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NATIONAL SENIOR CERTIFICATE

GRADE 12

SEPTEMBER 2024

CONSUMER STUDIES

MARKS: 200

TIME: 3 hours

This question paper consists of 16 pages.



INSTRUCTIONS AND INFORMATION

1. This question paper consists of SIX questions:

QUESTION	CONTENT	MARKS	TIME (minutes)
SECTION A (Short questions)			
1	Short questions (All topics)	40	20
SECTION B (Long questions)			
2	The Consumer	40	40
3	Food and Nutrition	40	40
4	Clothing	20	20
5	Housing	20	20
6	Entrepreneurship	40	40
TOTAL:		200	180

2. All the questions are **COMPULSORY**.
3. Number the answers correctly according to the numbering system used in this question paper.
4. Start **EACH** question on a **NEW** page.
5. You may use a calculator.
6. Write with blue or black ink only.
7. Pay attention to spelling and sentence construction.
8. Write neatly and legibly.

SECTION A: SHORT QUESTIONS**QUESTION 1**

1.1 Various options are provided as possible answers to the following questions. Choose the correct answer and write only the letter (A–D) next to the question numbers (1.1.1 to 1.1.20) in the ANSWER BOOK, for example 1.1.21 D.

1.1.1 Interest rates in South Africa are based on the ... rate.

- A bank
 - B fixed
 - C prime
 - D repo
- (1)

1.1.2 The largest source of income for the municipality:

- A Fund raising
 - B Government funding
 - C Provincial Funding
 - D Property Rates
- (1)

1.1.3 The best way to save energy when baking food:

- A Use a conventional oven rather than a microwave.
 - B Keep the stovetop in its highest position to ensure that the food is cooked quickly.
 - C Make one-pot meals on the stove or in the oven.
 - D Cook food during off-peak times and keep it warm in the warmer.
- (1)

1.1.4 Grey waters best description:

- A Water that is dirty and coloured grey, is undrinkable
 - B Water full of microorganisms that can make people sick
 - C Toilet/sewage water
 - D Water recycled from washing machines, sinks, basins, showers and baths
- (1)

1.1.5 Product specification includes:

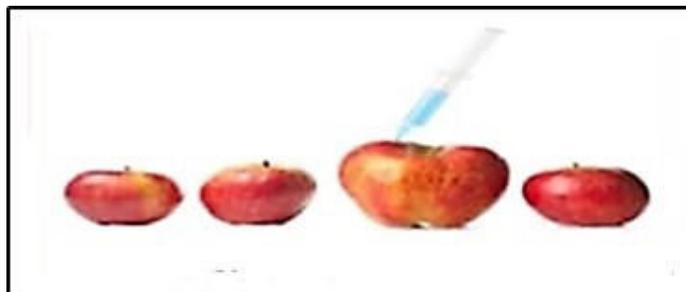
- A Size of the product
 - B Target market
 - C Human skills
 - D Time of production
- (1)

1.1.6 The factor which will increase productivity in a business:

- A Consumer relations
 - B Delivery strategies
 - C Safety procedures
 - D Training of staff
- (1)

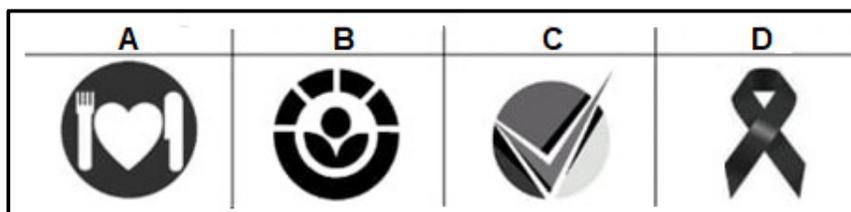
- 1.1.7 Identify the entrepreneur who made a poor choice regarding the availability of raw materials.
- A Bonita buys all her raw materials at a nearby town.
 - B Lindiwe's raw materials are delivered every month from the city.
 - C Sihle's raw materials are manufactured locally.
 - D Peer imports high quality raw materials from Somalia. (1)
- 1.1.8 The food related health condition that could be managed by choosing carbohydrate rich food with a low glycaemic index:
- A Anaemia
 - B Diabetes
 - C Hypertension
 - D Osteoporosis (1)
- 1.1.9 Which of the following nutrients will raise the blood glucose levels the most?
- A Protein
 - B Carbohydrates
 - C Fibre
 - D Fat (1)
- 1.1.10 A/An ... is the food additive that prevents the ingredients in ice cream from separating:
- A emulsifier
 - B bleaching agent
 - C gelatinisation agent
 - D preservative (1)
- 1.1.11 An advantage of organic foods:
- A Greater crop yields
 - B Lower production cost
 - C Pest resistance
 - D Healthier products (1)
- 1.1.12 Gastro-enteritis will ...
- A lead to inflammation of the bones.
 - B infect the liver.
 - C affect the digestive system.
 - D affect the heart. (1)

1.1.13 The picture below shows:



- A Food irradiation
 - B Food security
 - C Genetic manipulation
 - D Organic food
- (1)

1.1.14 Identify the symbol that indicates to the consumer that the product was irradiated.



1.1.15 Food security means that:

- A South African farmers produce their own food
 - B South African goods are sent for sale or exchange to other countries
 - C People eat enough safe food for an active healthy life
 - D Everyone can afford to buy food
- (1)

1.1.16 A fad/fads:

- A What is currently popular and worn by the masses
 - B An expensive and outrageous style
 - C Last for many seasons
 - D Often seen in many accessories
- (1)

1.1.17 A person with a triangular body shape should wear a ...

- A pants with detail on the pockets.
 - B blouse that ends on the hips.
 - C brightly, coloured shirt with detail in the shoulder area.
 - D dress with a belt in a contrasting colour around the hips.
- (1)

1.1.18 Tax paid on the profit after selling a property is known as ...

- A property tax.
 - B capital gains tax.
 - C estate duty.
 - D transfer tax.
- (1)

- 1.1.19 A consumer will qualify for a government housing subsidy permitted that he/she ...
- A has four financial dependants plus earn R3 300 per month.
 - B has no financial dependants and have not owned a house before.
 - C is older than 21 and have owned a property before.
 - D earns R3 000 per month and wants to buy a second house. (1)
- 1.1.20 The cost that is usually payable when buying or renting a house.
- A Deposit
 - B Monthly instalments
 - C Registration fees
 - D Estate agent commission (1)
- 1.2 Identify FOUR symptoms of osteoporosis from the options listed below. Write only the letter of the correct answer(s).
- A Tiredness
 - B Back pain
 - C Dizziness
 - D A stooped posture
 - E Loss of height over time
 - F Falls easily
 - G Porous bones (4 x 1) (4)
- 1.3 Give ONE word/term for each of the descriptions below. Write only the word/term next to the question numbers (1.3.1 to 1.3.6) in the ANSWER BOOK.
- 1.3.1 The amount of glucose in the blood
 - 1.3.2 A way of classifying carbohydrates by how quickly they release glucose into your blood
 - 1.3.3 A group of people whose needs will be met when they buy a product
 - 1.3.4 The percentage added to the total production costs to create a profit
 - 1.3.5 A carefully tested recipe, so that the end result is always the same
 - 1.3.6 A document indicating money management in the future (6 x 1) (6)

- 1.4 Identify FOUR benefits of efficient waste management in the list below. Write only the letters (A–H) next to the question number (1.4) in the ANSWER BOOK.

- A Pollutes the air, water and soil.
 B Conserves valuable resources by reusing them.
 C Unsightly environment impacts negatively on job creation.
 D Saves money through the recycling of materials.
 E Owners who sort out their waste receive a reduction in rates.
 F It reduced the negative impact on the environment.
 G Composting enriches the ecosystem.
 H It creates landfills of non-biodegradable waste. (4 x 1) (4)

- 1.5 Choose the explanation from COLUMN B that matches a term in COLUMN A. Write only the letter (A–I) next to the question numbers (1.5.1 to 1.5.6) in the ANSWER BOOK, for example 1.5.7 J.

COLUMN A TERM		COLUMN B EXPLANATION	
1.5.1	Contract	A	Allowed by the law
1.5.2	Home contents insurance	B	Must repay the full amount plus interest over specific number of months for product purchased
1.5.3	Disclaimer	C	To be content with less
1.5.4	Credit contract	D	Buy personalised products with electronic media
1.5.5	Direct Marketing	E	Insurance that protects a home against structural damage in case of fire, floods, other natural disasters and political unrest
1.5.6	Cooling Period	F	Period of 5 working days in which a contract can be cancelled
		G	A formal statement saying that you are not legally responsible for something
		H	An agreement between two or more people in which one person offers to do something and the other accepts the offer
		I	The consumer is insured against any loss/damage to household content due to theft, fire, etc

(6 x 1) (6)



SECTION B

QUESTION 2: THE CONSUMER

- 2.1 Define the term *indirect taxes*. Give TWO examples of indirect taxes. (4)
- 2.2 Name the function of SARS. (1)
- 2.3 Demonstrate the difference between *CPI* and *inflation*. (4)
- 2.4 Read the advertisement below and answer the questions that follow.

The cost of electricity is getting more and more expensive every year. Even more so now that Eskom are faced with so many challenges. Before you run your bath, think about the electricity that you are wasting. Heating water may cost up to 40% of your electricity bill. Would you like to decrease the cost of heating water?

Here is the good news. Installing a heat pump can cut the cost of heating by up to 67%. The heat pump is an energy efficient way of heating your water.

To make this an even more appealing option, Eskom now offers to pay you a rebate when you install the heat pump in your home or small business/enterprise.

- 2.4.1 State the benefits of installing an Eskom heat pump. (3)
- 2.4.2 Explain the reasons why the rising cost of electricity could affect the economy of South Africa. (3)
- 2.4.3 Consumers are installing gas stoves into their homes. Explain the advantages of having a gas stove. (4)
- 2.5 Read the scenario below and answer the questions that follow.

Savings with a group might sound archaic if you're not used to the concept of saving and building a nest egg. You can apply the same principle and maybe even have a better result with a community saving club. Many of these clubs now buy non-perishable groceries instead of paying out money or cash.

[Examiner's own text]

- 2.5.1 What do we call these types of saving clubs in our communities? (1)
- 2.5.2 Identify why these clubs, in the scenario above, can be considered legal. (3)
- 2.5.3 Discuss how club members benefit from non-perishable groceries purchased in large quantities. (5)

- 2.6 Explain the term *exemption clause*. (3)
- 2.7 Study the e-mail below that a consumer received and answer the question that follows.

Cash Kings is a new credit provider that recently opened their doors. As part of their opening specials, they are offering loans at an interest rate as low as 5% only. To be part of this once in a lifetime offer, you need to send the following information to Cashkings@gmail.com asap: your ID number, full name, occupation, monthly income, bank account, telephone number and email address.

[Examiner's own text]

- Analyse the e-mail and explain with good reason, how a consumer must respond to this opportunity. (5)
- 2.8 Municipalities are responsible for the delivery of services that will satisfy the basic needs of local communities. To receive these services, consumers need to take up their responsibility towards the municipality too.

Justify the above statement by referring to the responsibilities of consumers relating to the use of municipal services.

(4)
[40]

QUESTION 3: FOOD AND NUTRITION

Study the label below and then answer the questions that follows.



3.1 Identify the misleading and false claim about the above product. Motivate your answer. (2)

3.2 Answer QUESTIONS 3.2.1 and 3.2.2 in a table as shown below.

3.2.1 Identify TWO ingredients used in the product that might cause allergic conditions. (2)

3.2.2 Determine the purpose of these ingredients in the product.

Tabulate your answer as follows:

3.2.1	TWO INGREDIENTS	3.2.2	PURPOSE

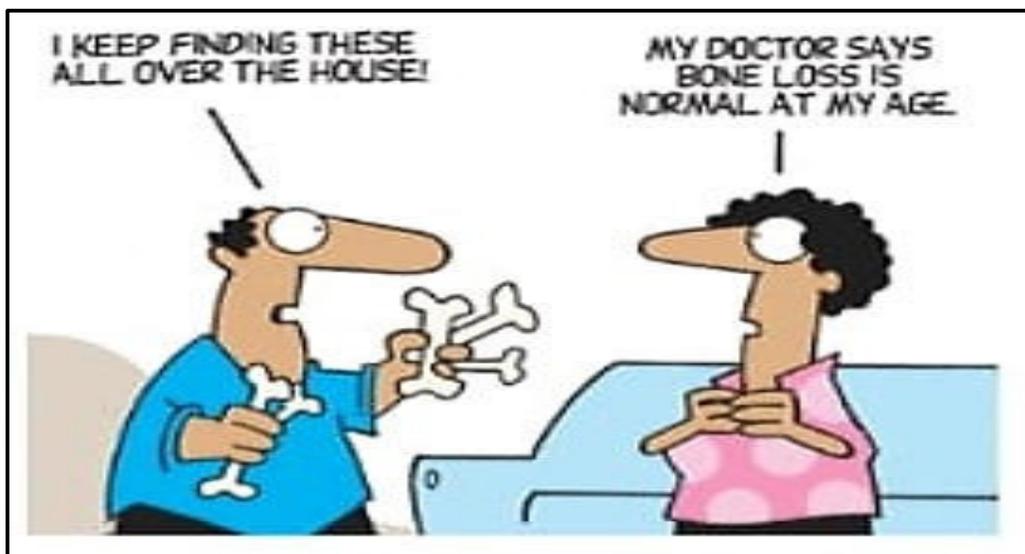
(2)

3.3 Antioxidants are used as food additives. Give THREE reasons why it is used as food additives. (3)

3.4 Write a paragraph in which you refer to the benefits that organically grown food may have on the natural environment. (3)

3.5 List THREE types of information that must appear on a food label. (3)

3.6 Study the picture below and answer the questions that follow.



- 3.6.1 Identify the food-related health condition above. (1)
- 3.6.2 Define the food-related health condition above. (2)
- 3.6.3 Examine the reasons why a woman with a small body frame and in her fifties are more prone to develop the food-related health condition mentioned in QUESTION 3.6.1. (4)
- 3.7 Explain what is meant by *foodborne disease*. (2)
- 3.8 List THREE guidelines to prevent the transmission of foodborne diseases. (3)
- 3.9 Read the extract below and answer the questions that follow.

REAL LIFE IMPACT OF HEPATITIS A: THE STORY OF LYNN

On 5 February, Ben and Lynn decided to take a break from their busy schedules for a dinner-date with their daughter at Chi's Restaurant in the Beaver Valley Mall. Lynn had the chicken pita and Ben had a lobster pita. Lynn first fell ill on February 27. That evening she noticed that she felt hot and fatigued. She drank some juice and went to bed early to deflect the illness. Lynn's temperature quickly spiked to 42 °C, and she began to shake uncontrollably. The doctor's assessment was, that Lynn, had begun to suffer from the effects of Hepatitis A. Lynn has immediately been hospitalised.

- 3.9.1 Give another name for Hepatitis A. (1)
- 3.9.2 Mention the relationship between February 5th and February 27th. (1)
- 3.9.3 Predict THREE possible causes of Lynn's illness. (3)

- 3.10 Study the information below that appeared on a label for rusks and answer the question that follows.

DIABETIC RUSKS: xylitol, seed and bran		
List of ingredients: Stone-ground wheat flour, buttermilk, xylitol (13,2%), canola oil, butter, sunflower seeds (8,4%), rolled oats, wheat bran (3,2%), eggs, linseed, baking powder, salt		
NUTRITIONAL INFORMATION		
Average values	Per 100 g	Per 25 g
Energy (kJ)	1 933	483
Protein (g)	12	3
Carbohydrates (g)	52,9	13,2
of which total sugar (g)	1,6	0,4
Total fat (g)	21,2	5,3
of which saturated fat (g)	7,1	1,8
Fibre (g)	9,8	2,5
Sodium (mg)	487	122

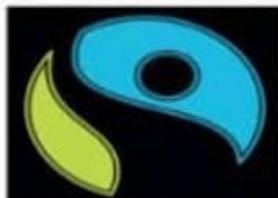
[Source: www.beasrusks.co.za]

The product states that it's suitable for a diabetic.
Evaluate the suitability of the rusks for a person with diabetes.

(8)
[40]

QUESTION 4: CLOTHING

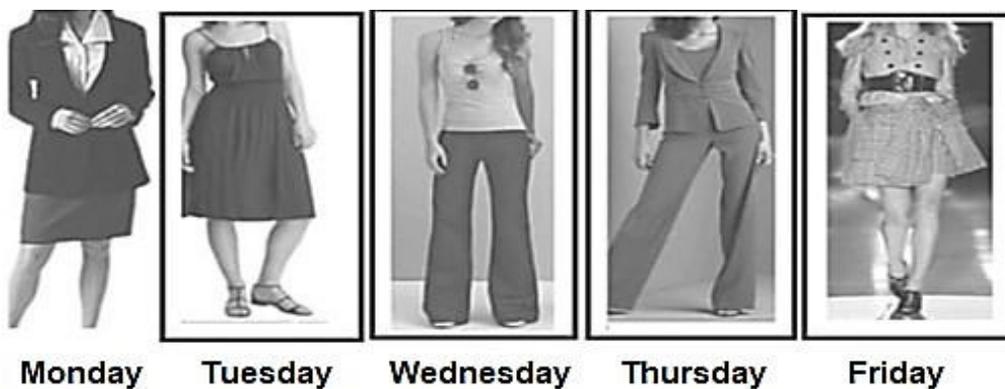
- 4.1 Explain the term *counterfeit goods*. (1)
- 4.2 Study the picture below and answer the questions that follow.



- 4.2.1 Identify the logo in the picture above. (1)
- 4.2.2 To be able to place the logo on goods, it must pass a test. Name the qualifying criteria for manufacturers to be able to use the emblem/logo on their clothing items. (4)
- 4.3 Define the term *dress code*. (2)
- 4.4 Read the scenario below and analyse the pictures. Answer the questions that follow.

Gloria, who is 20-years-old, is appointed as an office assistant at a fashion wholesaler. She assists in the sales department on Mondays and Fridays. Her contract indicates that she should wear company uniform on Mondays and Fridays when working in public. The company uniform consists of a pencil skirt, white shirt and a formal jacket. The rest of the week she should dress professionally. No informal clothes, shorts, jeans, tekkies (sneakers) or brand labels are allowed. Below are the outfits she selected for a week.

[Examiner's own text]



- Evaluate if her selected outfits comply with the company's dress code and the requirements of her contract. (4)
- 4.5 Illustrate and explain the FIVE phases/stages in the fashion cycle by means of a graph. (6)
- 4.6 Explain why fashion cycles overlap. (2)

[20]

QUESTION 5: HOUSING

- 5.1 Explain TWO types of insurance payable by homeowners but not by tenants. (4)
- 5.2 Read the extract below and answer the questions that follow.

Mr Kellerman said, 'Around half of all new home loan applicants are for 100% loans'. This means that the applicants do not have the intention of putting down a deposit.

Putting down a deposit, even a minimal amount can greatly benefit a home buyer. People who demonstrate the ability to save are typically considered lower risk by banks.

New homeowners need to realise that owning a home can be expensive in different ways. First time buyers seem to be much more interested in higher density units where some of the communal costs are shared while several existing owners are scaling down to save on the increasing running cost of a property.

"Rates, taxes, and general maintenance on a larger free-standing house add up quickly and can sometimes end up getting to the point where it is no longer affordable", continued Mr Kellerman.

[Adapted from www.fnb.co.za]

- 5.2.1 Identify the type of ownership for the following properties:
- (a) "Larger free-standing house" (last paragraph) (1)
 - (b) "High density units" (third paragraph) (1)
- 5.2.2 Give TWO advantages of the type of ownership in QUESTION 5.2.1(b) that is evident in the extract. (2)
- 5.2.3 Discuss the validity of the statement below:
- Invest in a housing development that offers profitable long-term rewards. (4)

- 5.3 Study the advertisement for washing machines below and answer the questions that follow.

ADVERTISEMENT	
WASHING MACHINE A	WASHING MACHINE B
	
<p>R8 700 Get it in credit Deposit: R480,00 R550,00 x 24 months Total repayable: R13 680</p> <p>8 kg capacity 14 programs Energy rating: A +++ 2 year guarantee</p>	<p>R9 200 Get it on credit Deposit: R490,00 R570,00 x 24 months Total repayable: R14 170</p> <p>16 kg capacity 13 programmes Energy rating: A 2 year guarantee</p>

- 5.3.1 The washing machines can be bought cash or on credit. Name the type of credit transaction in the advertisement. (1)
- 5.3.2 Give a reason for the difference in the cost between paying cash and buying the washing machine on credit. (1)
- 5.3.3 A consumer decides to buy one of the washing machines on credit. The consumer does not understand all the terms and conditions in the contract. Give the right of the consumer and the responsibility of the seller in this case. (2)
- 5.3.4 Justify why washing machine **A** would be the best choice to buy for a young professional lady who has limited space to her availability and who values the responsible use of resources. (4)

[20]

QUESTION 6: ENTREPRENEURSHIP

- 6.1 List FOUR ways in which an entrepreneur can ensure sustainable production of his/her products by using raw materials. (4)
- 6.2 Name THREE reasons why a business should do stock control. (3)
- 6.3 Read the case study below and answer the questions that follow.

Maya is a night nurse in a private hospital, and she is entitled to 14 days off a month. She has a natural talent for sewing and design. At high school she took needle work as a subject, where she learned about sewing and pattern cutting. At her house she has converted one room into a sewing room. She bought two new high-quality sewing machines and one overlocker.

Maya employed two workers which she trained to ensure that garments are completed on time and to assist with the management of the finances and purchases. She produces garments for formal events like matric farewells. To make this garment she uses 100% satin fabrics which are locally produced.

She pays special attention to each customer to ensure that all customer needs are met. Two weeks before the delivery date her customers have a final fitting for the garments. She also serves refreshments to her satisfied customers.

[Examiner's own text]

- 6.3.1 State THREE human resources that Maya had. (3)
- 6.3.2 Discuss why it is important for Maya to do a financial feasibility study. (4)
- 6.3.3 Name THREE ways how Maya could advertise her business in the community. (3)
- 6.3.4 Explain how the training of unskilled workers will improve the sustainable profitability of Maya's business. (6)
- 6.3.5 Write a paragraph to describe how Maya achieves good customer relations. (6)
- 6.3.6 Comment on the impact of quality control and explain the different stages where Maya must perform quality control. (6)
- 6.4 Refer to the quotation below and answer the question that follow.

QUOTATION FOR MATRIC FAREWELL DRESS

*Fabric 4 metres @ R80,00 per meter

*Threads and buttons or zip @ R20,00 per dress

*Overhead cost and labour @ R300,00 per dress

Calculate the total cost of one dress with a mark-up of 40%.
Show ALL calculations.

(5)
[40]

TOTAL SECTION B: 160
GRAND TOTAL: 200