



NATIONAL SENIOR CERTIFICATE EXAMINATION
NOVEMBER 2011

CONSUMER STUDIES

Time: 3 hours

200 marks

PLEASE READ THE FOLLOWING INSTRUCTIONS CAREFULLY

1. This question paper consists of 15 pages, a Resource Sheet of 2 (i – ii) pages and an Answer Sheet of 2 (i – ii) pages. Please check that you have the correct number of pages.
2. Answer the questions in Section A on the Answer Sheet provided. Detach the Answer Sheet before you begin and remember to write your examination number in the space provided.
3. Answers to the other sections must be completed in the Answer Book provided. Start **each section** on a **new** page.

SECTION B: Food and Nutrition

SECTION C: Clothing

SECTION D: Housing

SECTION E: Production

4. Read the questions carefully. A choice may be given in some questions.
 5. Number the answers exactly as the questions are numbered, and in the **middle** of the page.
 6. Leave adequate spacing between each answer.
 7. The marks allocated to each question will indicate the detail required.
 8. Where applicable write the answer in point form.
 9. Use the resource material supplied on the Resource Sheet when required to do so.
 10. Your own calculator may be used. No sharing of calculators.
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SECTION A SHORT QUESTIONS

Answer the questions in this section on the Answer Sheet provided.

Multiple Choice:

Answer the following questions by selecting the correct answer from the choices below each statement. Make a cross (X) over the correct letter on the Answer Sheet. There is only one correct answer per question.

QUESTION 1**CONSUMERISM**

1.1 The right to redress is best described as:

- A The right to complain about counterfeit goods.
- B The right to compensation for damaged goods.
- C The right to address the complaint with a person in authority.
- D B and C.

(1)

1.2 The following statements are true of the ombudsman:

- (i) It is a uniquely South African term.
- (ii) A person who investigates and attempts to resolve complaints and problems in a particular industry.
- (iii) Ombudsmen are mainly found in the banking and insurance industries, because these industries deal with large amounts of money.
- (iv) The ombudsmen is expected to mediate fair settlements.

- A (i), (iv)
- B (ii), (iii)
- C (ii), (iv)
- D (i), (iii)

(2)

1.3 Groups of people that contribute fixed sums of money to a central fund on a regular basis are termed:

- A Stokvels
- B Cash unions
- C Buying consortiums
- D All of the above

(1)

1.4 A characteristic/s of a 'credit card grace period' which occurs before interest would be charged, is ...

- A the time between the end of your billing cycle and your payment due date.
- B a window period of 20 and 25 days, to make a payment for the prior month's purchases without accruing any interest on those items.
- C if you typically carry a balance on your credit card from month to month and fail to pay your accounts in full, this grace period is ultimately wiped out in some cases.
- D all of the above.

(1)

1.5 Match the Columns

Match the scenario in Column A (1.5.1 – 1.5.4) with the **best** consumer organisation/act that would address the situation in Column B (A – F).

Make a cross (X) over the correct letter on your Answer Sheet.

| COLUMN A Scenario | COLUMN B Act/Consumer Organisation |
|---|--|
| 1.5.1 The Joshua Doore Furniture Retailer was selling furniture to consumers under the pretences that they were signing a hire purchase document but they were actually signing a micro-lending loan agreement. | A Advertising Standards Authority |
| 1.5.2 The complaint against inappropriate language used on the radio. | B Consumer Affairs (Unfair Business Practices Act) of 1988 |
| 1.5.3 Major food companies accused of price fixing of bread. | C South African Bureau of Standards |
| 1.5.4 The complaint against the Nestlé's Nestum/ Cerelac magazine advertisement, as the wording implies that baby cereals are an alternative to medical care. | D The Broadcasting Complaints Commission |
| | E South African Credit Agreements Act of 1989 |
| | F The Competition Commission |

(4)

1.6 Identify the **type** of tax you are expected to pay in each scenario described below. Write the type of tax opposite the number on the Answer Sheet provided.

1.6.1 You received an amount of R50 000 from a wealthy friend.

1.6.2 You have inherited all your father's assets on death, to the value of 4 million rand.

1.6.3 Cigarettes and alcohol.

1.6.4 You sell your holiday home and have to pay tax on the profit as it is not your primary residence.

1.6.5 The monthly or annual tax you pay to the local municipality based on the value of your house – which is used for the infrastructure within the community.

1.6.6 Tax levied on goods or services brought from overseas and then sold in South Africa.

1.6.7 Your grandmother is retired but still earns varying amounts of interest on all her investments.

(7)

FOOD AND NUTRITION

Make a cross (X) over the correct letter on the Answer Sheet.

1.7 The following foods are **not** VAT exempt:

- (i) Tastic rice
- (ii) Albany brown bread
- (iii) Frisco coffee
- (iv) Spar Fresh whole carrots
- (v) Pick n Pay Pork stir-fry strips
- (vi) Checkers topside mince

- A (i), (iii), (iv)
- B (iii), (v), (vi)
- C (ii), (v), (vi)
- D (i), (ii), (iv)

(2)

1.8 Osteoporosis is caused due to ...

- (i) the lack of animal protein in the diet.
- (ii) a calcium and Vitamin D deficiency.
- (iii) stress.
- (iv) the early onset of menopause causing an imbalance of hormones.
- (v) the lack of exercise.
- (vi) the lack of a fibre rich diet.

- A (i), (iii), (v)
- B (ii), (v), (vi)
- C (i), (ii), (iv)
- D (ii), (iv), (v)

(2)

1.9 Which foods will assist with iron absorption?

- A Fish and chicken
- B Wholewheat bread and cheddar cheese
- C Strawberries and tomatoes
- D Milk and fat free yoghurt

(1)

1.10 Foods that are high in cholesterol and should be avoided by someone suffering from Atherosclerosis are:

- A Thai pork curry made with coconut milk and green beans
- B Chicken and cashew nut stir fry cooked in olive oil
- C Salmon salad with canola oil dressing
- D Lentil and peanut stew with basmati rice

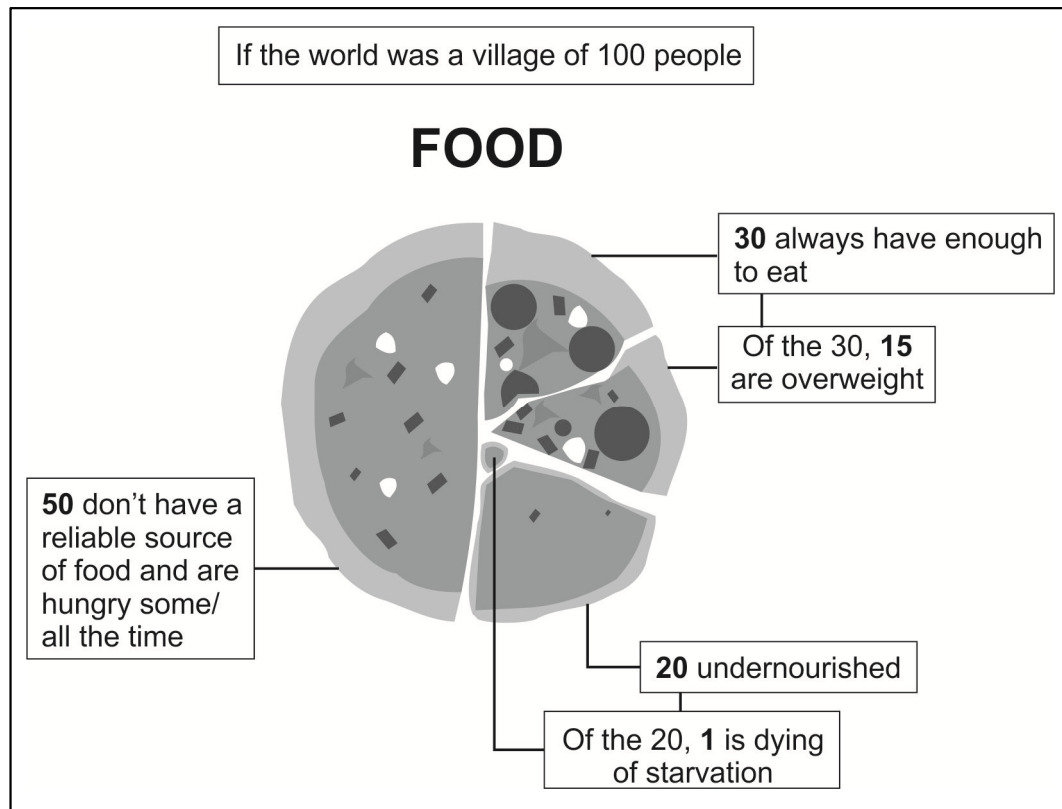
(1)

1.11 Goitre is a result of a lack of:

- A Iron
- B Magnesium
- C Iodine
- D Selenium

(1)

1.12 Study the diagram to assist you in answering Question 1.12.1 and 1.12.2:



[Adapted from: <www.funkygeography.blogspot.com>]

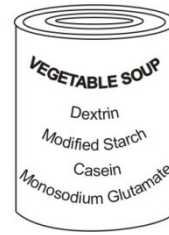
1.12.1 We can assume from the diagram that:

- A Obesity is a greater problem than under-nutrition
- B Under-nutrition is a greater problem than obesity
- C There are a greater percentage of people that have an adequate source of food supply than there are that do not
- D Of those people that have an adequate supply of food, 45% are obese (1)

1.12.2 What is the total percentage of the population that is most likely to be affected by food insecurity?

- A 71%
- B 20%
- C 50%
- D 70% (1)

- 1.13 The following ingredients were listed on an instant soup label. Which ingredient would make this product unsuitable for someone suffering from a lactose intolerance?



- A Dextrin
- B Modified Starch
- C Casein
- D Monosodium Glutamate

(1)

CLOTHING

Make a cross (X) over the correct letter on the Answer Sheet.

- 1.14 The development of a computerised software package used to generate accurate dressmaking patterns is an example of:

- A Improved textile manufacturing
- B Improved clothing production methods
- C Changing ideologies
- D A and B

(1)

- 1.15 Suzie is physically disabled and confined to a wheelchair. Which factors would she consider as the most important when selecting clothing to assist her in her disability?

- (i) Comfortable, easy to wear styles
- (ii) Long side zips in trousers
- (iii) Fashion trends
- (iv) Easy to iron fabric
- (v) Velcro tabs on trousers
- (vi) Price

- A (iii), (iv), (vi)
- B (i), (ii), (vi)
- C (i), (ii), (v)
- D (ii), (iii), (v)

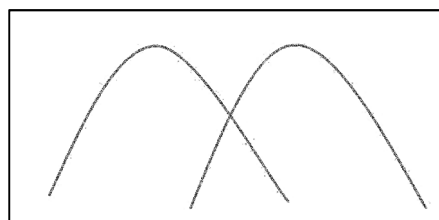
(2)

- 1.16 Which fibre is considered the most environmentally friendly?

- A Nylon
- B Cotton
- C Polyester
- D Hemp

(1)

- 1.17 Study the diagram of the two fashion cycles. At which two stages do fashion cycles usually intersect?



- A Decline and launch
- B Launch and growth
- C Maturity and decline
- D Launch and maturity

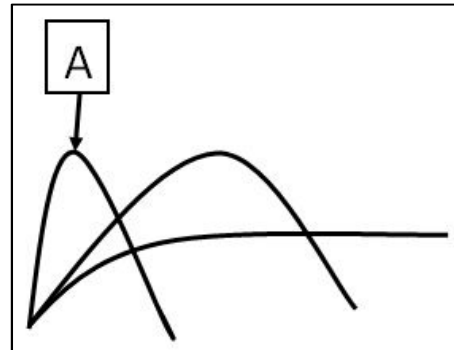
(1)

1.18 Haute couture clothing is characterised by the following:

- A The style and ideas that make up the garment are similar to existing fashion styles and ideas
 - B The design is not mass produced
 - C This fashion is affordable by the majority of fashion followers
 - D Styles are usually created by designers in large retail companies
- (1)

1.19 Graph A is an example of a:

- A Fad item
- B Classic item
- C High fashion item
- D Obsolete fashion item



1.20 1.20.1 The main factor that is likely to motivate this girl's fashion choice is:

- A Social factors
- B Political factors
- C Technological factors
- D Economic factors



(1)

1.20.2 The girl in Question **1.20.1** is most likely to buy her clothes from the following shops:

- (i) Designer boutiques
- (ii) Sweat shop
- (iii) Exclusive retail stores
- (iv) Second hand shops
- (v) Charity stores

- A (ii), (iii)
- B (iv), (v)
- C (ii), (v)
- D (i), (iv)

(2)

1.21 The system introduced to restrict the import of clothing and textiles from other international countries is the:

- A Competitive Clothing System
- B Trade Benefit System
- C Quota System
- D International Trade Import Relations System

(1)

HOUSING

Make a cross (X) over the correct letter on the Answer Sheet.

- 1.22 Analyse the case studies of 4 families to assist you in answering Questions **1.22.1 – 1.22.5**.

Family 1

Jabu has one child; she has a child-minder and a housekeeper. Jabu earns a competitive salary. Her urban home has three bedrooms, 2 living rooms, as well as a kitchen and 2 bathrooms.

Family 2

Sue and Peter have 2 children, a monthly income of R8 000, they live in a small semi-detached (semi-attached) house in a village in the Western Cape. Their house is in need of maintenance.

Family 3

Emily is a 17 year old single mother who lives in a two bedroomed flat with her family in the centre of Durban.

Family 4

John and Sally have 2 children. John is unemployed and Sally runs a very small clothing alteration business from their one roomed flat. Sally earns an average of R100 a day.

- 1.22.1 Which family best qualifies for a government housing subsidy?

- A 1
- B 2
- C 3
- D 4

(1)

- 1.22.2 The main reason why this family in Question **1.22.1** qualifies for a housing subsidy is that:

- A They earn less than R3 500 a month
- B They are single parents
- C They are females and generally women are not the main breadwinners
- D Their house is in need of maintenance

(1)

- 1.22.3 Family 2 would need to have signed the following contract when purchasing their house:

- A Title deed
- B Sectional title transfer
- C Deed of sale
- D Transfer deed

(1)

1.22.4 Which families are least likely to qualify for a mortgage loan from the bank?

- A 1, 2
- B 3, 4
- C 2, 3
- D 1, 4

(1)

1.22.5 The advantages of the type of housing in family 2 are:

- (i) All the maintenance costs are shared by the body corporate
- (ii) Some level of privacy is still maintained as some areas are private for the owner's use only
- (iii) You are free to do alterations without consultation with the neighbour
- (iv) This type of housing is usually cheaper than a free standing house

- A (i), (iii)
- B (ii), (iii)
- C (ii), (iv)
- D (i), (iv)

(2)

1.23 The reason for a person/family not qualifying for a mortgage loan would be:

- A They are not married
- B They do not have stable jobs
- C The home they are buying does not cost enough to qualify for a loan
- D All of the above

(1)

1.24 The cost the buyer will incur to open up a bond account with a financial institution in order to purchase a house:

- A Transfer costs
- B Stamp duty
- C Initiation fee
- D Conveyance fees

(1)

1.25 Jane needs to purchase a washing machine. The one Jane likes costs R6 000. She has enough money in her bank account to pay for the machine in full. Which method of payment should she choose to keep her costs as low as possible?

- A Hire purchase
- B Cheque for the full amount
- C Credit card
- D Debit card

(1)

1.26 The function of the National Home Builders' Registration Council is to:

- A Protect the consumer against structural defects in a house no older than 5 years
- B Protect the consumer against roof leaks in a house no older than 10 years
- C Protect the consumer against the estate agent
- D A and B

(1)

GENERAL

Make a cross (X) over the correct letter on the Answer Sheet.

1.27 Which energy source for domestic use, is both environmentally friendly and economical in the long run?

- A Solar energy
- B Gas
- C Coal
- D Electricity

(1)

1.28 Effective ways to act responsibly and reduce your monthly electricity account are to:

- (i) Use energy saving light bulbs
- (ii) Set your geyser on a temperature of 70 °C
- (iii) Wrap the geyser in a blanket
- (iv) Use the tumble drier for short periods during the day
- (v) Boil the water on the stove instead of in the kettle

- A (ii), (v)
- B (iii), (iv)
- C (i), (v)
- D (i), (iii)

(2)

| |
|-----------------|
| 50 marks |
|-----------------|

SECTION B FOOD AND NUTRITION

Answer these questions in the Answer Book supplied.

QUESTION 2

2.1 Study the table (**RESOURCE ONE**) on page i of the Resource Sheet to assist you in answering Question **2.1.1**.

2.1.1 According to the table, which specific group of men have the **lowest** incidence of obesity? (1)

2.1.2 Account for the **lower** incidence of obesity in men in relation to women. (4)

2.1.3 'Obesity is a disease that is due to a poor lifestyle.'

Explain the truth of this statement. (2)

2.1.4 List **THREE** long term **health** risks of obesity. (3)

2.1.5 Discuss the **effects** of obesity on the South African **economy**. (5)

2.2 Two psychological eating disorders are **anorexia nervosa** and **bulimia**. Differentiate between the two under the following headings:

- **Eating habits with regard to their choice of food**
- **Signs and symptoms with regard to their body weight**

Tabulate your answer as follows:

| | ANOREXIA NERVOSA | BULIMIA |
|--------------------|------------------|---------|
| EATING HABITS | (2) | (2) |
| SIGNS AND SYMPTOMS | (2) | (2) |

(8)

2.3 A family member is diagnosed with **Diabetes (Type II)** and is told to cut down on carbohydrates, fats and proteins. Explain why this is true. (3)

2.4 Read **RESOURCE TWO** on page i of the Resource Sheet and answer the following questions:

2.4.1 Discuss **THREE health** effects of being able to buy cheap restaurant food on the South African population. (6)

2.4.2 During the 2009/2010 recession economists highlighted the **danger** of South Africans buying food on **credit**. Highlight **TWO** of these dangers. (2)

2.5 Research suggests a significant correlation between **poverty** and the incidences of death from **HIV/AIDS**. Evaluate whether you agree or disagree with the statement. (6)

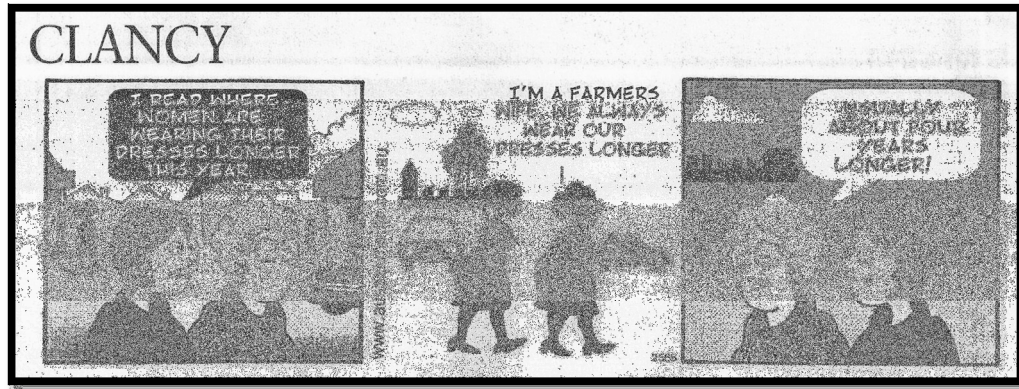
| |
|-----------------|
| 40 marks |
|-----------------|

SECTION C CLOTHING

Answer these questions in the Answer Book supplied starting on a new page.

QUESTION 3

3.1 Study the fashion cartoon and answer Question 3.1.1 – 3.1.3:



- 3.1.1 Discuss **FOUR** factors that could have influenced the farmer's wife's **fashion choices**. (8)
- 3.1.2 In what **stage** of the fashion cycle is the farmer's wife's dress likely to be? Give a reason for your answer. (2)
- 3.1.3 If the farmer's wife holds on to her dresses '**long enough**' they could come back into fashion again. What does this statement mean? (2)
- 3.2 Explain how **self-esteem** could affect one's choice of clothing. (4)
- 3.3 Read **RESOURCE THREE** on page ii of the Resource Sheet and answer **3.3.1 – 3.3.4**.
- 3.3.1 Supply the correct fashion term for '**timeless quality pieces**'. (1)
- 3.3.2 '**Fashion is the earth's enemy and the economy's friend**'. With which aspect of this quotation do you agree the most? You must agree with one and justify your viewpoint. (Refer to the **RESOURCE FOUR** on page ii of the Resource Sheet to assist you in planning your answer.) (10)
- 3.3.3 Analyse how the company Lunar could contribute to the effects of the following through the globalisation/internationalisation of their company.
- (a) Increased technological advancements
 - (b) Improved economy
 - (c) Increased international trade (6)
- 3.3.4 With reference to her quote 'If you buy a T-shirt for R25, for instance, it is highly likely that the labour has been abused along the way'. Briefly mention how **labour** is **abused** in this industry. (3)
- 3.4 State the importance of a good **basic wardrobe** for the world of work. (4)

| |
|-----------------|
| 40 marks |
|-----------------|

SECTION D HOUSING

Answer these questions in the Answer Book supplied starting on a new page.

QUESTION 4

4.1 Read the following case study and then answer the questions that follow:

Blake works as an environmentalist at the local municipality and has sufficient funds to put down a deposit on a property. His housing options are as follows:

- Buy land and build a home on the land
- Buy an existing home

- 4.1.1 Compare Blake's housing options and decide which would be a **better** option, providing a sound reason for your choice. (8)
- 4.1.2 Blake does **not** want to rent a property. Explain why this would be a **good** decision. (5)
- 4.1.3 Compare the benefits for the seller of marketing one's home as a sole mandate rather than multi-listing with a variety of agents. (4)
- 4.1.4 What **FOUR structural features** will Blake need to consider when buying an existing house? (4)
- 4.1.5 Explain the following with regard to the buying of a house.
- (a) Electrical compliance certificate
 - (b) Voetstoots
 - (c) Cooling off period
- (3)
- 4.1.6 The interest rates are currently at their lowest in 30 years. Discuss the **impact** these **lower interest rates** will have on the following:
- (a) Blake acquiring his home (2)
 - (b) Blake's monthly budget (2)
- 4.1.7 Blake will have to buy a new fridge for his home. Suggest **THREE** economic factors he would need to **consider** before buying his **fridge**. (3)
- 4.1.8 List **THREE** possible **services** the municipality could offer Blake that are directly related to him being a home owner. (3)

4.2 The *Fairlady* magazine provided some useful hints on how to be environmentally conscious. They are as follows:

- Shop with a list so you don't buy too much of the 'wrong' thing
- Buy as much unpackaged fresh food as you can
- Get creative with the bits and pieces in your fridge
- Compost fruit and veggie scraps

[<www.fairlady.com>]

Choose **THREE** of the hints above and explain in detail how they could contribute to becoming more environmentally friendly.

(6)

40 marks

SECTION E PRODUCTION

Answer these questions in the Answer Book supplied starting on a new page.

QUESTION 5

5.1 Among the top tips for a successful business are:

'Do lots of market research before starting out'
'Take a keen interest in the development of staff'

5.1.1 Discuss the value of **market research** for the success of a business. (3)

5.1.2 Justify the value of '**developing staff**'. (3)

5.2 All businesses have a **code of ethics** which the workers are made aware of before starting to work for a company.

State **THREE** values associated with a company having a code of ethics. (3)

5.3 A **production system** involves the transformation of inputs through a process in order to produce an output.

List **FOUR** requirements essential in the input stage, to enable the process to continue. (4)

5.4 A very important component of the production system is **quality control**. Mention **THREE** reasons why quality control is so important. (3)

5.5 State **TWO** reasons why stock rotation is important when selling a product. (2)

5.6 Two of the top reasons why businesses fail are:

'Spending too little. It takes money to make money.'
'Spending too much'.

Identify **FOUR** areas where businesses may '**spend too little**' and hence cause the business to fail, and then provide **ONE** good **reason** for each area identified. Tabulate your answer as follows:

| AREAS | REASON |
|--------------|---------------|
| | |

(8)

5.7 Suggest **FOUR financial responsibilities** the employers have towards their employees. (4)

| |
|-----------------|
| 30 marks |
|-----------------|

Total: 200 marks