



Rewarding Learning

ADVANCED
General Certificate of Education
2011

Home Economics
Assessment Unit A2 1

assessing

Consumer Issues

[AN211]

MONDAY 23 MAY, MORNING

MARK
SCHEME

Section A

AVAILABLE
MARKS

- 1 (a) Explain how the Consumer Protection (Distance Selling) Regulations (2000) protect consumers when they are buying goods or services over the internet, by phone or by mail order. (AO1, AO2)

Mark Band ([0]-[3])

Overall impression: basic

- inadequate knowledge and understanding of the Distance Selling Regulations 2000
- demonstrates a limited ability to explain how these regulations protect consumers when they are buying goods or services by distance
- quality of written communication is basic

Mark Band ([4]-[7])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of the Distance Selling Regulations 2000
- demonstrates a reasonable to good ability to explain how these regulations protect consumers when they are buying goods or services by distance
- quality of written communication is reasonable to good

Mark Band ([8]-[10])

Overall impression: very good to highly competent

- clear knowledge and understanding of the Distance Selling Regulations 2000
- demonstrates a very good to highly competent ability to explain how these regulations protect consumers when they are buying goods or services by distance
- quality of written communication is very good to highly competent

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

- key features:
 - business must give consumers clear information including details of the goods or services offered, delivery arrangements and payment, the supplier's details and the consumer's cancellation right before they buy (known as prior information)
 - they must also provide this information in writing
 - the consumer has a cooling-off period of seven working days
- protection for the consumer; protects the consumer when they are buying goods using the methods listed, provides additional rights to encourage confidence in this method of buying because the consumer cannot inspect the goods or services before they purchase
- contract for the consumer; under these regulations there is a requirement for the business to provide pre-contractual information, the right to cancel and the obligation on the supplier to carry out the contract within a minimum of 30 days; also to make it clear to the consumer when a binding agreement will be reached eg when the consumer places the order

Section A

**AVAILABLE
MARKS**

- right to cancel an order; when a distance consumer cancels a contract to which the cancellation provisions apply they are entitled to a refund of any money they have paid in relation to the contract even if the goods are not defective in any way as the first time that a consumer will have an opportunity to examine goods purchased by distance is when they receive them

All other valid points will be given credit. [10]

- (b)** The Northern Ireland Trading Standards Service protects consumers and honest traders against sharp practice and unfair trading.

Describe five examples of their work. (AO1, AO2)

Mark Band ([0]-[5])

Overall impression: basic

- inadequate knowledge and understanding of the Northern Ireland Trading Standards Service
- demonstrates a limited ability to select five examples of their work
- demonstrates a limited ability to describe five examples of the work of the Northern Ireland Trading Standards Service
- quality of written communication is basic

Mark Band ([6]-[10])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of the Northern Ireland Trading Standards Service
- demonstrates a reasonable to good ability to select five examples of their work
- demonstrates a reasonable to good ability to describe five examples of the work of the Northern Ireland Trading Standards Service
- 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 Northern Ireland Trading Standards Service
- demonstrates a very good to highly competent ability to select five examples of their work
- demonstrates a very good to highly competent ability to describe five examples of the work of the Northern Ireland Trading Standards Service
- quality of written communication is very good to highly competent

Section A

**AVAILABLE
MARKS**

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

- weights and measures; TSS ensure that all goods sold by weight, volume, length or area are accurately measured, they check equipment and visit premises to inspect procedures, records and goods
- misleading price indications; it is illegal for a trader to give comparisons which are not genuine, fair and meaningful; TSS have responsibility for checking this and investigating complaints
- false or misleading descriptions of goods and services; TSS work to ensure that goods and services are accurately described when they are offered for sale
- price marking; TSS ensures that traders display the price of all goods which they offer for sale; large shops must show the unit price of goods which are prepacked in fixed quantities
- credit transactions; TSS ensures that traders who offer credit to consumers hold a valid consumer credit licence and that they comply with the appropriate regulations if they advertise credit

All other valid points will be given credit.

[15]

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Section A

AVAILABLE
MARKS

- 2 (a) Discuss your view on artificial food colours and the health of children.
(AO1, AO2)

Mark Band ([0]-[3])

Overall impression: basic

- inadequate knowledge and understanding of artificial food colours and the health of children
- demonstrates a limited ability to present their view on the issue
- demonstrates a limited ability to discuss and support their view with knowledge and understanding of the issue
- quality of written communication is basic

Mark Band ([4]-[7])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of artificial food colours and the health of children
- demonstrates a reasonable to good ability to present their view on the issue
- demonstrates a reasonable to good ability to discuss and support their view with knowledge and understanding of the issue
- quality of written communication is reasonable to good

Mark Band ([8]-[10])

Overall impression: very good to highly competent

- clear knowledge and understanding of artificial food colours and the health of children
- demonstrates a very good to highly competent ability to present their view on the issue
- demonstrates a very good to highly competent ability to discuss and support their view with knowledge and understanding of the issue
- quality of written communication is very good to highly competent

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

- the Food Standards Agency (FSA); suggests that cutting certain artificial colours from the diets of children might have some beneficial effects in relation to hyperactivity or Attention Deficit Hyperactivity Disorder
- research; some research suggests that eating or drinking certain mixes of certain colours together with the preservative sodium benzoate could be linked to a negative effect on children's behaviour
- other factors; there are many factors associated with hyperactive behaviour in children such as genetic factors, environment, upbringing, being born prematurely
- labelling; food additives are listed on the label and parents can make the choice to avoid the product although ingredients are often listed in small writing and difficult to see
- effect on nutrition; they are often used to give cosmetic appeal to poor ingredients – depriving children of valuable nutrients

All other valid points will be given credit.

[10]

Section A

AVAILABLE
MARKS

- (b) Explain the controls employed to ensure the safe use of additives in food.
(AO1, AO2)

Mark Band ([0]-[5])

Overall impression: basic

- inadequate knowledge and understanding of controls employed to ensure the safe use of additives in food
- demonstrates a limited ability to provide specific and accurate knowledge and understanding relating to these controls
- demonstrates a limited ability to explain the controls employed to ensure the safe use of additives in food
- quality of written communication is basic

Mark Band ([6]-[10])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of controls employed to ensure the safe use of additives in food
- demonstrates a reasonable to good ability to provide specific and accurate knowledge and understanding relating to these controls
- demonstrates a reasonable to good ability to explain the controls employed to ensure the safe use of additives in food
- quality of written communication is reasonable to good

Mark Band ([11]-[15])

Overall impression: very good to highly competent

- clear knowledge and understanding of controls employed to ensure the safe use of additives in food
- demonstrates a very good to highly competent ability to provide specific and accurate knowledge and understanding relating to these controls
- demonstrates a very good to highly competent ability to explain the controls employed to ensure the safe use of additives in food
- quality of written communication is very good to highly competent

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

- assessments; these are based on reviews of all available toxicological data including observations in humans and animal models; from lifelong feeding and multigenerational studies in experimental animals, the 'no-observed-adverse-effect (NOAEL) level is determined
- ADI; as a further precaution, the NOAEL is divided by 100 to take account of possible differences between animals and humans and for individual variations in response between humans; this new figure is the Acceptable Daily Intake (ADI). This figure gives a large margin of safety and refers to the amount of a food additive that can be taken daily in the diet over a lifetime without health risk

Section A

- monitoring; once marketed the monitoring of consumer intakes of food additives by the EU member states enables checks to be carried out to ensure the ADIs are not regularly exceeded
- Food Standards Agency; ensure that the science and law on additives are strictly reviewed and action taken where problems are found
- Legislation; The Sweeteners in Food Regulations 1995, the Colours in Food Regulations 1995 and the Miscellaneous Food Additives Regulations 1995 all control the use of the principal classes of food additives including
 - which food additives are permitted for use and for sale direct to the consumer
 - specific purity criteria for permitted additives
 - conditions of additive use including the setting of maximum levels for certain additives

All other valid points will be given credit.

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Section A

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**AVAILABLE
MARKS**

Section B

AVAILABLE
MARKS

- 3 Evaluate the credit options in relation to cost, flexibility and debt potential for a consumer purchasing a car valued at £8,000. (AO1, AO2, AO3)

Mark Band ([0]-[5])

Overall impression: basic

- inadequate knowledge and understanding of the listed credit options
- demonstrates a limited ability to apply specific and accurate knowledge and understanding to the question
- demonstrates a limited ability to evaluate these credit options in relation to cost, flexibility and debt potential
- 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 listed credit options
- demonstrates adequate to minimally competent ability to apply specific and accurate knowledge and understanding to the question
- demonstrates adequate to minimally competent ability to evaluate these credit options in relation to cost, flexibility and debt potential
- 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 listed credit options
- demonstrates a reasonable to good ability to apply specific and accurate knowledge and understanding to the question
- demonstrates a reasonable to good ability to evaluate these credit options in relation to cost, flexibility and debt potential
- 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 listed credit options
- demonstrates a very good to highly competent ability to apply specific and accurate knowledge and understanding to the question
- demonstrates a very good to highly competent ability to evaluate these credit options in relation to cost, flexibility and debt potential
- quality of written communication is very good to highly competent

Section B

AVAILABLE
MARKS

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

Credit Card Options

- a flexible option as there is no early settlement fee and monthly payments can be adjusted to suit the budget. However potential for debt is high as there is temptation to pay the minimum payment, extend the repayment term and increase the total cost of the loan
- credit card 2 is the cheapest option with an APR of 6.9%. However this is variable and so may increase during the duration of the loan
- figures given are 'typical' so actual APR may be higher when the card is issued
- credit card 1 is an expensive option as 0% is only a 3 month introductory offer. Repayments would be for a much longer time given the amount of the loan. APR then rises to 16.9%, the highest of all the options

Bank Loan Option

- not as flexible as credit card as early settlement fee applies although can choose repayment term up to a 5 year period. The longer the repayment time, the more costly the loan
- APR is fixed, so less potential for debt as repayments will remain the same for the duration of the loan

Hire Purchase Option

- Flexible in that there is no early settlement fee but a 10% deposit is required and there are fees to add to the overall costs
- APR is lower than bank loan and is fixed for the duration of the loan – less potential for debt
- The only option where the car does not belong to the borrower until all repayments have been made. A large option to purchase fee at the end can keep monthly costs low but need then to budget for the fee
- May be increased potential for debt if borrower doesn't read the small print of the HP contract

All other valid points will be given credit.

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Section B

AVAILABLE
MARKS

- 4 Identify and discuss **four** improvements that would make food labels easier for consumers to understand. (AO1, AO2, AO3)

Mark Band ([0]-[5])

Overall impression: basic

- inadequate knowledge and understanding of current issues concerning the labelling of food
- demonstrates a limited ability to apply knowledge and understanding of these issues to the question
- demonstrates a limited ability to identify four improvements that would make food labels easier for consumers to understand
- demonstrates a limited ability to discuss these improvements
- quality of written communication is basic

Mark Band ([6]-[10])

Overall impression: adequate to minimally competent

- adequate to minimally competent knowledge and understanding of current issues concerning the labelling of food
- demonstrates adequate to minimally competent ability to apply knowledge and understanding of these issues to the question
- demonstrates adequate to minimally competent ability to identify four improvements that would make food labels easier for consumers to understand
- demonstrates adequate to minimally competent ability to discuss these improvements
- 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 current issues concerning the labelling of food
- demonstrates a reasonable to good ability to apply knowledge and understanding of these issues to the question
- demonstrates a reasonable to good ability to identify four improvements that would make food labels easier for consumers to understand
- demonstrates a reasonable to good ability to discuss these improvements
- quality of written communication is reasonable to good

Mark Band ([16]-[20])

Overall impression: very good to highly competent

- clear knowledge and understanding of current issues concerning the labelling of food
- demonstrates a very good to highly competent ability to apply knowledge and understanding of these issues to the question
- demonstrates a very good to highly competent ability to identify four improvements that would make food labels easier for consumers to understand
- demonstrates a very good to highly competent ability to discuss these improvements
- quality of written communication is very good to highly competent

Section B

**AVAILABLE
MARKS**

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

- improvements in style and format of labels;
 - text size is often too small
 - consistency across products to avoid confusion
 - sometimes too many languages used
 - too much information included on the label, puts consumers off reading any of it
- improvement in consumer understanding;
 - confusion about terminology used eg calories and kilojoules
 - consumers often need to make calculations to check if diet is healthy or not
 - language used should be part of the average consumer's everyday language
 - difficulties arise when there is more than one type of a nutrient eg fat
 - reduce confusion between kitchen and technical terms such as salt and sodium
 - only some consumers know their average needs in calories per day so values in grams per 100g or per portion cannot always be used; RDA and GDAs can help but may also not be familiar to many consumers
- improvements in health claims;
 - despite new regulations, problems with misleading claims still exists e.g. no added sugar still could mean high levels of naturally occurring sugar
 - generally consumers are not aware of correct definitions of, for example, the term 'low' 'light' and 'reduced' and so use claims to make a general impression which may not be accurate
- improvements in ingredient labelling;
 - ingredient labelling terminology should be clearer to consumers e.g. lecithin, hydrogenated vegetable oil
 - not all packaging contains relevant allergy
 - improved animal welfare related labelling eg production methods
 - comprehensive information about the use of GM and GM derived ingredients

All other valid points will be given credit.

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Section B

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Section C

AVAILABLE
MARKS

- 5 Consumers are generally uneasy about genetic modification (GM) and many feel that GM crops should not be introduced into the UK under any circumstances.

What are the issues that contribute to their concerns and what arguments would you use to reduce their unease. (AO1, AO2, AO3)

Mark Band ([0]-[7])

Overall impression: basic

- inadequate knowledge and understanding of the use of genetic modification in food
- demonstrates a limited ability to present valid concerns about the use of genetic modification in food
- demonstrates a limited ability to present valid arguments to reduce consumer unease
- demonstrates a limited ability to apply specific and accurate 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 the use of genetic modification in food
- demonstrates adequate to minimally competent ability to present valid concerns about the use of genetic modification in food
- demonstrates adequate to minimally competent ability to present valid arguments to reduce consumer unease
- demonstrates adequate to minimally competent ability to apply specific and accurate 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 the use of genetic modification in food
- demonstrates a reasonable to good ability to present valid concerns about the use of genetic modification in food
- demonstrates a reasonable to good ability to present valid arguments to reduce consumer unease
- demonstrates a reasonable to good ability to apply specific and accurate 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 the use of genetic modification in food
- demonstrates a reasonable to good ability to present valid concerns about the use of genetic modification in food
- demonstrates a very good to highly competent ability to present valid arguments to reduce consumer unease
- demonstrates a very good to highly competent ability to apply specific and accurate knowledge and understanding to the question
- quality of written communication is very good to highly competent.

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

Issues that contribute to the concerns of consumers

- contamination; once GM crops are planted, cross-pollination means other crops often become contaminated and GM material ends up in the food chain
- biodiversity; GM organisms are a threat to biodiversity, they are designed to grow faster and stronger, they out-compete native varieties and cross-pollination could result in their genetic material spreading far and wide, potentially altering entire species
- human health risks; there is a possibility that introducing a gene into a plant may create a new allergen or cause an allergic reaction in susceptible individuals; there is a growing concern that introducing foreign genes into food plants may have an unexpected and negative impact on human health
- economic concerns; bringing a GM food to market is a lengthy and costly process, there are concerns that patenting these new plant varieties will raise the price of seeds so high that small farmers and third world countries will not be able to afford seeds for GM crops, thus widening the gap between the wealthy and the poor nations
- antibiotic resistance; many GM plants contain antibiotic resistance marker genes; antibiotic resistance genes are put into GM plants as tags or markers, so that genetic engineers can tell when they have successfully inserted new traits into a plant; there is a possibility that they could be transferred to bacteria in the guts of animals or humans, or to bacteria in the environment; there is a danger therefore that diseases could become resistant to many important antibiotic drugs
- ethical issues; some consumers disagree with GM on the grounds of 'tampering with nature'

Section C

**AVAILABLE
MARKS**

Arguments to reduce consumer unease

- benefits to the environment;
 - herbicide resistance; crop plants genetically-engineered to be resistant to one very powerful herbicide could help prevent environmental damage by requiring one application of weed-killer instead of multiple applications, reducing production cost and limiting the dangers of agricultural waste run-off
 - pest resistance; crop losses from insect pests can be extensive, resulting in financial loss for farmers and starvation in developing countries; consumers do not wish to eat food that has been treated with pesticides because of potential health hazards, and run-off of agricultural wastes from excessive use of pesticides and fertilizers can poison the water supply and cause harm to the environment; growing GM foods that are pest resistant can help eliminate the application of chemical pesticides and reduce the cost of bringing a crop to market
- economic benefits;
 - disease resistance; there are many viruses, fungi and bacteria that cause plant diseases resulting in financial loss for farmers
 - cold resistance; unexpected frost can destroy sensitive seedlings, an antifreeze gene from cold water fish has been introduced into plants such as tobacco and potato, with this antifreeze gene, these plants are able to tolerate cold temperatures that normally would kill unmodified seedlings
- benefits for developing countries;
 - drought resistance; as the world population grows and more land is utilised for housing instead of food production, farmers will need to grow crops in locations previously unsuited for plant cultivation; creating plants that can withstand long periods of drought or high salt content in soil and groundwater will help people to grow crops in formerly inhospitable places
 - nutrition; malnutrition is common in third world countries where impoverished peoples rely on a single crop such as rice for the main staple of their diet; rice does not contain adequate amounts of all necessary nutrients to prevent malnutrition; if rice could be genetically engineered to contain additional vitamins and minerals, nutrient deficiencies could be alleviated, for example, blindness due to vitamin A deficiency
 - pharmaceuticals; medicines and vaccines often are costly to produce and sometimes require special storage conditions not readily available in third world countries; researchers are working to develop edible vaccines in tomatoes and potatoes; these vaccines will be much easier to ship, store and administer than traditional injectable vaccines

All other valid points will be given credit

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Section C

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Total

70