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GRADE 12

SEPTEMBER 2020

**CONSUMER STUDIES
MARKING GUIDELINE**

MARKS: 200

This marking guideline consists of 16 pages.

QUESTION 1: SHORT QUESTIONS**1.1 MULTIPLE-CHOICE QUESTIONS**

	1.1.1	D ✓	(1)
	1.1.2	C ✓	(1)
	1.1.3	C ✓	(1)
	1.1.4	B ✓	(1)
	1.1.5	A ✓	(1)
	1.1.6	B ✓	(1)
	1.1.7	C ✓	(1)
	1.1.8	D ✓	(1)
	1.1.9	A ✓	(1)
	1.1.10	C ✓	(1)
	1.1.11	B ✓	(1)
	1.1.12	A ✓	(1)
	1.1.13	B ✓	(1)
	1.1.14	A ✓	(1)
	1.1.15	A ✓	(1)
	1.1.16	B ✓	(1)
	1.1.17	B ✓	(1)
	1.1.18	A ✓	(1)
	1.1.19	B ✓	(1)
	1.1.20	C ✓	(1)
1.2	1.2.1	E ✓	
	1.2.2	A ✓	
	1.2.3	F ✓	
	1.2.4	C ✓	(4)
1.3	1.3.1	C ✓	
	1.3.2	F ✓	
	1.3.3	E ✓	
	1.3.4	D ✓	
	1.3.5	G ✓	(5)
1.4	1.4.1	dress code ✓	
	1.4.2	target market ✓	
	1.4.3	trade name ✓	
	1.4.4	sustainable production ✓	
	1.4.5	indirect ✓	
	1.4.6	corporate ✓	(6)
1.5	B, C, E, G, H	✓✓✓✓✓	(Any order) (5)
			[40]

QUESTION 2: THE CONSUMER

- 2.1 2.1.1 **Acronym for CPI.**
- Consumer Price Index ✓ (1)
- 2.1.2 **Explain how the monitoring of the basket is compiled.**
- It is done over a set period monthly / quarterly / annually (a year) ✓ (1)
- 2.1.3 **Discuss what is meant by the phrase *basket of goods and services*.**
- It is a sample of typical goods and services purchased by households. ✓
 - It consists of about 400 different products ✓ from different categories /12 categories / different groups ✓
 - Examples: food, alcohol, non-alcoholic beverages, appliances and furniture, communication services, health services, education and restaurants.
- NOTE:** Two marks can be awarded for examples. (Any 2) (2)
- 2.1.4 **Explain how the CPI is used as an indicator to measure inflation.**
- The CPI measures price changes / the increase in prices / calculates the price increases ✓
 - The rise of prices/increase in prices is referred to as inflation ✓
 - When inflation goes up the value of the rand is less / you can buy less for your money / buying power decreases ✓
 - The inflation rate is calculated from the CPI / the percentage increase in the CPI is referred to as the inflation rate ✓
 - When the CPI % goes up, the inflation rate goes up. ✓ (Any 3) (3)
- 2.2 2.2.1 **Name the institution that adjusts the repo rate.**
- The South African Reserve Bank / Reserve bank ✓ (1)
- 2.2.2 **State how the lowering of the repo rate would affect a consumer owing money on a credit card.**
- The interest rate ✓ (charged by the bank) on the outstanding amount would be lower. ✓ (2)
- 2.3 2.3.1 **The tax type that provides the greatest revenue**
- Personal income tax ✓ (1)
- 2.3.2 **Identify the name of the tax type that the government did not receive any revenue from during the initial lockdown period and discuss why.**
- Excise tax ✓ as no sales allowed ✓ for alcohol/ liquor ✓ and cigarettes ✓ (4)

2.4 Justify why it is every citizen's moral obligation to pay taxes.

- Paying your taxes is a requirement by law, ✓ therefore it is the right thing to do. ✓
- If you do not pay your taxes, you will face penalties, such as fines ✓ or even going to jail. ✓
- To finance/fund government expenses such as provincial, municipal and local authorities ✓
- To improve / provide good services e.g. roads ✓
- For public services i.e. schools, universities, hospitals and clinics ✓
- For defence and security ✓
- Taxes are used to fund social and economic programmes ✓
- Improve living conditions/quality of life so that we all benefit ✓
- Supports government grants / pensions ✓

(Any 5)

(5)

[20]

QUESTION 3: FOOD AND NUTRITION

3.1 3.1.1 List TWO groups of food sensitive consumers who should avoid eating the Jungle energy bar.

- Gluten intolerant ✓
- Those with allergies to cow's milk, ✓ peanuts, ✓ tree nuts ✓ and soya ✓
- Lactose intolerant ✓

NOTE: NO marks for listing the allergens ONLY as they are stated in the question.

(Gluten (oats), peanuts, cow's milk, tree nuts and soya)

(Any 2)

(2)

3.1.2 Identify from the nutritional content given, ONE regulation that has been followed by the prescribed format for labelling a food product.

- The nutrient amounts are given per 100 g ✓
- The correct types of nutrients have been listed ✓ (values have been given for protein, carbohydrates, fat, fibre and sodium) ✓

(Any 1)

(1)

3.1.3 Name the health-related condition that a person may suffer from when they do not follow the advice to avoid a high sodium intake.

- Hypertension / high blood pressure ✓

(1)

3.1.4 Name the bar with the highest sodium content.

- Trek bar / Trek peanut power bar ✓

(1)

3.2 Write a paragraph describing the health condition and causes of Type 1 diabetes.

- A condition where the blood-glucose level is abnormally high ✓ because the body cannot control it. ✓
- The pancreas is unable to produce insulin / pancreas cells and damaged. ✓
- Blood-glucose cannot be moved to the cells and be changed into energy ✓
- Blood-glucose levels rise/high blood glucose level / hyperglycaemia ✓
- Blood then spills over into the urine ✓
- Insulin has to be replaced through insulin injections. ✓ The onset is usually sudden ✓ in people younger than 30 years old / children / young adults ✓
- Can be caused by genes / pre-existing genetic condition ✓ can be triggered by infection, stress or trauma ✓
- This can cause symptoms such as weight loss / excessive hunger, thirst / need to urinate more / tiredness and digestive problems.

NOTE: A maximum of 2 marks for the symptoms

Deduct ONE mark if not written in paragraph format.

(Any 5) (5)

3.3 Differentiate between *systolic blood pressure* and *diastolic blood pressure* to explain blood pressure readings.

- Systolic blood pressure: The first number (top number) – the amount of pressure in your arteries ✓ when the heart beats / contracts. ✓
- Diastolic blood pressure: The second number / bottom number – blood is exerting against your artery walls ✓ while the heart is resting / between beats ✓

(4)

3.4 Discuss THREE reasons why a petite 55-year-old woman would be more prone to developing osteoporosis.

- She is female / females are more susceptible ✓ to developing osteoporosis as they have a lower bone mass ✓
- At 55 years most likely post-menopausal ✓ and there is a decrease in the oestrogen levels / oestrogen normally prevents bone loss. ✓
- Body shape is small which puts her more at risk ✓ as they she bone to lose. ✓

(3 x 2) (6)

3.5 Name TWO foodborne diseases that are associated with a lack of personal hygiene.

- Hepatitis A (infective jaundice) ✓
- E-coli infection ✓
- Dysentery ✓
- Gastro-enteritis ✓

(Any 2) (2)

3.6 3.6.1 Name the term which relates to the underlined words in the quote below.

'The greatest impact of a disrupted climate will be on human food production and food availability'.

Food security / local food production ✓

(1)

3.6.2 **Analyse how a person suffering from a heart condition and high cholesterol levels would reap the benefits of a predominantly plant based diet in the dietary management of their disease.**

- Pulses would provide their protein needs. ✓ This would decrease their red meat intake ✓ which would decrease their fat intake / animal fats / unhealthy. ✓
- Fewer animal proteins would mean their saturated fat decreases. ✓ Less saturated fat implies that their cholesterol intake is also reduced ✓ and the trans fats ✓ which otherwise increase the risk of another heart attack / raise blood cholesterol levels. ✓
- Plant foods contain no cholesterol. ✓ This helps to meet the requirement and not to exceed the 300 mg of cholesterol intake per day. ✓
- Their source of plant fats increases which is the healthier fats ✓ This means their mono-unsaturated fats increase ✓ e.g. avocado, ✓ nuts and seeds.
- The polyunsaturated fats increase ✓ as they replace animal-based sources with nuts and seeds. ✓ The presence of plant oils also increases ✓
- They could still enjoy fish in limited amounts which has mainly unsaturated fat ✓
- Fish has omega-3 fatty acids ✓ that protect the heart and blood vessels ✓
- Pulses are high in fibre. They would increase their fibre intake as pulses are high in soluble fibre. ✓ Soluble fibres have a cholesterol lowering effect ✓
- Pulses have starch ✓ which would assist feeling full/satiety value ✓
- A predominantly plant-based diet would also help to increase their fruit and vegetable intake. ✓ (meets the minimum five servings per day An increase in fruit and vegetables would also increase the minerals, vitamins ✓ and antioxidants ✓
Fruit and vegetables also add fibre to the diet ✓
- Pulses are rich in iron, potassium and folate ✓ which have a protective role to play ✓

NOTE: Do NOT mark facts twice, for example with fibre. They cannot give the word fibre twice unless it is attached to the point of fruit and vegetable. It provides fibre and then also pulses provide fibre. The same with fats. Plant oils increase would be the same fact as healthier fats increase in the diet.

(5 points + elaboration for each point) (5 x 2) (10)

3.6.3 **Discuss the implications that drought would have on food production.**

- A lack of rain/water ✓ means that food production declines. ✓
- This leads to scarcity of stock / unavailability ✓ will raise prices/more expensive to buy ✓
- Workers get retrenched / unemployment increases/ job losses. ✓ This leads to increase poverty / financial constraints ✓ / businesses may have to close ✓
- The country may have to import ✓ leads to pressure on the government's budget ✓ / cause food insecurity ✓ / lowers food security

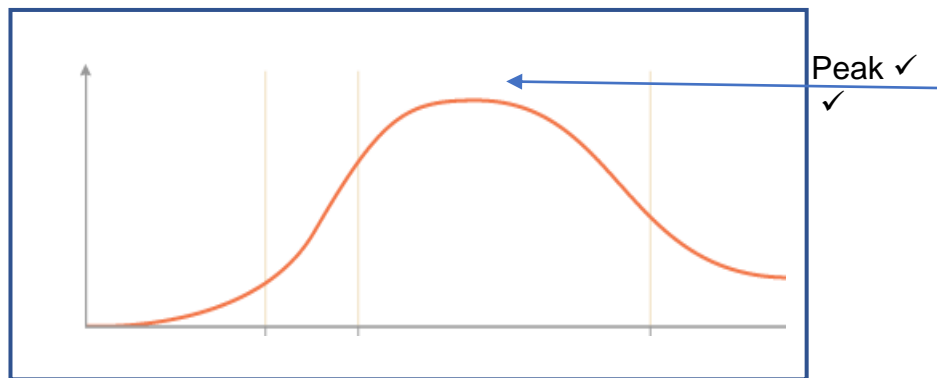
Any 7) (7)
[40]

QUESTION 4: CLOTHING

4.1 4.1.1 Describe the term *contemporary fashion* in picture A.

- It is the fashion / trend / style that many people wear / accepted by many people. ✓
- The fashion that is presently worn/what is currently popular/reached its height of popularity / presently sold in stores. ✓
- The fashion is manufactured in large quantities/ mass produced. ✓
- Fashion is sold at moderate to low prices. ✓ (Any 2) (2)

4.1.2 Draw a sketch of the fashion cycle. Indicate on your drawing by means of an arrow, which phase the garment in picture A would be situated on the fashion cycle. Name the stage next to the arrow. (2)



- ✓ One mark for the arrow labelled in the correct place
- ✓ One mark for the name of the stage (2)

4.1.3 Explain how the fashion styles represented in pictures B, C and D could influence a designer when designing a contemporary garment.

PICTURE B

- Famous designers' showcase/market their fashions on the catwalk / set new trends at fashion shows / on the runway. ✓
- The haute couture design reflects an artistic/exaggerated expression ✓
- Designers then get inspiration/ideas from the fashion shows ✓
- The contemporary puffer jacket is not as puffy / a more streamlined design but the idea of an insulated jacket is used ✓ (Max. 2)

PICTURE C

- Designers look to the past/a previous era for inspiration/new ideas ✓
- They bring back the look with a modern twist. / Reinvent it ✓
- In this case the fashion will be retrospective ✓
- This 1938 puffer jacket has inspired a bulky look / has adaption such as a hood/more toned-down version for a warm jacket ✓ (Max. 2)

PICTURE D

- A designer could be influenced by what celebrities wear as they are fashion leaders ✓ who set new trends ✓
- Billy Eilish as an 18-year-old singer, the youth identified with her/wanted to be like her/would want to wear what she wears/wear an oversized puffer jacket ✓

(Max. 2)

(3 x 2) (6)

4.2 Discuss how this lady has worn her puffer jacket as part of her outfit so that it is suitable for professional work wear.

- She has chosen a black jacket and black is a formal colour ✓
- Wears it with all black skirt and accessories ✓
- Wears it with a belt so not baggy / slim fitting ✓
- Jacket is a high neck style, so not revealing ✓
- Wearing gloves adds formal feel ✓
- Although a high heel, the closed shoe adds a formal look ✓
- The use of the colour gold would add a formal look ✓

(Any 3)

(3)

4.3 4.3.1 Identify from the text TWO different key areas that describe the word sustainability.

- Protects the environment /reduces the impact on the environment/ addresses environmental issues/addresses issues of soil health and pesticide use to water stewardship ✓
- Protects the people/improve working conditions/for people to work productively in conditions of freedom, equity, security and human dignity/focusing in particular on promoting women's empowerment and preventing child labour ✓

(2)

4.3.2 Name the term that is given to companies whose products are manufactured by following ethical practices such as protecting people and the environment.

- Fair trade ✓

(1)

4.3.3 Explain how non-organic textiles are also considered to be sustainable pertaining to how crops are grown/produced. Give ONE example of a non-organic sustainable crop.

- Grown in an environmentally friendly way/ low-carbon footprint ✓
- There is little soil damage / consider soil health /can be planted and regrown without damage to the soil ✓
- Limited chemicals used during growth / pesticides / herbicides ✓
- Use less / toxic materials used / crop is pest-tolerant ✓
- Crop requires less water/water stewardship/using water effectively ✓
- May be biodegradable ✓
- Examples: hemp, cotton, bamboo, soya ✓

NOTE: Question is based on when the crop is grown/produced and NOT the manufacturing of the fibre. (Any 3 + 1 example)

(4)
[20]

QUESTION 5: HOUSING

5.1 5.1.1 **State TWO reasons why Billy would choose property to buy as an option for investment.**

- The rent he charges the tenant can pay off the bond he owes ✓
- Property increases in value over time ✓ so when he sells it, he will make a profit ✓
- His family can inherit it / bequeath the property to them ✓ (Any 2) (2)

NOTE: Question is based on an investment. Do NOT award mark for general reasons. Example – He has extra income to live on.

5.1.2 **Give the name of the contract whereby Billy has purchased the property.**

- Deed of Sale ✓ (1)

5.1.3 **Discuss sectional title as a form of ownership.**

- A person is the owner of a unit / section of a building / complex ✓
- They also have a share in / jointly own the common property, for example lifts, garden, pool ✓
- All owners of units are members of the body corporate ✓
- A monthly levy is paid ✓ by all the owners to run/maintain the common property, example mowing the lawn ✓
- The levy money goes to the body corporate ✓
- The body corporate is responsible for running the complex ✓ (Any 6) (6)

5.1.4 **Explain the term *transfer duty*.**

- It is a government tax ✓ paid when property changes ownership / transferred into the new owner's name ✓ and is paid to SARS ✓
- The amount is based on home loan amount / value of the property based on purchase price ✓ (Any 3) (3)

5.1.5 **Give ONE reason why no transfer duty is paid for PROPERTY A.**

No transfer duty is paid on properties that cost R750 000 or less ✓ (1)

5.1.6 **List the financial responsibilities of a tenant.**

- To pay the deposit before occupying the property ✓
- To pay one month's rent upfront before occupying the property ✓
- Pay the monthly instalments at the time agreed ✓
- May have to pay electricity and / or water depending on lease agreement ✓ (Any 2) (2)

5.1.7 Using the information given in the scenario and the table, select which property Billy should buy and justify your answer with FIVE reasons.

- PROPERTY A ✓
- REASONS: Save on transfer fees ✓
Purchase price cheaper ✓
Levy and rates costs per month cheaper ✓
Net rental returns higher ✓

(1 mark for property choice + 4 reasons) (5)

5.2 Explain how the bond repayments are affected when interest is calculated according to the variable rate.

- The amount of interest you pay back fluctuates ✓ meaning you will pay more or less interest on your bond. ✓ If the interest goes down, the monthly repayment amount goes down. ✓
- If the interest goes up, the monthly repayments will also go up. ✓ (4)

5.3 Describe the role of the deeds office when purchasing a house.

- The deeds office is where the property will be registered in your name as the new owner ✓
- The transfer of ownership/transfer documents ✓ takes place here and the registration of the mortgage bond /bond documents ✓ in the name of the buyer
- The buyer pays a conveyancer a fee to draft the paperwork / documentation ✓ required by the Deed's office
- At the Deeds office a conveyancer oversees the transfer of the property ✓ into the buyer's name
- The conveyancer will draft a document called the Deed of transfer ✓
- Once the Registrar of Deeds signs ✓ the Deed of transfer, the document is now called the title deed ✓ and you become the legal owner of the property (Any 6) (6)

5.4 5.4.1 Describe THREE issues that the Khumalo family must consider before purchasing a dishwasher.

- Size of the family/ five / they have 3 children / dishwashers' size ✓
- They entertain on weekends so will need more capacity ✓
- Lifestyle – both of them work so must consider their time saved ✓
- The space available / they can take a standard size dishwasher ✓

(Any 3) (3)

5.4.2 **Discuss THREE of the aspects they should consider concerning the environmental impact when choosing a dishwasher.**

- The water usage / litres of water used per cycle / a half load cycle option will use less water ✓
- The electricity usage / energy rating / energy efficiency / A++ rating uses less electricity ✓
- Noise level / noise pollution / less decibels is quieter ✓
- Capacity – a bigger capacity means less loads saving water and electricity ✓
- Economy cycle works quicker so saves electricity ✓ and will use less water ✓

(3)

5.4.3 **Identify FOUR consumer responsibilities that Mrs. Khumalo did before making purchase.**

- She has done research to compared different brands ✓
- She compared prices ✓
- She will ask about the warranty ✓ and delivery costs ✓
- She checked her budget ✓

(Any 4)

(4)
[40]

QUESTION 6: ENTREPRENEURSHIP**6.1 Explain the terms *best sale scenario* and *worst sale scenario*.**

- Best sale scenario: When your product sells very well ✓ When your sales meet your sales target / you sell all your products ✓ You make a profit ✓
- Worst sale scenario: What could happen if your product does not sell very well / sells poorly ✓ You sell less than break-even point ✓ You make run loss / do not make a profit ✓ (6)

6.2 List FIVE ways how a business can use their time efficiently on the production line.

- Make a daily priority list of tasks ✓
- Assigning a time limit for each task ✓
- Following a routine ✓
- Completing the tasks as quickly as possible and not procrastinating ✓
- Keeping the workplace well-organized, tidy and clean ✓
- Plan the use of equipment ✓
- Plan what each worker does so that maximum number of products is produced ✓
- Set a performance target ✓ (Any 5) (5)

6.3 6.3.1 Name THREE important requirements of packaging applicable to her bread.

- Sufficiently attractive for the target market / eye catching ✓
- Suitable material for the bread i.e. paper bag ✓
- The right size for a mini loaf ✓
- The right shape for a mini loaf ✓
- Protect from the environment – dehydration ✓
- Strong enough while being transported ✓
- Safe and hygienic for its shelf life ✓ (Any 3) (3)

6.3.2 Calculate the selling price of one mini loaf of bread. Show ALL calculations. Round off to the nearest rand.

$$R35 + R40 = R75 \checkmark \times 60\% = R45 \checkmark$$

$$R45 + R75 \checkmark = R120 \checkmark \div 6 \checkmark = R20 \checkmark$$

NOTE: The "R" must be indicated as part of the final answer (6)

6.4 6.4.1 Select a sentence from the interview that indicates that Mapholo's naming of her brand was important to her for this business.

I named my brand 'Ledikana' because the village where I grew up called my mother Ledikana ✓

OR

She loved beautiful things, including fashion and hats. ✓ (1)

6.4.2 Identify FOUR factors from the first two paragraphs that ensured that Mapholo's business had the potential to become profitable.

- She had passion / interest ✓
- She had a target market / she sold to customers at the funeral/ weekend stall / weekend market ✓
- She had a product to sell / sold hats / traditional clothing ✓
- She had a location / marketplace / at work ✓
- She had tested the idea / sold 10 hats in the first week and also at a little stall ✓
- She made the time / used her spare time ✓ even though she was working full time
- She was capable / she could design and sew ✓
- She had the equipment ✓
- Her financial position / capital / start-up costs / savings ✓ (Any 4) (4)

6.4.3 Identify the factor one has to consider in the choice of a suitable product for a business when Mapholo's customers loved her merchandise at her first shop.

- Consumer appeal ✓ (1)

6.4.4 Give TWO advantages of Mapholo doing direct selling at the weekend market.

- She is in touch with her customers / good for customer relations ✓
- She can promote her fashions as she will be wearing the garments ✓
- She controls the image of her brand ✓
- She controls the price she wants to sell her clothing for ✓ (Any 2) (2)

6.4.5 Mapholo has employed staff. List FOUR reasons why it is beneficial to train staff.

- Better quality work ✓
- Increased motivation / morale ✓
- Increased work/job satisfaction ✓
- Ability to work independently ✓
- Increased productivity ✓
- Reduction of waste ✓
- Reduce maintenance and repair costs of equipment ✓
- Acquisition of new skills ✓ (Any 4) (4)

6.4.6 Analyse the steps Mapholo took as she progressed from the start of her business until she employed full time workers that impacted positively on her business which resulted in a successful business.

- She started small / started from home, so she had a low capital outlay. ✓ This meant that she did not need to borrow money and start her business in debt. ✓
- She continued working her full-time job which enabled her to continue earning a salary ✓ while she explored the small business option in her spare time. ✓
- She discovered her passion – a key human resource for a successful business. ✓
- She made hats to order, ensuring sales/ no unsold stock and did not just make hats in the hope of selling ✓ This meant that she was producing / a product what the target market wanted ✓ and with them wearing the hats gave her free advertising/ word of mouth. ✓
- She identified a gap in the market and went with it ✓ (initially with the hats and progressed onto clothing).
- She had an outlet, the stall at the weekend market which was a non-expensive option ✓ and gave her items exposure / broadened her target markets. ✓
- She broadened her target market further by getting sales at work which would lead to more free advertising. ✓
- She used her creativity by designing the hats herself ✓ and she continued to develop her skills / creativity by designing clothing which would give her a unique brand. ✓
- She made the items herself so had the ability to sew ✓ a valuable human resource.
- She saved her money to finance her growing business ✓ so would therefore, save on interest if she had borrowed money. ✓
- She selected a suitable brand name ✓ that her target market would identify with her story. The brand image would likely grow with her values of beautiful fashion. ✓
- She moved with the target markets needs / could read the target market trends ✓ when she made traditional clothing / colourful, ethnic designs. ✓
- By opening the shop at the airport, she would get the tourist market / further expand her target market / grow the business more ✓ and can charge higher prices making more profit. ✓
- She takes her profits and ploughs it back into the business as she further expands by opening another store. ✓
- She employs more people to manage the increased demand and seizes the opportunity for growth / risk taker. ✓

(Any 8)

(8)

[40]**TOTAL: 200**