



*Rewarding Learning*

**ADVANCED**  
**General Certificate of Education**  
**2018**

---

**Home Economics**  
**Assessment Unit A2 1**  
*assessing*

**Consumer Issues**

**[AN211]**

**THURSDAY 24 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) Outline the service provided by the Northern Ireland Public Services Ombudsman. (AO1, AO2)

### Mark Band ([0]–[3])

Overall impression: basic

- inadequate knowledge and understanding of the Northern Ireland Public Services Ombudsman
- demonstrates a limited ability to outline the service provided
- 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 the Northern Ireland Public Services Ombudsman
- demonstrates a reasonable to good ability to outline the service provided
- 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 the Northern Ireland Public Services Ombudsman
- demonstrates a very good to highly competent ability to outline the service provided
- 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 outlined by the candidate:

- provide a free, independent and impartial service for handling complaints about public services in Northern Ireland
- help put things right if the consumer has experienced injustice because a public service provider has delivered a service badly or has failed to provide a service
- first stage is the initial assessment when the office decide whether or not they have the legal authority to investigate the case
- the second step is an assessment of the complaint and the evidence; it is usual to also contact the organisation complained of
- investigation is the final stage of their case handling process; it can be conducted entirely by way of correspondence or it can involve interviewing those involved in the complaint

All other valid points will be given credit

[10]

10

- (b) Summarise the regulations that give the consumer rights and protection when buying products and services online. (AO1, AO2)

AVAILABLE  
MARKS

**Mark Band ([0]–[5])**

Overall impression: basic

- inadequate knowledge and understanding of the regulations
- demonstrates a limited ability to summarise these regulations
- 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 regulations
- demonstrates a reasonable to good ability to summarise these regulations
- 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 regulations
- demonstrates a very good to highly competent ability to summarise these regulations
- 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:**

- the Consumer Contracts Regulations require traders to provide certain information for the consumer such as:
  - description of the goods, services or digital content
  - the total price of the goods, services or digital content
  - how the consumer will pay for the goods or services and when they will be provided
  - all additional delivery charges and other costs
  - details of who pays for the cost of returning items if the consumer has a right to cancel and change their mind
  - details of any right to cancel along with a right to cancellation form
  - information about the seller including their address and contact details
  - information on the compatibility of digital content with hardware and software that the trader is aware of
- key information should be provided on paper or by email or verbally if the contract is made by phone
- the Regulations provide cancellation rights which are more generous than if the consumer had bought goods from a high street shop i.e. the right to cancel starts the moment the order is placed and ends 14 days after the goods have been received, the consumer then has a further 14 days to return the goods, money should then be refunded within 14 days of the trader getting the goods back
- the Regulations provide cancellation rights for services i.e. the

consumer has 14 days from entering into a service contract in which to cancel providing the service has not been provided within the 14 day period

- the Regulations provide specific provisions for digital content, retailers must not supply digital content such as music or software downloads within the 14 day cancellation period unless the consumer has given express consent to this happening
- the Regulations make it clear that a trader will not be able to charge a consumer for an item where it was selected for the consumer as part of that purchasing process, rather than the consumer actively choosing it to add to their basket

All other valid points will be given credit

[15]

AVAILABLE  
MARKS

25

- 2 (a) Describe the benefits of the Fairtrade Foundation for farmers and workers in developing countries. (AO1, AO2)

AVAILABLE  
MARKS

**Mark Band ([0]–[3])**

Overall impression: basic

- inadequate knowledge and understanding of the Fairtrade Foundation
- demonstrates a limited ability to describe the benefits of this organisation for farmers and workers in developing countries
- 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 the Fairtrade Foundation
- demonstrates a reasonable to good ability to describe the benefits of this organisation for farmers and workers in developing countries
- 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 the Fairtrade Foundation
- demonstrates a very good to highly competent ability to describe the benefits of this organisation for farmers and workers in developing countries
- 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:**

- farmers and workers who choose to participate in Fairtrade often feel a real sense of control over their future with greater power and voice
- Fairtrade can support workers to realise their rights and negotiate the terms and conditions of their work through trade unions and collective bargaining
- the Fairtrade Minimum Price supports farmers to become more income-secure and less vulnerable to poverty
- Fairtrade is gradually empowering communities to organise into cooperatives and improve their negotiating position within the supply chain, this can enable them to negotiate a higher price for their product than the conventional market price
- Fairtrade can provide producer support and expertise in achieving gender equality
- additional income through the Fairtrade Premium is supporting better farming, strong cooperatives and investing in better housing, better schools and medical facilities in worker communities

All other valid points will be given credit

[10]

10

- (b) Discuss the arguments that could be used to support the belief that organic food is more nutritious, improves animal welfare and helps the environment. (AO1, AO2)

AVAILABLE  
MARKS

**Mark Band ([0]–[5])**

Overall impression: basic

- inadequate knowledge and understanding of organic food
- demonstrates a limited ability to discuss the arguments that could be used to support the belief that organic food is more nutritious, improves animal welfare and helps the environment
- 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 organic food
- demonstrates a reasonable to good ability to discuss the arguments that could be used to support the belief that organic food is more nutritious, improves animal welfare and helps the environment
- 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 organic food
- demonstrates a very good to highly competent ability to discuss the arguments that could be used to support the belief that organic food is more nutritious, improves animal welfare and helps the environment
- 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:**

- more nutritious
  - organic crops are reported to be up to 60% higher in a number of key antioxidants
  - organic milk and meat may contain up to 50% more omega-3 fatty acids than conventionally produced products
  - organic fruit and vegetables are reported to contain lower concentrations of pesticides and cadmium according to research published in the British Journal of Nutrition
  - organic milk and dairy contains slightly higher concentrations of iron, vitamin E and some carotenoids
- improves animal welfare
  - organic standards require that animals are free range which helps to reduce stress and disease
  - animals are fed a diet that is as natural as possible and free from genetically modified organisms
  - animals graze on organic pastures where only natural fertilisers are used and pesticides are severely restricted

- animals cannot be given hormones to make them grow more quickly and must not routinely be given antibiotics
- helps the environment
  - organic farming helps create a healthy soil which is a major source of carbon, healthy soil is more resistant to drought, floods and the impacts of climate change, soil is a non-renewable resource and its preservation is essential for food security
  - organic farmers select crop varieties with natural resistance to pests and diseases to reduce disease problems and the need to use chemicals
  - crop rotations used by organic farmers help break cycles of pests and disease and build fertility in the soil
  - because of the complete absence of manufactured herbicides and the severely restricted use of pesticides, organic farms provide homes for wildlife such as bees, birds and butterflies
  - organic farmers look after and maintain wildlife habitats such as ponds and hedgerows

All other valid points will be given credit

[15]

**AVAILABLE  
MARKS**

25

**Section A**

**25**

## Section B

AVAILABLE  
MARKS

- 3 Evaluate **four** credit options in relation to personal circumstances, costs, flexibility and debt potential. (AO1, AO2, AO3)

### Mark Band ([0]–[5])

Overall impression: basic

- inadequate knowledge and understanding of four credit options
- demonstrates a limited ability to evaluate four credit options in relation to personal circumstances, costs, flexibility and debt potential
- demonstrates a limited ability to apply knowledge and understanding to the question
- quality of written communication is basic

### Mark Band ([6]–[10])

Overall impression: adequate to minimally competent

- adequate to minimally competent knowledge and understanding of four credit options
- demonstrates adequate to minimally competent ability to evaluate four credit options in relation to personal circumstances, costs, flexibility and debt potential
- 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 ([11]–[15])

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of four credit options
- demonstrates a reasonable to good ability to evaluate four credit options in relation to personal circumstances, costs, flexibility and debt potential
- demonstrates a reasonable to good ability to apply knowledge and understanding to the question
- quality of written communication is reasonable to good

### Mark Band ([16]–[20])

Overall impression: very good to highly competent

- clear knowledge and understanding of four credit options
- demonstrates a very good to highly competent ability to evaluate four credit options in relation to personal circumstances, costs, flexibility and debt potential
- 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 evaluated by the candidate:**

**1. Credit cards**

- personal circumstances
  - very convenient to use
  - can be used to buy most goods and services so no need to keep applying for loans
  
- costs
  - no costs if the balance is paid in full
  - can use 0% interest cards and transfer balances although this requires careful planning to avoid costs
  - section 75 of the Consumer Credit Act provides joint liability in cases of breach of contract or misrepresentation when goods or services have been bought on credit, this could save the consumer money
  
- flexibility
  - flexibility with the amount to borrow and length of time to repay the loan
  - can repay different amounts each month
  - can be used abroad, online and for most goods and services
  
- debt potential
  - high debt potential as this can lead to impulse spending, overspending and debt
  - if balance is not cleared monthly, interest charges can build up quickly

**2. Credit Union Loan**

- personal circumstances
  - encourages saving
  - low debt potential
  
- costs
  - favourable rates when borrowing since credit unions exist to serve member-owners and interest charged on the outstanding balance
  - some offer free life assurance
  - no penalty if loan is repaid early
  
- flexibility
  - need to become a member and save for a period before borrowing
  - must continue to save when repaying a loan
  
- debt potential
  - debt potential is low as regular saving is encouraged and amount available to borrow is controlled

**3. Hire Purchase**

- personal circumstances
  - monthly repayments may be attractive with an option to buy at the end of the borrowing period

**AVAILABLE  
MARKS**

- costs
  - interest charged, repayment period agreed so consumer is aware of the costs from the start
- flexibility
  - consumer does not legally own the goods until all the money owed is paid
  - goods cannot be modified or sold without the lender's permission
  - used for a limited range of large items such as cars
- debt potential
  - low debt potential as goods will be seized by the finance company if payments are not met

**4. Overdraft**

- personal circumstances
  - need a bank account and evidence of good money management skills
- costs
  - interest charged if the overdraft facility is used
  - expensive charges if the overdraft is unauthorised or the consumer has spent more than the authorised limit
- flexibility
  - arranged once and then can be used to purchase any goods or services
  - limit can be reduced or withdrawn by the bank at any time
- debt potential
  - low as the bank will be monitoring the account, the overdraft limit and the consumer's ability to repay

All other valid points will be given credit.

[20]

20

AVAILABLE  
MARKS

- 4 Explain **four** problems with food labels that could cause confusion for the consumer. (AO1, AO2, AO3)

**Mark Band ([0]–[5])**

Overall impression: basic

- inadequate knowledge and understanding of food labelling
- demonstrates a limited ability to explain four problems with food labels that could cause confusion for the consumer
- demonstrates a limited ability to apply knowledge and understanding to the question
- quality of written communication is basic

**Mark Band ([6]–[10])**

Overall impression: adequate to minimally competent

- adequate to minimally competent knowledge and understanding of food labelling
- demonstrates adequate to minimally competent ability to explain four problems with food labels that could cause confusion for the consumer
- 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 ([11]–[15])**

Overall impression: reasonable to good

- reasonable to good knowledge and understanding of food labelling
- demonstrates a reasonable to good ability to explain four problems with food labels that could cause confusion for the consumer
- demonstrates a reasonable to good ability to apply knowledge and understanding to the question
- quality of written communication is reasonable to good

**Mark Band ([16]–[20])**

Overall impression: very good to highly competent

- clear knowledge and understanding of food labelling
- demonstrates a very good to highly competent ability to explain four problems with food labels that could cause confusion for the consumer
- 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:**

- nutritional labelling
  - energy and nutrients are usually given per 100g or for a portion so the consumer may need to calculate for the amount they are eating
  - terminology such as ‘of which saturates’ may cause confusion
  - if the consumer is not familiar with the Reference Intake figures they cannot make a judgement about whether the figures are high or low for a nutrient
- use of health claims
  - many product names and claims are misleading and could encourage the consumer to make a poor choice based on marketing terms such as ‘premium’, ‘wholesome’, ‘healthy’ and ‘homemade’

- the use of claims such as 'low fat' or '95% fat free' is misleading when used on foods high in sugar
  - the use of the term 'lite' is confusing because a 'lite' version of one brand may contain the same amount of fat or calories as the standard version of another brand
  - health claims such as 'bone friendly' or 'reduces cholesterol' can be interpreted that these foods are almost medicinal
  - 'no added sugar' can be interpreted as a low sugar food, which would not be true if a product is naturally high in sugar such as fruit juice
- formatting and clarity
    - confusion is caused by variance in the way food labels are presented
  - ingredient listing
    - how additives are identified in ingredient lists is a cause of confusion for example E, numbers and names of additives both appear on a list and carry over additives do not have to be listed
    - foods that contain or consist of GM ingredients must say so on the label but labelling is not required for small amounts of GM ingredients that are accidentally present in non-GM food, nor is it required for food from animals that have been given GM feed so consumers could be confused as to whether their food is actually GM free or not

All other valid points will be given credit

[20]

**Section B**

**AVAILABLE  
MARKS**

20

**20**

## Section C

AVAILABLE  
MARKS

5 Discuss each of the following in relation to food additives:

- the purpose of additives in food
- the possible adverse health effects of specific additives
- the tests and regulations used to ensure the safety of additives.

(AO1, AO2, AO3)

### Mark Band ([0]–[7])

Overall impression: basic

- inadequate knowledge and understanding of food additives
- demonstrates a limited ability to discuss the purpose of additives in food
- demonstrates a limited ability to discuss the possible adverse health effects of specific additives
- demonstrates a limited ability to discuss the tests and regulations used to ensure the safety of additives
- 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 food additives
- demonstrates adequate to minimally competent ability to discuss the purpose of additives in food
- demonstrates adequate to minimally competent ability to discuss the possible adverse health effects of specific additives
- demonstrates adequate to minimally competent ability to discuss the tests and regulations used to ensure the safety of additives
- 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 food additives
- demonstrates a reasonable to good ability to discuss the purpose of additives in food
- demonstrates a reasonable to good ability to discuss the possible adverse health effects of specific additives
- demonstrates a reasonable to good ability to discuss the tests and regulations used to ensure the safety of additives
- 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 food additives
- demonstrates a very good to highly competent ability to discuss the purpose of additives in food
- demonstrates a very good to highly competent ability to discuss the possible adverse health effects of specific additives

- demonstrates a very good to highly competent ability to discuss the tests and regulations used to ensure the safety of additives
- 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:**

- the purpose of additives in food
  - antioxidants stop food becoming rancid or changing colour by reducing the chance of fats combining with oxygen
  - colours are used to add or restore a colour in a food in order to enhance its visual appeal and to match consumer expectations
  - emulsifiers, stabilisers, gelling agents and thickeners help to mix or thicken ingredients
  - flavour enhancers are used to bring out the flavour of foods
  - preservatives are used to keep food safer for longer
  - sweeteners are added to food to replace sugar; intense sweeteners are many times sweeter than sugar whereas bulk sweeteners have a similar sweetness to sugar
- the possible adverse health effects of specific additives
  - colours and preservatives may trigger hyperactivity in children. A study carried out by Southampton University suggested that some artificial food colours, together with the preservative sodium benzoate, could have a negative effect on some children's behaviour. The Food Standards Agency has suggested that parents of children showing signs of hyperactivity should try eliminating the cocktail of colours investigated in this study
  - some of the symptoms attributed to aspartame include headaches or migraines, dizziness, seizures, nausea, numbness, muscle spasms, weight gain, rashes, fatigue, irritability, tachycardia, vision problems, hearing loss, memory loss, breathing difficulties, and anxiety attacks. Some researchers and doctors also believe that chronic illnesses such as multiple sclerosis, epilepsy, Alzheimer's, diabetes, and fibromyalgia, can be triggered or worsened by consuming aspartame
  - studies have shown that consuming aspartame can lead to high levels of phenylalanine in the brain which can cause the levels of serotonin to decrease, leading to emotional disorders such as depression
  - the main controversy surrounding MSG is that of 'Chinese Restaurant' syndrome which includes flushing, chest pain, headaches, and numbness around the mouth or sweating
  - controversy over sodium benzoate is that it has been shown to break down into the carcinogen benzene in the presence of the common fizzy drink ingredients citric and ascorbic acid
- the tests and regulations used to ensure the safety of additives
  - there are EU-wide regulations that list the additives which have been tested and shown to be safe for use in food. An EU approved additive is denoted an 'E' number and can be referred to on packs as this or by its full name
  - safety tests include animals being given the additive at much higher concentrations than will occur in human food. The tests are designed to give information on any possible effects from short-term or long-term exposure to the proposed additive, including whether it may have

any potential to cause cancer, affect reproductive processes or the development of the embryo or foetus if consumed by a pregnant woman. Tests are also carried out to assess its ability to interfere with genetic material in the body, which could lead to the development of cancer or adverse effects in future generations

- the results of the safety tests are assessed by European Food Safety Authority, (EFSA) and used to calculate the Acceptable Daily Intake (ADI) for humans. The ADI is defined as: “an estimate of the amount of the food additive, expressed on a body weight basis, that can be ingested daily over a lifetime without appreciable health risk” and is expressed on a milligram per kilogram bodyweight per day basis (mg/kg bw/day). After approval, additives are subject to continuous monitoring and review

All other valid points will be given credit

[25]

**Section C**

**Total**

**AVAILABLE  
MARKS**

25

**25**

**70**