



basic education

Department:
Basic Education
REPUBLIC OF SOUTH AFRICA

SENIOR CERTIFICATE EXAMINATIONS

CONSUMER STUDIES

2018

MARKING GUIDELINES

MARKS: 200

These marking guidelines consist of 16 pages.

QUESTION 1: SHORT QUESTIONS

1.1	1.1.1	A✓	<i>Remembering, easy (Focus, p.166; Successful, p. 184)</i>	(1)
	1.1.2	C✓	<i>Understanding, easy (Focus, p.165; Successful, p. 181)</i>	(1)
	1.1.3	B✓	<i>Remembering, easy (Focus, p.169-171; Success, p. 190-191)</i>	(1)
	1.1.4	C✓	<i>Understanding, easy (Focus, p. 106; Successful, p. 128)</i>	(1)
	1.1.5	A✓	<i>Remembering, moderate (Focus p. 83; Successful p. 74)</i>	(1)
	1.1.6	C✓	<i>Understanding, easy (Focus, p. 89; Successful, p. 103)</i>	(1)
	1.1.7	A✓	<i>Remembering, moderate (Focus, p. 84; Successful, p. 100)</i>	(1)
	1.1.8	B✓	<i>Analysing, difficult (Focus p. 80; Successful p. 93)</i>	(1)
	1.1.9	B✓	<i>Applying, moderate (Grade 11)</i>	(1)
	1.1.10	D✓	<i>Applying, moderate (Grade 11)</i>	(1)
	1.1.11	B✓	<i>Remembering, easy (Focus, p. 120; Successful, p. 139)</i>	(1)
	1.1.12	A✓	<i>Understanding, moderate (Focus, p. 120; Successful, p. 304)</i>	(1)
	1.1.13	C✓	<i>Remembering, easy (Focus, p. 128; Successful, p. 146)</i>	(1)
	1.1.14	D✓	<i>Understanding, moderate (Focus, p. 136; Successful, p. 153)</i>	(1)
	1.1.15	C✓	<i>Remembering, moderate (Focus, p. 156; Successful, p. 161)</i>	(1)
	1.1.16	D✓	<i>Understanding, moderate (Focus, p. 37; Successful, p.19)</i>	(1)
	1.1.17	B✓	<i>Remembering, easy (Focus, p. 29; Successful, p. 28)</i>	(1)
	1.1.18	A✓	<i>Remembering, moderate (Focus, p.16; Successful, p. 21)</i>	(1)
	1.1.19	C✓	<i>Applying, moderate (Focus, p.37; Successful, p. 38)</i>	(1)
	1.1.20	D✓	<i>Understanding, moderate (Focus, p.8, 13; Successful p.11)</i>	(1)

- 1.2 1.2.1 E✓ (Focus, page 82; Successful, page 94) (1)
- 1.2.2 D✓ (Focus, page 79; Successful, page 93) (1)
- 1.2.3 F✓ (Focus, page 77; Successful, page 86) (1)
- 1.2.4 C✓ (Focus, page 71; Successful, page 78) (1)
- 1.2.5 A✓ (Focus, page 75; Successful, page 89) (1)
- Remembering, easy*

- 1.3 1.3.1 Contract✓ (Focus, page 155; Successful, page 169) (1)
- 1.3.2 Exemption clause✓ (Focus, page 156; Successful, page 173) (1)
- 1.3.3 Guarantee✓ (Focus, page 175; Successful, page 158) (1)
- 1.3.4 Grey goods/parallel imports✓ (Focus, page 158; Successful, page 176) (1)
- 1.3.5 Stokvel✓ (Focus, page 161; Successful, page 177) (1)
- 1.3.6 Tiered-level scheme/
multilevel marketing
scheme✓ (Focus, page 162; Successful, page 179) (1)

Remembering, easy (3) moderate (3)

- 1.4 B✓
D✓
H✓ (Any order) (3)
- Understanding, moderate (Focus, page 123; Successful, page 141)*

- 1.5 1.5.1 D✓ and H✓ (2)
- 1.5.2 A✓ and F✓ (2)
- 1.5.3 C✓ and G✓ (2)
- Understanding, moderate (Focus, page 49–50; Successful, page 50)*

[40]

QUESTION 2: THE CONSUMER

2.1 State the beginning and end dates of an income tax year.

- 1 March to 28(/29) February✓ (1)

Remembering, easy (Focus, page 163; Successful, page 180)

2.2 Name the institution that collects tax.

- South African Revenue Service (SARS)✓ (1)

Remembering, easy (Focus, page 163; Successful, page 181)

2.3 Name the TWO types of direct income tax.

- Pay as you earn (PAYE)✓
- Provisional tax✓ (2)

Remembering, easy (Focus, page 163; Successful, page 181)

2.4.1 Define the term *inflation*.

Inflation is the average increase in prices✓ of goods and services in a year/country.✓

Remembering, easy (Focus, page 167; Successful, page 184)

2.4.2 Name the instrument that is used to determine inflation.

- Consumer price index (CPI).✓ (1)

Remembering, easy (Focus, page 167; Successful, page 185)

2.4.3 Explain why it is better for David to have a fixed interest instead of a fluctuating interest on his study loan.

- The fixed interest amount will not change✓ over the number of years even if the interest rate increases.✓ Fluctuating interest amount will fluctuate/increase and decrease over the number of years✓ as the interest rate increases and decreases.✓ Fixed interest means that he can stick to his budget/ budget more precisely.✓ Fluctuating interest makes it difficult to stick to his budget if the interest rate increases.✓

(Any 3) (3)

Understanding, moderate (Focus, page 167; Successful, page 184)

2.4.4 Explain why David buys the bed on an instalment sale transaction and the television on a lay-by agreement.

- He finds it difficult to live within the means/limitations of his budget, therefore he has to buy on credit/could not pay cash.✓
- David could afford a deposit towards the bed✓ and a deposit towards the television.✓
- He needs the bed immediately✓ to sleep on therefore he buys it on instalment sale in order to take it home✓ and use it while he pays the remaining balance in monthly instalments✓ over a period of time.
- David does not need the television urgently✓ and buys it on lay-by. The television will remain in the shop until he pays the final instalment.✓ Only then will he take the television home.✓ This is a cheaper payment option than instalment sale as no interest is paid.✓ (Any 6)

(6)

Understanding, moderate (Focus, page 148; Successful, page 162; 171)

2.5 Discuss the interrelationship between the value of money, inflation and the South African Reserve Bank.

- Inflation means that prices increase✓ and the value of money decreases.✓ People have less disposable income.✓ The higher the rate of inflation, the less the consumer can purchase with the same amount of money/inflation decreases the purchasing power of money.✓
- The South African Reserve Bank uses the CPI to set the level of interest rates/repo rate in the country.✓
- If the interest rate on savings is lower than the inflation rate, the saved money becomes less valuable/worth less/can buy less.✓ (Any 4)

(4)

Analysing, difficult (Focus, page 167; Successful, page 185)

[20]

QUESTION 3: FOOD AND NUTRITION

3.1.1 Name the TWO types of cholesterol.

- Low density lipoprotein (cholesterol)✓
- High density lipoprotein (cholesterol)✓

(2)

Remembering, easy (Focus, page 74; Successful, page 84)

3.1.2 Explain the difference between the two types of cholesterol.

- Low-density lipoprotein is the dangerous/bad✓ cholesterol. High-density lipoprotein is the good✓ cholesterol.
- Low-density lipoprotein builds up in the arteries/found in the fat deposits.✓ High-density lipoprotein gathers up excess cholesterol and transports it to the liver.✓
- Low-density lipoprotein causes the gradual narrowing of the blood vessels.✓ High-density lipoprotein is broken down and excreted.✓
- Low-density lipoprotein contributes to heart disease,✓ while high density lipoprotein lowers the risk of coronary heart disease.✓ (Any 2 x 2)

(4)

Remembering, moderate (Focus, page 74; Successful, page 84)

3.2 Write a paragraph to discuss why genetically modified crops may save the world from starvation in the future.

Genetically modified crops may save the world from starvation in the future as crops may have an increased resistance to disease/insects,✓ drought✓ and fluctuations in temperature,✓ which makes it possible for crops to be grown in regions with low agricultural productivity.✓ The crop yield is greater/food is more plentiful✓ and more people can be fed. Production costs may be lower/food is cheaper,✓ so more people can afford food.✓ Food products made from genetically modified crops have a longer shelf life/better quality products,✓ so there will be less food wastage.✓ Genetically modified foods have a better nutritional value✓ so people can eat less and are still well nourished.✓ (Any 6)

(6)

Applying, difficult (Focus, page 103; Successful, page 123)

NOTE: Deduct ONE mark if not written in paragraph format.

3.3.1 Name THREE different types of additives in the dish.

- Antioxidants✓
- Flavouring✓
- Colorant✓
- Preservative✓

(Any 3) (3)

Remembering, easy (Focus, page 93-94; Successful, page 113-114)

3.3.2 State ONE concern about the use of sodium nitrite.

- It may be carcinogenic/causing cancer.✓
- It may cause allergies.✓

(Any 1) (1)

Remembering, moderate (Focus, page 94; Successful, page 114)

3.3.3 Explain the function of sodium nitrite in this dish.

- Lengthens/prolongs the shelf life of the food✓ by
- Preventing or slowing down the spoilage caused by micro-organisms/bacterial growth/protecting it against deterioration caused by micro-organisms.✓
- Preserves the desirable colour and flavour.✓

(Any 2) (2)

Understanding, easy (Focus, page 94; Successful, page 113)

3.3.4 Explain why cow's milk, wheat, gluten and egg are separately listed on the label.

- They are listed separately so that consumers can easily recognise✓as they may cause allergic reactions✓that could be severe/life threatening.✓

(Any 2) (2)

Understanding, moderate (Focus, page 79; Successful, page 92)

3.3.5 Identify the ingredient that has been treated with short waves to eliminate or reduce the number of pathogenic bacteria and other harmful organisms.

- Mustard powder.✓

(1)

Understanding, easy (Focus, page 105; Successful, page 127)

3.3.6 Suggest TWO guidelines that must be followed by a consumer before eating this dish to prevent the transmission of food-borne diseases.

- Wash hands thoroughly✓ before handling/opening/heating the dish.
- Heat to a high enough internal temperature/heat properly.✓

(2)

Remembering, easy (Focus, page 87-88, Successful, page 103,106, 108, 109)

3.3.7 Explain why this dish is suitable for the management of osteoporosis.

- The dish contains milk that is rich in calcium✓ and cheddar cheese that is high in calcium.✓
- The calcium will contribute to strengthening the bones/increase bone mass✓ and slow down/reduce bone loss.✓
- The milk contains vitamin D✓ and the cheddar cheese contains vitamin D✓ which assists with the absorption of calcium.✓
- The dish contains protein which is necessary for normal collagen synthesis✓ and this will strengthen the bones.✓

(Any 6) (6)

Applying, moderate (Focus, page 76; Successful, page 90)

3.3.8 Suggest a side dish to be served with this dish to make it more suitable for a consumer who has high blood cholesterol levels.

- Steamed/grilled/roasted vegetables✓
 - Fresh salad (with no creamy dressing such as mayonnaise)✓
- (Any 1)

(1)

Applying, moderate (Focus, page 75; Successful, page 85)

3.3.9 Evaluate the suitability of this dish for a consumer who wants to manage obesity.

- The dish is high in energy/kilojoules✓ which is not good if a person wants to lose weight.✓
- The dish is fairly high in refined carbohydrates/starch (pasta)✓ that contributes to the energy value.✓
- The dish contains no sugar✓ which is good as sugar provides unnecessary kilojoules.✓
- The dish has a low fibre content✓ which is not good✓ as fibre slows down digestion/delays a feeling of hunger.✓
- The dish contains bacon/cheddar cheese that is high in fat/ dish has a high fat content.✓ This will not contribute to weight loss as fat provides many kilojoules.✓
- The dish contains very little/no vegetables.✓ (Any 9)
- Conclusion: The dish is not suitable✓ for a consumer who wants to manage obesity due to the high fat content. (1)

(10)

Evaluating, moderate (Focus, page 83; Successful, page 98)

[40]

QUESTION 4: CLOTHING

4.1 Name TWO economic factors that have an influence on fashion change.

- Recession✓
- Depression✓
- Consumer income/wealth/poverty✓
- Inflation✓

(Any 2) (2)

Remembering, easy (Focus, page 49; Successful, page 53)

4.2 Explain the term *sustainable textiles*.

- Textiles that are grown/produced/manufactured in an environmentally friendly way.✓
- Made from a renewable resource such as a plant that yields a good crop✓ and requires little water/resources are not depleted/permanently damaged when the product is manufactured.✓
- Few chemicals are used✓ during the growth of the plant and the processing of the textile.
- At the end of the life of the textile it does not become useless waste.✓ The product is decomposed/biodegradable✓ or it can be separated to be reused as raw materials for new products.✓

(Any 3) (3)

Remembering, moderate (Focus, page 62-63; Successful, page 68)

4.3 Discuss THREE guidelines for the choice of colour when selecting garments for a working wardrobe.

- The neutral colours (black/grey/navy/beige/cream/brown) go well with many other colours.✓
- Most of the basic garments should be in neutral colours/start with a basic colour.✓
- A scarf/belt/jewellery in colour can improve an outfit/give it a fresh look/add interest.✓
- Choose colours that complement your complexion/skin tone/colouring.✓
- Black is a serviceable choice/black can be used for formal and smart wear as well.✓

(Any 3) (3)

Understanding, easy (Focus, page 57; Successful, page 59, 61)

4.4 Discuss the role of technology in fashion change.

- The development of new textiles brings/accelerates changes✓ in fashion.
- New fabrics with new characteristics such as improved elasticity/ stretch fabrics✓ brought changes in the style/fit of garments.✓This made body-hugging garments comfortable and allowed free movement,✓encouraging fashion change.
- Biotechnology✓ and nanotechnology✓ opened up a range of fabrics with special characteristics✓ for specific purposes, such as sportswear✓this promoted new fashion and thus change.
- Developments in the manufacturing industry, for example, computerised pattern-design methods✓ and improved knitting/sewing machines,✓ have speeded up the manufacturing process✓and the desire for new items causing fashion change.
- Easier communication✓ has an impact on fashion changes. The latest overseas fashion trends can immediately be viewed via reality TV programmes/social media (Facebook)✓ promoting fashion change.
- Improved distribution methods (faster moving transport/computerized stock systems/delivery strategies/courier services)✓ bring new fashion garments to our stores within days✓thus promoting fashion change.

(Any 5) (5)

Understanding, difficult (Focus, page 51; Successful, page 54)

4.5.1 State whether this outfit mainly represents fashion fads, fashion classics or contemporary fashion.

- Fashion classics✓ (1)

Applying, easy (Focus, page 49; Successful, page 51)

4.5.2 Give TWO reasons for your choice in 4.5.1

- The items are timeless/continually accepted/last for many seasons/remain popular over a long period.✓
- Characterised by simplicity.✓
- Considered tasteful.✓

(Any 2) (2)

Applying, easy (Focus, page 49; Successful, page 51)

4.5.3 Suggest TWO changes to this outfit to make it more suitable for a man with a professional job who is meeting new clients. Give a reason for each suggestion.

T-shirt:

- Change T-shirt to a shirt with buttons and a collar.✓
- Will make the outfit more formal/less informal/more professional.✓

Shoes:

- Change the shoes to brown/black shoes.✓
- Will make the outfit more formal/less informal/more professional.✓

(2 x 2) (4)

*Evaluating, moderate (Focus, page 59; Successful, page 61-62)***[20]**

QUESTION 5: HOUSING

5.1 5.1.1 Define the term *lease*.

- The contract/agreement✓ between a property owner/ landlord✓ and a tenant.✓ (3)

Remembering, easy (Focus, page 117; Successful, page 137)

5.1.2 Suggest THREE cost implications that should be included in a lease.

- Paying for own water and electricity consumption✓
- Paying for own waste removal✓
- Amount of rent✓
- Deposit amount✓ (Any 3) (3)

Remembering, easy (Focus, page 118; Successful, page 138)

5.2 State where a title deed is registered.

- Deeds office✓ (1)

Remembering, easy (Focus, page 128; Successful, page 146)

5.3 Name FIVE ways in which an employer can support an employee in acquiring a house.

- Rent out company-owned houses/at a lower rent to employees.✓
- Provide monthly housing allowance/subsidy.✓
- Subsidise part of the interest on an employee's home loan.✓
- Offer guarantees to lenders on an employee's housing loan.✓
- Help an employee to use his/her pension/provident fund as collateral for a loan/arranging a home loan.✓
- Help with relocation costs.✓
- Provide housing consumer education and advice to employees.✓
- Help employees by buying building material in bulk.✓
- Pay wages/salaries that will enable the employee to pay rent/save towards buying a house.✓ (Any 5) (5)

Remembering, easy (Focus page 132; Successful page 150)

5.4 Explain how paying a deposit influences each of the following when a property is bought:

5.4.1 Bond registration fees

- If a deposit is paid, the bond will be less than the selling price.✓ This means that the bond registration fees will be less.✓ (2)

Understanding, moderate (Focus, page 127; Successful, page 146)

5.4.2 Transfer fees

Transfer fees will be the same✓ as they are paid on the selling price of the property,✓ not on the amount of the bond.✓

(3)

Understanding, difficult (Focus, page 128; Successful, page 146)

5.5 Discuss why buying a house may be better than building a house.

- Building can cost more✓ than buying a house.
- It is expensive to start a new garden/additional cost to start a garden after construction is finished✓ while the garden is already established when a house is bought.✓
- When buying a ready-made house, the buyer can see the layout/structure/design of the house,✓ whereas he/she may have difficulty visualizing what the newly built house will look like once completed.✓
- Occupying a bought house will take less time than waiting for a house to be built.✓
- If the building work is delayed, the owners may experience a great deal of discomfort/stress✓ while you know beforehand when you can move/occupy a house when you buy.✓
- Delaying can lead to escalation in building costs which can lead to financial stress.✓
- Managing a building project can be very complicated as quality control can create a lot of problems✓
- Building can be a very time-consuming process.✓
- Most new neighbourhoods with open plots are on the outskirts of the city, far from the city centre/CBD/schools/stores, etc.✓
- The house must fit the building codes/regulations of your local authority.✓

(Any 7)

(7)

Understanding, moderate (Focus, page 121; Successful, page 138)

5.6 Compare the washing machines with specific reference to:

- 5.6.1 Washing capacity for a family of five members (2)
- 5.6.2 Human energy consumption (4)
- 5.6.3 Water consumption (2)

	Front loader	Twin tub
5.6.1 Washing capacity for a family of five members	Takes 5 kg of washing/clothes, so more clothes can be washed per cycle.✓ (1)	Takes 3 kg of washing/clothes, so fewer clothes can be washed per cycle.✓ (1)
5.6.2 Human energy consumption	Less human energy is used.✓ Washing, rinsing and spinning happens automatically.✓ (2)	More human energy is used.✓ Clothes must be transferred from the washing compartment to a sink/bath to be rinsed and manually transferred to the spinning compartment.✓ (2)
5.6.3 Water consumption	Use 150-100 litres/ much more water✓ than the twin tub. (1)	Use 50 litres/ less water /water is saved.✓ (1)

Understanding, moderate (Focus, page 137, 143-144; Successful, page 157-158)

5.7 Validate the statement: "There is an increased demand for rental properties across South Africa."

- Renting is more affordable in the short term✓ for the following reasons:
- Rent is initially lower than bond repayments.✓
- It is cheaper to rent in the short term as tenants have fewer financial responsibilities than home owners.✓ Often tenants do not pay for property rates and taxes,✓ home owner's insurance,✓ bond insurance✓ or maintenance.✓
- Rent is fixed for a specific period✓ and this makes financial planning easier/more predictable.✓
- The interest rate/repo rate has been high✓ and bond repayments are thus less affordable than it used to be.✓
- It is difficult to get a mortgage bond/home loan due to the National Credit Act.✓
- Inflation is high✓ and consumers have less money to save for deposits✓ or for bond repayments.✓ This makes renting more attractive.
- Movement in job availability demands less need to settle in one place for a length of time. ✓ (Any 8) (8)

Analysing, difficult (Focus, page 118; Successful, page 137)

[40]

QUESTION 6: ENTREPRENEURSHIP

6.1 Define the term *mark-up*.

A mark-up is the percentage/amount added to the cost price✓ to cover overheads/make a profit.✓

Remembering, easy (Focus, page 36; Successful, page 39)

(2)

6.2 State FOUR requirements of packaging.

- It must be eye catching/attract the consumer's attention.✓
- Should stand out from other similar products/brands on the same shelf.✓
- Should suit the product/convenient size.✓
- Should be strong/well designed/convenient/easy to handle.✓
- Easy to place on shelves of different retailers.✓
- It must be airtight if goods are likely to absorb moisture.✓
- Should protect the product/be safe/hygienic.✓

Remembering, easy (Focus, page 30; Successful, page 29)

(Any 4)

(4)

6.3 Name TWO components that make up the production cost of a product.

- Raw material.✓
- Overheads/overhead costs.✓

Remembering, easy (Focus, page 36-37; Successful, page 35-38)

(2)

6.4 Name FOUR ways in which producers can ensure that their products do not have a negative effect on the environment.

- Use raw materials wisely. ✓
- Reduce waste/food waste/waste from packaging/recycle waste. ✓
- Reduce/eliminate the use of poisonous chemicals/toxic waste. ✓
- Use solar energy/use electricity wisely/sparingly. ✓
- Use water sparingly. ✓

Remembering, easy (Focus, page 24-25; Successful, page 25)

(Any 4)

(4)

6.5.1 Frieda takes pride in producing quality products. Explain how she achieves quality products.

- There are no defects in the products/the curtains fit the windows/the customers are satisfied.✓
- She inspects the products during production at various stages of stitching and ironing.✓

Understanding, moderate (Focus, page 16; Successful, page 22)

(2)

6.5.2 Explain the best way to maintain the industrial sewing machine to ensure continued curtain production.

- Preventative/routine maintenance✓ means
- that the industrial sewing machine will be serviced regularly/parts will be checked and replaced regularly✓
- to prevent unexpected breakdowns in production/unscheduled maintenance.✓

(3)

Understanding, moderate (Focus, page 25; Successful, page 25)

6.5.3 Describe how Frieda benefited financially as she progressed from an unskilled worker to a skilled worker.

- Frieda was originally an unskilled worker✓ with low level/no knowledge of fabrics/measuring and sewing curtains/no skills.✓
- She received a very poor salary.✓
- After years of informal training✓she became a skilled worker/gained knowledge of fabrics/measuring and sewing of curtains.✓
- She became an expert/experienced✓ in curtain making.
- She could then work independently/on her own✓and perform work of a high standard/good quality work/workmanship.✓
- As her skills improved her salary increased. ✓ (Any 6)

(6)

Understanding, moderate (Focus, page 10, 25; Successful, page 11)

6.5.4 Describe why Frieda's business has a competitive edge.

- She charges her customers a slightly lower price✓ than her competitor/curtain shop.✓
- She gave customers personal/individual attention✓ by giving advice on suitable fabrics/possible curtain styles✓ for their individual needs.✓
- By buying good quality fabrics for her customers✓
- Accurate measuring window sizes✓at customer's homes

(Any 4)

(4)

Applying, moderate (Focus, page 8; 13; Successful, page 11)

6.5.5 Discuss the following factors that contributed to the success of Frieda's business.

(a) Availability of human skills:

- She had a colleague✓ who trained her informally and she gained/improved her measuring/fabric knowledge/ sewing skills to make curtains.✓ (2)

(b) Availability of workspace:

- She set up a functional sewing room in an empty bedroom in her house.✓ (1)

(c) Customer appeal:

- Customers received personal advice regarding their curtaining needs.✓
- Customers paid less for labour than other curtaining outlets.✓ (2)

Applying, difficult (Focus, page 10-13; Successful, page 16-20)

6.5.6 Give valid reasons why Frieda's business can become a sustainable profitable business.

- She made the curtains herself, thus saving on labour costs.✓
- She does not need to pay rent for a work space as she works from home.✓
- She inherited existing customers/her target market increased✓ therefore her business is growing and making a profit.✓
- She started getting huge discounts from the factory fabric shop✓ thus paying less for fabrics✓and making a bigger profit.✓
- After she started giving out business cards/promoting her business/product/service✓she got even more customers which further increased her profit.✓
- She got a contract with a national hotel.✓
- Word of mouth – her colleague referred clients to her.✓

(Any 8) (8)

Analysing, moderate (Focus, page 35; Successful, page 34)

[40]

TOTAL: 200