



NATIONAL SENIOR CERTIFICATE EXAMINATION
NOVEMBER 2015

**CONSUMER STUDIES
MARKING GUIDELINES**

Time: 3 hours

200 marks

These marking guidelines are prepared for use by examiners and sub-examiners, all of whom are required to attend a standardisation meeting to ensure that the guidelines are consistently interpreted and applied in the marking of candidates' scripts.

The IEB will not enter into any discussions or correspondence about any marking guidelines. It is acknowledged that there may be different views about some matters of emphasis or detail in the guidelines. It is also recognised that, without the benefit of attendance at a standardisation meeting, there may be different interpretations of the application of the marking guidelines.

SECTION A FOOD AND NUTRITION AND THE CONSUMER

QUESTION 1

- 1.1 Name **two** eating disorders that could result in a low BMI. (2) K
- 1.2 State **one** typical type of behaviour that is characteristic of each. (2) K
- 1.3 Give **one** observable symptom of each disorder. (2) K

1.1 Eating disorders	1.2 Typical behaviour	1.3 One observable symptom of each
Anorexia/anorexia nervosa	Sufferer sees themselves as overweight. Excessive exercise/hyperactivity. Voluntary self-starvation where the sufferer is obsessive about weight loss/has a fear of weight gain/ sees strict control of weight as a form of self-discipline or self-punishment due to poor self-image. Hides / plays with food <i>One valid behaviour</i>	Very thin, loss of teeth, dry skin, brittle hair and nails, growth of hair on cheeks, neck, arms & legs (lanugo), cold feet & hands, moody/depressed <i>One valid symptom</i>
Bulimia/bulimia nervosa	Repeated binge eating episodes followed by purging (vomiting, excessive use of laxatives, diuretics or enemas), fasting, excessive exercise Hides/plays with food. Lying about food eaten <i>One valid behaviour</i>	Damaged tooth enamel, swollen salivary glands, oedema, weakness, sores on knuckles from inducing vomiting, anxiety. <i>One valid symptom</i>

Answer to be tabulated

- 1.4 Explain the term 'BMI'.
It stands for Body Mass Index.
BMI can help to indicate if the mass/body weight is correct for the person's height / BMI gives an indication if one is underweight, within a normal range or overweight.
Calculated: $\frac{\text{Mass (in kg)}}{\text{Height (in m)}^2}$ (2) K

Any two points

- 1.5 Why do you think that the article is called 'Dying to be thin'?
Disordered eating reflects a desire to be thin, but the detrimental effects on health are referred to by the word 'dying'. Many people, young girls and women in particular, are very keen/'dying' to be thin. Media hype often encourages this, but this article is outlining dangers/risks associated with poor eating habits.
Trying to be too thin is dangerous for one's health if taken to extremes, e.g. anorexia and other eating disorders – one could literally die as insufficient nutrients are provided to maintain health and bodily functions. Irreversible damage can be done. Distorted body image. (4) syn

- 1.6 The article states that 'even a woman with a healthy BMI of 25 could fall under this category' (i.e. disordered eating). Explain why this is true.
Yes, a person can have a BMI of 25/be normal weight for height but still not eat healthy, balanced meals on a regular basis.
BMI should be used as a guideline only – some people have heavy bones (genetics).
A BMI of 25 is borderline overweight or may have a distorted body image so a woman with a BMI of 25 might well try to lose weight by following various diets, restrictions, tablets, shakes etc. which is also disordered eating (bulimia).
Could be fasting therefore by not eating a balanced diet therefore BMI is still 25.

(5) eval
[17]

QUESTION 2

2.1 *State three guidelines for the prevention of osteoporosis.*

- Consume sufficient Ca to build bone mass during formative years.
- Increase/maintain exercise/bones lose strength without weight-bearing exercise.
- Avoid alcohol & smoking as they negatively affect absorption of Ca.
- Follow a healthy diet: Avoid severe weight loss (e.g. anorexia)/poor diet, not enough Ca, P & vit D will be consumed; also affects female hormones (oestrogen), which causes loss of Ca to speed up.
- Limit intake of caffeine as it affects absorption of Ca (coffee, tea, cola drinks).
- Some medication can interfere with Ca absorption – extra Ca may be needed.
- Avoid excessive acidic food as it draws out calcium in order to neutralise the acid

(3) K

2.2 *Evaluate the meals below and come to a conclusion about their suitability for a woman who is showing signs of osteoporosis. Suggest two improvements to each menu.*

Lunch	
<i>Egg salad (boiled egg, lettuce, rocket, tomato, low-oil mayonnaise) A cup of coffee.</i>	<p>An osteoporosis sufferer needs a diet that is high in Ca, P and vitamin D to maintain strength of bones/prevent further deterioration. This meal supplies some but not enough of these nutrients: Green vegetables are good sources of calcium, also contain some phosphorus. Eggs have some calcium but are not a main source. Egg yolk contains vitamin D – needed for absorption/utilisation of Ca & P. Eggs contain phosphorus Tomato and mayonnaise do not provide Ca, P or vitamin D needed for bone strength. Coffee contains caffeine – inhibits absorption of Ca</p> <p style="text-align: right;">Evaluation + conclusion (3)</p> <p>Suggestions for changes to meal: Add cheese to salad Add nuts Substitute tinned fish for egg Have (fortified) fruit juice (orange juice)/milk/water rather than coffee. Yoghurt</p> <p style="text-align: right;">Suggestions (2) syn</p>
Supper	
<i>Grilled chicken, carrots, rice. Glass of wine. Fruit salad.</i>	<p>Chicken and rice are not good sources of Ca, P & vitamin D. Carrots have some/a little calcium but no real benefit Alcohol affects absorption of Ca Fruit salad does not provide Ca, P & vitamin D therefore no benefit to an osteoporosis sufferer. The Ca, P and vitamin D content of this meal is very low and is therefore insufficient to meet the needs of an osteoporosis sufferer.</p> <p style="text-align: right;">Evaluation + conclusion (3)</p> <p>Suggestions: Add a green vegetable Avoid wine/substitute (fortified) fruit juice/milk/water or stick to only one small glass of wine. Add custard to the fruit salad – milk is an excellent source of Ca, P as well as (fat-soluble) vitamin D if full cream Have wholegrain/brown rice instead of white rice/Quinoa/mashed potato with milk Cheese sauce Fish instead of chicken</p> <p style="text-align: right;">Suggestions (2) syn</p>

(10) eval 6/ syn 4

Answers must relate specifically to osteoporosis, not general balanced eating

Candidates must evaluate the existing foods – 2 marks for each meal (4)

Conclusion for each meal (suitable/not suitable) (2)

Must suggest two valid changes – 2 meals × 2 = (4)

2.3 Name three foods from the meals listed above that are zero-rated for VAT.

Eggs, milk (in coffee), fresh veg in salad, carrots, rice, fresh fruit in fruit salad

Not just a list of different fruits or vegetables

(3) K

[16]

QUESTION 3

3 3.1 TRUE

3.2 FALSE – measures the effect of ingested carbohydrates on blood sugar levels

3.3 FALSE – 120/80 mmHg

3.4 TRUE

3.5 FALSE – oats or other wholegrain products such as high fibre bran flakes (or other suitable example).

Rye bread or any other dietary fibre e.g. fruit

(8) comp

[8]

QUESTION 4

4.1 D i

4.2 F iii

4.3 A v

4.4 C vi

4.5 B iv

(5) app

(5) comp

[10]

QUESTION 5

5.1 Name two specific diseases (apart from obesity) that Professor Noakes is referring to in his statement.

diabetes

Hypertension/high blood pressure – linked to obesity

Coronary heart disease/atherosclerosis/high cholesterol

Chronic constipation leading to cancer of the bowel/diverticular disease

Cancer

Two diseases

(2) comp

5.2 To what extent do you agree with Professor Noakes' statement? Explain in detail.

Motivation for agreeing with the statement:

- Refined **sugar** = high GI, very quick to digest – is the main cause of the rapid increase in blood sugar levels that cause insulin to be released. Type 2 diabetes occurs when the body becomes insulin resistant – the cells don't use insulin properly or the body does not produce enough insulin. Sugar is considered to be addictive.
- **Flour** is very refined also high GI and has a similar effect on the body to eating sugar. Many products that we eat on a regular basis are made from refined flour. Refined flour has little nutritional value.
- Many people are consuming too much refined flour leading to be reactions to gluten
- Sugar is added to a lot of **processed food** either as a preservative or a flavouring agent so people consume much hidden sugar.

- **Processed foods** have **salt** and various other sodium compounds (MSG, sodium benzoate/nitrate etc.) added – can lead to eating more than the recommended daily allowance – is a risk factor for high BP.
- Processed foods and convenience foods often contain refined starch and **lack fibre** which is needed to slow down emptying of the stomach and help to control blood sugar levels.
- Lack of fibre also leads to **chronic constipation** and related diseases of the bowel.
- Processed foods often provide '**empty kilojoules**' = are fattening but not nutritious – leads to overweight.
- Processed foods often contain a high % of fat – often saturated or trans fats which lead to heart disease.
- **CHD** – too much **sugar** can lead to it being converted to fat for storage in the body – leads to triglycerides in the bloodstream which can lead to build up of arterial plaque – hardening and narrowing of the arteries.
- Overweight and obese people are also likely to suffer from **hypertension** – the heart has to work much harder; and **CHD, diabetes, cancer and stroke**.

Conclusion: Prof Noakes is correct: the modern lifestyle of consuming excessive sugar, starch and processed foods can lead to insufficient natural foods being eaten which leads to these health problems.

OR Motivation for disagreeing with the statement:

- **Flour** can be whole wheat/ stone-ground – this is not very refined, bleached or processed. Products made with this would be medium to low G.I. so slows the emptying of the stomach which helps to control blood sugar levels. It also has good satiety value and contains fibre which many people need more of to help prevent constipation.
- **Sugar** could include natural sugars found in fruits and some veg; lactose in milk. Eaten in normal amounts, this would not present a risk of disease.
- **Processed foods** can include frozen foods, tinned veg etc. – GM foods can also be beneficial good nutritional value, no additives.
- It is one's lifestyle (including exercise, stress, alcohol, smoking, genetic) that have the impact and not diet alone. Most foods are fine in moderation if a balanced lifestyle is followed.

Conclusion: Prof Noakes is not correct to make such generalisations as not all flour, sugar and processed foods would be likely to cause diseases and obesity. It depends on whether or not you exercise as well as if your diet is balanced/overall combination of foods eaten and the choices of types of flour, sugar and processed foods.

(7) eval

6 marks plus 1 mark for conclusion – not just 'agree'
[9]

QUESTION 6

6.1

B	C	E	G
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In any order

(4) app

6.2

Dietary guidelines for anaemic girl	Reasons
Food rich in haem iron – liver, kidneys, red meat are best; also fish & poultry	Haem iron is more easily absorbed & utilised than non-haem in plant sources + eggs
Plant sources – green veg & salads, pulses, cereals, almonds, dried fruit; also egg yolks	Provide non-haem Fe (but these are not easily absorbed)
Include vitamin C in each meal	Aids in Fe absorption
Do not drink tea/coffee with or after meals	Tannins interfere with Fe absorption
Avoid carbonated cool drinks at meal times	Carbonates also interfere with Fe absorption
Nutritional supplements / multivitamins	Provide Fe in an easily absorbed form

**3 specific guidelines (3) K
1 valid reason each (3) app
[10]**

SECTION B CLOTHING AND THE CONSUMER

QUESTION 7

Give four guidelines when shopping for clothes to avoid the need to complain about the items purchased:

- Shop around and compare prices and quality at different outlets to avoid impulsive decisions – impulse buys can lead to regret.
- Read labels – check fibre content and care required – following care instructions can prevent problems due to ignorance or carelessness.
- Look for quality symbols on labels to guarantee good quality.
- Buy the best quality affordable – cheap and nasty goods often lead to dissatisfaction.
- Read and understand contracts if opening a store account.
- Check if there are conditions attached to the outlet's returns policy.
- Carefully check the condition of the garment – seams, hems, fastenings, hang etc. before purchasing.
- Reputable stores

[4]K

QUESTION 8

- 8.1 B
- 8.2 E
- 8.3 A
- 8.4 C

**(4) K
[4]**

QUESTION 9

Mention three technological factors that influence fashion change and give one example of each.

- **Communication/media** – people are aware of new fashions as fashion news is spread quickly and efficiently to a wide audience by means of TV, radio, magazines, newspapers, social media therefore creates desire for latest fashions.
- **Textile technology** – development of new fibres, finishes and production methods lead to continuous changes in fashions and clothing. Biotechnology and nanotechnology have developed fabrics with new characteristics.
- **Improved manufacturing methods** – mechanisation and computerisation allow for quicker and cheaper production of more items which leads to more sales and demand for new items which promote frequent fashion change.
- **Methods of distribution** – modern transport methods allow for quick distribution all over the world so consumer demand can be met quickly. Retailers can get clothing from other branches if they don't have stock which allows consumers access to new fashion items. On-line shopping.
- **Increased mobility** – consumers travel more and are exposed to other cultures & trends; this leads to increased demand for new fashions from other countries. Globalisation.

3 factors (3) + an example of each (3)

(6) K

[6]

QUESTION 10

10.1 *Suggest five examples of 'classic style essentials' that a stylish, young, working adult would find useful in his/her wardrobe.*

blazer or tailored jacket	'little black dress'
white shirt or blouse (tailored collar)	pencil skirt/A-line skirt
plain-coloured tailored shirt or blouse (not bright)	flat pumps/brogues
white T-shirt	high-heeled shoes (neutral or nude), not extreme
blue jeans (not faded, stonewashed etc.)	plain smart shoes/ankle boots (neutral colour)
tailored trousers/slacks (smart)	tailored suit (jacket and trousers/slacks/skirt)
trench coat	good quality accessories (e.g. simple jewellery, e.g. earrings, watch, cufflinks, good quality plain handbag (little/no bling, neutral colour))
Suit	Cardigan
Chinois	Golf shirt

5 marks for 5 classic clothing items for males or females

(5) app

10.2 *Do you agree with the author's statement that 'a few classic style essentials are needed that make getting dressed easy'? Motivate your response.*

This is true as classics are timeless – can be worn for years without looking out-dated, suit many figures, easy to dress up or down therefore one always has something suitable to wear = acceptable

It makes getting dressed easy as classics mix-and-match easily and will create harmony.

They are usually good quality and therefore look good and fit well.

Every person should have some classics in their wardrobe that can be up-dated each season with fashion accessories which makes getting dressed easy.

Even fashionable, young trendsetters would benefit from having some classics, e.g. the 'little black dress' or a jacket and tailored trousers.

Many people have classics such as jeans and blazer-style jackets as part of their basic wardrobe.

Speeds up time – easier to put an outfit together

(4) anal

10.3 *Discuss the statement 'your appearance is your business card' with reference to the importance of first impressions in the workplace.*

- A business card tells people who you are and where you work; it is used by professional people. Your appearance does the same as a business card as people will instantly judge who you are on their first impression of you.
- The company or workplace will be judged by the public according to the workers – if the employees give a good first impression by being neat and attractive, the company will be judged to be organised, efficient and professional too.
- A poor first impression in the workplace could put potential clients off because a first impression can only be made once and whether it is accurate or not, it is usually lasting.

(3) anal
[12]

QUESTION 11

11.1 *Compile a list, for a young office worker, of two 'Dos' and two 'Don'ts' with regards to creating a professional look at work.*

Do's:

- Follow the office dress code/corporate protocol and wear similar things to the other people.
- Clothes must be clean, ironed if necessary.
- Clothes must be in good repair.
- Classics will look more professional.
- Shoes – neat, clean, should be comfortable.
- Clothes should not be too tight, revealing or low cut but also not baggy; must fit well.
- Hair should be well cut and clean.
- Nails must be clean and groomed.
- Wear dark colours/plain colours.

Don'ts:

- Do not wear too much/too large jewellery; for a lady, avoid large dangling earrings and necklaces that could get in the way; for a man just a wrist watch and cuff links.
- Do not overdo make-up and perfume/aftershave/cologne.

- Do not have visible tattoos; they should be hidden under clothing.
- Avoid slogans and anything controversial or offensive on clothing.
- Avoid fads and extreme fashions
- Very high-heeled shoes/extreme styles are not suitable for the workplace.
- Nails should not be overly long
- Avoid revealing clothing, e.g. very short skirts, low-cut tops, sleeveless shirts for men, etc.
- Do not chew gum

(4) app

4 appropriate facts listed (4)

'Don'ts' should not just be the reverse of the 'Do's'

11.2 Compare two advantages and two disadvantages of wearing a uniform to work.

Advantages of uniforms	Disadvantages of uniforms
Identification Easy to identify the employees – helpful in a shop/restaurant for customers to know who works there.	Workers must be aware that everyone will know where they work so always represent their employer even if off duty but still in uniform.
Individuality A basic standard of appearance is ensured.	It takes away individuality in expression through one's dress/it takes away one's choice, especially for young people who want to be fashionable.
Cost Saves money for the worker – uniforms are usually provided/subsidised by the employer.	Might be poor quality if company cuts costs, so fabric + fit might not be good Limited number of uniforms means frequent washing
Easier, quicker and less stressful to dress for work	It could get boring wearing the same thing every day. The uniform might not suit you – colour, style.
Protection or protective clothing	Restricting or uncomfortable

(4) syn

Must be direct comparisons in order to get marks, not just listed points

[8]

QUESTION 12

In South Africa today, we are faced with an abundance of imported clothing from the Far East. State four ways in which the availability of cheap Chinese clothing can affect the household budget.

- Poorer families would be able to afford new clothing more often. Availability of cheap clothing would enable the family to have more money to spend on other items or to add to their savings.
- Many of these cheaper products are counterfeit brand names; this would enable people to buy 'branded' products usually only affordable to those with a large budget.
- They could afford to keep up with changes in fashion because products are cheaper.
- Quality is often not good therefore clothing does not last; one has to buy clothing more often so more money is spent in the long run.
- Cheap imports lead to job loss /retrenchment in S.A., local textile factories close down – has a very negative impact on household budgets of affected workers.
- Cheap therefore buy more than budgeted for.

(4) comp

[4]

QUESTION 13

Read the paragraph below and then answer questions 13.1 and 13.2.

13.1 *Suggest, with reasons, four measures that you as an individual can take to help to reduce the negative impact of textile and clothing production on the environment.*

Measures to take as an individual	Reasons
Read labels – try and choose textiles that are organically produced (e.g. cotton, silk and wool)	No artificial chemicals, fertilisers so land remains healthier; no crop sprays or toxic sheep dips are used; use natural dyes rather than toxic dyes containing heavy metals to not contaminate natural resources, use less water & energy therefore less impact on environment, kinder to the workers and animals – less harmful to biodiversity of eco-systems.
Purchase clothing made from 'greener' sustainable crops/eco-friendly – hemp, linen, ramie, bamboo, wood (Tencel or lyocell), soy fabrics made from hulls of soy beans	These improve soil quality , are drought resistant – less water and have a reduced carbon footprint, use less energy to produce, do not pollute rivers and are biodegradable and sustainable – made from renewable resources – less damage to land, water + air
Give unwanted textiles to recycling depots (wool, polyester can be recycled)	This could lessen demand for new wool – fewer sheep required so less land needed for farming; also avoids producing more non-biodegradable polyester which is made from petrocarbons (non-renewable resource) , is water intensive and uses lots of lubricants
Buy locally grown/ produced clothes and textile products; support local designers and the Proudly South African campaign.	To reduce carbon footprint, air/sea miles
Buy less clothing or buy vintage or second-hand clothing	Less demand for new products to be manufactured so less environment impact
You can remodel existing clothes (known as upcycling), swap with friends or donate unwanted clothing to charity	Less to be thrown away into a landfill; much is not biodegradable anyway so won't decompose; landfills cause pollution + take up valuable land space
Buy good quality classics especially if made from organic or sustainable fibres	They will last for many seasons and won't need to continually be replaced

Four suggestions with valid reasons
(8) comp

13.2 *Interpret what is meant by 'just societies' in terms of textile and clothing production.*

Just societies involve the big companies providing support to communities and improving the lives of their workers.

It means that workers must be treated fairly/Fair Trade – no sweatshops, child labour or exploitation of workers through long hours in poor conditions. Workers must be paid a fair wage, have decent working conditions, work reasonable hours, labour and safety laws must be adhered to etc.

Ethical treatment of animals such as sheep, alpacas, silkworms – no exploitation of animals or intensive farming methods

Just societies support environmental sustainability (renewable resources)

Just societies do not support brand piracy/counterfeit goods as this causes the rightful manufacturers to lose income, causes job losses and deprives the government of taxes.

(4) syn
[12]

SECTION C HOUSING AND FURNISHINGS AND THE CONSUMER**QUESTION 14**

- | | | |
|------|---|------------|
| 14.1 | A | (1) comp |
| 14.2 | C | (1) K |
| 14.3 | B | (1) K |
| 14.4 | C | (1) comp |
| 14.5 | D | (1) K |
| | | [5] |

QUESTION 15

- | | | |
|------|---|------------|
| 15.1 | E | |
| 15.2 | A | |
| 15.3 | F | |
| 15.4 | B | |
| 15.5 | D | (5) K |
| | | [5] |

QUESTION 16

- 16.1 *State three different materials commonly used in our homes that can be recycled.*
- Aluminium
 - Steel
 - Plastic
 - Glass
 - Paper
 - Cardboard
 - Electronic waste (some – e.g. printer cartridges, batteries)
 - Clothing
- } or metal
- Not food and water
- (3) K
- 16.2 *Explain three problems created by waste and waste disposal in the modern world.*
- Many goods are designed to be thrown away after a short life-span so this creates large volumes of waste that must be discarded.
 - Much of modern waste is non-biodegradable/takes a long time to decompose therefore is harmful to the natural environment.
 - Litter and pollution are ugly and unsightly and smell bad – there are cost implications of disposing of waste in an ethical and hygienic manner.
 - Pollutes (air, soil, rivers, sea, groundwater) – damages natural resources.
 - Creates health hazards (flies, rats, etc. in rubbish dumps).
 - Produces toxic gases – can affect human and animal health.
 - Waste fills landfills – it's land that could be used for other purposes such as housing/parkland/agriculture.
 - Recycling of waste also creates pollution and requires transport.
- (3) comp
[6]

QUESTION 17

- 17.1 17.1.1 Recession/Economic crisis
 17.1.2 Mortgage loan/mortgage bond/bond (2) K

17.2 *Give four criteria required by a financial institution for a person's application for a home loan to be approved.*

The applicant must:

- Be a SA citizen or show their passport if non-SA citizen
- Have secure employment /Provide positive proof of income (salary slips, bank statements, tax returns, income tax reference number)/Be above a certain minimum earning level (not more than 25 – 30% of income)
- Have a good/acceptable credit rating
- Be able to pay a deposit – usually required (10% – 20% of price)
- Fulfil FICA (Financial Intelligence Centre Act) requirements – ID, proof of residential address
- All completed application forms
- Copy of 'Offer to Purchase' and all property details
- Value of property must be equal or less than amount of bond. (Valued by bank assessor).
- Over 21
- Life insurance

4 criteria (4) K

17.3 *Assess the effect of the 'relatively low interest rates' and why it is a 'good time for first-time homeowners' as mentioned in the article.*

- First-time buyers are likely to be younger people; low interest rates will enable them to get into the property market as repayments will be more affordable.
- By not having a previous house to sell, their deposit might be small therefore the bond would be a bigger amount = bigger repayments – they could cope better with lower interest rates.
- Interest rates are 'relatively low' so monthly repayments (interest plus capital) are lower – loans are more affordable. Repayments = 25% of single income or 30% of combined.
- First-time buyers are probably younger so might not have two income earners due to having babies – can still afford a bond because interest rates are lower.
- More can be paid off the capital amount which will reduce the balance owing faster. – the longer the repayment period, the more interest will be paid = the bond will be more expensive but if less interest is paid over the term of the loan = lower total amount paid = less expensive.

Conclusion: Therefore it is a very good opportunity for first-time buyers to buy their own home.

(5) eval

4 marks plus 1 mark for conclusion

17.4 *Sectional title living involves a monthly levy. What is the levy used for?*

- Insurance on the buildings (HOC)
- Municipal rates / property tax for the complex
- Electricity for the complex, e.g. pool pump, electric gate motor
- Water consumption for the complex, e.g. for pool, water common garden areas
- Maintenance of outside of buildings and common areas (including lawn mowing, pool chemicals, etc.)
- Security – armed response/electric fencing/walling
- Monthly payment for managing agent of sectional title

(4) K

17.5 *Suggest four reasons for the predicted higher demand for smaller sectional title homes in 2015.*

- Stable market for loan approvals = more loans being approved therefore more people purchasing.
- Smaller homes generally cost less so are more affordable
- Sectional title developments are usually closer to city centres – near to amenities, schools, jobs, etc. therefore convenient and less travelling (time & cost) therefore popular choice for homeowner.
- There is more security living in a complex – not isolated single dwellings
Also security expenses are shared – single freehold home is sole responsibility and cost for owner
- Many lower- to middle-income households have two working parents – smaller home and garden to care for: less maintenance as complex looks after exterior and common areas
- Extra facilities available that people can't afford on their own, e.g. pool (improve standard of living)
- More people wanting to move to urban areas to find employment.
- Low interest rates so people can buy as an asset and rent it out.

(4) syn
[19]

QUESTION 18

18.1 *If they decided to buy a house, would the Smith family be eligible for a government housing subsidy? Provide two reasons for your answer.*

No Reasons: They are not first-time property buyers

They do not have an income of less than R3 500 per month (he earns a high income)

(3) K

18.2 *Evaluate the advantages of renting and of buying a home for the Smith family, and conclude which would be the better choice for them.*

Advantages of renting:

- Monthly payments may be more affordable for them for a while after moving to a new city – have had moving expenses.
- Mrs Smith is not working – renting could be more affordable for them.
- They could invest the small profit from other house and let it grow – could have a bigger deposit when buy in the future – could then afford a bigger house as the children get older.
- Renting could save them money because the rent amount is fixed for lease period whereas the interest rate on bond may go up – affects budget (can't just say 'cheaper to rent') – they have one wage earner.
- Tenants do not have to pay rates – they can add to their savings or have more disposable income for children's needs
- Not responsible for major maintenance – save money
- Money is not tied up in the property – available for other things
- It would give them time to look around (new town) to find their ideal home to suit their needs.
- No extra 'hidden' expenses when you rent – all amounts are stated in lease agreement.
- If the area goes down or things change (e.g. new road or a hotel built) – they can easily move after lease expires/give notice.

4 valid points (4)

Advantages of buying:

- Gives feeling of security, pride and independence – good for self-esteem
- Is an investment (asset) – value will increase – will provide future financial security as it is a type of forced saving – will have paid-off home at retirement – sell for a profit
- Can be adapted to suit needs, e.g. they can do extensions/additions as children grow up
- Can bequeath to children
- Can have own rules, e.g. pets for children

4 valid points (4)

Conclusion: Candidates may choose either renting or buying as the Smith's best option – must motivate why. E.g. it would be better for them to buy as it would be more secure/can be adapted as they wish/would be an investment. OR It would be preferable for them to rent as they only have one income/they won't be tied down/they are new to the town. (Or other suitable reasons)

Conclusion (1)
(9) anal

18.3 Compare the two steam irons shown and select which would be the better buy for the Smiths. Provide good reasons for your recommendation. Answer in tabulated format.

Philips iron	Kambrook iron
<ul style="list-style-type: none"> • Slightly more expensive but slightly bigger saving on purchase price (before discount = R279.00) • 1200 W – will use less electricity so cheaper running costs – good over long term (they have one income so must consider monthly costs) • Made in SA – lower carbon footprint for transport • If any problems occur while under guarantee, possibly easier to sort out repair as its local in SA • No spray function (but could use spray bottle instead, just as easy) • Is a more well-known brand so perhaps more reliable • Shorter guarantee period • Locally manufactured therefore supporting SA economy 	<ul style="list-style-type: none"> • Cheaper price (= R249.00) – more economical to purchase (they are a one-income family) • 2200 W will be more expensive to use – higher running costs will soon offset cheaper purchase price – will affect monthly budget • Higher carbon footprint as imported from Australia • Might have problems with any repairs needed as manufacturer is not local (but would have local servicing etc.) • Extra spray function could be useful • Lesser known brand name • Longer guarantee period • Made in Australia so not supporting local economy
<p>Candidates may choose either of the irons with reasons to back up choice. Must discuss (3 marks) and come to a conclusion (1 mark).</p>	

(4) anal
[16]

QUESTION 19

19.1 *Name two costs to be paid by the purchaser when buying a property, and two costs that are paid by the seller when selling a property.*

Buyer to pay	Seller to pay
<ul style="list-style-type: none"> • Deposit • Transfer duty (tax) • Conveyancer legal fee • Deeds office fee • Occupational rent (if move in before transfer) • Rates clearance certificate • Bond registration costs + administration costs • Inspection/valuation fee • Cancellation fee for previous bond • Insurance (HOC & bond protection) • Interim interest <p style="text-align: right;">Any 2</p>	<ul style="list-style-type: none"> • Estate agent • Entomologist certificate • Electrical compliance inspection fee • Occupational rent (if move out after transfer to new owner) • Municipal rates up to the end of the month of registration in buyer's name <p style="text-align: right;">Any 2</p>

Related specifically to the costs involved with purchasing/selling of a property – *not* phone/service connections, moving costs, new curtains, maintenance, etc.
(4) K

19.2 *Do you think that an estate agent is important when buying or selling property? Justify your answer by providing five valid reasons.*

Either: NO

- One can buy/sell privately without an estate agent; can advertise online or in newspapers.
- It will be cheaper (agent's commission is ± 8% of purchase price) – is quite a lot of money.
- Although the agent is paid by the seller, the amount of the commission is usually added onto the selling price so it makes the property more expensive.
- You might want to control who comes to see your home – agent will bring anyone who says they are interested.
- You can complete relevant documents and cope with bond applications, lawyers etc. without the help of an agent.

Or: YES

- It is better to have an impartial 3rd party to negotiate, help and advise especially if you are unsure or don't have much time, etc.
- Estate agents have access to house prices in the area – they will give a valuation based on current/recent trends.
- They will advertise at their expense and find prospective buyers /match suitable buyers with the property.
- They help with bond applications and filling in forms (paperwork)
- You might feel safer having someone involved who knows the process.
- They have a database of prospective buyers so possibly a quicker sale.
- As a buyer, you might feel more comfortable going to view a property with an agent rather than on your own.

(5) anal

Accept either yes or no with justification × 5 points (5 marks) to back up opinion
[9]

SECTION D INTEGRATED EXTENDED WRITING RESPONSE**QUESTION 20**

(20) eval

Show your understanding of the term 'carbon footprint'. Why do you think the article refers to 'carbon foodprints'?

The learner must show an appropriate understanding of the terms carbon footprint and carbon foodprint, for example:

Carbon footprint = Carbon dioxide is the major greenhouse gas emission resulting from our modern way of life: food production, vehicles, from heating our homes and businesses, manufacture of goods and from other activities in our lives. It is also the leading greenhouse gas that contributes to global warming.

The term 'footprint' refers to the impact we are having on the Earth. By combining carbon dioxide with the term footprint, we have a carbon footprint. This is the impact we are having on the world specific to the amount of carbon dioxide we are responsible for creating. (<http://www.greenenergysustainability.com/green-terms/carbon-footprint.html>)

They have used the term 'foodprint' to specify the carbon footprint created by food production.

Any 3 valid points**(3)**

Factors that would lead to meat production causing '18% of global emissions'.

Learners must provide a clear explanation of factors that relate to the negative environmental impact of meat production.

Causes of carbon emissions: Factors related to meat production: it is a challenge to produce enough food for the world's population with limited natural resources – land and water. This need leads to **intensive farming methods**. Livestock production is needed for meat, milk, poultry, eggs.

- **Agriculture** – farming:
 - Fertilisers and other chemicals are used to produce animal feed; these need to be produced and delivered = **transport uses fuels and oils which produce greenhouse gases**.
 - **Machinery** (diesel powered) is used for ploughing, harvesting, etc.
 - The **animals are transported** to the abattoirs.
 - The animals produce methane gas. Cattle are the worst.
- **Processing** – processing methods include freezing, canning, dehydration, smoking, pickling and pre-cooking of ready-to-eat meals which all use **energy/electricity**, much of which is produced by burning coal = CO₂. Also uses **refrigerants** which produce CFCs that affect the ozone layer = this contributes to global warming. Processing plants will produce **air emissions**.
- **Packaging** uses **plastics** which are made from **petro-chemicals** – production of plastics causes gas emissions. Production of **glass bottles, aluminium and steel cans** requires high temperatures and therefore uses a lot of energy and has a large carbon footprint.
- **Retail and distribution to consumers** – **meat is transported** by refrigerated trucks and planes to shops. It then requires cold storage (**electricity and refrigerants for refrigeration**) and then to homes, restaurants, etc. = transport and cold storage.

- **Consumption** – consumer demand for convenient and hygienic food products has resulted in a huge increase in the amount of **packaging** used. Consumption includes **transportation** by the consumer, **cooking** (gas or electricity resulting in emissions), **storage facilities** and **cleaning materials**. Also eating out or having fast-foods has a high energy consumption producing high levels of emissions.

Global food trade – meat is **exported** all around the world – involves transport by air, packaging and cold storage/freezing.

Any 12 valid facts explained

Points must relate to carbon footprint

- Agriculture (2)
- Transport (2)
- Processing (2)
- Packaging (2)
- Retail and distribution (2)
- Consumption (2)

(12)

Suggest reasons why the five diets shown have such differing impacts on the natural environment.

Learners must demonstrate understanding of the differing environmental impacts of the five diets shown by suggesting reasons for this. Answers must refer to the stimulus.

Meat lover (3.3 t CO₂e) – would have a high percentage of meat in the daily diet, therefore a high environmental impact based on above-mentioned facts. Eating large quantities of meat would mean eating less plant-based foods. Plant foods are more environmentally friendly.

Average (2.5 t CO₂e) – this would be a normal balanced diet with moderate amounts of animal protein, so the carbon footprint is a bit lower than for the meat lover. This person would make up for the lesser amount of meat with other foods such as vegetables, fruit and grains, therefore less environmental impact than the meat lover's diet.

No beef (1.9 t CO₂e) – chicken is eaten instead of beef; by comparing the t CO₂e of this diet to the meat lover, one can see that chicken production causes a much smaller amount of emissions/carbon footprint which has a lower impact on the environment.

Vegetarian (1.7 t CO₂e) – this diet causes approximately half the damage to the environment compared to the meat lover's diet. This shows how beneficial eating more plant foods is to the reduction of global warming. However, a vegetarian will eat some animal foods such as eggs, dairy and possibly fish, so this diet does have some environmental impact.

Vegan (1.5 t CO₂e) – this diet contains no animal foods at all and it has the lowest impact on the environment. Although the vegan diet will include foods that may be farmed using artificial fertilisers, chemicals etc., it causes less than half of the damage of the meat lover's diet and is the least damaging to the environment.

(5)

[20]

Total: 200 marks