

UNIVERSITE PARIS 1 PANTHEON-SORBONNE

UFR 06 / SGEL

LICENCE DE GESTION ET ECONOMIE D'ENTREPRISE, Semestre 2

Partiel d'anglais appliqué à la gestion

Date: 11 mai 2012

Durée: 2 heures

Enseignant responsable: Jean-Toussaint Pindi, Maître de Conférences

Sujet rédigé en collaboration avec Caroline Peynaud, ATER

No Documents allowed. Write your answers on the official sheets provided.

PART 1. Reading

A. Read the following text entitled “*Social Security in Britain*” and address the ensuing vocabulary and comprehension exercises.

Social Security in Britain

The social security system provides benefits for British people and is operated by Department of Work and Pensions agencies throughout the country. It is the government's single most expensive program (28 per cent of public spending or £138 billion in 2004-5) and is financed from general taxation and contributions by employers and workers over 16 to the National Insurance Fund.

This means that social security gives benefits to workers who pay contributions to the National Insurance Fund and income tax system; income-related benefits to people who have no income or whose income falls below certain levels and who need assistance; and other benefits which are conditional on disability or family needs, such as non-contributory Disability and Attendance Allowances.

The contributory system gives, for example, relatively low state retirement pensions for employed women at 60 and men at 65 (to be equalized at 65 for all from 2010); maternity pay for pregnant working women; sick pay or incapacity benefit for people who are absent from work because of illness or who become incapable of work; and a Jobseeker's Allowance for those who become unemployed (dependent upon people actively seeking work).

Income-related benefits are also provided by the state, usually after means-testing (examination of financial position). For example, *Income Support* depends upon savings and capital and is given at various levels of eligibility to some 5.6 million people in financial need, such as one-parent families, the elderly, long-term sick and unemployed. It covers basic living requirements, although the sums are relatively low. It also includes free prescription drugs, dental treatment, opticians' services and children's school meals. The *Working Families' Tax Credit* is a benefit whereby families with children and at least one parent on low-paid work receive a tax credit through workers' pay packets to increase earnings. It includes the same extra benefits as *Income Support* and is dependent upon income, savings and capital. A *Child Tax Credit* is a payment to support families with children and is dependent upon income and the number of children in a family unit. *Housing Benefit* is paid to people on *Income Support* and other low-income claimants (4.2 million in 2001) and covers the cost of rented accommodation. A tax-free *Child Benefit* (£15 per week for the eldest child and £10 for other children) is paid to all mothers for each of her children up to the age of 18, irrespective of family income.

In the past, people in great need were also able to claim non-contributory single payments, such as the cost of clothes, cookers and children's shoes, in the form of grants or loans. But these have been sharply cut and replaced by a Social Fund, to which people have to supply.

Social security does provide a degree of security. It is supposed to be a safety net against urgent needs, but this does not prevent hardship. Some 27 per cent of British people are on different kinds of income-related benefits. It is also estimated that a quarter of the population (including 4.5 million children) exist on the poverty line, which is sometimes measured as half the average national income. But accurate figures of poverty are difficult to find, because of the variable presentation of statistics; because there are different definitions of what constitutes poverty; and because poverty today tends to be seen in relative rather than absolute terms.

Conservative and Labour governments are concerned that people should look after themselves more, without automatic recourse to the state for help and that they should seek employment more actively. They are encouraged to take out private pensions to add to their low state pensions and to ensure privately against health and other costs. But the inadequate record of the insurance companies in these areas has been criticized.

The value of occupational pensions operated by private companies has effectively been reduced by a movement from final-salary pensions to different forms of subscription and some firms have gone out of business leaving workers without the pensions to which they have contributed. It is argued that a predicted state and private pension crisis in Britain can be resolved only by increased taxation to pay for state pensions at a time when the labour force is decreasing or by workers working longer and saving more for their retirement (or by a mixture of the two).

John Oatland, *British Civilisation*, London, Routledge, 2006

B. Vocabulary (5 points)

a) Find words in the text matching the following definitions. The words are in the order of the text.

1. a tax levied by governments on the earnings of individuals :
2. Unemployment benefit granted to jobless people actively looking for work in Britain:
3. A weekly payment made to an employee who is unable to work because of illness or disability:
4. People who assert a right to a benefit or compensation:
5. Wages paid to an employee who is not working because he or she is ill:

b) Define the following words IN ENGLISH

1. benefits (paragraph 1, line 1):
2. income-related benefits (paragraph 2, line 2):
3. means-testing (paragraph 4, line 1):
4. hardship (paragraph 6, line 2):
5. poverty line (paragraph 6, line 4):

C. Comprehension (5 points)

Answer the following questions briefly.

1. How is social security funded in Britain?
2. What does the granting of benefits depend on? Give details
3. What is the main role of social security?
4. How has social security evolved in the last ten years?

5. What evolutions can be predicted in the future about pensions?

PART 2: Grammar (5 points)

Modals: Complete the following sentences using modals. Choose from: *might, needn't, may, can, couldn't, should, must, mustn't, have to, don't have to*. Each modal should be used only once.

1. There are many charities, which provide computers to poor children in Britain. So, new charities _____ rather focus on children in Africa.
2. Organisations _____ send computers to countries where there are no technology teachers.
3. If people wish to learn more, they _____ visit our website.
4. You _____ need a different distributor in Osaka.
5. They _____ give us the discount we want, but I am not sure they will, given their financial difficulty.
6. Their factory is open three days a week. They _____ be selling many cars.
7. The announcement was made after he had gone home. So, he _____ have heard it.
8. If you want a refund, you _____ bring your receipt.
9. The company has an insurance policy that covers all employees. You _____ take a personal insurance.
10. Investors _____ always choose a fund that suits them because we have a wide range of products.

PART 3: Essay (5 points)

It is often heard that social security should be a safety net and not a comfort blanket.

Explain this statement and discuss it.

Write a minimum of 250 words or a maximum of 400. When you finish, count and write the number of words you have used in your essay. You lose 1 point if you fail or forget to do so.

Key to answers and guidelines for marking

Vocabulary (5 points)

Answers

6. Find words in the text matching the following definitions. The words are in the order of the text

1. *income tax*
2. *jobseeker's allowance*
3. *incapacity benefit*
4. *claimants*
5. *sick pay*

b) Define the following words IN ENGLISH

6. *payments made under a national insurance scheme*
7. *benefits granted on the basis of the claimant's income.*
8. *an examination of all the sources of a person's income to determine whether they qualify for aid from the government.*
9. *difficult conditions of life, such as lack of money or unemployment.*
10. *a minimum income level used as an official standard for determining the proportion of a population living in poverty.*

Marking

Half a mark for a correct answer. In section b) a quarter of a mark can be awarded if the definition is not thoroughly or correctly written. Nothing to be awarded for a blank or a wrong answer.

Comprehension (5 points)

Answers

6. How is social security funded in Britain?

There is a double system of funding: general taxation, and contributions by employers and workers.

7. What does the granting of benefits depend on? Give details

Some benefits depend on the financial situation of the claimant (income and savings), like Income Support or Families' Tax Credit. Others are granted to everyone, irrespective of revenue, like Child Benefit.

8. What is the main role of social security?

The main role of social security is to serve as a safety net against urgent needs. In other words, it is supposed help people in temporary difficult situations, such as sickness or unemployment.

9. How has the social security system in Britain evolved in the last ten years?

British governments generally consider that people should be more self-reliant, so social security has evolved towards more reduced help with incentives for people to look after themselves more (such as the jobseeker's allowance). People are also encouraged to take out private pensions.

10. What evolutions can be predicted in the future about pensions?

The funding of retirement pensions may evolve towards people working longer or saving more for their retirement.

Marking

You can award **0, 0.25, 0.5, 0.75** or a **full mark** per answer depending on how satisfied you are with the form and content of the answer.

Grammar (5 points)

Answers

Modals: Complete the following sentences using modals. Choose from: *might, needn't, may, can, couldn't, should, must, mustn't, have to, don't have to*. Each modal should be used only once.

1. There are many charities which provide computers to poor children in Britain, so new charities _____ *should* _____ rather focus on children in Africa.
2. Organisations _____ *needn't* _____ send computers to countries where there are no technology teachers.
3. If people wish to learn more, they _____ *must* _____ visit our website.
4. You _____ *may* _____ need a different distributor in Osaka.
5. They _____ *might* _____ give us the discount we want, but I am not sure they will, given their financial difficulty.
6. Their factory is open three days a week. They _____ *mustn't* _____ be selling many cars.
7. The announcement was made after he had gone home. So, he _____ *couldn't* _____ have heard it.
8. If you want a refund, you _____ *have to* _____ bring your receipt.
9. The company has an insurance policy that covers all employees so you _____ *don't have to* _____ take a personal insurance.
10. We have a wide range of products, so investors _____ *can* _____ always choose a fund that suits them.

Marking

Half a mark for a correct choice. Nothing to be awarded otherwise.

PART 3: Essay (1 + 4=5points)

Marking

- First, please award **1 point** as a bonus for requisite length. Nothing to be awarded, nor any penalty point to be deducted for inadequate or excess length.

- Then, please read, correct and comment the whole essay and score as follows:

0.5 point = Very little substance. Poor explanation or discussion of the statement and poor English.

1 point = Attempt to explain or discuss the statement. Frequent spelling, vocabulary and grammar mistakes. No fluency of expression.

2 points = Good attempt to explain and /or discuss the statement. Some regular spelling, vocabulary or grammar mistakes. Problems with the writing style.

3 points = Good explanation and fairly balanced discussion of the statement coupled with real life examples. Very few spelling, vocabulary or grammar mistakes and a good writing style.

4 points = Fully satisfactory explanation and balanced discussion of the statement. High level English including fluency of expression and a very good writing style. Perfect spelling and good lexical and grammatical choices. No mistakes at all.

- Finally, please add the score to the bonus point, if any, and award the overall mark of the section.