

Class	Registration Number	Name
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## BARTLEY SECONDARY SCHOOL

### PRELIMINARY EXAMINATION

#### COMBINED HUMANITIES

2272/01  
2273/01  
2274/01

#### Sec 4 Express/ Five Normal Academic

Paper 1 Social Studies

3 Sept. 2019

1 hour 45 minutes

Candidates answer on Foolsap Paper

#### READ THESE INSTRUCTIONS FIRST

Write your class, register number and name on all the work you hand in.  
Write in dark blue or black pen on both sides of the paper.  
Do not use staples, paper clips, highlighters, glue or correction fluid.

##### Section A

Answer **all parts** of question 1.

##### Section B

Answer **both parts** of Question 2

At the end of the examination, fasten all your work securely together.  
The number of marks is given in brackets [ ] at the end of each question or part question.

For Examiner's Use	
Section A	
Section B	
Total	

## Section A (Source-based Case Study)

**Question 1** is **compulsory** for all candidates.

### 1. Exploring Citizenship and Governance.

Study the Background Information and the sources carefully, and then answer **all** the questions.

You may use any of the sources to help you answer the questions, in addition to those sources which you are told to use. In answering the questions you should use your knowledge of the topic to help you interpret and evaluate the sources.

**(a) Study Source A.**

What is the cartoonist's message?

Explain your answer using details of the source.

[5]

**(b) Study Source B.**

Why do you think this article was posted on the news website?

Explain your answer.

[6]

**(c) Study Sources C and D.**

How different are these two sources?

Explain your answer.

[7]

**(d) Study Sources E and F.**

Having read Source E, are you surprised by Source F?

Explain your answer.

[7]

**(e) 'The needs of the elderly in Singapore are well taken care of.'**

Using sources in this case study, explain how far you would agree with this statement.

[10]

## **Are the challenges of an ageing population well managed?**

### **BACKGROUND INFORMATION**

Read this carefully. It may help you to answer some of the questions.

Singapore's population is ageing rapidly as Singaporeans are living longer while the birth rate remains low. This will have a deep effect on society and economy (local and foreign businesses). There will be a smaller pool of working-age Singaporeans to support the older generation, and this will potentially affect the economy.

What is being done about the challenges of an ageing population?

A comprehensive Action Plan for Successful Ageing has been drawn up. More lifelong support is being provided to meet healthcare and ageing needs, through Central Provident Fund (CPF) schemes, Pioneer Generation Fund and the Merdeka Generation benefits among others. New hospitals, more institutional care options and a senior-friendly living environment have been built. Workplaces are being made more age-friendly and efforts are being made to enhance the employability mature (elderly) workers through various schemes and by raising the re-employment age to 67 years.

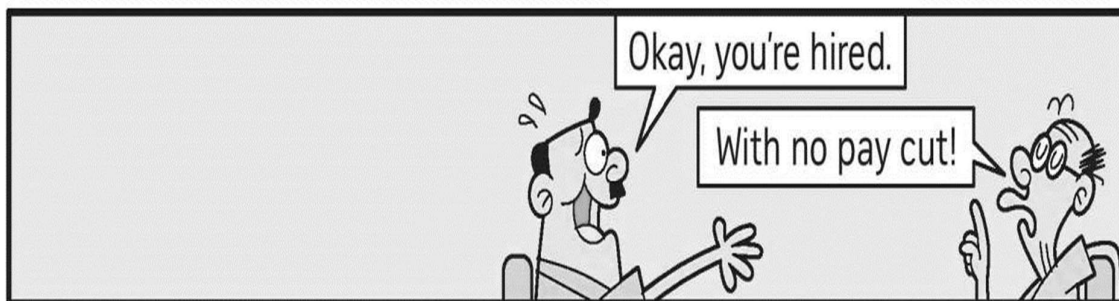
Despite all these efforts, the elderly still face challenges.

**Study the following sources to understand the challenges that come with an ageing population and their impact on the lives of the elderly.**

**Source A:** A cartoon on the challenges facing the elderly in Singapore published in a widely-read local newspaper.

## Gleeghan's TAKE ON...

### The re-employment of older workers



**Source B:** *Adapted from a 2019 commentary from an independent financial advisory firm. It was posted on a widely-read local news website.*

Singaporeans are living longer and spending more time in retirement. But we are living more years in poorer health, hampered by disease and disability.

As the population ages and the demand for healthcare grows, retirees must expect that their medical expenses will increase many fold.

Adopting a healthy lifestyle can only, at best, reduce the risk of being hit by dreadful diseases.

But there is good news.

Recent initiatives announced by the Government, such as firstly, the introduction of a new Merdeka Generation healthcare subsidy package, secondly, the extension of the Community Healthcare Assistance Scheme (CHAS), to all Singaporeans, and, thirdly, the introduction of a 5 per cent co-payment for new Integrated Shield Plans, (to help keep premium increases in check), will all will relieve the worries of Singaporeans now in their 60s.

**Source C:** *Adapted from an American business article published in early 2019 on ageing in Singapore.*

Mohsin Khan is still at his job repairing aircraft hydraulics parts although the Singaporean turns 75 in a couple of months.

His technical skills are prized by his employer, and as his eyesight deteriorated slightly, the company invested about two years ago in a S\$11,000 laser-marker machine that uses a large screen to help emboss numbers in tiny font on metal plates.

About 80 per cent of the money was subsidised by Singapore's 'job-redesign' grant, one of several government schemes to help companies with older staff. For his employer, Aerospace Component Engineering Services (ACE Services), the grant helps retain workers like Mr Khan whose skills are difficult to replace.

Mr Khan says he remains employed and paid a salary long after his contemporaries had retired. "I didn't want to be idling at home — doing nothing and spending money," he said.

**Source D:** *Adapted from an article posted on a prominent local news agency's website in January 2019.*

Many older people look for jobs after retirement because Singapore is often ranked as the world's most expensive country and life expectancy is close to 83 - the third highest in the world.

"If I don't work, where will my income come from?" said 71 year-old Ms Mary Lim, one of many elderly cleaners earning a meagre wage clearing up to 400 plates a day at a food stall in Singapore's Chinatown.

"If I stop my work, how will I survive?"

The government's Central Provident Fund has won praise for the way it enlists citizens to put aside money to fund their retirement, healthcare and housing costs but accounts run dry after low-income earners spend on medical bills and buy a public housing apartment.

Ms Lim said her "biggest fear" was that one day she won't "have strength left" to do her job.

**Source E:** *Adapted from comments by **The Independent.sg**\* on a survey report, entitled 'Healthy 100' released by Prudential Singapore (an insurance company) in 2018.*

According to almost half of the country's healthcare practitioners (such as doctors, nurses, etc.), Singaporeans are unprepared for the health-related costs of living until they are 100 years old, a survey conducted in 2018 showed.

In the report it was revealed that the healthcare practitioners who participated in the survey believed that controlling rising costs was the most important tactic in helping our countrymen to get ready for the needs of an aging society. The next important factor is disease prevention and healthy lifestyles, followed by having more caregivers.

The report says that 55 percent of the survey respondents said that they're unprepared to live to the age of 100, and only 29 percent actually want to do so.

On average, Singaporeans are expected to live to the age of 84.8 and enjoy 74.2 years of good health.

**\*The Independent.sg** : It is an online platform owned and operated by journalists. It offers an alternative (different from the mainstream) perspective on news and current affairs in Singapore.

**Source F:** *Adapted from an article written in 2018 and posted on the **Population.sg** website which is run by the Singapore Government.*

Ageing expert Professor Hiroko Akiyama from the University of Tokyo, believes that Singapore is doing a much better job at tackling the challenges of an ageing population, than Japan.

For one thing, Singapore had a head-start in planning for an ageing population. On this issue or challenge, Singapore has been pushing hard to keep seniors active and engaged in their community. The *Action Plan for Successful Ageing* has outlined key initiatives that is aimed at keeping seniors meaningfully engaged across a range of activities, from volunteer work, working longer and returning to school to pick up new skills.

“I think Singapore is generally an elderly-friendly nation. They’re trying, which is the most important thing.”

## Section B (Structured Response Question)

Question 2 is **compulsory** for all candidates.

### 2 Living in a Diverse Society

Study the extracts carefully, and then answer the questions.

#### Extract 1

Singaporeans generally welcome the inflow of foreigners as long as the inflow is well-managed by the government and the foreigners make the effort to integrate into Singapore society. However, tensions do arise between Singaporeans and foreigners over various matters and these have to be carefully managed.

#### Extract 2

Throughout the history of Singapore, its high demand for and willingness to hire skilled foreign nationals has remained the highest draw for immigration.

#### Extract 3

Many tourists and locals themselves often joke that Singapore is a “fine” city. However, the silent benefit of this is that Singapore is one of the safest countries in the world to live and work in.

- (a) Extract 1 suggests that tensions between Singaporeans and foreigners who settle down in Singapore could negatively affect harmony in Singapore.

In your opinion, what could be the possible effects if tension between Singaporeans and immigrants are not properly managed?

Explain your answer with reference to **two** effects. [7]

- (b) Extracts 2 and 3 indicate some of the reasons why there is greater diversity in Singapore today.

Do you think Economic considerations or the Socio-cultural Environment plays a more important role in drawing immigrants to Singapore?

Explain your answer. [8]

**End of Paper**

Acknowledgements:

SA: <https://www.straitstimes.com/singapore/manpower/more-help-for-companies-to-support-older-worker>  
 SB: <https://www.channelnewsasia.com/news/commentary/reasonable-to-expect-3000-a-month-for-retirement-planning-10781800>  
 SC: <https://www.reuters.com/article/us-asia-ageing-singapore-companies/aging-singapore-city-state-helps-firms-retain-workers-past-retirement-age-idUSKCN1PC08U>  
 SD: <https://www.todayonline.com/singapore/ageing-singapore-country-helps-firms-retain-workers-past-retirement-age>  
 SE: <http://theindependent.sg/2018-survey-shows-that-singaporeans-are-unready-to-live-to-100/>  
 SF: <https://www.population.sg/articles/singapore-handling-the-ageing-population-challenge-better-than-japan-ageing-expert>



**SEC. 4E / 5N PRELIMINARY EXAMINATION 2019  
ANSWER SCHEME**

**SECTION A [35 marks]**

- (a) Study Source A.  
What is the cartoonist's message?  
Explain your answer using details of the source.

[5]

Target Skill tested: Inference of 'Message'.

Level	Descriptor	Mark
L1	<b>Describes source / Misinterpretation</b>  e.g. The source shows an elderly man getting a job because he does not ask for full pay.	1
L2	<b>Answers based on <u>sub-message</u> of the source.</b> <ul style="list-style-type: none"> <li>- These provide an Inference but are not the main "message" (mainly because they don't include the Issue / context).</li> <li>- Such answers cannot proceed to L4; at best these answers are to be awarded L2/3mks.</li> </ul> Award 2 marks for unsupported answers Award 3 marks for supported answers.  e.g. The message is that there is bias against the re-hiring of elderly workers. Evidence: details of the first panel of the cartoon. e.g. The message is that the elderly can be depended on to turn up for work punctually. Evidence: details of the second panel of the cartoon. e.g. The message is that the elderly can contribute to the economy. Evidence: The caption of the cartoon. e.g. The message is that life for the elderly is difficult / hard. Evidence: The details in the first panel of the carton where the elderly person says "I am willing to take a pay cut" just to try and persuade the employer to give him a job.	2-3
L3	<b><u>Main message unsupported.</u></b> e.g. <b><u>The message is that the elderly find it difficult / challenging to find jobs because of ageism (bias against older workers).</u></b>	3
L4	<b>Answers based on main message of the source.</b> Award higher mark for more fully developed answer.  e.g. <b><u>The message is that the elderly find it difficult / challenging to find jobs because of ageism (bias against older workers).</u></b>	4-5

	<p>Evidence: The employer is reluctant to even consider the elderly man for the job even when the latter pleads with him and offers to accept a pay cut. It is only when the employer is faced with the prospect of being short-handed as three of his workers indicate that they would not be able to come to work for various reasons (e.g. paternity leave, maternity leave and reservist duty), then only, as a last resort, does he give the elderly worker the job. While this difficulty is shown in a cartoon form, it is a very real problem for elderly people hoping for re-employment as many employers have stereotypes about older workers or don't believe that older workers are worth the wages that they are paid.</p>	
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(b) **Study Source B.**

**Why do you think this article was posted on the news website?  
Explain your answer.**

**[6]**

**Target Skill tested: Inference of Purpose of 'Message'.**

Level	Descriptor	Marks
<b>L1</b>	<p><b>Answer that Describes the source; No valid Inference.</b></p> <p><b>Misinterpretation – Award L1/2mks.</b> e.g. The article was posted to inform the public that all their future healthcare needs will be taken care of by the government so that they will not worry about it.</p>	<b>1-2</b>
<b>L2</b>	<p><b>Answers that make a Valid but <u>Unsupported</u> Inference.</b> <b>[A valid Inference shows awareness of Issue / Context and is presented as a 'reason'.]</b></p> <p><b>Weak Answers (sub-messages) – these focus solely on the last paragraph (the more positive aspect) of the source; award 3mks:</b>  e.g. The article was posted to assure the ageing population that there will be assistance from the government to help them get the affordable healthcare that they will need.</p> <p><b>Note: Weak answers which are supported (even when the '3As' are used) can only be awarded a maximum of L2/4mks.</b></p> <p><b>Strong Inference (of message) – this focuses on the more negative aspect of the source; award 4mks:</b>  e.g. The article was posted to warn / to highlight to <u>the public</u> / in particular, the elderly or those getting older and approaching retirement, <u>that healthcare will likely be less affordable as time passes.</u>[INF.]</p>	<b>3-4</b>
<b>L3</b>	<p><b>Infers message <u>supported</u> by evidence from the source and explained.</b></p>	<b>4-5</b>

	<p><i>This level is to be awarded <u>only</u> to answers which have provided a <u>clear message</u> in the form of <b>the Reason</b> for the commentary's publication.</i></p> <p>e.g. The article was posted <b>to warn / to highlight</b> to <b>the public</b> / in particular, <b>the elderly or those getting older and approaching retirement, <u>that healthcare will likely be less affordable as time passes.</u></b>[INF.]</p> <p><b>Evidence:</b> I know this as the states that, "...As the population ages and the demand for healthcare grows, retirees must expect that their medical expenses will increase many fold..." + <b>Brief Explanation.</b></p>	
<b>L4</b>	<p><b>L3 + Purpose explained.</b></p> <p><i>[Purpose: <u>Unless all '3As'</u> are accurately stated, do not award 6mks. Award 5mks for answers which correctly identify <b>both</b> the Audience and the Outcome]</i></p> <p>e.g. ...(as in L3) + Probably the news agency hopes to generate discussion among members of the public which could lead to them pressing the government to re-look their healthcare assistance strategies and improve on them where necessary (so that healthcare does remain affordable to all).</p>	<b>5-6</b>

- (c) **Study Sources C and D.**  
**How different are these two sources regarding the challenges faced by an ageing population? Explain your answer.** [7]

**Target Skill tested: Comparing sources (BOTH Similarities and Differences).**

Level	Descriptor	Marks
<b>L1</b>	<b>Similar / Different based on Source Origins (see Provenance).</b>	<b>1</b>
<b>L2</b>	<p><b>Similar / Different based on <u>valid Content Matching</u>; Unsupported.</b></p> <p><i>Award 2mks for 1 valid content match; 3mks for two valid content matches.</i></p> <p><b>Difference 1:</b>  e.g. The two sources <b><u>are different in their views on why (the reason) the elderly continue to work beyond their retirement age</u></b>: Source C claims that it is because it allows the individual to lead a more meaningful life whereas, Source D claims that the person works purely to survive / make ends meet.[Complete Criterion two parts together.]</p> <p><b>Difference 2:</b>  e.g. The two sources <b><u>differ in their views on whether the government is helping the elderly to face the challenges of an ageing population.</u></b>  While Source C claims that the government does help through the use of subsidies, on the other hand, Source D points out that the government has not been very helpful.</p>	<b>2-3</b>

	<p><b>OR</b></p> <p><b>Similarity:</b>  <b>e.g.</b> The two sources <b><u>are similar as they both show that the elderly have the ability to contribute to the economy.</u></b></p>	
<b>L3</b>	<p><b>Similar / 'Different' based on valid Content Matching; <u>Supported.</u></b>  <i>Award 4mks for <b>one</b> valid content match supported; 5mks for <b>two</b> valid content matches supported; and 6mks for three valid content matches supported.</i></p> <p><b><u>Difference 1:</u></b>  <b>e.g.</b> The two sources <b><u>are different in their views on why (the reason) the elderly continue to work beyond their retirement age:</u></b> Source C claims that it is because it allows the individual to lead a more meaningful life whereas, Source D claims that the person works purely to survive / make ends meet.  Evidence from Source C: "...Mr Khan says he remains employed and paid a salary long after his contemporaries had retired. 'I didn't want to be idling at home — doing nothing and spending money,' he said." + Brief Explanation.</p> <p>Evidence from Source D: "...If I don't work, where will my income come from?...If I stop my work, how will I survive?" + Brief Explanation.</p> <p><b><u>Difference 2:</u></b>  <b>e.g.</b> The two sources <b><u>differ in their views on whether the government is helping the elderly to face the challenges of an ageing population.</u></b>  While Source C claims that the government does help, on the other hand, whereas Source D points out that the government has not been very helpful.  Evidence from Source C: "...For his employer, Aerospace Component Engineering Services (ACE Services), the grant helps retain workers like Mr Khan whose skills are difficult to replace...." + Brief Explanation</p> <p>Evidence from Source D: "...The government's Central Provident Fund has won praise for the way it enlists citizens to put aside money to fund their retirement, healthcare and housing costs but accounts run dry after low-income earners spend on medical bills and buy a public housing apartment.." + Brief Explanation.</p> <p><b>AND / OR</b></p> <p><b><u>Similarity:</u></b>  <b>e.g.</b> The two sources <b><u>are similar as they both show that the elderly have the ability to contribute to the economy.</u></b>  Evidence from Source C: "Mohsin Khan is still at his job repairing aircraft hydraulics parts although the Singaporean turns 75 in a couple of months... His technical skills are prized by his employer..." + Brief Explanation.</p> <p>Evidence from Source D: "Many older people look for jobs after</p>	<b>4-6</b>

	retirement... 71 year-old Ms Mary Lim, one of many elderly cleaners earning a meagre wage clearing up to 400 plates a day at a food stall in Singapore's Chinatown..." + Brief Explanation.	
<b>L4</b>	<p><b>Different based on Purpose.</b>  <i>*Only award this level if candidate has first achieved at least L3/4; i.e. there has to be at least one valid Similarity OR Difference with support before answers can be considered for L4.</i>  <b><u>*Award L4/7mks only if BOTH the Audience and Anticipated Outcome are correct; otherwise award L4/6mks.</u></b></p> <p>e.g.  <b>Source C:</b>  <b>Action Word:</b> to highlight / draw attention  <b>Audience:</b> American business community (potential investors)  <b>INF:</b> that the Singapore government is meeting the challenge of an ageing population by providing help for employers to continue employing older workers (a large enough labour force will be available).  <b>AO:</b> the potential American business community will be assured that there will be sufficient labour (costs will not be too high) and will invest in Singapore.</p> <p><b>Source D:</b>  <b>Action Word:</b> to highlight  <b>Audience:</b> the Singapore public  <b>INF:</b> that not all of the elderly are able to meet the challenges of an ageing population  <b>Anticipated Outcome:</b> so that the public will press the government to improve their assistance measures for the elderly who are still working but earning low salaries.</p>	<b>6-7</b>

(d) Study Sources E and F.

Having read Source E, are you surprised by Source F?

Explain your answer.

[7]

Target Skill tested: Reliability.

Level	Descriptor	Mark
<b>L1</b>	<p><b>Answers using source content but FAIL TO ADDRESS ELEMENT OF SURPRISE.</b></p> <p>e.g. The two sources are about coping with an ageing population.</p> <p><b><u>OR</u></b></p> <p><b>Identifies what is / is not surprising in Source F, but NO VALID EXPLANATION.</b></p> <p>e.g. It is surprising that Source F says that Singapore is an elderly-friendly nation.</p>	<b>1</b>

	<p><b>e.g.</b> It is surprising that Source F claim's that Singapore is prepared to face the challenges of an ageing population.</p>	
<b>L2</b>	<p><b>Decides element of Surprised / Not Surprised entirely from Source F. (i.e. <u>COMMON SENSE ARGUMENTS</u>, NO use of Source E or other sources or contextual knowledge).</b></p> <p>e.g. I am not surprised by Source F's claim that Singapore had made an early start to planning for an ageing population as this is something is only to be expected of any responsible government, which I believe the Singapore government is and has always been.</p>	<b>2</b>
<b>L3</b>	<p><b>Surprised / Not Surprised by Source F, explained by using GENERALISED CONTEXTUAL KNOWLEDGE.</b></p> <p>e.g. I am not surprised by Source F's claim that Singapore's government has made early plans to deal with the challenges of an ageing population. This is because I know that the current Singapore government believes in the principle of being 'Proactive' and 'forward-looking' where governance is concerned. Thus this government would plan ahead to minimise the possible tensions that might arise from having an ageing population.</p>	<b>3</b>
<b>L4</b>	<p><b>Surprised / Not Surprised based on Agreement / Disagreement of content of Sources E and F.</b></p> <p><b>e.g. I <u>am surprised</u></b> that Source F claims that the Singapore government is handling the challenges of an ageing population well as it contradicts Source E's claim that many aged / elderly Singaporeans are unprepared for the challenges of an ageing population.</p> <p>Evidence of Source F: "Ageing expert Professor Hiroko Akiyama the University of Tokyo, believes that Singapore is doing a much better job at tackling the challenges of an ageing population, than Japan.." + Brief Explanation.</p> <p>Evidence of Source E: "According to almost half of the country's healthcare practitioners (such as doctors, nurses, etc.), Singaporeans are unprepared for the health-related costs of living until they are 100 years old..." + Brief Explanation.</p> <p>e.g. I <b><u>am not surprised</u></b> by Source F as it agrees with Source E <b>that government plays the key role in helping the people meet the challenges of an ageing population.</b></p> <p>Evidence from Source F: "...Singapore has been pushing hard to keep seniors active and engaged in their community. The <i>Action Plan for Successful Ageing</i> has outlined key initiatives that is aimed at keeping seniors meaningfully engaged across a range of activities, from volunteer work, working longer and returning to school to pick up new skills..."</p> <p>Evidence from Source E: "...controlling rising costs was the most important tactic in helping our countrymen to get ready for the needs of an aging</p>	<b>4-5</b>

	society. The next important factor is disease prevention and healthy lifestyles, followed by having more caregivers..." + Brief Explanation.	
<b>L5</b>	<p><b>As in L4 Not Surprised + answer based on critical analysis of Provenance of Source F.</b></p> <p>e.g. ...Furthermore, as the source comes from a government-run website, it is only to be expected that whatever is said on it would reflect well on the government. Thus, in this case, as the ageing issue is of growing concern among many, the government would want to reassure the general public that it has a good grasp of the situation and is adopting the right approach to tackle the issue. Quoting a distinguished foreigner (the Japanese expert) would add credibility to what the government is doing. Hence, this would encourage the people to back the government in what it does to deal with the challenges posed by an ageing population.</p>	<b>6</b>
<b>L6</b>	<p><b>As L4 + Not Surprised on the basis of cross-reference (of Source F's claim) to other sources.</b></p> <p>e.g. ...This claim of Source F that the government is playing a key role in helping the people meet the challenges of an ageing population is supported by Source which states that, "...A comprehensive Action Plan for Successful Ageing has been drawn up. More lifelong support is being provided to meet healthcare and ageing needs, through Central Provident Fund (CPF) schemes, Pioneer Generation Fund and the Merdeka Generation benefits among others..." + Brief Explanation. LINK: Since the Background Information confirms what Source F claims, this makes Source F's claim reliable and hence I am not surprised by it.</p>	<b>7</b>

- (e) 'The needs of the elderly in Singapore are well taken care of.'  
Using sources in this case study, explain how far you would agree with this statement. [10]

**Target Skill: Evaluation (all sources).**

Level	Descriptor	Mark
<b>L1</b>	<p><b>Writes about the statement; makes no valid source use.</b></p> <p>e.g. No, I disagree with the statement as there are many elderly people who re in ned of help but are not getting any help.</p>	<b>1</b>
<b>L2</b>	<p><b>Agree / Disagree, supported valid source use.</b></p> <p><b>Yes/No, Supported by valid source use.</b></p> <p>Award 2marks for the use of 1 source Award 3marks for the use of 2 sources Award 4marks for the use of 3 sources</p> <p>based on only one point of view</p> <p><b>Agree: Source A*</b> (re-employment), Source <b>B*</b>, Source <b>C</b>, Source <b>F*</b></p>	<b>2-4</b>

	<p><b>Source A:</b> Yes, because their <u>financial needs</u> are taken care of since they are able to find re-employment due to their qualities / attitude.</p> <p><b>Source B:</b> Yes, because their <u>healthcare needs</u> are taken care of by government subsidy schemes.</p> <p><b>Source C:</b> Yes, because their <u>financial and psychological needs</u> are taken care of as they can be retained as workers for longer time (due to government subsidy scheme to help employers).</p> <p><b>Source F:</b> ('Singapore has been pushing hard to keep seniors active and engaged in their community...keeping seniors meaningfully engaged across a range of activities, from volunteer work, working longer and returning to school to pick up new skills') Yes, their <u>various needs</u> are taken care of through comprehensive government plans.</p> <p><b>OR</b></p> <p><b>Disagree:</b> Source <b>A*</b>, Source <b>B*</b>, Source <b>D</b> and Source <b>E</b>.</p> <p><b>Source A*:</b> (focus on the existence of bias against re-hiring older workers which is implied in the first panel of the cartoon). Not easy to get re-hired as there is ageism. Thus their <u>financial needs</u> might not be easily met.</p> <p><b>Source B*:</b> (focus on the 'medical expenses will increase many fold'). NO, not all of their healthcare needs will probably be met (as various healthcare subsidies will not entirely remove the burden of payment for the individual).</p> <p><b>Source D:</b> ('elderly cleaner earning a meagre wage') NO, as they lack skills to get good-paying jobs and hence have difficulty meeting their <u>financial needs</u> / because they don't have sufficient savings in their CPF accounts.</p> <p><b>Source E:</b> ('Singaporeans are unprepared for the health-related costs of living until they are 100 years old') NO, as they do not have enough money for their full retirement needs, particularly, their <u>healthcare needs</u>.</p> <p><b>Source F*:</b> could argue that while plans are in place, they only indicate the intention to do things and may not necessarily mean that all that is planned will actually be carried out.</p>	
<b>L3</b>	<p>Agree / Disagree, supported valid source use Note: <i>Consideration to be given number of sources used and quality of analysis in deciding on marks in L2 &amp; L3.</i> i.e. <u>Both</u> elements of L2, support(S) <u>and</u> challenge(C) statement.</p> <p><i>Award 5 marks for the use of <u>2</u> sources (1 S + 1 C)</i></p>	<b>5-8</b>



	<p><i>Award 6 marks for the use of <b>3</b> sources (2 S + 1 C <u>OR</u> 1S + 2 C)</i>  <i>Award 7 marks for the use of <b>4</b> sources (2 S + 2 C)</i>  <i>(3 S+1 C = 6 marks <u>OR</u> 1S + 3C = 6 marks).</i>  <i>Award 8 marks for the use of <b>5</b> sources (2S + 3C <u>OR</u> 3C + 2C)</i>  <i>Award 6marks for <u>Unbalanced Evaluation</u> (1S + 4C = 6 marks <u>OR</u> 4S + 1C = 6 marks)</i></p>	
	<p><b>** To score additional 2 marks, candidates can take any one of these 3 routes:</b></p> <p><i>Through analysing at least one source in relation to its reliability, utility or <u>sufficiency</u></i>  e.g. Disagree as Source F states only that plans have been made by the Singapore government to take care of the various needs of the elderly in Singapore. However, having plans does not necessarily mean that they will be fully carried out as changes may take place and due to unforeseen circumstances, some aspects of the plan may never be put into effect. Also a lot depends on the resources available for plans to be successfully carried out. Furthermore, as the view is that of a foreigner, it may not be entirely correct since he/she might not have a full and deep understanding of the local situation.</p> <p><b>OR</b></p> <p><i>By sharing example(s) from their contextual knowledge</i></p> <p>e.g. I disagree that all the needs of the elderly have / will be met as it is very obvious from just walking around the HDB void decks and the food centres, there are many elderly people who are struggling to make ends meet. Some have resorted to a form of 'begging' by trying to persuade bystanders to buy tissue packets from them. Others gather aimlessly at coffee shops and malls as they have little opportunity to socialise. These are common sights and they indicate that not all of the elderly manage to get their needs met.</p> <p><b>OR</b></p> <p><i>By giving a balanced conclusion / resolution</i>  e.g. I agree that by and large, the sources do show that much is being done by the government to meet the various needs of the elderly. Whether it is by providing incentives for employers to continue re-hiring their older workers or providing healthcare subsidies under various schemes, as well as encouraging the individual to lead an active and healthy lifestyle, much has and will be done for the elderly. However, inevitably, due to scale of the issue (the sheer numbers of people who are joining the ranks of the elderly), it will not be realistic to expect that all the needs of every single elderly person can be met at any one time. There will always be some who will 'fall through the cracks'. Thus, there should be shared responsibility in the matter: the individual needs to be proactive and prepare well in advance for his/her retirement years and not leave it entirely to the government to see to their needs when the time comes. It would be financially impossible for the government to single-handedly bear the burden of meeting the needs of the entire elderly population.</p>	<b>+2</b>

**SECTION B [15 marks]**

- 2 (a)** Extract 1 suggests that tensions between Singaporeans and immigrants who settle down in Singapore could negatively affect Singapore.

In your opinion, what could be the **possible effects** if tension between Singaporeans and immigrants are not properly managed? Explain your answer with reference to **two** effects. **[7]**

Level	Descriptor	Mark
<b>L1</b>	<p><b>Describes the topic, i.e. tensions arising between Singaporeans and immigrants.</b></p> <p>e.g. When immigrants settle down in Singapore, they are expected to integrate into Singapore society but this does not always happen and so tensions do arise between immigrants and Singaporeans.</p>	<b>1</b>
<b>L2</b>	<p><b>Identifies / Describes effect of tensions being unresolved.</b>  <i>Award 2 marks for identifying one effect and 3 marks for identifying two effects.  Award 3 marks for describing one effect and 4 marks for describing 2 effects.</i></p> <p>e.g. One effect could be that the open attitude that Singaporeans currently have towards immigrants might change. This open attitude towards immigrants has been a reason why many foreigners / visitors find Singapore an attractive place to visit / stay. This open attitude has made Singaporeans more welcoming of immigrants and foreigners. It is based on respect for local customs and norms / values. There has to be mutual respect for it to continue. It has helped to bring about integration.</p> <p><b>OR</b></p> <p>Another effect could be the rise of xenophobic sentiments among the local population. Singapore has been a noted model for cultural tolerance and socio-economic mobility. This is one of the most important reasons why Singapore has been able to attract not just the talented and highly skilled, but also those seeking to escape economic hardship and discrimination because of their gender, race, or religious affiliation. But if tensions between immigrants and locals are not resolved, it could lead to abuse of immigrants, whether physical, verbal.</p>	<b>2-4</b>
<b>L3</b>	<p><b>L2 + Explains effects of tensions being unresolved.</b>  <i>Award 5-6 marks for explaining one impact.  Award 6-7 marks for explaining two impact.</i></p> <p><i>A clear link to Singapore's development is required for an explanation. Higher mark awarded to students with a logical flow.</i></p> <p>e.g. <b><u>One effect could be that the open attitude that Singaporeans currently have towards immigrants might change.</u></b> This open attitude towards immigrants has been a reason why many foreigners / visitors find Singapore an attractive place to visit / stay. This open attitude has made Singaporeans more welcoming of immigrants and foreigners. It is based on respect for local customs and norms / values. There has to be mutual respect for it to continue. It has helped to bring about integration. Thus, if this attitude</p>	<b>5-7</b>

	<p>is changed (for the worse) it would make it that much harder for immigrants to be accepted and settle in quickly leading to a lack of trust between people and weakening social cohesion which in turn will lead to various political and social issues.</p> <p>e.g. <b><u>Another effect could be the rise of xenophobic sentiments among the local population.</u></b> Singapore has been a noted model for cultural tolerance and socio-economic mobility. This is one of the most important reasons why Singapore has been able to attract not just the talented and highly skilled, but also those seeking to escape economic hardship and discrimination because of their gender, race, or religious affiliation. But if tensions between immigrants and locals are not resolved, it could lead to abuse of immigrants, whether physical, verbal. If these acts increase in frequency and seriousness, they could have a serious negative social as well as economic impact on the country as foreign talents and skilled foreigners might be deterred from choosing Singapore as a destination / home. The loss of such talents and skills will cause Singapore to be less competitive economically.</p>	
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- (b) Extracts 2 and 3 indicate some of the reasons why there is greater diversity in Singapore today.

Do you think Economic considerations or the Socio-cultural Environment plays a more important role in drawing immigrants to Singapore? Explain your answer. [8]

Level	Descriptor	Mark
L1	<b>Writes about the topic (i.e. transnational terrorism) but without addressing the question</b>	<b>1-2</b>
L2	<p><b>Describes both factors that contribute to immigration.</b></p> <p><i>Award 3 marks for describing one factor. Award 4 marks for describing both factors.</i></p> <p>e.g. <b><u>Economic considerations play an important role in drawing immigrants to Singapore.</u></b> Migrants and immigrants are often attracted by economic opportunities (employment) that may not exist in their home countries. Economic opportunities are readily available in Singapore as many businesses (such as Multinational corporations or MNCs and others) operate here. These Multi-national corporations are attracted to Singapore's business hub and its world-famous efficiency which provides a positive and conducive business environment (the ease of doing business, growth potential, political stability and well-established judiciary system). Some 7000 MNCs operate in Singapore.</p> <p>e.g. <b><u>The Socio-cultural Environment also plays an important role in drawing immigrants to Singapore.</u></b> This refers to things such as having community support, a safe environment and a good education system. <b>(NOTE: it is not necessary for the answer to cover all three aspect; detailed coverage of any one aspect is sufficient)</b></p> <p>For instance, Singapore is home to a wide range of ethnic communities and cultures from all over the world. The existence of these communities may help foreigners to feel more at home in Singapore. Many immigrants of these ethnic</p>	<b>3-4</b>

	<p>communities strengthen their ties with each other by gathering in certain districts. For example, the Thais tend to gather at Beach Road, the Filipinos at Orchard Road, etc.</p> <p>For instance, <b>Singapore offers newcomers a safe environment</b>. Singapore's strict laws ensure a low crime rate here which provides a safe environment for the foreigners and the supporting communities to thrive here.</p> <p>For instance, <b>Singapore's education system is another major draw for immigrants</b>. Migrants seek quality education in Singapore for themselves or for their children. Singapore's education system is well-recognised and admired for its effectiveness and high standards. The Ministry of Education in Singapore conducts annual admissions exercise for international students to join public schools. International students are accepted in primary schools, secondary schools, junior colleges and even tertiary institutes (polytechnics and universities).</p>	
<b>L3</b>	<p><b>Explains how Economic considerations and Socio-cultural environment serve to make Singapore an attractive destination.</b></p> <p><b>Note: An explanation is showing how the factors 'persuade' foreigners to choose Singapore as home. The answer cannot be awarded L3 if the example given is not related to the topic.</b>  <i>Award 5-6 marks for explaining one factor.</i>  <i>Award 6-7 marks for explaining both factors.</i></p> <p>e.g. <b><u>Economic considerations play an important role in drawing immigrants to Singapore.</u></b> Migrants and immigrants are often attracted by economic opportunities (employment) that may not exist in their home countries. Economic opportunities are readily available in Singapore as many businesses (such as Multinational corporations or MNCs and others) operate here. These Multi-national corporations are attracted to Singapore's business hub and its world-famous efficiency which provides a positive and conducive business environment (the ease of doing business, growth potential, political stability and well-established judiciary system). Some 7000 MNCs operate in Singapore. <b>This means that there is a whole range of job opportunities available to both locals and potential immigrants (especially as there is a lack of expertise among locals in certain skills). Hence, this could attract immigrants either as workers or employers to choose to set up home in Singapore.</b></p> <p>e.g. <b><u>The Socio-cultural Environment also plays an important role in drawing immigrants to Singapore.</u></b> This refers to things such as having community support, a safe environment and a good education system. <b>(NOTE: it is not necessary for the answer to cover all three aspect; detailed coverage of any one aspect is sufficient)</b>  For instance, Singapore is home to a wide range of ethnic communities and cultures from all over the world. The existence of these communities may help foreigners to feel more at home in Singapore. Many immigrants of these ethnic communities strengthen their ties with each other by gathering in certain districts. For example, the Thais tend to gather at Beach Road, the Filipinos at Orchard Road, etc. <b>Being able to meet with fellow countrymen and to exchange news and food, etc, with each other helps these newcomers to settle in better and thus the existence of a sufficiently large foreign</b></p>	<b>5-7</b>

	<p><b>community would be a plus factor in helping immigrants to choose Singapore as their home.</b></p> <p>For instance, <b>Singapore offers newcomers a safe environment.</b> Singapore's strict laws ensure a low crime rate here which provides a safe environment for the foreigners and the supporting communities to thrive here. <b>This attracts migrants and immigrants to choose to work and live in Singapore given Singapore's safety and security.</b></p> <p>For instance, <b>Singapore's education system is another major draw for immigrants.</b> Migrants seek quality education in Singapore for themselves or for their children. Singapore's education system is well-recognised and admired for its effectiveness and high standards. The Ministry of Education in Singapore conducts annual admissions exercise for international students to join public schools. International students are accepted in primary schools, secondary schools, junior colleges and even tertiary institutes (polytechnics and universities). <b>Thus, the quality education services provided in Singapore with high standards of certification and a wide range of courses, make Singapore a noted education hub for quality education. This serves to attract many international students (80000 international students attracted to Singapore in 2014) and often, these students and their families choose to stay on as PRs and citizens.</b></p>	
<b>L4</b>	<b>Both aspects in L3 plus explains how one impact outweighs the other.</b>	<b>8</b>