



Rewarding Learning

ADVANCED
General Certificate of Education
2015

Home Economics
Assessment Unit A2 1
assessing
Consumer Issues

[AN211]

WEDNESDAY 13 MAY, MORNING

MARK
SCHEME

General Marking Instructions

Introduction

Mark schemes are published to assist teachers and students in their preparation for examinations. Through the mark schemes teachers and students will be able to see what examiners are looking for in response to questions and exactly where the marks have been awarded. The publishing of the mark schemes may help to show that examiners are not concerned about finding out what a student does not know but rather with rewarding students for what they do know.

The Purpose of Mark Schemes

Examination papers are set and revised by teams of examiners and revisers appointed by the Council. The teams of examiners and revisers include experienced teachers who are familiar with the level and standards expected of students in schools and colleges.

The job of the examiners is to set the questions and the mark schemes; and the job of the revisers is to review the questions and mark schemes commenting on a large range of issues about which they must be satisfied before the question papers and mark schemes are finalised.

The questions and the mark schemes are developed in association with each other so that the issues of differentiation and positive achievement can be addressed right from the start. Mark schemes, therefore, are regarded as part of an integral process which begins with the setting of questions and ends with the marking of the examination.

The main purpose of the mark scheme is to provide a uniform basis for the marking process so that all the markers are following exactly the same instructions and making the same judgements in so far as this is possible. Before marking begins a standardising meeting is held where all the markers are briefed using the mark scheme and samples of the students' work in the form of scripts. Consideration is also given at this stage to any comments on the operational papers received from teachers and their organisations. During this meeting, and up to and including the end of the marking, there is provision for amendments to be made to the mark scheme. What is published represents this final form of the mark scheme.

It is important to recognise that in some cases there may well be other correct responses which are equally acceptable to those published: the mark scheme can only cover those responses which emerged in the examination. There may also be instances where certain judgements may have to be left to the experience of the examiner, for example, where there is no absolute correct response – all teachers will be familiar with making such judgements.

Section A

AVAILABLE
MARKS

- 1 (a) Suggest a suitable method of borrowing money to pay for a laptop computer. Justify your choice. (AO1, AO2)

Mark Band ([0]–[3])

Overall impression: basic

- demonstrates a limited ability to select a suitable method of borrowing money to pay for a laptop computer
- inadequate knowledge and understanding of the selected method of borrowing
- inadequate ability to justify their chosen method of borrowing money to pay for a laptop computer
- quality of written communication is basic

Mark Band ([4]–[7])

Overall impression: reasonable to good

- demonstrates a reasonable to good ability to select a suitable method of borrowing money to pay for a laptop computer
- reasonable to good knowledge and understanding of the selected method of borrowing
- demonstrates a reasonable to good ability to justify their chosen method of borrowing money to pay for a laptop computer
- quality of written communication is reasonable to good

Mark Band ([8]–[10])

Overall impression: very good to highly competent

- demonstrates a very good to highly competent ability to select a suitable method of borrowing money to pay for a laptop computer
- clear knowledge and understanding of the selected method of borrowing
- demonstrates a very good to highly competent ability to justify their chosen method of borrowing money to pay for a laptop computer
- quality of written communication is very good to highly competent

Some examples of suitable points to be used by the candidate to justify their choice:

Credit Cards

- convenient compared with other types of borrowing, very flexible in relation to how quickly or slowly the loan can be repaid
- can have up to 56 days interest free credit if full amount is paid in the first month
- can also avail of introductory interest free period which can be 6 months or more
- section 75 of the Consumer Credit Act 1974 will provide protection for the consumer in cases of breach of contract or misrepresentation and in the case of a consumer using a credit card, the total cost of the goods do not have to be paid for using the credit card to attract joint liability
- some cards offer point schemes which can be redeemed for free goods, services, discounts, vouchers or air miles

Credit Union Loan

- since credit unions exist solely to serve member-owners, they offer favourable rates on loans
- by law they cannot charge more than 2% per month on the reducing

- balance of a loan and therefore are particularly useful when borrowing small amounts over a short period of time, such as buying a laptop
- often a consumer can't borrow from a credit union until they have established a history of saving. However, this can be as short as 3 months
 - credit unions don't take credit history into account when deciding to lend money
 - unlike other lenders, credit unions do not charge a penalty if a loan is repaid early and there are no hidden extras such as over-priced payment protection insurance
 - credit unions also only charge interest on the outstanding balance, rather than the whole amount of the loan
- All other suitable methods of borrowing will be given credit, e.g. hire purchase, student loans [10]

AVAILABLE
MARKS

10

(b) Describe the steps a consumer should take to get out of debt. (AO1, AO2)

Mark Band ([0]–[5])

Overall impression: basic

- inadequate knowledge and understanding of steps a consumer should take to get out of debt
- demonstrates a limited ability to describe these steps
- demonstrates a limited ability to apply knowledge and understanding to the question
- quality of written communication is basic

Mark Band ([6]–[10])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of steps a consumer should take to get out of debt
- demonstrates a reasonable to good ability to describe these steps
- demonstrates a reasonable to good ability to apply knowledge and understanding to the question
- quality of written communication is reasonable to good

Mark Band ([11]–[15])

Overall impression: very good to highly competent

- clear knowledge and understanding of steps a consumer should take to get out of debt
- demonstrates a very good to highly competent ability to describe these steps
- demonstrates a very good to highly competent ability to apply knowledge and understanding to the question
- quality of written communication is very good to highly competent

Some examples of suitable points to be described by the candidate:

- prioritise debts; mortgage/rent, anything secured on the home, rates, electricity/gas, court fines, income tax, child maintenance, TV licence are all priority debts and must be paid first as there are serious consequences if they are not paid
- seek debt advice; from a free advice agency, for example: Citizens Advice, Advice4debtNI, Consumer Credit Counselling Service, Consumer Council NI via Consumerline, Advice NI, they will help with a debt management plan

- maximise income; check entitlement to benefits, tax credits, grants, child maintenance, earn extra money through overtime, renting a room,
- reduce expenditure; improve energy efficiency in the home and reduce bills, shop around for cheaper suppliers of other services like phone, broadband and insurance, sell unwanted goods
- pay debts; contact creditors and calculate affordable payments, ask for interest to be suspended, apply to county court to have all non-priority debts (less than £5,000) put together into one affordable monthly payment
- petition for bankruptcy; if there is no money left over in the budget or it will take many years to repay the debts, going bankrupt can remove the pressure of creditors

All other valid points will be given credit [15]

15

- 2 (a) Discuss two advertising strategies used by the food industry to promote food to adults. (AO1, AO2)

Mark Band ([0]–[3])

Overall impression: basic

- inadequate knowledge and understanding of two advertising strategies used by the food industry to promote food to adults
- demonstrates a limited ability to discuss these two strategies in relation to promoting food to adults
- demonstrates a limited ability to apply knowledge and understanding to the question
- quality of written communication is basic

Mark Band ([4]–[7])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of two advertising strategies used by the food industry to promote food to adults
- demonstrates a reasonable to good ability to discuss these two strategies in relation to promoting food to adults
- demonstrates a reasonable to good ability to apply knowledge and understanding to the question
- quality of written communication is reasonable to good

Mark Band ([8]–[10])

Overall impression: very good to highly competent

- clear knowledge and understanding of two advertising strategies used by the food industry to promote food to adults
- demonstrates a very good to highly competent ability to discuss these two strategies in relation to promoting food to adults
- demonstrates a very good to highly competent ability to apply knowledge and understanding to the question
- quality of written communication is very good to highly competent

Some examples of suitable points to be discussed by the candidate:

Model lifestyles

- use of images that particularly appeal to parents by referring to ideal family life for example, smiling, healthy looking children seated at a table, eating together in a clean well ordered kitchen next to a fruit bowl
- parents want to create a similar image of their own family life and are

influenced sufficiently to think that the purchase of the food advertised will achieve this. The advert attempts to tap into hopes, fears and feelings commonly experienced amongst parents including stress due to busy schedules, guilt for not spending enough time with children, anxiety about tooth decay, fear of E numbers, desire to make a child happy, desire for the perfect child

- images of grandparents can also be used to induce feelings of nostalgia

Omission of key information

- usually used in conjunction with nutrition, health or quality claims, the claims focus on the image or information the target group want to see or hear and omit other key facts,
- examples include weight loss products which claim to be low in fat but omit to inform consumers about high sugar content

All other suitable advertising strategies will be given credit, e.g. celebrity endorsement [10]

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- (b) Summarise the key points of the Food Labelling Regulations 1996. (AO1, AO2)

Mark Band ([0]–[5])

Overall impression: basic

- inadequate knowledge and understanding of the Food Labelling Regulations 1996
- demonstrates a limited ability to summarise the key points of this legislation
- demonstrates a limited ability to apply knowledge and understanding to the question
- quality of written communication is basic

Mark Band ([6]–[10])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of the Food Labelling Regulations 1996
- demonstrates a reasonable to good ability to summarise the key points of this legislation
- demonstrates a reasonable to good ability to apply knowledge and understanding to the question
- quality of written communication is reasonable to good

Mark Band ([11]–[15])

Overall impression: very good to highly competent

- clear knowledge and understanding of the Food Labelling Regulations 1996
- demonstrates a very good to highly competent ability to summarise the key points of this legislation
- demonstrates a very good to highly competent ability to apply knowledge and understanding to the question
- quality of written communication is very good to highly competent

Some examples of suitable points to be summarised by the candidate:

- **name of the food;** the name of the food, must be clearly stated and can be legal name, customary name or descriptive name where no legal or customary name exists

- **list of ingredients**; ingredients must generally be listed in descending order of weight at the time of their use in the preparation of the food (often referred to as “the mixing-bowl stage”), water used as a food ingredient must generally be shown in the list of ingredients when it exceeds 5% of the finished product
- **durability indication**; *best before* will be appropriate to most foods and indicates the period for which a food can reasonably be expected to retain its optimum condition (e.g. it will not be stale); *use by* is the required form of date mark only for those foods which are highly perishable from a microbiological point of view and which will have a product life after manufacture of a relatively short period, after which their consumption would present a risk of food poisoning
- **special storage conditions or conditions of use**; only storage conditions which need to be observed so that the unopened food lasts until the date given in the date mark need be given as part of the date mark
- **the name and address of the manufacturer or packer or seller**; the full name and address of manufacturer, packer or seller should be clearly presented on the label as this gives consumer the opportunity to contact the manufacturer if they have a complaint or if they wish to know more about the product

And in certain cases:

- **particulars of the place of origin of the food**; origin or provenance of the food must be shown if failure to give such information might mislead the purchaser to a material degree as to the true origin of the food
- **instructions for use**; must be given if it would be difficult to make appropriate use of the food without them
- **nutrition labelling**; compulsory only when a nutrition claim is made and must be given in a specified format [15]

Section A

**AVAILABLE
MARKS**

15

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Section B

AVAILABLE
MARKS

3 Examine the work of the Trading Standards Service. (AO1, AO2, AO3)

Mark Band ([0]–[5])

Overall impression: basic

- inadequate knowledge and understanding of the work of the Trading Standards Service (TSS)
- demonstrates a limited ability to apply knowledge and understanding of the work of the TSS to the question
- demonstrates a limited ability to examine the work of the TSS
- quality of written communication is basic

Mark Band ([6]–[10])

Overall impression: adequate to minimally competent

- adequate to minimally competent knowledge and understanding of the work of the Trading Standards Service (TSS)
- demonstrates adequate to minimally competent ability to apply knowledge and understanding of the work of the TSS to the question
- demonstrates adequate to minimally competent ability to examine the work of the TSS
- quality of written communication is adequate to minimally competent

Mark Band ([11]–[15])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of the work of the Trading Standards Service (TSS)
- demonstrates a reasonable to good ability to apply knowledge and understanding of the work of the TSS to the question
- demonstrates a reasonable to good ability to examine the work of the TSS
- quality of written communication is reasonable to good

Mark Band ([16]–[20])

Overall impression: very good to highly competent

- clear knowledge and understanding of the work of the Trading Standards Service (TSS)
- demonstrates a very good to highly competent ability to apply knowledge and understanding of the work of the TSS to the question
- demonstrates a very good to highly competent ability to examine the work of the TSS
- quality of written communication is very good to highly competent

Some examples of suitable points to be examined by the candidate:

- enforcing Legislation – for example;
 - The Sale of Goods Act 1979
 - The Consumer Protection from Unfair Trading Regulations 2008
 - Weights and Measures (NI) order 1981
 - Consumer Credit Act 1974
 - Consumer Contracts Regulations 2013
 - The Trade Marks Act 1994
- misleading price indications; it is illegal for a trader to give consumers price indications which are misleading or to make price comparisons which are not genuine, fair and meaningful. TSS check trader pricing and investigate complaints

- false or misleading descriptions of goods and services; TSS ensure that goods and services are accurately described when they are offered for sale
- price marking; TSS check that traders display the price of all goods which they offer for sale. Also, large shops must show the unit price of goods which are prepacked in fixed quantities
- hallmarking of precious metals; most gold, silver and platinum jewellery must be hallmarked by one of the Assay Offices. TSS can regulate this and investigate complaints
- estate agency and the mis-description of property; TSS ensure that estate agents act in the best interests of their clients, and that both buyers and sellers are treated honestly, fairly and promptly
- DVD recordings; TSS is responsible for enforcing the legislation regulating the DVD industry which seeks to ensure that only classified films are offered for sale or rent, and that children are not able to rent or buy films which have an adult classification
- timeshare transactions and package travel; TSS enforce legislation which controls the sale of timeshare and package travel regulations that seek to protect consumers in the event of holiday companies ceasing to trade
- investigating businesses who persistently trade unfairly; the Northern Ireland Trading Standards Service investigates complaints about illegal trading practices and rogue traders
- respond to consumer complaints; the TSS investigates disputes and complaints made by consumers and will look for evidence to support complaints in order to prosecute the trader if the law has been broken; however they do not directly represent or seek redress for consumers
- build relationships with traders; to promote quality for the consumer and improve consumer service, TSS advises traders of their rights and keeps them up to date with legislation and the work of TSS
- inform consumers; TSS use media campaigns, e.g. scams, giving talks, Consumerline website, leaflets to inform the consumer.

All other valid points will be given credit

[20]

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- 4 Discuss the benefits of organic food in relation to consumer health, the environment and animal welfare. (AO1, AO2, AO3)

Mark Band ([0]–[5])

Overall impression: basic

- inadequate knowledge and understanding of the benefits of organic food
- demonstrates a limited ability to apply knowledge and understanding of the benefits of organic food to the question
- demonstrates a limited ability to discuss the benefits of organic food in relation to consumer health, the environment and animal welfare
- quality of written communication is basic

Mark Band ([6]–[10])

Overall impression: adequate to minimally competent

- adequate to minimally competent knowledge and understanding of the benefits of organic food
- demonstrates adequate to minimally competent ability to apply knowledge and understanding of the benefits of organic food to the question
- demonstrates adequate to minimally competent ability to discuss the benefits of organic food in relation to consumer health, the environment and animal welfare

- quality of written communication is adequate to minimally competent

Mark Band ([11]–[15])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of the benefits of organic food
- demonstrates a reasonable to good ability to apply knowledge and understanding of the benefits of organic food to the question
- demonstrates a reasonable to good ability to discuss the benefits of organic food in relation to consumer health, the environment and animal welfare
- quality of written communication is reasonable to good

Mark Band ([16]–[20])

Overall impression: very good to highly competent

- clear knowledge and understanding of the benefits of organic food
- demonstrates a very good to highly competent ability to apply knowledge and understanding of the benefits of organic food to the question
- demonstrates a very good to highly competent ability to discuss the benefits of organic food in relation to consumer health, the environment and animal welfare
- quality of written communication is very good to highly competent

Some examples of suitable points to be discussed by the candidate:

Consumer health

- organic food has higher levels of **nutrients**; the Soil Association claims that organic food is higher in antioxidants, vitamin C, iron, magnesium, calcium, phosphorus and Omega 3 essential fatty acids.
- organic food is free from artificial **additives**; organic food doesn't contain food additives which can cause health problems such as heart disease, osteoporosis, migraines and hyperactivity. The use of preservatives, colourings, antioxidants, MSG and aspartame are all prohibited in the processing of organic foods
- organic food has a reduced risk of chemical contamination; over 400 chemical **pesticides** are routinely used in conventional farming and residues are often present in non-organic food. Pesticides have been linked with certain cancers, male infertility, Alzheimer's disease and nervous system disorders. They are also thought to cause a number of allergies. Organic growers have pest and disease management strategies that do not use artificial and toxic chemicals
- certified organic food is not irradiated and **is GM free**; Concerns have been expressed that eating GM food could cause the development of harmful anti-biotic resistant micro-organisms in humans. Irradiation changes the chemical structure of molecules within the food and can transform them into carcinogenic compounds that promote cancer

The environment

- organic farming methods prevent **soil erosion** and build healthy soils; organic farms protect the environment by building soil organic matter using natural methods rather than relying on synthetic fertilisers and pesticides. Compared to soils on conventional farms, organically farmed soils have been shown to have less nitrogen leaching, better nutrient holding ability, more efficient biological nutrient cycling, less runoff and erosion
- organic food production uses **less energy** than conventional food production; modern conventional farming uses more petrol than any other

industry. More energy is now used to produce synthetic fertilisers than to till, cultivate and harvest crops. Organic farming is still based on labour intensive practices such as hand weeding and the use of green manure instead of chemicals

- organic farming helps protect **water** quality; pesticides and other chemicals widely used in conventional farming contaminate ground water and rivers and pollute primary sources of drinking water
- organic farming releases less **greenhouse gases** than non-organic farming; traditional fertilisers release greenhouse gases which contribute to global warming and climate change, while organic crops actually serve to remove them from the atmosphere, particularly carbon dioxide gas. CO₂ emissions common in conventional farming can increase the risk of global warming. Because organic farming uses no artificial fertilizers or pesticides, there will be reduced CO₂ emissions released and this will reduce levels of global warming and air pollution
- organic farming promotes **global sustainability**; organic farming methods are based on traditional, practical farming skills. Farm land can be used over and over due to more nutrients remaining in the soil than there would be if fertilizers and pesticides were used. This reduces the need to import organic produce from other countries and encourages more local produce. This reduces food miles that the organic products have travelled, and it reduces wastage of land and natural habitats for example the clearing of rain forest to grow crops on the land. Organic food is often locally produced which means that consumers can support local and regional economies

Animal welfare

- choosing organic food protects **wildlife**; organic farming is free from pesticides and nitrates which can help reduce **water eutrophication**, which causes growth of algae and a reduction in the number of **fish**. The use of pesticides, herbicides and insecticides has been a factor in reducing the abundance of **insects, seeds and plants**. Due to this there is a further decline in the number of **birds** as there is no food for them to eat, this has a direct impact on the wider food chain, e.g. the decline of **honey bees**. Organic farming is seen as more wildlife friendly as it provides wild plants and animals with a much greater range of potential habitats which in turn increases biodiversity
- choosing organic food improves animal welfare; organic farming standards ensure that animals are given plenty of **space to move** freely and access to the outdoors, as animals need fresh air to thrive and grow. Organic farming also ensures the number of animals per unit area is limited to prevent **overcrowding**. Organic farmers aim to reduce **animal stress** through positive management techniques, such as providing animals with good bedding and an appropriate diet at all times. Organic farming prohibits **animal cruelty** and aims to guarantee a truly free-range life for farm animals

All other valid points will be given credit

[20]

Section B

AVAILABLE MARKS

20

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Section C

AVAILABLE
MARKS

5 Explain why consumers are concerned about the following food safety issues:

- chemical contamination of food from packaging materials
- unhygienic conditions in food handling outside the home; and
- additives used in food and drinks. (AO1, AO2, AO3)

Mark Band ([0]–[7])

Overall impression: basic

- inadequate knowledge and understanding of chemical contamination of food from packaging materials; unhygienic conditions in food handling outside the home; and additives used in food and drinks
- demonstrates a limited ability to explain why consumers are concerned about these food safety issues
- demonstrates a limited ability to apply knowledge and understanding to the question
- quality of written communication is basic

Mark Band ([8]–[14])

Overall impression: adequate to minimally competent

- adequate to minimally competent knowledge and understanding of chemical contamination of food from packaging materials; unhygienic conditions in food handling outside the home; and additives used in food and drinks
- demonstrates adequate to minimally competent ability to explain why consumers are concerned about these food safety issues
- demonstrates adequate to minimally competent ability to apply knowledge and understanding to the question
- quality of written communication is adequate to minimally competent

Mark Band ([15]–[20])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of chemical contamination of food from packaging materials; unhygienic conditions in food handling outside the home; and additives used in food and drinks
- demonstrates a reasonable to good ability to explain why consumers are concerned about these food safety issues
- demonstrates a reasonable to good ability to apply knowledge and understanding to the question
- quality of written communication is reasonable to good

Mark Band ([21]–[25])

Overall impression: very good to highly competent

- clear knowledge and understanding of chemical contamination of food from packaging materials unhygienic conditions in food handling outside the home; and additives used in food and drinks
- demonstrates a very good to highly competent ability to explain why consumers are concerned about these food safety issues
- demonstrates a very good to highly competent ability to apply knowledge and understanding to the question
- quality of written communication is very good to highly competent

Some examples of suitable points to be explained by the candidate:

Chemical contamination of food from packaging materials

- migration; chemicals used in packaging can migrate into food and drinks for example, tin can migrate from steel cans, phthalates and SFM can migrate from plasticised jar gaskets, adhesives from labels, aluminium from foil containers, migration is increased with increased temperature and increased fat in the food
- impact on health; health concerns include BPA, a chemical used to make plastics. It is claimed to be one of a large number of substances that may have the potential to interact with hormone systems. There are also concerns about long term impact of consuming trace quantities of chemicals over a period of time
- controls; consumers are concerned about the reliability of legislation and food industry controls

Unhygienic conditions in food handling outside the home

- food poisoning and unhygienic practices across the food chain; these include untrained staff, poor food hygiene training, poor record keeping and poor building standards, poor temperature control and food storage

Additives used in food and drinks

- hyperactivity in children; some parents report that artificial colours and preservatives trigger hyperactivity in their children. A study published in 2007 suggested that mixes of certain artificial colours used in food and drinks together with the preservative sodium benzoate are associated with hyperactivity in some children
- cancer; the preservative sodium benzoate has been the subject of concern about cancer, because when mixed with the additive vitamin C in soft drinks, it creates benzene, a carcinogenic substance. Benzoate causes damage to the mitochondria, an important area of DNA; diseases such as Parkinson’s and neuro-degenerative diseases are now being linked to this damage. The sweetener, aspartame has caused several types of cancer in rats at doses very close to the current acceptable daily intake for humans
- nutrition; artificial colourings are typically used to encourage children and adults to consume brightly coloured, highly processed foods, such foods tend to be high in calories but often have little other nutritional value
- ‘Chinese restaurant syndrome’; MSG is considered to be responsible for a range of symptoms such as headaches, stomach disorders, fatigue, depression, itchiness and numbness

All other valid points will be given credit

[25]

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Section C

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Total

70

**AVAILABLE
MARKS**

