle 20% for their age owned their own home. Twenty years later, that figure was just 27%.
- **The key reason for the decline is the sharp rise in house prices relative to incomes.** Mean house prices were 152% higher in 2015–16 than in 1995–96 after adjusting for inflation. By contrast, the real net family incomes of those aged 25–34 grew by only 22% over the same twenty years. As a result, the average (median) ratio between the average house price in the region where a young adult lives and their annual net family income doubled from 4 to 8, with all of the increase occurring by 2007–08.
- **This increase in house prices relative to family incomes fully explains the fall in home ownership for young adults.** The likelihood of a young adult owning their own home given how their income compares with house prices in their region is little changed from twenty years ago. But in 2015–16 almost 90% of 25- to 34-year-olds faced average regional house prices of at least four times their income, compared with less than half twenty years earlier. At the same time, 38% faced a house-price-to-income ratio of over 10, compared with just 9% twenty years ago.

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