



General Certificate of Education
Advanced Level Examination
June 2014

General Studies (Specification B)

GENB4

Unit 4 Change

Insert

Stimulus Material

These texts are to be read in conjunction with the questions in unit GENB4.

The questions arise from the texts, but they should not be answered by reference to the texts alone.

Text A

The Debt Quilt

Rachel Steward spread her debt quilt over the sofa in the rented one-room flat in East London she shares with her partner, Ben. The first panel in the quilt is a letter from the former Alliance & Leicester Bank, dated February 2005. Steward was 25. She had no assets and no steady job, and the bank was, the letter says, 'very pleased' to be lending her £5000. Steward can't remember the annual rate or the repayment term but a scrawled note on the letter suggests that at one point she owed the entire amount of the loan plus 46 per cent. 'I think I had some debt before that – quite small, a couple of thousand,' she told me. 'I thought I'd get this debt to pay off that one and I ended up spending it on something else.'

There are 82 panels on the quilt, charting Steward's journey deeper and deeper into the red. She gathered together all the offers of loans she received, together with the threatening letters from utility companies, solicitors and debt collection agencies, and scanned them with the help of Ben, a graphic designer. She took sheets of A4 paper, spray-mounted squares of fabric on to them, ran them through an ink-jet printer and hand-stitched the printed panels together into a king-size portrait of insolvency. She hopes to sell the quilt to defray the debt, which peaked not long ago at £18 000. Since she consolidated her debts with an agency, this has shrunk to just over £15 000. It is an expensive quilt.

According to the money education charity Credit Action (2012), the average British household is nearly £8000 in debt, not including mortgages. The banks may lose out when a borrower goes bust, but they benefit to the tune of £173 million a day in interest payments on various kinds of personal loan.

According to Rosa-Maria Gelpi and François Julien-Labruyère in *The History of Consumer Credit*, it was Calvin who did the theological spade-work that enabled the Tudors to break the old Christian ban on lending money at interest. Henry VIII legalised it; Edward VI recriminalised it; since Elizabeth I restored her father's financial initiative in 1571 – albeit with a cap of 10 per cent – lending and borrowing money at interest steadily metamorphosed from rarity to commonplace, from commonplace to norm, and from norm to something like a duty.

Many students in the UK would laugh at the small scale of Steward's borrowings.

The last panel of the debt quilt, a recent letter marked 'Priority Invitation', has an echo of Calvinist predestination* – that no matter how indebted the debtor, they can never be damned to eternal insolvency, because they have been Chosen. 'Rachel Steward, You Have Been Pre-Selected,' the letter reads. 'Apply for the Vanquis Bank Visa Card with no annual fee and all these great benefits.' The annual interest rate on the card is just a tenth of a point shy of 40 per cent.

Source: adapted from JAMES MEEK, *London Review of Books*, 10 May 2012, copyright © LRB Ltd, 2014. All rights reserved.

* belief in a soul's being pre-selected for heaven or hell

Text A continued**Personal Debt in the UK (June 2013)**

- Outstanding personal debt stood at a total of £1.424 trillion.
- Individuals owed nearly as much as the entire country produced during the whole of 2012.
- Average household debt (excluding mortgages) was £5971.
- Average household debt (including mortgages) was £54 015.
- The average amount owed per adult (including mortgages) was £28 980 or around 120% of average earnings.
- Average consumer borrowing (including credit cards, motor and retail finance deals, overdrafts and unsecured loans) per adult was £3204.
- The estimated average outstanding mortgage for the 11.3 million households that carry mortgage debt stood at £112 459.
- UK households paid an average of £2279 in annual interest payments.
- On average, 8192 new debt problems were dealt with by the Citizens' Advice Bureau on each working day.
- Someone is declared insolvent or bankrupt, on average, every 5 minutes 15 seconds.
- The daily value of all purchases made using plastic cards was, on average, £1.355 billion.

Source: Debt Statistics from Credit Action, www.creditaction.org.uk (June 2013 edition)

Turn over for the next text

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Text B

Mobile Phone Etiquette

Landline telephones allowed us to communicate, but not in the sort of frequent, easy, spontaneous, casual style that would have characterised the small communities for which we are adapted by evolution, and in which most of us lived in pre-industrial times. Mobile phones – particularly the ability to send short, frequent, cheap text messages – restore our sense of connection and community, and provide an antidote to the pressures and alienation of modern urban life. They are a kind of ‘social lifeline’ in a fragmented and isolating world.

Think about a typical, brief ‘village-green’ conversation: ‘Hi, how’re you doing?’ ‘Fine, just off to the shops – oh, how’s your Mum?’ ‘Much better, thanks.’ ‘Oh, good, give her my love – see you later.’ If you take most of the vowels out of the village-green conversation and scramble the rest of the letters into ‘text-message dialect’ (HOW R U? CU L8ER), to me it sounds uncannily like a typical SMS or text exchange: not much is said – a friendly greeting, maybe a scrap of news – but a personal connection is made, people are reminded that they are not alone. Until the advent of mobile text messaging, many of us were having to live without this kind of small but psychologically and socially very important form of communication.

But this new form of communication requires a new set of unspoken rules, and the negotiations over the formation of these rules are currently causing a certain amount of tension and conflict – particularly the issue of whether mobile text is an appropriate medium for certain types of conversation. Chatting someone up, flirting by text is accepted, even encouraged, but some women complain that men use texting as a way of avoiding talking. ‘Dumping’ someone by text message is widely regarded as cowardly and absolutely unacceptable, but this rule has not yet become firmly established enough to prevent some people from ending relationships in this manner.

Source: extract from *Watching the English* by KATE FOX, published 2004
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Text C**The Power of Conspiracy**

The Internet has created shadow armies whose size and power are unknowable. Cyberspace communities of semi-autonomous and occasionally self-invented individuals have grown up, some of them permitting contact between people who in previous times might have thought each other's interests impossibly exotic or even mad. At the same time, the democratic quality of the Net has permitted the release of a mass of undifferentiated information, some of it authoritative, some speculative, some absurd. But, increasingly, material originating on the Net has turned up in popular culture – a millennial version of the word-of-mouth route to popularity. The online encyclopaedia *Wikipedia* has, at the time of writing, become a first resource for many students, despite the amusing randomness of its reliability.

The Internet has allowed the construction and circulation of audio and visual material devoted to 9/11 revisionism*. Cheap movies, often made using material not cleared for copyright, made and narrated by non-professional film-makers, have been posted on Google video, YouTube and other sites specialising in moving pictures. Invariably, such items make the same claims to accuracy and balance as do mainstream TV programmes, but have been concocted with the smallest fraction of research and resource, though no little ingenuity.

The collision of new media with the 9/11 movement created new, young celebrities. In 2005, a video co-produced by three friends in upstate New York became one of the most popular items on the Web. Dylan Avery had begun 'researching' 9/11 at the age of eighteen. "I found an article [on the Internet] on the World Trade Center," he told *Vanity Fair* magazine. "Someone had posted a picture of a controlled demolition and then a picture of the World Trade Center collapsing. And I was like, wow, OK. And then you find one article and that article links to ten others, and before you know it you're up until six in the morning. It's crazy, the information takes over."

Avery's Net-inspired film, *Loose Change*, ran eighty minutes, was made in contemporary pop-video style with quick edits and short interviews, and was boosted by a lively soundtrack contributed by his friends. *Loose Change* claimed to be an examination of the World Trade Center and Pentagon attacks in the light of the official investigation by the 9/11 Commission, and over the course of a year competed with some of the Web's most celebrated videos – the comedian who was rude to the president, the chubby teenager singing along to a Romanian pop tune. By May of 2006, *Loose Change* had, in part or in its entirety, been viewed some ten million times.

Source: adapted from *Voodoo Histories* by DAVID AARONOVITCH, published by Vintage Books, 2010
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* conspiracy theories attributing the terrorist attacks of 11 September 2001 to the US Government

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Text D

It's vital that we play God

Earlier this year, I presented a BBC2 Horizon programme on synthetic biology. Our choice of title, *Playing God*, was not intended as a criticism of synthetic biologists, but rather to highlight an allegation they often face. Environmentalists, religious figures and sections of the media regularly use the phrase as a handy stick with which to beat those in the field. Scientists, they claim, are foolishly meddling in matters that should be left to the gods or nature.

That accusation has been made in attacks against many of the major scientific advances of the modern era, including Watson and Crick's description of the structure of DNA in 1953; the birth of the first IVF baby, Louise Brown, in 1978; the creation of Dolly the sheep in 1997; and the sequencing of the human genome in 2001. In all these scenarios, it's not clear exactly what 'playing God' actually means.

Synthetic biology means different things to different people. Its leading scientists want to create, characterise and, crucially, standardise individual pieces of DNA. The purpose is to build biological circuits with specific functions, in much the same way that you might arrange components to make an electrical circuit. Others want to produce new versions of genetic code with entirely new letters and entirely unnatural versions of DNA.

The ability to design and build biological systems provides a new way to understand how living things work, yet the field is much more about engineering than pure science. However, many synthetic biologists are seeking to solve problems in more efficient ways than traditional engineering does, with potential applications ranging from fighting pollution and cancer to manufacturing fuel and drugs.

Detractors use the phrase 'playing God' to provoke emotive opposition without defining what it is about synthetic biology that is qualitatively different from the previous advances that they enjoy and benefit from every day. Should we go back to the time before humans started playing God through their development of sanitation, vaccines and measures to counter widespread child mortality?

Source: extract from an article by ADAM RUTHERFORD, *The Guardian*, 28 July 2010
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Text E

Moral Foundations

A number of psychologists have co-operated in putting forward a theory that accounts for both the diversity of moral attitudes across cultures and what they perceive to be certain underlying values common to all cultures. Cultures build their own moral superstructure on what these psychologists call 'moral foundations'. They have identified six of these:

1. **Kindness:** We have evolved to be aware when others dear to us are in pain, and to want that pain to be overcome. It is the basis of what attaches us to each other; what makes us care for each other; and what seeks to prevent harm.
2. **Fairness:** Evolution has taught us that it is in our own interests to be fair to others in the expectation that they will be fair to us. If it doesn't necessarily mean absolute equality of rights – though perhaps it should – it does mean that justice will be meted out proportionately.
3. **Freedom from oppression:** We have in common a hatred of being oppressed, bullied, dominated by others. We may act concertedly to neutralise and counteract the imposition of such domination.
4. **Loyalty:** This acting together, or solidarity, is deeply embedded in our allegiance to the family, the tribe, and the country. It may extend to the self-sacrifice of the soldier and the martyr.
5. **Authority:** Notwithstanding our dislike of being dominated, we are prepared to follow a strong leader whose authority is legitimate; and there are those of us ready to assume authority when leadership qualities are called for.
6. **Nobility:** As we have become 'civilised', so we have come to aspire to behaviour that is elevated above the satisfaction of animal appetites. We recognise nobler motives for behaving than those that are purely physical.

It will be acknowledged that the first three of these 'moral foundations' are more firmly established – more 'foundational' – than the second three. All, though, are products of human evolution and are universal.

Source: written for AQA, 2013

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