NATIONAL SENIOR CERTIFICATE EXAMINATION
NOVEMBER 2024

CONSUMER STUDIES

MARKING GUIDELINES

Time: 3 hours 200 marks

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SECTION A FOOD AND NUTRITION AND CONSUMER-RELATED ISSUES

QUESTION 1

1.1

Question	1.1.1	1.1.2	1.1.3	1.1.4	1.1.5
Answer Column B	F	E	A	B	C
Answer Column C	ii	iv	v	iii	vi

1.2 **Study the statements related to the dietary management of HIV/AIDS below. State whether each statement is true or false. For each false statement, state that it is false and correct the nutrient typed in bold. Do not rewrite the entire statement.**

1.2.1 **<u>Zinc</u> is a macronutrient essential for preventing the loss of muscle tissue.**

False – Protein

1.2.2 **During infection, there is an increased loss of <u>calcium</u> from the body, which is essential in keeping the mucous membranes in the lungs and digestive tract healthy.**

False – Vitamin A

1.2.3 **Nuts and plant oils are good sources of the antioxidant, <u>vitamin E</u>.**

True

1.2.4 **Citrus fruit is a good source of <u>vitamin C</u>, which strengthens the immune system.**

True

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QUESTION 2

2.1 2.1.1 **How is food irradiated?**

Learners are required to describe the process, not the purpose of food irradiation.
(Accept any 2 of the following)

- Food such as herbs and spices are treated with ionizing radiation such as gamma rays / Cobalt 60 / very short light and radio waves.
- The waves penetrate the food without making the food itself radioactive. / No direct contact between food and radiation source.

2.1.2 **Explain two possible reasons why Robertsons decided to stop irradiating their spices.**

(Candidates are expected to provide a clear, detailed account, incorporating context, examples, evidence, and insights while avoiding ambiguity, to demonstrate their deep understanding of the topic)
(Any 2 suggested reasons explained = 4 marks)

- Lack of consumer awareness. Many consumers do not fully understand the purpose and benefits of food irradiation. Lack of awareness can lead to misconceptions and fears, as consumers may associate the term 'irradiation' with negative connotations related to radiation. / The misconception that irradiated food becomes radioactive.
- Some consumers are concerned about the safety of irradiated food due to potential formation of harmful substances/by-products during the process of irradiation.
- There is a perception among some consumers that irradiated products may be less nutritious. The irradiation process does not affect the protein, carbohydrate and mineral content of food products but reduces or destroys certain vitamins, e.g. vitamins C and E.
- Market trends: As consumer preferences and market trends evolve towards more natural and organic manufacturing methods, companies adjust their practices to align with the demand in order to maintain their market share.
- Alternative preservation methods: Advances in food preservation technologies, such as steam sterilisation, may offer alternatives to irradiation.
- Environmental Concerns: Due to the increasing number of environmentally conscious consumers, Robertson's decided to adopt a method perceived to be more sustainable and less harmful to the environment to align with consumer values.
- Some scientists are concerned that insufficient irradiation or long-term irradiation could lead to harmful microorganisms becoming resistant so that they will no longer be destroyed by irradiation.
- High cost: Steam sterilisation has lower operational costs / no regulation or handling costs for radioactive material / lower initial set-up / equipment costs when compared to irradiation.

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2.2 **How does Robertson's ensure an adequate shelf life of this product without adding preservatives?**

Through the use of steam sterilisation.

2.3 2.3.1 ***E. coli* is a/an …**

B bacterium.

2.3.2 **In addition to the previously mentioned methods, identify four other ways to prevent an *E. coli* infection.**

(*Accept any 4 of the following:)*

- Always wash hands thoroughly before and after handling food, after touching animals and visiting the toilet. / Good personal hygiene.
- Avoid cross-contamination between cooked and raw foods.
- Wash fruit and vegetables thoroughly before use.
- Keep surfaces and appliances clean to prevent cross-contamination. / Good kitchen hygiene.
- Meat must be cooked properly/an internal temperature of 74°C should be reached.
- Defrost meat in the fridge or microwave oven and not on the kitchen counter.
- Put leftover food directly into the fridge/freezer.
- Use only pasteurised dairy products and juices. / Avoid unpasteurised dairy products and juices.
- Use safe, clean water/boil water if in doubt.
- People with diarrhoea should not prepare food.
- No swimming in contaminated / *E. coli-infested* (signs at beaches) water.

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2.4 **Robertson's Curry Powder is GMO-free. Propose four reasons to support GMO-free products.**

(*Accept any 4 of the following reasons:)*

Environmental concerns and unintended consequences:

- Crossbreeding with wild species: There is a risk of genetically modified crops crossbreeding with wild relatives, potentially creating hybrid plants with unpredictable characteristics, e.g. if the gene that is resistant to herbicides accidentally ends up in the gene pool of a weed and creates a superweed that cannot be controlled by herbicides.
- Impact on non-target organisms: Some worry about the potential harm to non-target organisms, such as beneficial insects or other wildlife, due to the use of genetically modified crops and associated pesticides.
- Unforeseen ecological impact: There is a fear that the release of genetically modified organisms into the environment could have unintended ecological consequences that are difficult to predict.

Health concerns:

- Allergenicity: There are concerns that genetic modification could introduce new allergens into foods.
- Unknown health effects: Some critics argue that the long-term health effects of consuming genetically modified organisms are not yet fully understood, and more research is needed.
- There is debate about whether glyphosate, used in Roundup Ready crops, is safe for human health. / There is debate about the safety of certain weed-killer chemicals used in GM crops and their impact on human health.

Economic concerns:

- Dependency on corporations: Critics argue that the use of genetically modified seeds, often owned by large biotechnology corporations, can create dependency among farmers, as they may need to purchase new seeds each planting season.

Ethical and social issues:

- Ownership and control: There are ethical concerns about the ownership and control of genetic resources / issues related to intellectual property rights / the concentration of power in the hands of a few seed and biotechnology companies.
- Consumer belief that only 'natural' foods should be consumed.

Loss of biodiversity:

- Reduction in crop diversity: The widespread adoption of certain genetically modified crops could lead to a reduction in the diversity of traditional crops, potentially impacting global biodiversity.

Labelling and transparency:

- Lack of labelling: Some consumers argue for the right to know whether the products they consume contain GMOs, and the lack of mandatory labelling in some regions has been a point of contention.

2.5 2.5.1 **Why is the food additive MSG added to food?**

Flavour enhancer/Improves the taste

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2.5.2 **According to the label, no MSG is added to this product. Why does Robertsons disclose this information to consumers?**

Accept any reasonable answer

- Some consumers experience food sensitivity / adverse reactions / symptoms when they consume MSG.
- MSG is associated with processed foods, leading to concerns about the overall nutritional quality of such products which many consumers choose to avoid.
- General consumer concerns/misconceptions around the safety of food additives.
- Negative consumer perception of MSG might make it good marketing.
- Mandatory according to the labelling law / consumer right to information.

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QUESTION 3

3.1 Differentiate between gluten intolerance and a wheat allergy.

(Candidates are expected to identify and explain the distinguishing characteristics or differences between two or more concepts, ideas, theories, or entities. This involves highlighting the unique aspects, features, or properties of each item being compared, and demonstrating an understanding of how they differ from one another in terms of key attributes or characteristics.)

Basis of comparison	Gluten intolerance	Wheat allergy
Digestive system disorder or immune system disorder.	3.1.1 Digestive system disorder	3.1.2 Immune system disorder
Description	3.1.3 The body is unable to digest gluten./A condition characterised by adverse reactions to the consumption of gluten.	3.1.4 Reaction to one or more proteins which the body mistakenly identifies as harmful, triggering the release of antibodies, such as immunoglobulin E (IgE), and the release of histamine and other chemicals.
Foods responsible for response	3.1.5 Wheat and wheat products, rye and rye products, barley and barley products and sometimes oats does not naturally contain gluten but is often contaminated with gluten during production.	**Wheat**

3.2 3.2.1 Define food security.

(Any 1 alternative per bullet is awarded × 3 = 3 marks)

- All people have/everybody has
- daily / at all times / physical and economic access to / enough / sufficient
- safe / nutritious food / food to lead an active / healthy life / food that meets their dietary needs / food preferences.

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3.2.2 **Justify why the following statement is true:**
Households with food allergies are more likely to experience food insecurity.

(Candidates are expected to provide reasoning, evidence, or arguments to support their answer or position. They should explain why their answer is correct or why their viewpoint is valid, providing logical and convincing justifications based on relevant facts, theories, principles, or examples. This often requires critical thinking skills and the ability to analyse information effectively.)

(Accept any 4 of the following:)

- Financial burden: Managing food allergies often requires purchasing specialised/allergen-free foods, which can be more expensive than conventional options. This financial burden may strain household budgets, making it difficult to afford an adequate amount of food, thus increasing the likelihood of food insecurity.
- Limited food choices: Individuals with food allergies must avoid certain foods to prevent allergic reactions, which may restrict their food options. This limitation could result in a limited number of nutritious food options available for consumption, exacerbating food insecurity. Limited accessibility and availability may further impact food insecurity.
- Healthcare costs: Managing food allergies often involves regular medical appointments / allergy testing / purchasing medications such as epinephrine auto-injectors/EpiPens. These healthcare expenses can strain household finances, leaving less money available for purchasing food and increasing the risk of food insecurity.
- Social isolation: Food allergies can lead to social isolation / exclusion from certain activities involving food / dining out / attending social gatherings / access to support networks. This possible limited social integration may affect employment opportunities, further contributing to financial strain and food insecurity. Limited safe options available at food banks / school feeding schemes.
- Stress and mental health: Coping with food allergies can cause stress / anxiety / depression. Mental health challenges associated with food allergies could interfere with work performance/increase healthcare needs, exacerbating financial difficulties and food insecurity.
- Limited education: Consumers are unaware of appropriate substitutes, which could lead to nutrient deficiencies.

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3.3 **You manage a feeding scheme at a preschool. Many children at the school are at risk of developing rickets and kwashiorkor.**

Recommend one food to be included in their diet that could prevent both conditions. Justify your recommendation by assessing its nutritional benefits for preventing each condition.

(The recommended food must be an affordable alternative suited to a feeding scheme, i.e. not salmon.)
(1 mark for recommended food; any 4 marks for justification)

- Egg / milk / Amasi / maas / buttermilk / cheese / organ meat such as liver / fatty fish such as sardines / tuna / mackerel
- Rickets motivation: The listed alternatives are good sources of vitamin D which enhances the absorption of calcium. Adequate levels of calcium are essential for bone mineralisation and strength/essential for building and maintaining strong bones which is essential in the prevention of rickets. Rickets, a condition characterised by weak and soft bones, is often caused by a deficiency in vitamin D.
- Kwashiorkor motivation: The listed alternatives are good sources of protein. Protein is vital for the growth and development of muscles, tissues, and organs, particularly in young children. Kwashiorkor, a form of severe malnutrition, is caused by inadequate protein intake.

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QUESTION 4

4.1 **List three symptoms of anaemia.**

(Accept any 3 of the following:)

- Tiredness / weakness / listlessness / lethargy (lack of energy) / fatigue
- Shortness of breath
- Dizziness / light-headedness
- Headaches
- Pale or yellowish skin / eyelids / nailbeds / gums
- Poor appetite
- Fingernails – thin and flat / brittle nails
- Hair loss
- Cold hands and feet
- Heart palpitations / Irregular heartbeat
- Cravings for non-nutritive substances (Pica)
- Blurred vision
- Fainting
- Irregular menstrual cycle
- Inability to concentrate
- Bruising / dark circles under eyes

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4.2 **Evaluate the suitability of this meal for a person with anaemia.**

(Candidates are expected to critically assess, analyse, and judge the strengths, weaknesses, significance, or effectiveness of a given concept, theory, argument, solution, or scenario. This involves considering various perspectives, providing evidence or reasoning to support judgments, and offering reasoned opinions or conclusions based on the analysis conducted. Candidates may also be asked to propose recommendations or suggest improvements based on their evaluations.)

No facts may be repeated. Each relevant nutrient and motivation may be awarded once.
No marks may be awarded for general healthy eating guidelines. Answers must link directly to anaemia.
9 marks for evaluation + 1 mark for conclusion

Soda / Carbonated 'fizzy' drink / Coke	Soda / Carbonated 'fizzy' drink / Coke should not be consumed with meals: • Cola contains tannins/a polyphenol compound, which can bind to iron and inhibit its absorption in the body. • Phosphoric acid, found in many carbonated beverages, may interfere with iron absorption. • Caffeine has been shown to have the ability to bind with non-haem iron and inhibit its absorption.
Bean and lentil plant-based burger patty Lettuce	Good source/s of non-haem iron. Non-haem iron is generally less readily absorbed by the body compared to haem iron, which is found in animal-based foods. This means that anaemia patients relying solely on non-haem iron sources may struggle to meet their iron needs. Iron is a component of haemoglobin which is necessary for the production of healthy red blood cells.
Bean and lentil plant-based burger patty Lettuce	Good source/s of folate / folic acid / vitamin B9 which is necessary for the production of healthy red blood cells.
Burger bun	The burger bun would typically be made from fortified wheat flour and, as a result, be a good source of folic acid which is necessary for the production of healthy red blood cells.
Lettuce Tomato	Good sources of vitamin C, which increases the absorption of iron/non-haem iron.
Cheese	Source of vitamin B12 which is necessary for the production of healthy red blood cells. Vitamin B12 is only naturally available in foods of animal origin, and cheese is the only animal product on this menu.
Conclusion:	Anaemia is a condition caused by a lack of red blood cells or a lack of haemoglobin in the red blood cells. While the menu includes some elements that are beneficial for individuals with anaemia, such as non-haem iron in the plant-based burger patty and tomatoes for vitamin C, it is important to be mindful of factors that can hinder iron absorption, such as the carbonated drink. An optimal menu for anaemia patients should focus on including a variety of haem-iron/iron-rich foods, vitamin B12 and folate/folic acid along with sources of vitamin C, while minimising or avoiding substances that can inhibit iron absorption, like sodas. *Any suitable conclusion. Not only suitable or not suitable.*

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4.3 **Suggest two improvements to the meal by replacing two items with more appropriate alternatives. Motivate each by referring to the management of anaemia.**

Each improvement: 1 mark for a suitable alternative + 1 mark for the corresponding nutrient.

Substitute carbonated drink with:

- Citrus/guava juice is a good source of vitamin C, which increases the absorption of iron.
- Citrus / beetroot juice is a good source of folate / folic acid / vitamin B9.
- 'Green' juice or smoothie – green leafy vegetables are good sources of non-haem iron / green leafy vegetables are good sources of folate or folic acid which is necessary for the production of healthy red blood cells. / Green leafy vegetables are good sources of vitamin C, which increases the absorption of iron.
- Milk or fortified soya milk are good sources of vitamin B12 which is necessary for the production of healthy red blood cells.

Substitute bean and lentil plant-based burger patty with:

- Red meat / beef / chicken / fish patty which is an excellent source of haem iron, a form of iron which is more readily absorbed in the body.
- Better sources of non-haem iron, such as soybean/tofu patty.
- Egg (for lacto-ovo vegetarians), as it is a good source of vitamin B12 / folate / iron.

Substitute white burger bun with:

- Bread incorporating sources of non-haem iron such as flax seeds / sesame seeds / pumpkin seeds.
- Bread made from an iron / folate / vitamin B12 fortified grain.

Substitute lettuce with:

- Dark green leafy vegetables, which are better sources of non-haem iron.

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SECTION B CLOTHING AND CONSUMER-RELATED ISSUES

QUESTION 5

5.1

Question	5.1.1	5.1.2	5.1.3	5.1.4	5.1.5	5.1.6
Answer	G	I	E	C	D	A

5.2 **Study the list below and identify three reasons why many young adults choose to buy brand labels. Write only the capital letters in the space provided.**

B Brand labels are fashionable.
D Brand labels are status symbols.
E Brand labels ensure a sense of belonging.

5.3 **State two consequences of brand piracy for the original brand manufacturer.**

(Accept any 2 of the following:)

- Substantial loss of revenue/profits.
- It has a negative impact on the brand's reputation/consumers lose trust in the original brand. / Negative reviews from consumers who thought they had purchased the original can damage the brand's reputation.
- Legal fees for pursuing legal action against brand piracy/protection of intellectual property rights.
- Market saturation and competition: the more expensive branded goods cannot compete against the cheap pirated products, so will no longer be available in the market (supply and demand).
- Brand piracy undermines the exclusivity and uniqueness of the original brand's products, diluting their market appeal and differentiation.
- Negative impact on innovation: brand piracy undermines the incentive for original brand manufacturers to invest in research and development and innovate new products, as counterfeiters can simply copy and profit from their efforts without bearing the associated costs.

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QUESTION 6

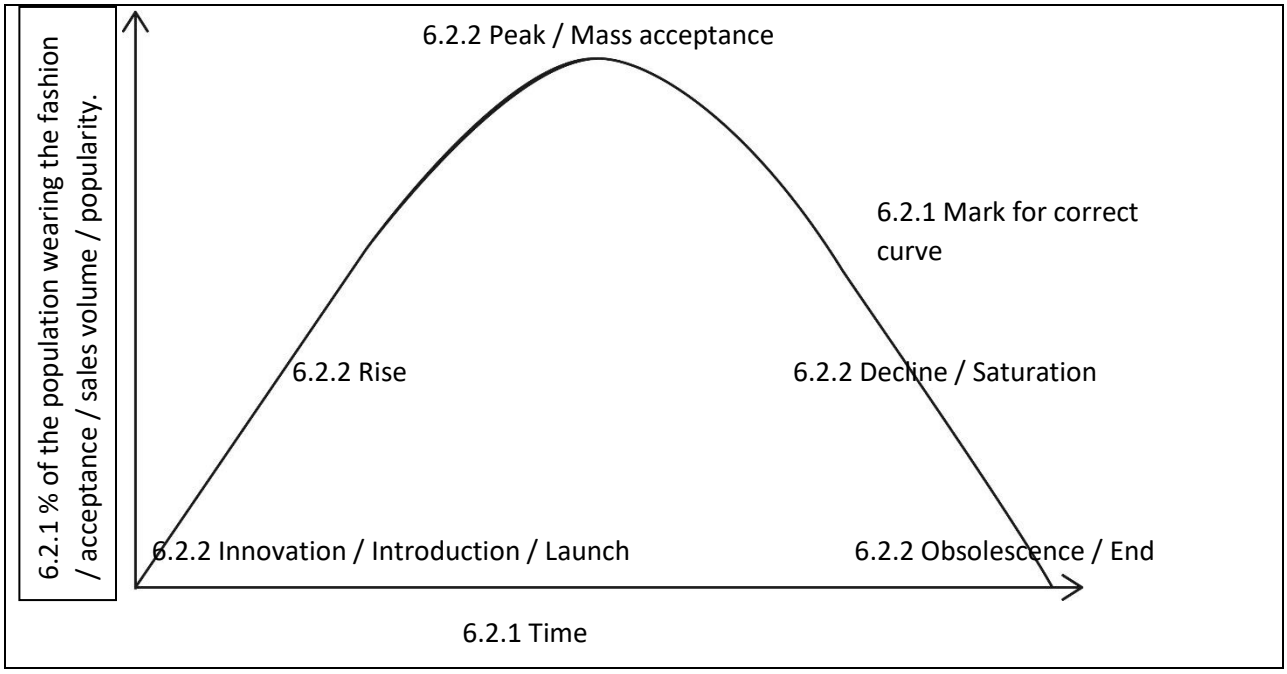
6.1 **Define the term fashion.**

(Accept any 3 of the following:)

- Fashion is a style of clothing which is accepted/worn
- by a specific group / majority of people (e.g. an age group)
- in a specific place (country or region)
- at a specific time.

6.2 6.2.1 **Draw and label a graph to show a standard fashion cycle.**

6.2.2 **Label the five stages of the fashion cycle on your graph.**



6.3 **State three characteristics of the stage in the fashion cycle when items are seen on the runway.**

(Accept any 3 of the following:)

- Fashion designers and fashion houses introduce new fashion to the market for the first time.
- It is shown on catwalks during international fashion shows.
- Famous personalities are photographed wearing the trend.
- The fashion is now accepted or rejected by fashion leaders.
- It is very expensive because of the high initial production costs and the risk run by designers if the product does not sell. / Exclusivity.
- It is not yet available in stores / not mass produced, only in exclusive boutiques and directly from the designer.
- Sometimes experimental designs / extreme / impractical fashion for everyday wear.
- Custom made / excellent construction technique / craftmanship.

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6.4 **Name and explain two technological factors that influence fashion trends.**

(Accept any 2 factors and a discussion of each:)

- Communication/media – People are aware of new fashion as fashion news is spread quickly and efficiently to a wide audience through TV, radio, magazines, newspapers, and social media, which therefore creates a desire for the latest fashion.
- Textile technology – development of new fibres (e.g. sustainable fibres / 3D printed fabric), finishes and production methods lead to continuous changes in fashion. For example, stretch fabrics (e.g. Spandex) brought about changes in the style and fit of garments. They made body-hugging garments comfortable and allowed free movement. / Biotechnology and nanotechnology have developed fabrics with new characteristics e.g. UV blocking, antimicrobial.
- Improved manufacturing methods – mechanisation and computerisation of pattern designs allow for quicker and cheaper production of more items, which leads to more sales and demand for new items, which promotes frequent fashion change.
- Methods of distribution – modern transport methods allow for quick distribution all over the world so consumer demand can be met quickly. / Retailers can get clothing from other branches if they don't have stock, which allows consumers access to new fashion items. / Online shopping.
- Virtual reality (VR) / Augmented reality (AR) – virtual try-ons / virtual fitting rooms / virtual fashion shows / virtual clothing / 3D body scanning / interactive fashion apps.

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QUESTION 7

7.1 **Analyse the factors that make this shirt a suitable choice for inclusion in a work wardrobe.**

(Accept any 5 feasible points:)

- Timeless style: A white tailored shirt is a classic piece that does not go out of fashion/date easily. Its timeless nature allows it to be a staple in a wardrobe for many years, reducing the need for frequent purchases.
- Professional appearance: The formal look of a white tailored shirt helps in creating a professional image, which is important in many work settings. It conveys seriousness and attention to detail.
- Neutral colour: White is a versatile, neutral / plain / basic colour that can be paired with a wide range of other colours and patterns. This makes it easy to mix and match with various pieces in a wardrobe, increasing its utility.
- Versatility: The shirt can be dressed up with accessories like ties and blazers for formal occasions or dressed down for a more casual look. This adaptability makes it suitable for different professional environments.
- Suitable fit: A well-tailored shirt fits most body types comfortably and is generally not revealing. This makes it a practical choice for maintaining a professional look without compromising on comfort.
- Comfort: Cotton is a breathable / absorbent fabric that is comfortable to wear in various climates. Whether it's summer or winter, a cotton shirt can provide comfort, thereby supporting productivity and well-being.
- Ease of maintenance: The shirt is easy to care for, machine-washable and may be tumble-dried. This makes it a practical choice for busy professionals who need low-maintenance clothing options.
- Cost-effectiveness: Considering its durability and timeless style, the shirt represents a cost-effective investment. It can be worn frequently without showing signs of wear and tear, providing good value over time.

7.2 **List the four steps in planning a basic wardrobe.**

Sequence is not relevant.

- Determine your needs.
- Evaluate your existing wardrobe.
- Examine your available resources. / Budget.
- Compile a list of items that would complement your current wardrobe.

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7.3 **Analyse the environmental impact of this shirt at each stage of its life cycle.**

Accept any feasible alternatives.

Stages of product life cycle	**Environmental impact of shirt**
7.3.1 Fibre cultivation / farming	Cotton: • Cotton is a renewable resource. • Water-intensive crop/requires large amounts of water for irrigation. • Machinery / irrigation / transportation uses energy which contributes to CO_2 / greenhouse gas emissions / climate change. • Fertilizer / pesticides pollute soil / groundwater. • Soil degradation due to monocrop agriculture. • Biodiversity Loss: cotton cultivation can lead to habitat destruction and loss of biodiversity, particularly in regions where natural ecosystems are converted to agricultural land. This can negatively impact native plant and animal species. • Genetically Modified Organisms (GMOs): Many cotton varieties are genetically modified to be pest resistant/Bt cotton produces a toxin that kills bollworm. As a result, there is a reduced need for chemical pesticides, but it raises concerns about the unintended environmental consequences. • Genetically Modified Organisms (GMOs): Many cotton varieties are genetically modified to be herbicide resistant. /Farmers can spray the entire cotton field with an herbicide, but only the weeds will die. As a result, there is concern around overuse of chemical herbicides.
7.3.2 Textile processing and manufacturing	• Machinery uses energy. • Machinery emits CO_2/greenhouse gas. • Factories consume excessive amounts of water. • Chemicals (used for finishes) contaminate water sources / harms ecosystems. • Waste fabric is a wasteful use of resources.
7.3.3 Distribution / transportation / shipment	• Transportation emits CO_2./The combustion of fossil fuels contributes to air pollution. • Reduced CO_2 emissions due to local production (compared to imported products) / Product of South Africa • Packaging materials used for shipping cotton products, such as cardboard boxes / plastic wrap / shipping containers, contribute to waste generation. Improper disposal of packaging waste can pollute land and water bodies, harm wildlife, and degrade ecosystems.

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7.3.4 Consumer use, laundering and product lifespan	• Classic garments have a longer product life cycle which reduces the products' environmental impact. • Laundry detergent (contain phosphates and non-biodegradable ingredients which) cause water pollution. • Washing the product will use water, a scarce resource. • Machine washing the product at 40°C will use energy, a scarce resource. • Not bleaching the product ensures that the chemical is not released into the environment. • Ironing the product requires electricity. • Not dry cleaning the product ensures that chemicals are not released into the environment. • Use of tumble-dryer will require energy while line-drying will not. • Cotton does not contribute to microplastic/microfibre pollution in oceans as it is biodegradable.
7.3.5 End-of-life / disposal	• Contributes to landfill waste and natural decomposition can take a long time. / Incineration causes air pollution. • Cotton is biodegradable. • Products can be reused / donated / swapped / recycled / upcycled to extend the products' life.

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SECTION C HOUSING AND FURNISHINGS AND CONSUMER-RELATED ISSUES

QUESTION 8

Give one term for each of the following descriptions. Write only the term in the space provided.

8.1 **Illegal, unsustainable business model in which members are paid to recruit new members rather than to sell goods or services.**

Pyramid scheme

8.2 **Savings club in which members contribute a fixed amount of money to a central fund on a regular basis.**

Stokvel

8.3 **Goods that are imported through unofficial or unauthorised distribution channels.**

Grey goods/parallel imports

8.4 **A seller's formal, written promise that a product is free of defects. If the product breaks within a specified period, it will be repaired or replaced at no cost.**

Warranty

8.5 **The period after signing a contract within which the consumer can change their mind and cancel the contract without reason or penalty.**

Cooling-off period

8.6 **Tax payable on the profit made when an asset is sold.**

Capital Gains Tax / CGT

8.7 **Indirect tax, levied at 15%, that is added to the purchase price of goods and services at each stage of the supply chain.**

Value Added Tax/VAT

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QUESTION 9

9.1 9.1.1 **Identify the type of ownership in the above-mentioned advertisement.**

Sectional title

9.1.2 **To whom is the levy paid?**

(Via the managing agent to the) Body Corporate

9.1.3 **What is the levy used for?**

(*Accept any 2 of the following:)*

- Salaries and wages of 24-hour security staff / gardener / gardening services of common property garden.
- Water costs for common property.
- Electricity costs for common property.
- Maintenance of communal swimming pools/communal property in the building.

Note: there must be no doubt that costs are applicable to communal spaces and not private property. Must relate to the source.

9.2 **Study the following costs associated with buying or selling a property. Complete the table by identifying who each cost is paid to and provide an explanation for each cost.**

Costs and expenditures	Paid to	Explanation
Property valuation fee	9.2.1 Bank/ financial institution Estate agent	**Example:** **A fee payable for the valuation of the property.**
Conveyance fees	9.2.2 Conveyancer / transfer attorney / attorney / lawyer	9.2.3 • Conveyancing fees cover a range of services such as: preparing paperwork for property transfer / ensuring property title is free of conflicts / correspondence with attorneys and banks / paying taxes and fees / drafting and reviewing contracts / lodging the transfer at the deed's office / getting a copy of the title deeds / overseeing the transfer process. (*Any two services may be accepted.*) • The amount is based on the market value of the property according to a sliding scale. • The tariffs are regulated by the state.
Homeowners' comprehensive insurance	9.2.4 Insurance broker/ company / bank/ Body corporate	9.2.5 Insurance that protects the property against structural damage from fire / floods / natural disasters / and political unrest.

Occupational rent	9.2.6 Paid to the conveyancer / attorney / lawyer who disburses it to the buyer or seller depending on the date of transfer.	9.2.7 • Monthly occupational rent is usually calculated at 1% of the price of purchase. • Payable by the buyer to the seller if the buyer occupies the property before the transfer of ownership is completed. • Payable by the seller to the buyer if the seller occupies the property after the transfer of ownership is completed.
Transfer duty	9.2.8 Conveyancer / transfer attorney / attorney / lawyer who pays it to SARS	9.2.9 • State tax payable when ownership of a property is transferred from the seller to the buyer. • The amount is based on the market value of the property according to a sliding scale. • Transfer duties are not paid when: o the property value is R1 100 000 or less o new property is bought from a developer

9.3 **Which of the following appliances are the most environmentally friendly? Justify your answer.**

- Dishwasher B
  (1 mark for correct choice)

- Size/capacity: dishwasher B can wash 14 place settings. Two more than dishwasher A. Potentially reducing the number of wash cycles and, therefore, water and energy consumption over time.
- Energy rating: dishwasher B has a better energy rating.
- Energy consumption: dishwasher B uses less energy than dishwasher A.
- Water consumption: dishwasher B uses less water per cycle than dishwasher A.
- Noise: dishwasher B causes less noise pollution than dishwasher A.
- Service warranty: dishwasher B has a longer warranty than dishwasher A which means the product could potentially last longer and in turn, reduces the product's potential environmental impact.

(Any 5 marks for justification)

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QUESTION 10

10.1 **Name the professional body a builder should be registered with.**
National Home Builders Registration Council
1 mark: NHBRC

10.2 **The steps for building a house are given below. Rearrange them into the correct order. Write only the letters in the space provided.**
(Place is awarded.)

Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
D	C	F	B	E	A

10.3 **Specify five terms and conditions to include in a legal building contract.**

(Accept any 5 of the following:)

- A detailed breakdown of the costs
- Dates, methods and terms of payment
- Exact dimensions (size) of the house
- Date of completion
- The builder's warranties with regard to structural defects, roof leaks, faulty construction or incomplete work, so that the person responsible can do repairs or rectify the situation.
- A clause regarding the cancellation of the contract should one of the parties fail to keep the contract. (If the loan application is unsuccessful or the government subsidy refused, the agreement with the builder falls away.)
- The consequences if either the landowner or the builder does not fulfil their part of the agreement.
- A list of specifications attached to the plan in which all materials, finishes and fittings are included and described.
- Responsibilities of builder and landowner.

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10.4 **Compare the advantages and disadvantages of renting to those of building a house.**

Each concept in column 2 (building) must link directly to that discussed in column 1 (renting). If the concept in column 2 does not match that of column 1, only column 1 may be marked.

Renting	Building
Tenants have greater mobility, i.e., it is easier for them to move.	Long-term investment with limited mobility. /Could take a long time to sell the property if they need to move. / Building process could take a long time to complete.
There is no investment in property. Money is paid to the owner every month. /Tenants do not create wealth because their assets do not increase.	Building a property is an investment. / Owners create wealth because their assets increase.
It is sometimes difficult to find a suitable property that meets the needs (layout / size / location / security) of the tenant. / The tenant cannot personalise the space or make any structural / design changes.	The house can be designed to suit the owner's needs (layout / size / location / security) and taste. / The latest 'green' designs and technology can be incorporated.
Tenant sees the property before moving in.	The unknown of the final end result could be stressful.
More affordable option for those who do not have enough money to build. / Monthly rental expenses are lower than building/ownership expenses. / The monthly rent is fixed. Easy to budget.	Expensive. Difficult to budget. as expenses are not fixed as the cost of supplies and materials may fluctuate.
(One or two month's) rental deposit is required.	No deposit required / unless the owner has a bond.
Garden establishment is not the responsibility of the tenant.	Establishing a new garden can be expensive.
Tenants do not pay property rates and service charges as it is included in monthly rental.	Homeowners are liable for property rates and service charges.
Tenants must follow the rules outlined in the lease agreement, e.g. no pets.	Landlord does not have to follow any rules other than municipal regulations.
Tenant is not responsible for maintenance. Owner is responsible for maintenance.	Delayed maintenance required on new building. / Owner is responsible for maintenance.

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10.5 10.5.1 **Define interest as it relates to borrowing money.**

(Accept any 2 of the following:)

- The cost charged by a financial institution for lending money.
- It is usually expressed as an annual percentage rate.
- It is the additional amount that must be paid back on top of the principal loan amount. /For example, if you borrow R100,000 at an interest rate of 10% per annum, you will owe R110,000 after one year, which includes the initial R100,000 plus R10,000 as the interest.
- The interest rate can vary depending on factors such as the type of loan and the repayment period.
- When interest rates increase, borrowing money becomes more expensive, and when they decrease, it becomes cheaper.

10.5.2 **Judge the extent to which increases in the interest rate have an impact on consumers with variable interest rate loans.**

Monthly expenses:

- Immediate effect on loan repayment: When interest rates rise, the monthly repayments on variable interest rate loans increase. / This is because the interest component of the repayment is recalculated based on the new, higher rate.
- Budget strain: Higher monthly repayments can strain household budgets. Consumers may need to reallocate funds from other expenses, leading to:
  - reduced disposable income.
  - reduced purchasing power.
  - reduced standard of living.
  - inability to afford previous purchases.
  - increasingly difficult to meet basic needs/less money to spend on food, clothing, housing, etc.

Long-term implications:

- Total interest paid: Over the life of the loan, consumers will pay more in total interest. /This can significantly increase the overall cost of borrowing, making it more expensive to finance purchases.
- Managing debt through restructuring, consolidation, or debt counselling may be necessary but could increase the risk of a poor credit score or being blacklisted. For some consumers, it may become more difficult to service their debts, increasing the risk of default or repossession, especially if their incomes are not rising in line with increased costs.
- Reduced savings: Higher monthly repayments leave consumers with little or no spare money, reducing their ability to save for the future.

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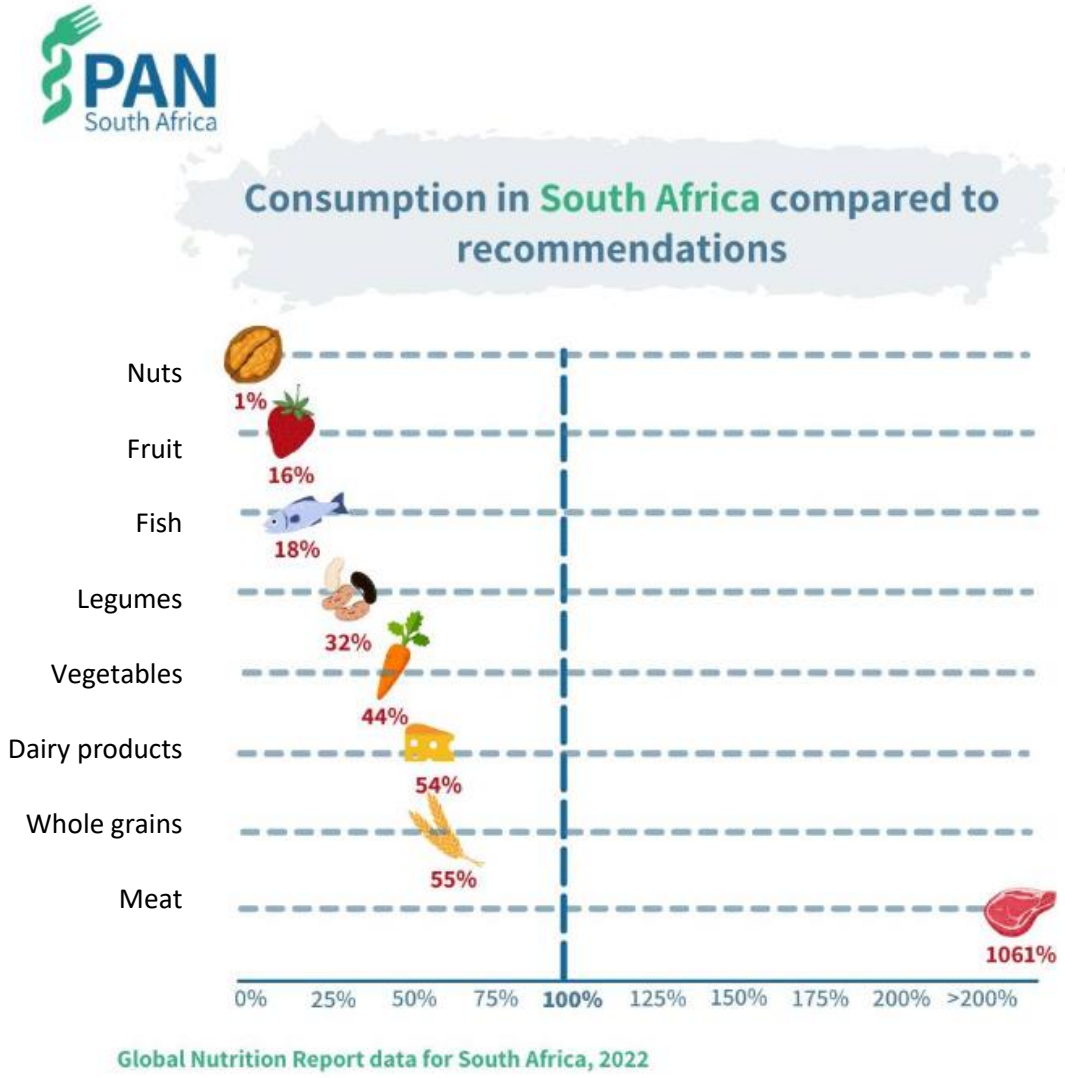
SECTION D EXTENDED WRITING RESPONSE

QUESTION 11

Study the infographic below and use it to answer the question that follows.

PAN (Physicians Association for Nutrition) South Africa is a branch of PAN International, raising awareness of whole food, and plant-based nutrition. This infographic shows the dietary intake of key foods in adults aged 20 years and over compared to international recommendations.



[Source: PAN South Africa (2023) Global Nutrition Report data for South Africa, 2022. [Instagram] Available at: <https://www.instagram.com/p/CqZ17MzK1Z_/?igshid=OGRjNzg3M2Y%3D>]

Discuss the extent to which the South African diet, depicted in the infographic, impacts on the development of coronary heart disease.

- In your response:
  - Refer to each of the foods indicated in the source.
  - Provide a clear link between the foods and the development of coronary heart disease.
- Consider the following when planning your response:
  - Evidence from the infographic as well as relevant nutritional knowledge.
  - The criteria in the rubric provided.

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Criteria		Performance indicators				
		4	**3**	**2**	**1**	**0**
1	**Content relevance and accuracy**	The content is highly relevant to the topic. No factual errors. The use of terminology is accurate.	Majority of the content is relevant to the topic. Minor factual errors. The use of terminology is mostly accurate. There are minor lapses.	Significant amount of content is irrelevant. Some important facts are incorrect. The use of terminology is flawed.	Mostly irrelevant with sporadic connections. Major factual errors. The terminology used is often incorrect.	The content is entirely irrelevant, demonstrating a fundamental misunderstanding of the subject matter.
2	**Discuss the extent to which the South African diet, depicted in the infographic, impacts on the development of coronary heart disease.**	**4**	**3**	**2**	**1**	**0**
		The response shows a thorough understanding of coronary heart disease and the impact of high blood cholesterol.	The response shows a sufficient understanding of coronary heart disease and the impact of high blood cholesterol.	The response shows an understanding of coronary heart disease and the impact of high blood cholesterol. Some important information missing.	The response shows a weak understanding of coronary heart disease and the impact of high blood cholesterol.	Limited or no information provided.
3		**4**	**3**	**2**	**1**	**0**
		The response shows a thorough understanding of the relevant nutritional information of 7 / 8 foods.	The response shows a thorough understanding of the relevant nutritional information of 5 / 6 foods.	The response shows a thorough understanding of the relevant nutritional information of 3 / 4 foods.	The response shows a thorough understanding of the relevant nutritional information of 1 / 2 food(s).	Limited or no information provided.
4		**4**	**3**	**2**	**1**	**0**
		The response shows a link of 7 / 8 foods to coronary heart disease.	The response shows a link of 5 / 6 foods to coronary heart disease.	The response shows a link of 3 / 4 foods to coronary heart disease.	The response shows a link of 1 /2 food(s) to coronary heart disease.	Limited or no information provided.
5	**Quality of the response**	**4**	**3**	**2**	**1**	**0**
		Demonstrates a clear and logical progression of ideas. Maintains a clear focus on the topic. Response is coherent and concise.	Generally follows a logical sequence with occasional lapses. Generally stays on topic with some side discussions. Response is mostly coherent and concise.	There are distinct inconsistencies in the logical flow of ideas. Some relevance to topic with some irrelevant information. The response has some flaws relating to clarity	Lacks logical organisation making it difficult to follow. Significant portions of writing contain irrelevant information. The response is vague, rambling or lacking cohesion.	The response is meaningless or irrelevant.

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The response is marked holistically using the IEB's rubric with the following guidelines. Candidates will use different examples and structure their responses differently.

Marker reference guide:

Coronary heart disease description

Coronary heart disease (CHD) develops when the coronary arteries (vessels that supply oxygen-rich blood to the heart muscle) are damaged or become dysfunctional.

If the inner wall of the coronary artery is damaged, plaque (containing cholesterol) tends to accumulate in layers in the damaged areas, through a process called atherosclerosis.

As the plaque builds up, the coronary artery hardens and becomes narrower so that blood flow to the heart decreases. This can cause chest pains, breathlessness and, eventually, a heart attack or even a stroke.

A heart attack occurs when blood supply to the heart muscle is cut off and part of the heart muscle dies.

Decreased blood flow to the brain can also cause a stroke. A stroke is the loss of brain function due to disrupted blood flow to the brain. It can cause permanent neurological damage or death.

High blood cholesterol

- Cholesterol is a soft, white waxy substance made by the liver and it is carried in the blood to all the cells in the body. The body needs cholesterol because it forms part of cell membranes and is used to build healthy cells.
- However, too much cholesterol in the blood increases the risk of heart diseases.
- A high level of cholesterol in the blood can cause a build-up of fatty plaque on the inner walls of arteries, obstructing blood flow through the arteries.
- Cholesterol is carried in the blood by attaching to proteins. The combination of cholesterol and protein is called a lipoprotein.
- There are different types of cholesterol, depending on the type of lipoprotein carrying the cholesterol:
  - Low-density lipoprotein cholesterol (LDL) is the 'bad' cholesterol that builds up on the inner walls of arteries (plaque); it hardens and narrows the arteries in a process known as atherosclerosis.
  - High-density lipoprotein cholesterol (HDL) is the 'good' cholesterol that carries excess cholesterol to the liver where it is broken down to be excreted.

High levels of HDL cholesterol are considered desirable, while excessive amounts of the LDL cholesterol can be harmful. The most prevalent factors that contribute to high LDL cholesterol levels are an unbalanced diet and obesity. Diets high in saturated fat and cholesterol elevate LDL.

Nuts (1%)

- Nuts are good sources of unsaturated / monounsaturated / polyunsaturated fat which has a cholesterol-lowering effect, a major risk factor for coronary heart disease (CHD).
- Nuts are good sources of soluble fibre which binds to substances like dietary cholesterol during digestion / prevents the absorption of dietary cholesterol into the bloodstream / lowers total cholesterol levels. High LDL cholesterol is a major risk factor for coronary heart disease.
- The consumption of nuts is significantly lower than recommended. This can lead to a lack of beneficial nutrients that can help lower bad (LDL) cholesterol, increase good (HDL) cholesterol and maintain heart health, increasing the risk of CHD.

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Fruit (16%)
- Fruit is a good source of soluble fibre which binds to substances like dietary cholesterol during digestion / prevents the absorption of dietary cholesterol into the bloodstream / lowers total cholesterol levels. High LDL cholesterol is a major risk factor for coronary heart disease.
- Helps you feel full and therefore manage weight. Those who are overweight are at higher risk of coronary heart disease.
- Fruit is of plant origin and therefore contains no dietary cholesterol which is a major risk factor for coronary heart disease.
- Fruit is low in total fat.
- The intake is far below the recommended level, which means South Africans are missing out on the beneficial nutrients that help reduce cholesterol levels and prevent atherosclerosis, a major contributor to CHD.

Fish (18%)
- Fish is generally lower in fat than red meat therefore, a better alternative.
- Fatty fish is a good source of polyunsaturated fat / omega-3 fatty acids which lowers LDL-cholesterol / has a cholesterol lowering effect.
- The intake is far below the recommended level, which means South Africans are possibly not consuming enough omega-3 fatty acids. Omega-3 fatty acids increase HDL (good) cholesterol and decrease LDL (bad) cholesterol. A deficiency may result in high cholesterol levels, increasing the risk of CHD.

Legumes (32%)
- Legumes are a good source of soluble fibre which binds to substances like dietary cholesterol during digestion / prevents the absorption of dietary cholesterol into the bloodstream / lowers total cholesterol levels.
- Helps you feel full and therefore manage weight. Those who are overweight are at higher risk of coronary heart disease.
- Legumes contains no dietary cholesterol.
- Legumes is low in total fat.
- The intake is below recommendations, suggesting a potential deficit in these heart-healthy benefits, thus contributing to a higher risk of CHD.

Vegetables (44%)
- Vegetables are good sources of soluble fibre which bind to substances like dietary cholesterol during digestion / prevents the absorption of dietary cholesterol into the bloodstream / lowers total cholesterol levels.
- Helps you feel full and therefore manage weight. Those who are overweight are at higher risk of coronary heart disease.
- Vegetables contain no dietary cholesterol.
- Vegetables are low in total fat.
- While the intake is better than other categories, it's still below the recommended level, potentially contributing to inadequate nutrient intake and increased CHD risk.

Dairy products (54%)
- Dairy products are sources of saturated fat which increase total cholesterol/LDL-cholesterol.
- The intake is at 44%, which could imply a moderate impact on heart health depending on the type of dairy consumed. High intake of full-fat dairy could increase the risk of CHD, while low-fat options might be beneficial.

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Whole grains (55%)

- Whole grains are good sources of soluble fibre which bind to substances like dietary cholesterol during digestion / prevents the absorption of dietary cholesterol into the bloodstream / lowers total cholesterol levels.
- Helps you feel full and therefore manage weight. Those who are overweight are at higher risk of coronary heart disease.
- Whole grains contain no dietary cholesterol.
- Whole grains are low in total fat.
- The intake is just over half the recommended level, suggesting a moderate intake of heart-healthy fibre but still not optimal.

Meat (1061%)

- Meat is a source of saturated fat which increases total cholesterol/LDL-cholesterol.
- Meat is a source of dietary cholesterol. High cholesterol levels cause coronary heart disease.
- Meat consumption is excessively high compared to recommendations. High intake of red and processed meats significantly elevates the risk of CHD.

Overall, the South African diet depicted in the infographic shows a high consumption of meat (1061%) and low intake of plant-based foods and fish. Specifically, the intake percentages are as follows: nuts (1%), fruit (16%), fish (18%), legumes (32%), vegetables (44%), dairy products (44%), and whole grains (55%). This imbalance contributes to higher cholesterol levels and a greater risk of developing coronary heart disease.

To mitigate these risks, it is crucial to increase the intake of nuts, fruit, fish, legumes, vegetables, and whole grains while reducing the consumption of animal products such as meat and opting for healthier dairy choices.

By aligning more closely with international dietary recommendations, South Africans can improve their heart health and reduce the incidence of coronary heart disease.

Total: 200 marks

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