



# **2009 Lifestyle and Consumer Technology Home Economics**

## **Higher**

### **Finalised Marking Instructions**

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**2009 Home Economics  
Lifestyle and Consumer Technology**

**Section A – Short Response Questions**

<b>Question</b>		<b>Response</b>	<b>Marking Guidelines</b>
1	State <b>one</b> advantage of day care centres for the elderly.	<ol style="list-style-type: none"> <li>1. Opportunity for elderly people to mix/socialise/interact with others.</li> <li>2. Provides a hot nutritious meal for the elderly person.</li> <li>3. Provides a break for partner/carer/family.</li> <li>4. May help improve the quality of life/happiness of the elderly.</li> <li>5. The social experience may help improve the mental health of the elderly.</li> <li>6. Saves elderly shopping for food for these meals.</li> <li>7. Easier for elderly who are less mobile.</li> <li>8. Activities at the Day Centres may encourage brain activity in the elderly.</li> <li>9. Can save fuel/heating/food costs for the elderly/disabled.</li> <li>10. Provides reassurance for the family of elderly/disabled.</li> </ol>	<p><b>1 mark</b></p> <p>1 mark for advantage</p>
2	State <b>one</b> antioxidant vitamin.	<ol style="list-style-type: none"> <li>1. Vitamins A/C/E.</li> <li>2. Retinol/carotene/Ascorbic acid/tocopherol.</li> </ol>	<p><b>1 mark</b></p> <p>1 mark for correct vitamin</p>
3	Give <b>one</b> reason why cotton is suitable for a T-shirt.	<ol style="list-style-type: none"> <li>1. Cotton allows the body to stay cool (in warm temperatures).</li> <li>2. Cotton has a good absorbency rating.</li> <li>3. Cotton is comfortable (when the t-shirt is worn in hot climates).</li> <li>4. Cotton is easy to wash.</li> <li>5. Cotton is considered a strong fabric/durable.</li> <li>6. Cotton accepts colour dye easily.</li> </ol>	<p><b>1 mark</b></p> <p>1 mark for appropriate reason</p>

Question		Response	Marking Guidelines
4	Give <b>one</b> example of sensory testing.	<ol style="list-style-type: none"> <li>1. Paired comparison test.</li> <li>2. Duo Trio test.</li> <li>3. Taste threshold test.</li> <li>4. Triangle test.</li> <li>5. Profiling test.</li> <li>6. Ranking test.</li> <li>7. Rating test.</li> <li>8. Preference test.</li> <li>9. Discrimination test.</li> </ol>	<p><b>1 mark</b></p> <p>1 mark for method of sensory testing</p>
5	State the ideal temperature for the growth of bacteria.	<ol style="list-style-type: none"> <li>1. Body temperature.</li> <li>2. 37°C.</li> </ol>	<b>1 mark</b>
6	Identify <b>one</b> assurance the Kitemark offers the consumer.	<ol style="list-style-type: none"> <li>1. Goods with BSI/Kitemark have been rigorously tested &amp; approved.</li> <li>2. Goods have reached satisfactory standards of safety.</li> <li>3. Goods have reached satisfactory standards of quality.</li> <li>4. Goods have reached satisfactory standards of reliability.</li> <li>5. Goods displaying the Kitemark have met the standard set by British Standards Institution.</li> <li>6. British Standards set down how a product should be made fit for its purpose.</li> <li>7. British Standards Institution is an independent organisation/opinion is unbiased.</li> <li>8. The Kitemark is a voluntary label so shows confidence from the manufacturer in the safety/quality/reliability to their product.</li> <li>9. Kitemark indicates product has met BSI for product.</li> </ol>	<b>1 mark</b>

Question		Response	Marking Guidelines
7	What does the abbreviation <b>BEAB</b> stand for?	British Electrotechnical Approvals Board.	<b>1 mark</b>
8	Identify <b>one</b> organisation which enforces the Food Safety Act 1990.	<ol style="list-style-type: none"> <li>1. Environmental Health Department.</li> <li>2. Trading Standards Department.</li> </ol>	<b>1 mark</b>
9	State <b>two</b> advantages of an extended family.	<ol style="list-style-type: none"> <li>1. Someone to talk to if you need emotional support.</li> <li>2. Someone available to help with family childcare/care of elderly.</li> <li>3. Someone to prepare meals.</li> <li>4. Someone to give advice that has had wider life experiences.</li> <li>5. Strong family ties/support.</li> <li>6. There is a real feeling of belonging in a larger family group.</li> <li>7. Someone to care for the home.</li> <li>8. Additional income for the household.</li> <li>9. Someone to care for any ill/elderly members within family.</li> <li>10. Children will have greater respect for older generation.</li> <li>11. Socialising within family group which may prevent loneliness.</li> </ol>	<p><b>2 marks</b></p> <p><b>1 mark for each advantage</b></p>

Question		Response	Marking Guidelines
10	Give <b>two</b> benefits of the Advertising Standards Authority (ASA).	<ol style="list-style-type: none"> <li>1. To ensure that all advertising is legal/decent/honest/truthful.</li> <li>2. To ensure that all advertising is not being misleading.</li> <li>3. To ensure all advertising descriptions/claims are true.</li> <li>4. To ensure that products are not unfairly attacking/discrediting other products.</li> <li>5. To ensure comparisons of products are true.</li> <li>6. To ensure comparisons of products give reliable advice.</li> <li>7. To ensure that advertisements comply with the guidelines.</li> <li>8. May investigate complaints on false advertisement (to reinforce change).</li> <li>9. Ensures that adverts do not play on superstition/offend.</li> <li>10. Ensures that adverts do not use excessive noise/bully consumers into products.</li> <li>11. Checks that advertisers do not misuse scientific/medical terms.</li> <li>12. Checks that goods/samples described as 'free' must be supplied at no cost.</li> <li>13. Checks that children/animals are not exploited.</li> <li>14. Provide a voluntary code for advertisers to follow so false claims cannot be made.</li> <li>15. Detailed rules are given about adverts dealing with health products.</li> <li>16. It administers codes of sales promotions/rules relating to the use of children/animals in promotions.</li> <li>17. It provides support to complaints/objections to adverts.</li> <li>18. Ensures that the rules contained in the British Code of Advertising Practice are followed.</li> <li>19. To ensure that fast food/unhealthy foods are not advertised during children's peak viewing times.</li> </ol>	<p><b>2 marks</b></p> <p>1 mark for each benefit</p>

Question		Response	Marking Guidelines
11	State <b>one</b> advantage and <b>one</b> disadvantage of food packaging.	<p><b>Advantages:</b></p> <ol style="list-style-type: none"> <li>1. Packaging protects food from contamination/extends shelf life.</li> <li>2. Packaging makes the food more attractive to the consumer.</li> <li>3. Packaging will provide the consumer with statutory information (accept example).</li> <li>4. Packaging may provide the consumer with voluntary information (accept example).</li> <li>5. Packaging may give serving suggestions.</li> <li>6. Packaging may be minimal; offering an eco friendly option.</li> <li>7. Packaging may be recyclable making it an eco friendly option.</li> <li>8. Packaging may allow the product to be stackable/easier to store in the home.</li> <li>9. Packaging may include a celebrity/cartoon character etc to increase appeal.</li> <li>10. Packaging may protect food from damage.</li> </ol> <p><b>Disadvantages:</b></p> <ol style="list-style-type: none"> <li>1. Packaging may be excessive and not an eco friendly option.</li> <li>2. Packaging may not be recyclable/not eco friendly if not able to be recycled.</li> <li>3. Packaging may not offer nutritional information/voluntary information.</li> <li>4. Packaging may not allow the product to be stacked/makes it difficult to store in the home.</li> <li>5. Packaging may be dull/unattractive/may not appeal so purchase not made.</li> <li>6. It may not be easy to see the food product prior to purchase.</li> <li>7. Packaging can be expensive (so increase cost to consumer).</li> </ol>	<p><b>2 marks</b></p> <p>1 mark for one advantage</p> <p>1 mark for one disadvantage</p>

Question		Response	Marking Guidelines
12	State <b>two</b> advantages of breast feeding.	<p>Mother</p> <ol style="list-style-type: none"> <li>1. Women who breast-feed may have a lower risk of developing breast cancer.</li> <li>2. Breast-feeding helps mothers to lose the weight (gained during their pregnancy).</li> <li>3. Mother bonds with child/establishes a close emotional attachment to the child.</li> <li>4. No preparation time is needed/less hassle.</li> <li>5. No equipment to sterilise.</li> <li>6. Possible to feed baby on demand/quickly if necessary.</li> <li>7. Cannot be prepared incorrectly.</li> <li>8. No extra equipment is needed/no milk formulae to buy.</li> <li>9. Breast-feeding is free.</li> <li>10. Always at the correct temperature/no heating is needed.</li> <li>11. Convenient – can be carried out in most places.</li> <li>12. Improves muscle tone in lower abdomen for the mother/shrinks the womb.</li> </ol>	<p><b>2 marks</b></p> <p>1 mark for each advantage</p>

Question	Response	Marking Guidelines
	<p data-bbox="680 188 748 220">Baby</p> <ol style="list-style-type: none"> <li data-bbox="680 236 1128 268">1. Breast milk contains antibodies.</li> <li data-bbox="680 300 1659 331">2. Breast milk (contains antibodies which) help fight infection/prevent allergies.</li> <li data-bbox="680 347 1659 379">3. Breast milk contains the correct proportion of nutrients for the growing baby.</li> <li data-bbox="680 395 1245 427">4. Less likelihood of allergies to breast milk.</li> <li data-bbox="680 443 1536 475">5. Greater resistance to infection/gastro-intestinal infection/diarrhoea.</li> <li data-bbox="680 491 1585 523">6. Babies who are breast-fed may have a lower risk of developing asthma.</li> <li data-bbox="680 539 1055 571">7. Human milk is germ free.</li> <li data-bbox="680 587 1592 619">8. Less chance of stomach upsets through unhygienic preparation of feeds.</li> <li data-bbox="680 635 1285 667">9. The baby is less likely to become overweight.</li> <li data-bbox="680 683 1547 715">10. Easier to digest, therefore less chance of nappy rash/stomach upsets.</li> <li data-bbox="680 730 1514 762">11. Provides the baby with Omega 3 (helps with brain development).</li> </ol>	

Question		Response	Marking Guidelines
13	State <b>two</b> benefits of the Hungry for Success initiative.	<ol style="list-style-type: none"> <li>1. Establish a nutrient-based national standard for school children.</li> <li>2. Creation of a positive health ethos linked to whole child/school.</li> <li>3. Pupils involved in consultation process about food/health issues in school.</li> <li>4. Eliminating the stigma of free-school meal recipients.</li> <li>5. Improvements to dining room to enhance atmosphere/ambience/environment.</li> <li>6. Improved presentation of meals to encourage general uptake.</li> <li>7. Consistent “Healthy Eating”, messages via teaching in Home Economics/ canteen provision/health professionals/whole school approach.</li> <li>8. Product specification leads to higher quality products in the school lunch.</li> <li>9. Greater promotion of appropriate choices, increasing pupil/parents/staffs knowledge of “healthy eating”.</li> <li>10. Increased incentives for making healthy choices.</li> <li>11. Increased variety of healthier options available.</li> <li>12. Healthier options may reduce incidence of diet related diseases in childhood/ later in adult life/obesity/tooth decay/CHD/bowel diseases.</li> <li>13. Helps to improve the diet of Scottish school children.</li> <li>14. Helps implement the Scottish dietary targets.</li> <li>15. Scottish dietary target, linked to a food choice, could benefit children’s health.</li> <li>16. Healthier options may aid concentration/improve behaviour of children.</li> <li>17. Water available will help keep the brain hydrated/improves concentration.</li> <li>18. Encourages children to take school meals/eat breakfast.</li> <li>19. Ensures school provides healthy/nutritious mid day meals.</li> </ol>	<p><b>2 marks</b></p> <p>1 mark for each benefit</p>

		<p>20. Other acceptable answers which could be linked to a way of implementing HFS across the country.</p> <p>21. Accept specific examples eg no fizzy drinks served so less chance of tooth decay/obesity/diabetes.</p> <p>22. Children are being taught how to cook healthy meals in school.</p>	
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Question		Response	Marking Guidelines
14	Give <b>two</b> advantages of a credit union.	<ol style="list-style-type: none"> <li>1. Encourages its members to save regularly.</li> <li>2. Provides loans to members at very low rates of interest.</li> <li>3. Provides members with help/support on managing their financial affairs.</li> <li>4. Credit Unions offer very low-cost loans.</li> <li>5. Credit Unions offer insurance at no direct cost.</li> <li>6. Credit Union provides a focal point for a community by bringing people together.</li> <li>7. Credit Union members own/manage their credit union themselves.</li> <li>8. Profit-sharing/democratically-run/financial cooperative which offers convenient savings.</li> <li>9. Helps to revive the local economy by keeping money in the community.</li> <li>10. Loans to members can mean income for local shops/businesses.</li> <li>11. Credit unions welcome everybody from within the common bond regardless of income/employment/status/age.</li> </ol>	<p><b>2 marks</b></p> <p>1 mark for each advantage</p>

## Section B

- 1 a) Explain **each** of the following responsibilities of a parent.
- (i) Education
  - (ii) Socialisation
  - (iii) Economic support

### Marking Instructions:

3 x 1 mark for **each** responsibility of a parent relating to education, socialisation, economic support.

**Total – 3 marks (KU)**

### Education

1. **Parents** are responsible for ensuring that their children are educated to the age of 16.
2. **Parents** are responsible for teaching children right and wrong.
3. **Parents** are responsible for teaching children the rules of the society we live in/preparing them for independent living.
4. **Parents** are responsible for helping in the development of skills/numeracy/speaking/writing/drawing/dressing/coordination to support the learning at school.

### Socialisation

1. **Parents** are responsible for ensuring their children learn the norms of the culture in which they live.
2. Children learn from their **parents** the customs/traditions/language/beliefs/values/rules which make up the society they live in.
3. **Parental** responsibility includes culture which is socially transmitted/passed through socialisation/generation to generation.
4. **Parents** influence choice of foods/goods/services and should encourage responsible choices.
5. **Parental** responsibility should include teaching their children basic values to live within society.
6. **Parental** responsibility includes teaching their children good and bad behaviour so they can cope/mix/live in society.
7. **Parental** responsibility includes teaching children to accept authority of parents/teachers/elders so they can stay within society.
8. It is a **parental** responsibility to ensure children know how to behave appropriately in society/form positive relationships.

### Economic Support

1. Whilst children are dependent, **parents** have economic responsibility for feeding/clothing their children/funding HE/FE training.
2. A **parent** may be supported by state benefits to aid them in the economic support of their children.
3. A **parental** responsibility includes making positive choices to support family (rather than spending finances on alcohol/drugs/gambling).
4. **Parental** responsibility to ensure that adequate housing/clothing/food is provided for the child.

- 1 b) Evaluate how **each** of the following could affect a family's lifestyle.
- (i) Divorce
  - (ii) Disability of a family member

**Marking Instructions:**

4 x 1 mark for **each** evaluative point linked to family lifestyle.

Maximum of 2 marks for divorce.

Maximum of 2 marks for disability of a family member.

**Total – 4 marks (EV)**

**Divorce**

**Positive**

1. In recent years the number of **divorces** has increased **which** has led to an increase in single-parent families **therefore** family members may not feel alone/stigmatised/have a differing family lifestyle.
2. **Divorce** has become more common **which** has increased the number of agencies available to support families, **therefore** offering quality help and advice to all family members (to maintain their lifestyle).
3. **Divorce** has become more common **which** has increased the financial support/advice available, **therefore** new single parents may find it easier to cope financially/with the aid of benefits etc (and maintain their lifestyle).
4. If parents have been arguing during the marriage this can stress their children **therefore** divorce may reduce this **which** can help prevent further suffering of the children.

**Negative**

1. **Divorce** can cause emotional upset for the whole family **which** may have a bad effect **as** many changes take place, **therefore**, family members may feel insecure/unloved (and affecting their lifestyle).
2. **Divorce** may result in a lower household income **so** this may have a bad effect on family lifestyle **as** there will be limited money available (for essential/non essential purchases).
3. Rising **divorce** rates can mean that children live between two parents and **therefore** have two homes **which** could have a bad effect/stressful for parents/child/the family **as** this can be disruptive (on their lifestyle).
4. **Divorce** often results in extended families being broken **which** can have a negative effect on the children **as** they may have less access to grandparents.
5. **Divorce** may result in considerable loss of income **which** can **therefore** result in financial hardship on the family's lifestyle/dependency on state benefits/stigma of state benefits.

## **Disability of a family member**

### **Positive**

1. Where a **family member is disabled**, this may have a positive effect on family lifestyle as it may develop empathy in the children **therefore** making them become caring people when they/as they grow up.
2. Where a **family member has become disabled**, this may have a positive effect on family lifestyle as they may still be able to help in the home and **therefore** maintain the family support in another way.
3. If a **family member** becomes disabled this may have a positive result **as** others in the family may have to provide support **therefore** they learn new skills.

### **Negative**

1. When a member of the **family becomes disabled**, this may affect where a family chooses to live, **which** may have a negative effect on family lifestyle as choices/decisions that are made **may** result in relocation/a house move.
2. A house may need to be adapted to suit the needs of the **disabled family member**. This may have a negative effect on family lifestyle/income as special equipment may need to be installed **therefore** changing the home environment (**which** may cause resentment).
3. Some family members may have to move/share a bedroom which may have a negative effect on family lifestyle as they may not want to share a room/move **therefore** they may resent the **disabled family member**.
4. The family may have to change their activities/social life to suit the **disabled family member's** needs **which** could **therefore** have a negative effect on the individuals/cause stress/loss of leisure time.
5. Following the **disability of a family member**, a member of the family may have to stay at home and care for them **which** may have a negative effect on family lifestyle as there may be a reduced income into the home which would affect choices of goods and services/activities/holidays etc.

Accept specific example/evaluative judgement of the impact a disabled family member has on the way a family lives.

1 c) Explain **three** ways in which the organisation Shelter could support a family.

**Marking Instructions:**

3 x 1 mark for **each** explanation linked to how Shelter supports family.

**Total – 3 marks (KU)**

1. Shelter's 'hands-on' work helps homeless/poorly housed people by providing practical solutions to housing issues to support the **family**.
2. Shelter provides free advice through a telephone helpline/on-line facilities giving practical information on dealing with housing issues to support **family**.
3. Shelter's services are aimed at preventing homelessness occurring in the first place and helping rehoused families/individuals maintain their tenancies to maintain **family**.
4. Shelter can offer advice on renting right with private/council providers/ending a tenancy thus supporting people in maintaining their **family** and avoiding eviction.
5. Shelter can offer advice on paying for a home eg deposits/housing benefit/rent arrears/mortgages/council tax thus supporting **family** by avoiding eviction/purchasing a home.
6. Shelter can offer advice on how to avoid eviction with private landlord/council/court action/sheriff officers' thus supporting **family** by keeping them in the home.
7. Shelter can offer advice on how to avoid repossession thus supporting **family** by keeping families out of court/in their home.
8. Shelter can offer advice on home repairs/bad conditions/home safety with rented accommodation so supporting a safe/healthy **family**.
9. Shelter can offer advice on how to deal with problem flatmates/carers/relationship breakdown/domestic abuse so supporting the **family**.
10. Shelter offers advice in other languages on their website therefore helping immigrant families set up home and start their new life in the UK.
11. Shelter has a website which provides information in relation to housing issues so supports the family.

- 1 d) Identify and explain **three** factors which could affect a consumer's choice of electrical products for the home.

**Marking Instructions:**

1 mark for **each** identified factor.

1 mark for **each** explanation linked to electrical products.

Factor has to be identified before mark is awarded for explanation.

Where the factor is incorporated in the explanation this can be credited.

**Total – 6 marks (KU)**

Factor	Explanation
<p>1. <b>Geographical location/access to shops</b></p>	<p>1. <b>Consumers</b> who live in rural areas may have limited access to shops which stock <b>electrical products for the home</b>.</p> <p>2. <b>Consumers</b> who live in large towns/cities will have a wide range of retail outlets to purchase their <b>electrical products for the home</b> from, giving them a wider choice.</p> <p>3. <b>Consumers</b> who have a disability may find it difficult to visit a wide range of retail outlets that sell <b>electrical products for the home</b>.</p> <p>4. <b>Consumers</b> which live in rural locations may opt to purchase their <b>electrical products for the home</b> from the internet to widen their choice.</p>
<p>2. <b>Peer/family influences</b></p>	<p>1. <b>Consumers</b> may purchase a make/model of <b>electrical products for the home</b> that a family member/friend already has as they know about its reliability/performance.</p> <p>2. A <b>consumer</b> may be influenced to purchase the same make/model of <b>electrical products for the home</b> that a family member/friend has purchased/liked.</p>
<p>3. <b>Available income/cost/budget</b></p>	<p>1. <b>Consumers</b> on a high income can opt to purchase <b>electrical products for the home</b> which will have a wide choice to suit their needs.</p> <p>2. <b>Consumers</b> who have a limited income may have to purchase <b>electrical products for the home</b> on the basis of cost rather than their needs/wants/manufacturer etc.</p> <p>3. <b>Consumers</b> on a limited income may have to purchase <b>electrical products for the home</b> by credit agreement and the product may end up costing them more in the long term.</p> <p>4. <b>Consumers</b> on a limited income may purchase an <b>electrical item for the home</b> they can't afford and end up in debt.</p>

Factor	Explanation
<p>4. <b>Advertising marketing/promotional techniques</b></p>	<ol style="list-style-type: none"> <li>1. <b>Consumers</b> may purchase <b>electrical products for the home</b> they see heavily advertised on TV or in magazines as they will perceive them as desirable.</li> <li>2. <b>Consumers</b> may purchase the <b>electrical products for the home</b> that are on offer or discounted as they will see them as a bargain.</li> <li>3. <b>Consumers</b> may purchase the <b>electrical products for the home</b> that are marketed in a certain way such as environmentally friendly as they will see it as an eco friendly option.</li> <li>4. <b>Consumers</b> may be attracted to a new <b>electrical product for the home</b> through advertising so they may want to purchase it to meet current popular brands.</li> <li>5. <b>Consumers</b> may be influenced by branding of <b>electrical products for the home</b> as advertising influences consumer choice so much.</li> <li>6. <b>Consumers</b> may be enticed by marketing techniques such as low introductory price/positioning in store/competitions/sponsorship when purchasing an <b>electrical product for the home</b>.</li> </ol>
<p>5. <b>Environmental issues/energy rating/running costs</b></p>	<ol style="list-style-type: none"> <li>1. <b>Consumers</b> are more 'environmentally aware' and may wish to choose a green <b>electrical product for the home</b>.</li> <li>2. <b>Consumers</b> may wish to purchase an <b>electrical product for the home</b> that is recyclable/biodegradable to preserve the earth's resources.</li> <li>3. <b>Consumers</b> may wish to purchase an <b>electrical product for the home</b> that has an eco-label as it causes less environmental damage.</li> <li>4. <b>Consumers</b> may wish to purchase an <b>electrical product for the home</b> that has a good energy consumption to save money in the long term.</li> </ol>
<p>6. <b>Ease of use</b></p>	<ol style="list-style-type: none"> <li>1. Elderly <b>consumers</b> will purchase <b>electrical products for the home</b> that are easy to operate as they may get confused if there are too many programs/settings etc.</li> <li>2. <b>Consumers</b> will purchase easy to use <b>electrical products for the home</b> as they don't want to be looking up instruction booklets all the time.</li> <li>3. <b>Consumers</b> will purchase easy to use <b>electrical products for the home</b> as they will often only use a limited range of settings/programs in daily life.</li> </ol>

Factor	Explanation
7. <b>Knowledge</b>	<ol style="list-style-type: none"> <li>1. If the <b>consumer</b> obtains information from friends/family/magazines (Which? Good Housekeeping etc) about possible products this may influence their choice of <b>electrical products for the home</b>.</li> <li>2. If the <b>consumer</b> receives positive or negative feedback from a consumer TV programme this may influence their choice of <b>electrical products for the home</b>.</li> </ol>
8. <b>Storage space/space available/size/capacity</b>	<ol style="list-style-type: none"> <li>1. <b>Consumers</b> with large kitchens/adequate storage space may be able to purchase a wide range/number of appliances/<b>electrical products for the home</b>.</li> <li>2. <b>Consumer</b> with little storage space may not be able to purchase <b>electrical products for the home</b> as they have nowhere to store them.</li> <li>3. <b>Consumers</b> may select appliances/<b>electrical products for the home</b> dependent on size eg very large televisions are popular at present.</li> </ol>
9. <b>Function</b>	<ol style="list-style-type: none"> <li>1. <b>Consumers</b> may select an appliance/<b>electrical product for the home</b> as they want it to do a specific job. (accept example)</li> <li>2. The appliance/<b>electrical products for the home</b> selected may be dependent on skills of the <b>consumer</b>. (accept examples)</li> <li>3. Controls of the appliance/<b>electrical products for the home</b> should be easy to understand/operate for the <b>consumer</b>.</li> <li>4. Handles should be comfortable to hold for <b>consumers</b> when selecting <b>electrical products for the home</b>.</li> </ol>
10. <b>Aesthetics</b>	<ol style="list-style-type: none"> <li>1. <b>Consumers</b> may select an appliance/<b>electrical product for the home</b> which has to fit in with a specific colour scheme/preference/other appliances/room colour/current fashion trends.</li> </ol>
11. <b>Current innovations/new technology</b>	<ol style="list-style-type: none"> <li>1. Some <b>consumers</b> always like to be right up to date with their appliances/<b>electrical products for the home</b> and so make sure they have the most recent product. (accept examples).</li> <li>2. Age of <b>consumer</b> may influence attitude to new technology in appliances with families with younger family members being more receptive when selecting <b>electrical products for the home</b>.</li> </ol>

<b>Factor</b>	<b>Explanation</b>
12. <b>Internet access</b>	1. Speed of internet/broadband connections/internet access in geographical area may influence <b>consumer</b> choice of <b>electrical products for the home</b> .
13. <b>Fashion trends</b>	1. <b>Consumers</b> will want to buy <b>electrical products for the home</b> which are currently popular eg hair straighteners/games products etc. 2. <b>Consumers</b> selecting appliances/ <b>electrical products for the home</b> will be expected to have the current style lines/shapes.
14. <b>Safety</b>	1. <b>Consumers</b> will want to buy <b>electrical products for the home</b> which are safe to operate/have no loose parts/are suitable for the age range of the family members.
15. <b>Hygiene</b>	1. <b>Consumers</b> will want to buy <b>electrical products for the home</b> which are easy to take apart for easy cleaning/to maintain hygiene standards.
16. <b>Quality/brand loyalty</b>	1. <b>Consumers</b> will want to buy <b>electrical products for the home</b> which is a reasonable quality depending on the money paid/expected product life. 2. <b>Consumers</b> would expect <b>electrical products for the home</b> to be able to perform the job they were advertised/promoted to do.
17. <b>Durability</b>	1. <b>Consumers</b> will want to buy <b>electrical products for the home</b> to last a reasonable time depending on the money paid.
18. <b>Health/special needs</b>	1. <b>Consumer</b> may select an <b>electrical product for the home</b> which has special features to help cope with a health issue eg arthritis.
19. <b>Availability</b>	1. <b>Consumer</b> may need the <b>electrical products for the home</b> straight away so may need to make their choice from the range of products immediately available.
20. <b>Guarantee/extended warranty</b>	1. <b>Consumer</b> may select an <b>electrical product for the home</b> which has better conditions within guarantee/longer protection.

- 1 e) Evaluate **each** of the following for the consumer.
- (i) Credit sale
  - (ii) Chip and pin

**Marking Instructions:**

4 x 1 mark for **each** evaluative point linked to the consumer.

Maximum of 2 marks for credit sale.

Maximum of 2 marks for chip and pin.

**Total – 4 marks (EV)**

**Credit Sale**

**Positive**

1. A **credit sale** means the goods belong to you straight away. This is good for the **consumer** because you know you own the item; **therefore** it cannot be taken away.
2. A **credit sale** allows high cost items to be purchased. This is good for the **consumer as** they can buy new items for the home **therefore** those on a limited income can still buy products **as** payments are spread.
3. A **credit sale** means an item is purchased by instalments. This is good for **consumers** on a limited income **as** they may be able to afford the initial deposit and instalments but not the cash price.
4. A **credit sale** includes pre-computed charges. This is good for the **consumer** as they know exactly what the monthly payments will be **therefore** they can work out whether they can afford the item over the instalment period.

**Negative**

1. A **credit sale** means you must make regular instalments. This could be bad for the **consumer** if funds become limited/they default on payments **as** they can be sued if they fail to repay.
2. A **credit sale** means the item costs more than cash price. This is bad for the **consumer** as the APR might be high **therefore** the overall cost of the item can be extremely expensive.
3. A **credit sale** signed in a shop does not have a cooling off period. This is a bad for the **consumer** as they cannot change their mind and return the goods. **Therefore** the consumer must be 100% sure they want/need the item before signing the agreement.
4. A **credit sale** can be dependent on the **consumer's** age/ability to pay/employment/other credit agreements consumer already has. This can be bad for the consumer as they may not be allowed to take out credit sale **therefore** they will be unable to purchase the product/item.
5. If the **consumer** fails to make the payment for item purchased by a **credit sale** this could mean that they need to pay a very high rate of interest which is bad and **so** will cost the consumer a lot more.

## Chip and pin

### Positive

1. **Chip and pin** is a safe method of payment. This is good for the **consumer** as only the card holder should know the pin number, **therefore** less risk of fraud.
2. **Chip and pin** is widely accepted in retail outlets. This is good for the **consumer** as they do not need to carry several methods of payment **therefore** making purchasing goods and services easier.
3. **Chip and pin** allows for easy access to cash at ATMs. This is good for the **consumer** as they can access their funds at any time, **therefore** ensuring they can visit the bank/building society at times to suit them.
4. **Chip and pin** can be used to get 'cash back' in some retail outlets. This is good for the **consumer** as they can get cash while purchasing other goods, **therefore** saving them time not having to go to an ATM.
5. **Chip and pin** is from the **consumer's** current account. This is good for the consumer as items paid for by this method do not accrue interest charges. **Therefore** the consumer only pays the cash price so can save money.
6. **Chip and pin** is a convenient way to purchase items. This is good for the **consumer** as he/she does not need to carry too much cash around; **therefore** less risk of theft.

### Negative

1. **Chip and pin** can be open to fraudulent purchases. This is bad for the **consumer** as purchases could be made on the internet/over the telephone if the card was stolen. **Therefore** the consumer could fall into debt through no fault of their own.
2. **Chip and pin** can be open to fraudulent purchases. This is bad for the **consumer** as they need to prove to the bank they have not given the pin number to anyone else. **Therefore** making it very difficult to get any cash back/reimbursed from the bank.
3. Some **consumers** may forget their chip and pin number **which** is inconvenient **as** they will **therefore** be unable to make their purchase/it could cause them stress at the checkout.
4. If the **consumer** loses/forgets their chip and pin number they may have to wait several days to get a replacement **which** is **therefore** inconvenient **as** they are unable to purchase goods.
5. **Chip and pin** are not widely accepted abroad so inconvenient/less safe for consumers using card outside UK as risk of fraud increases.

- 2 a) The table shows a day's nutrient content of meals eaten by a pregnant woman. Using your knowledge of nutrition and the information provided, evaluate the suitability of this day's nutritional intake.

**Marking Instructions:**

5 x 1 mark for **each** detailed point of evaluation for this pregnant woman.  
Candidate may refer to the mother or the foetus in their answer.

**Total – 5 marks (EV)**

**Energy**

1. The day's meal is low in energy **so** this could be bad **as** in the long term this may be a problem for the **pregnant woman** as the baby may be born underweight/may be underdeveloped.
2. The day's meal is low in energy **so** this could be bad for the **pregnant woman** as she may be exhausted/tired during her pregnancy.
3. The day's meal is low in energy and if the **pregnant woman** is very active this could result in the woman using up any stored energy **which** may lead to weight loss.
4. The energy is low for the **pregnant woman** which is bad **as** the pregnancy is in the third trimester it could lead to low birth weight/the mother lacking energy for the birth.

**Protein**

1. The protein intake is slightly higher which is good **as** this could be converted into energy which the **pregnant woman** is likely to need as she is low in energy and so could prevent her being tired.
2. As protein is high this is good as it could provide extra calories and **so** stop the **baby** being born underweight.
3. As protein is high this is good as it could provide extra energy which ensures the **pregnant woman** has enough energy.
4. The protein intake of the **pregnant woman** is slightly high, **however** as protein is required for growth, repair and maintenance, this would ensure healthy growth of the **foetus**.
5. The protein intake of the **pregnant woman** is slightly high, however this could be good **as** it could reduce the risk of possible growth **defects in the foetus**.

### **Folic acid**

1. The day's intake of folic acid is **too** low; this is bad **as** the **pregnant woman** needs folate for the formation of red blood cells **or** she may be at risk of anaemia.
2. The day's intake of folic acid is low which is bad **as** the **pregnant woman** needs folate to help prevent neural tube defects/spina bifida in **the developing foetus**.
3. If the **pregnant woman** is in the later stages of her pregnancy the deficiency of folic acid may **not** have an impact on the health of her baby **as** women are advised to eat folate-rich foods for the first 12 weeks of pregnancy to prevent spina bifida/neural tube defects in the **developing foetus**.
4. The intake of folic acid is slightly low, **which** if repeated over a period of time could increase the risk of miscarriage of **the foetus**.
5. The folic acid content is slightly low and if repeated, if she is in the early stages of pregnancy would cause concern **as** this may affect development of the brain and nervous system in **the foetus**.

### **Iron**

1. The iron content of the meal is (only) slightly high, this is good **as** iron is required by the **pregnant woman** to ensure oxygen is carried to the developing **foetus**.
2. The iron content is satisfactory which is good **as** this will reduce the risk of anaemia in the **pregnant woman/foetus**.
3. The iron content is satisfactory which is good **as** it allows the **foetus** to build a store of iron for the first few months of life (as breast milk is a poor source).
4. The iron content meets the RNI which is good **as** it allows the **pregnant woman** to meet her haemoglobin needs in preparation for childbirth when much blood is lost/helps prevent anaemia after childbirth.

### **Vitamin D**

1. The day's meal provides the **pregnant woman** with less vitamin D than required which is bad, this could cause a problem **as** vitamin D is required for the absorption of calcium for the formation/development of strong bones and teeth in the **developing foetus**.
2. The day's meal provides the **pregnant woman** with less vitamin D than required which is bad, however, if this meal is eaten in the summer and the pregnant woman has a lot of exposure to the sun this may make up for the deficiency of vitamin D and **so** allow sufficient vitamin D for the absorption of calcium for the formation/development of strong bones and teeth in the **developing foetus**.

## Calcium

1. The day's meal provides a **pregnant woman** with less calcium than required which is bad, this could cause a problem **as** calcium is required for the development of strong bones and teeth in the **developing foetus**.
2. The day's meal provides the **pregnant woman** with less calcium than required which is bad, this could cause a problem **as** calcium is required for strong teeth, therefore she may develop tooth decay during pregnancy/osteoporosis in later life.
3. The day's meal provides the **pregnant woman** with less calcium than required which is bad, this could cause a problem **as** blood may not clot after giving birth.
4. The day's meal provides the **pregnant woman** with less calcium than required which is bad, **as** this could cause a problem **because** it could affect correct functioning of nerves/muscles in the long term.
5. The calcium content is less than the RNI which if repeated over a period of time would cause concern as the foetus would extract the calcium required from the **pregnant woman** bones and teeth so leaving them weak.

## Calcium and Vitamin D

1. Both calcium and Vitamin D are in short supply which is bad as it means that the **pregnant woman** will not manage efficient absorption of the calcium **which** may affect the formation of teeth and bones in the **developing foetus**/lead to osteoporosis in the woman.

## NSP

1. The day's meal provides the **pregnant woman** with less NSP than she requires which is bad **as** a shortage of NSP may not allow the efficient removal of waste products **which** could be toxic to the body.
2. The day's meal provides the **pregnant woman** with less NSP than she requires which is bad **as** a shortage of NSP may lead to constipation.
3. The day's meal provides the **pregnant woman** with less NSP than she requires which is bad **as** pregnant women may suffer from constipation due to the pressure of the foetus pressing on the bowel and **as** there is a shortage of NSP this will make the situation worse.
4. The day's meal provides the **pregnant woman** with less NSP than she requires which is bad **as** a shortage of NSP will put the woman at risk of various bowel disorders/constipation/diverticular/bowel cancer/haemorrhoids.

- 2 b) Identify and explain **three** factors, **other than those relating** to diet, which will ensure good health during pregnancy.

**Marking Instructions:**

1 mark for **each** identified factor.

1 mark for **each** explanation linked to health during pregnancy.

Factor has to be identified before mark is awarded for explanation.

Where the factor is incorporated in the explanation this can be credited.

**Total – 6 marks (EV)**

<b>Factor</b>	<b>Explanation</b>
1. <b>Regular/gentle exercise</b>	1. Regular/gentle exercise throughout <b>pregnancy</b> will help ensure good muscle tone to help mother return to her original shape/weight easier after the birth of the baby. 2. Regular exercise during <b>pregnancy</b> helps improve the digestive system so helps to avoid digestive disorders/heartburn. 3. Regular exercise during <b>pregnancy</b> helps reduce the risk of excessive weight gain/obesity and so helps to avoid complications during labour/child birth.
2. <b>Adequate sleep/rest</b>	1. Adequate sleep/rest is especially important as there is the risk of high blood pressure <b>during pregnancy</b> which would cause problems during labour/child birth. 2. As metabolic rate increases by one-fifth in <b>pregnancy</b> , so it is possible to feel more tired so nap during the day may be possible/get plenty of early nights for the pregnant woman.
3. <b>Attend medical checkups/ante natal classes</b>	1. Attending medical checkups/ante natal classes will monitor the good health of mother/foetus during the <b>pregnancy</b> . 2. Attending medical checkups/ante natal classes <b>during pregnancy</b> will prepare the mother/father/birthing partner for labour/child birth.
4. <b>Avoid smoking</b>	1. Smoking during <b>pregnancy</b> should be avoided as the chemicals in cigarettes are toxic to the foetus and could lead to a low birth weight.
5. <b>Avoid use of harmful chemicals</b>	1. Chemicals ie herbicides/pesticides/paint/stains/some cleaning solutions may be harmful to the foetus <b>during pregnancy</b> . 2. If using harmful cleaning materials <b>during pregnancy</b> ensure protective clothing is worn/room is kept well ventilated.

Factor	Explanation
6. <b>Avoid contact with pet faeces</b>	1. This could put the pregnant woman at risk of an infection (toxoplasmosis) which is caused by a parasite that cats can carry in their faeces which can harm a foetus.
7. <b>Avoid drugs/illegal drugs</b>	1. Marijuana/cocaine/heroin/speed (amphetamines)/barbiturates/LSD are very dangerous for the <b>pregnant</b> woman/the baby as they could lead to the foetus being malformed. 2. Marijuana/cocaine/heroin/speed (amphetamines)/barbiturates/LSD are very dangerous for the <b>pregnant</b> woman/the baby as they could lead to the baby being born addicted to drugs. 3. Certain prescribed/over-the-counter drugs should be avoided in <b>pregnancy</b> as they could have harmful effects on the baby's development (accept examples).
8. <b>Avoid stress</b>	1. Stress should be avoided during <b>pregnancy</b> as it could lead to high blood pressure which may affect the health of the baby. 2. Stress should be avoided during <b>pregnancy</b> as it could lead to high blood pressure which may lead to complications during labour.
9. <b>Attend free dental care</b>	1. Teeth may be more susceptible to decay during <b>pregnancy</b> so take the opportunity to attend free dental care.
10. <b>Sensible/low heel footwear/clothing</b>	1. Wear sensible/low heel footwear that will not cause strain to the legs during the later stages of <b>pregnancy</b> with the additional weight gain. 2. Non restrictive/loose clothing should be worn <b>during pregnancy</b> to allow comfort for her expanding waist/prevent digestive problems.
11. <b>Avoid contact sports</b>	1. Contact sports <b>during pregnancy</b> may lead to serious injury and harm the unborn baby/lead to miscarriage.
12. <b>Avoid saunas/steam rooms</b>	1. The high temperatures make the <b>pregnant</b> woman too hot which can harm the baby.
13. <b>Avoid alcohol</b>	1. Alcohol can be dangerous for the developing foetus/harm the baby/lead to foetal alcohol syndrome.

- 2 c) Evaluate the usefulness to the consumer of **each** of the following.
- (i) Fibre Content Label
  - (ii) Care Label Symbol
  - (iii) CE Mark

**Marking Instructions:**

3 x 1 mark for **each** point of evaluation of each label linked to usefulness to the consumer.

**Total – 3 marks (EV)**

**Fibre Content Label**

**Positive**

1. **Fibre content** is good **as** it allows the **consumer** to choose items to suit personal needs **for** consumers who may have allergies so they can avoid certain fibres.
2. **Fibre content** is good **as** it allows the **consumer** to choose items to suit ethical beliefs **for** the vegetarian consumers who would not choose certain animal fibres.
3. **Fibre content** is good **as** it allows the **consumer** to choose items to suit ethical beliefs **as** the consumer's religion may influence fibre choice.
4. **The consumer** may find certain **fibre contents** in items difficult or expensive to maintain eg dry clean only, **so** the fibre content is good **as** it would inform the consumer prior to purchase.

**Negative**

1. **Fibre content** labels could be bad for the **consumer** as they may not understand the properties of the fibres identified and **therefore** this will not help them care for the fabric/garment/textile.

**Care Label Symbol**

**Positive**

1. **Care labels** are good **as** they could provide details to the **consumer** as to the best way to launder/wash/iron/care for the item **which** would help maintain the item in the best condition.
2. **Care labels** are good **as** they provide information to the **consumer** as to whether or not the item should only be dry cleaned therefore may avoid such items.
3. **Care labels** are good **as** they would allow the **consumer** to sort similar items together for machine or hand washing **so** reducing the risk of shrinking or colour-run.

**Negative**

1. **Care labels** could be bad for the **consumer** as they may not understand the symbols used and **therefore** this will not allow them to follow the care instructions correctly/garment could be damaged during laundering.

## **CE Mark**

### **Positive**

1. **The CE mark** is good as it is an EU symbol recognised throughout all EU countries so offering the **consumer** a wider variety of products meeting minimum safety standards.
2. **The CE mark** is good as it indicates clearly to the **consumer** that products have passed mechanical tests **therefore** allowing the consumer to purchase with confidence.
3. **The CE mark** is good as it indicates to the **consumer** that the product has passed physical/flammability/electrical tests **which** allows the consumer to purchase with confidence.

### **Negative**

1. Many toys on sale may not contain the **CE mark** as they may not be produced within the EU **therefore** this is bad as the **consumer** has little guidance on such items.

- 2 d) Explain **four** ways in which the Citizens' Advice Bureau (CAB) can help support the family.

**Marking Instructions:**

4 x 1 mark for explanation of **each** way that Citizens Advice Bureau (CAB) supports the family.

**Total – 4 marks (KU)**

1. The **CAB** can offer free advice on any subject to **families**.
2. The **CAB** can offer free advice on “benefit” issues to **families** should the family require such help/information.
3. The **CAB** can offer assistance with letter writing/form filling, should the **family** require such help and information.
4. The **CAB** can offer assistance/advice with debt issues if required as they will draft realistic payback plan based on the **families'** situation.
5. The **CAB** can offer the **family** trained volunteers and paid staff who have access to updated technology/information, should the family require this (eg family entitlement).
6. Should the **family** or family member have legal or financial difficulties, the **CAB** will offer free legal/accountancy expertise.
7. Should the **family** have immigration/nationality issues, then the **CAB** can offer free advice/guidance.
8. The **CAB** offices tend to be in town centre situations so are accessible to many **families**.
9. The **CAB** provides information for a **family** on money issues/benefits/employment/tax/debt.
10. The **CAB** provides information for a **family** to help with health/housing/education.
11. The **CAB** provides information for a **family** on consumer affairs/gas/electricity/travel.
12. The **CAB** provides information for a **family** on discrimination/civil rights/immigration/legal system.

- 2 e) Explain **two** responsibilities of the Department for Environment, Food and Rural Affairs (DEFRA).

**Marking Instructions:**

2 x 1 mark for explanation of responsibility.

**Total – 2 marks (KU)**

1. Protection/conservation of the environment eg preservation of air quality/healthy marine environment/water quality.
2. Protection of public health in relation to food/animal diseases which can be transmitted to humans.
3. Promotion of the food supply chain to meet consumer requirements eg encourages the development of local, speciality and other value added products.
4. Promotion of modern farming techniques at home and throughout the EU.
5. Promotion of better management and use of natural resources such as energy/water/fisheries/forests (eg trying to increase household waste recycling and composting).
6. Development of the economy in rural areas (eg makes an attempt to reduce rural poverty).
7. Improvement of enjoyment of the countryside for all maintaining strong rural communities (eg allowing public access to mountains).
8. Contribute to reforming of the Common Agricultural Policy (CAP) (eg find ways of preventing future animal/plant/fish disease outbreaks).
9. Protecting public health in relation to diseases which can be transmitted through food/water/animals.
10. Ensuring high standards of animal health and welfare (eg reduce the incidence of animal diseases)/ensure that farm animals/fish are protected from unnecessary pain or distress.
11. Within the food industry, DEFRA is responsible for providing specific guidance on a range of foods/guidance and information for egg and poultry producers/guidance and information for EU beef labelling system/guidance/information on EU regulations for the protection of food names on a geographical or traditional basis (eg Scottish Shortbread or Danish pastries).
12. Providing information of the speciality food and drink sector eg hand-made chocolates/small scale cheese production.

- 3 a) Explain **each** of the following stages in the development of a jacket.
- (i) Concept screening
  - (ii) Prototype production
  - (iii) Product testing
  - (iv) First production run

**Marking Instructions:**

4 x 1 mark for **each** point of explanation linked to a jacket.

Maximum of 1 mark per stage.

**Total – 4 marks (KU)**

**Concept screening**

1. Consider all ideas for a **jacket**, keep some and discard some.
2. This stage is important, as it allows the production process to move away from initial ideas of the **jacket** to actual development issues.
3. Allows the manufacturer to develop a specification against which to develop **jacket** ideas.
4. Specification allows manufacturer to eliminate **jacket** ideas that might be costly, difficult to process or that do not meet other constraints.
5. The best **jacket** idea is taken forward and a specification is written.
6. Allow ideas for the **jacket** to be generated so that a prototype can be developed.

**Prototype production**

1. A prototype **jacket** is an example or specimen of what the product will be like.
2. The prototype **jacket** is developed and measured against the specification.
3. The prototype **jacket** is tested for appeal and may be further modified or rejected.

**Product testing**

1. This is an important stage as it allows the **jacket** to be tested (on consumers), so opinion can be obtained (eg social groups, various ages).
2. Allows the **jacket** to be further refined or eliminated as a result of consumer opinions.
3. Allows the range of possible **jackets** to be further refined – the most suitable and popular product will be kept.

**First production run**

1. Allows for the production of the **jacket** for the first time as a full production run, so the item can be assessed.
2. Allows the quality assurance team to test the **jacket** to ensure quality and uniformity of standards during the manufacturing process.
3. An important stage in the development of the **jacket** as it affects many of the other stages – (eg if ingredients or the mix of fibres are changed then the labelling would require to be changed).

3 b) Evaluate the use of breathable membranes for a jacket.

**Marking Instructions:**

3 x 1 mark for **each** point of evaluation linked to the jacket.

**Total – 3 marks (EV)**

**Positive**

1. **Breathable membranes** may be good because moisture within clothing is reduced. This is good for the consumer making waterproof clothing much more comfortable **therefore** no condensation forms in the **jacket**.
2. **Breathable membranes** allow heat from the body to pass through the fabric. This is good as when walking, the **jacket** wearer will get hot **therefore** this will ensure comfort when worn.
3. **Breathable membranes** can be purchased with extended guarantees. This would be extremely useful if the **jacket** developed a fault **therefore** the owner would be protected if the jacket became less waterproof at a later date.
4. **Breathable membranes** are light weight. This is good for a **jacket** as you want the membrane benefits without additional weight; **therefore** ensures comfort to the wearer.
5. **Breathable membranes** are long lasting. This is beneficial as the **jacket** will be expensive and **therefore** the wearer will want the jacket to be worn year after year.
6. **Breathable membranes** keep the wearer dry. This is beneficial when walking as the **jacket** allows perspiration to escape **therefore** ensuring comfort/stop sweat build up.
7. **Breathable membranes** are weatherproof. This is beneficial as when walking the wearer will be out in the **jacket** in all conditions **therefore** making it suitable for outdoor clothing.

**Negative**

1. **Breathable membranes** can be expensive to purchase. This can be a disadvantage depending on economic circumstances of the person wanting the **jacket** **as** not everyone would be able to afford to purchase it.
2. **Breathable membranes** can be expensive to construct. This can be a disadvantage as the production costs will be reflected in the retail cost, **therefore** making the **jacket** expensive to purchase.
3. **Breathable membranes** can be expensive to manufacture. This can be a disadvantage as the production costs will be reflected in the retail cost, **therefore** making the **jacket** expensive to purchase.

- 3 c) Evaluate **each** of the following promotional techniques which could be used to launch a jacket for hill walking.
- (i) Celebrity endorsement
  - (ii) TV advert
  - (iii) Shop display
  - (iv) Low introductory price
  - (v) Leaflet in a magazine

**Marking Instructions:**

5 x 1 mark for **each** point of evaluation linked to the jacket for hill walking.

Maximum of 1 mark per promotional technique.

**Total – 5 marks (EV)**

**Celebrity endorsement**

1. By using sports/sport personalities/pop stars in the launch of the **jacket for hill walking** consumers may be more attracted. This makes it a good promotional technique as consumers will be curious about the product **therefore** more willing to try it/purchase it.
2. By using well known professional hill climbers to endorse the jacket at the time of launch the serious hill climbers will be attracted to the **jacket**. This makes it a good marketing technique as climbers will feel the jacket is high quality **therefore** making it a more attractive purchase to this market.
3. Not everyone may like the chosen celebrity endorsing the **jacket for hill walking**. This may be bad as it may put the consumer off and **therefore** they would not purchase the jacket.

**TV advert**

1. Advertising on television raises consumers' awareness of the availability of the **jacket for hill walking**. This is good ensuring that when they next visit a retail outlet looking for a jacket **therefore** increasing sales.
2. The TV advert can appear during outdoor TV programmes or on a cable/satellite channel which focuses on sport or adventure activities. This would be good as the **jacket for hill walking** would be exposed to possible consumers who would want it **therefore** increasing product sales.
3. A TV advert allows consumers to see the **jacket for hill walking** being worn. This is good as it may show people climbing hills in an attractive location (eg in the Alps/Scottish Highlands) **therefore** increasing the jacket's appeal/sales.
4. If the TV advert was shown at peak viewing times this could be an effective strategy **as** it would be seen by many viewers so increase sales of the **jacket for hill walking**.
5. If the TV advert was shown at low viewing times this may not be effective as it would not reach a large audience **so** could be a waste of money/result in low sales of the **jacket for hill walking**.

### **Shop display**

1. The **jacket for hill walking** could be placed in a prominent location in the store. This is **good** as the jacket could be at the front door/end of aisle ensuring that consumers see the jacket for hill walking, **therefore** catching the consumer's eye and perhaps increasing sales.
2. The **jacket for hill walking** may not be in a prominent display/only seen by consumers entering the shop. This would be **bad** as consumers may not see it **therefore** not catch the consumer's eye/attention/not resulting in sales.

### **Low introductory price**

1. If the **jacket for hill walking** had a low introductory price it would be **good** for the consumer. At a lower price consumers will perceive it as a bargain **therefore** they may make an impulse purchase.
2. If the **jacket for hill walking** had a low introductory price it would be **good** for the consumer. At the lower price they may purchase it and tell their friends/family. **Therefore** the sales may increase if the family members/peers also purchase it.

### **Leaflet in a magazine**

1. If the leaflet was placed in a hill walking magazine this could be a useful strategy as it would reach their target audience and **so** increase sales of the **jacket for hill walking**.
2. If the leaflet was placed in magazines not accessed by hill walkers the **jacket** may not be seen by the target audience **so** will not increase sales.
3. Leaflets placed in magazines may be thrown away without reading them so this will not be an effective way of promoting the sale of the **jacket for hill walking**.

3 d) Explain **two** ways the consumer is protected by the Sale and Supply of Goods to Consumers Regulations 2002.

**Marking Instructions:**

2 x 1 mark for explanation of **each** way that the Sale and Supply of Goods to Consumers Act 2002 protects the consumer.

**Total – 2 marks (KU)**

1. The Regulations state the item sold must be of a 'satisfactory quality', the **consumers** are protected because they have the right to reject goods which are not of a satisfactory quality/of a standard which is free from fault or defect.
2. This Regulations gives the **consumer** the right to claim a refund if the item received is damaged in any way.
3. The Regulations state that the item must be 'as described' so this protects the **consumer** because it ensures that manufacturers/retailers cannot falsely describe the goods they are selling.
4. The Regulations state that goods must be 'fit for the purpose' which protects the **consumer** because it ensures that the item purchased is able to do the 'job' that they would normally be expected to do.
5. **Consumers** have the legal right to choose repair/replacement/partial/full refund/compensation if a fault appears with the item within five years.
6. If **consumers** have a complaint about the item it must be faulty at the time of purchase/if the complaint is within six months/the onus is on the retailer to prove the goods were not faulty if complaints are after six months.

3 e) Identify and explain **three** factors which should be considered to prevent food poisoning when producing food suitable for a packed lunch.

**Marking Instructions:**

1 mark for **each** identified factor.

1 mark for **each** explanation linked to preventing food poisoning in the packed lunch.

Factor has to be identified before mark is awarded for explanation.

Where the factor is incorporated in the explanation this can be credited.

**Total – 6 marks (KU)**

<b>Factor</b>	<b>Explanation</b>
1. <b>Contamination from pests</b>	1. When having <b>packed lunch</b> , do not leave food exposed to insects/pests/animal faeces which could lead to food poisoning.
2. <b>Food purchase</b>	1. When buying for the <b>packed lunch</b> , chilled/frozen food, which has not been stored or taken home in a cool box, is a risk of causing food poisoning. 2. When buying for the <b>packed lunch</b> , food which is not kept cold and is purchased at outdoor markets could become contaminated with bacteria, which could lead to food poisoning. 3. Check date mark on foods for <b>packed lunch</b> to minimise bacterial growth and prevent food poisoning.
3. <b>Personal Hygiene</b>	1. Wash your hands prior to preparing the <b>packed lunch</b> if going to the toilet/handling raw foods to prevent bacteria contaminating the food and therefore food poisoning. 2. Do not smoke while making the <b>packed lunch</b> as ash may contaminate the food/if touching lips bacteria can spread onto food. 3. Cover your mouth then wash your hands if coughing while preparing the <b>packed lunch</b> to prevent the spread of bacteria/food poisoning. 4. Do not prepare <b>packed lunch</b> if suffering from a stomach upset/diarrhoea/bad cold as bacteria can be spread onto the food causing food poisoning. 5. Ensure all cuts/boils/sores/skin infections/septic spots are covered when preparing a <b>packed lunch</b> to ensure any bacteria does not contaminate food. 6. Wear protective clothing/apron while preparing food for the <b>packed lunch</b> to avoid any bacteria from clothes getting into food and causing food poisoning. 7. Avoid wearing jewellery when preparing the packed lunch as bacteria could be harboured and so cause food poisoning.

Factor	Explanation
4. <b>Kitchen Hygiene</b>	<ol style="list-style-type: none"> <li>1. Clean all work surfaces/equipment/fixtures/fittings before starting to make the <b>packed lunch</b> to prevent food poisoning.</li> <li>2. Do not allow pets in the kitchen as bacteria could spread onto the food while preparing the <b>packed lunch</b>.</li> <li>3. While preparing food for the <b>packed lunch</b> ensure waste is placed in covered bins which should be well away from food-preparation areas to avoid cross contamination/food poisoning.</li> <li>4. While preparing food for the <b>packed lunch</b> ensure kitchen cloths should preferably be disposable/should be bleached, to avoid cross contamination/food poisoning.</li> <li>5. While preparing food for the <b>packed lunch</b> ensure separate equipment/working surfaces/working areas should be used for raw and high-risk foods to avoid cross contamination/food poisoning.</li> </ol>
5. <b>High risk foods</b>	<ol style="list-style-type: none"> <li>1. Avoid high risk foods such as meat/poultry/fish for the <b>packed lunch</b> as these provide a food source for bacteria which may lead to food poisoning.</li> <li>2. If using high risk foods for the <b>packed lunch</b> ensure that the conditions for bacterial growth are minimised to prevent the risk of food poisoning.</li> </ol>
6. <b>Food preparation</b>	<ol style="list-style-type: none"> <li>1. When preparing food for the <b>packed lunch</b> food poisoning can occur by equipment, such as knives or work surfaces which may not have been thoroughly washed after being used for contaminated or raw foods.</li> <li>2. Keep high risk/raw foods separate from cooked foods to reduce the risk of cross contamination when preparing the <b>packed lunch</b>.</li> <li>3. Wrap foods for the <b>packed lunch</b> to prevent cross contamination and food poisoning.</li> </ol>

Factor	Explanation
7. <b>Temperature control</b>	<ol style="list-style-type: none"> <li>1. When preparing food for the <b>packed lunch</b> be careful of inadequate cooling in a warm kitchen (especially during summer) as this increases the hazards as food is not cooled rapidly and bacteria have a much greater chance to multiply.</li> <li>2. While preparing food in the home for the <b>packed lunch</b> ensure any poultry has been thawed thoroughly prior to cooking to reduce risk of food poisoning.</li> <li>3. If heating food for the <b>packed lunch</b> using a portable gas stove, ensure you bring food to the boil to kill bacteria and prevent food poisoning.</li> <li>4. Do not re-heat food for the <b>packed lunch</b> more than once as this can increase the risk of food poisoning.</li> <li>5. While preparing food in the home for the <b>packed lunch</b> ensure adequate cooking/microwaving to 75°C has taken place to prevent food poisoning.</li> <li>6. Remember that food for the <b>packed lunch</b> can only be reheated once to avoid food poisoning.</li> </ol>
8. <b>Food storage</b>	<ol style="list-style-type: none"> <li>1. Once the food for the <b>packed lunch</b> is prepared, leave it in the fridge to keep the food outwith the danger zone to prevent food poisoning.</li> <li>2. High-risk foods for <b>packed lunch</b>/perishable foods to be included in the <b>packed lunch</b> must be kept in the refrigerator until leaving to avoid food poisoning.</li> <li>3. Cooked foods for <b>packed lunch</b> should be stored above raw foods in the refrigerator to avoid food poisoning.</li> <li>4. Ensure fridge used to store food for <b>packed lunch</b> is not overloaded as this stops cold air circulating and increasing risk of food poisoning.</li> <li>5. Do not put hot foods into fridge storing food for <b>packed lunch</b> as this raises the fridge temperature and could allow bacteria to grow and cause food poisoning.</li> </ol>

Factor	Explanation
9. <b>Packaging</b>	<ol style="list-style-type: none"><li data-bbox="544 165 1396 300">1. Use an insulated bag to store the <b>packed lunch</b> to keep the food outwith the danger zone for as long as possible to prevent food poisoning.</li><li data-bbox="544 315 1396 405">2. Ensure all packaged food bought for <b>packed lunch</b> is in date/ undamaged packaging to avoid food poisoning.</li><li data-bbox="544 421 1396 510">3. Food for <b>packed lunch</b> should be covered to prevent drying out, cross-contamination which could lead to food poisoning.</li></ol>

4 a) Identify and explain **three** factors which may contribute to coronary heart disease.

**Marking Instructions:**

3 x 1 mark for **each** factor.

3 x 1 mark for explanation of factor which may contribute to coronary heart disease.

Factor has to be identified before mark is awarded for explanation.

Where the factor is incorporated in the explanation this can be credited.

**Total – 6 marks (KU)**

<b>Dietary factors</b>	<b>Explanation</b>
1. <b>Obesity</b>	1. Carrying excess weight can put a strain on the heart leading to <b>coronary heart disease</b> .
2. <b>High saturated fat intake</b>	1. A diet high in saturates can cause the artery walls to narrow/become blocked, resulting in <b>coronary heart disease</b> . 2. Tend to increase blood cholesterol level which contributes to <b>coronary heart disease</b> .
3. <b>High total fat intake</b>	1. Increases risk of overweight/puts additional strain on heart. 2. Supplies saturated fats/increases blood cholesterol level which contributes to <b>coronary heart disease</b> .
4. <b>Low intake Polyunsaturated fats/oily fish</b>	1. Can help to reduce blood cholesterol levels so low intake increases risk of <b>coronary heart disease</b> . 2. Oily fish contains omega 3 which lowers (LDL) cholesterol a risk factor for <b>coronary heart disease</b> .
5. <b>Low Monounsaturated fats</b>	1. Monounsaturated fats do not raise/may lower blood cholesterol levels so low intake may increase risk of <b>coronary heart disease</b> .
6. <b>High blood cholesterol</b>	1. This may be hereditary and may cause the artery walls to narrow, increasing the risk of <b>coronary heart disease</b> . 2. High blood cholesterol may also be linked to intake of saturated fats and therefore lead to increase risk of <b>coronary heart disease</b> .
7. <b>High salt/sodium intake</b>	1. Excess salt/sodium may increase the risk of high blood pressure which increases the risk of <b>coronary heart disease</b> . 2. Excess salt, may harden the walls of the arteries, so increasing the risk of <b>coronary heart disease</b> .

Dietary factors	Explanation
8. <b>Low fruit/vegetables intake</b>	<ol style="list-style-type: none"> <li>1. Fruit/vegetables supply ACE vitamins/antioxidant vitamins these attack the free radicals that are linked with <b>coronary heart disease</b> so low intake increase risk.</li> <li>2. Fruit/vegetables supply ACE vitamins/antioxidant vitamins which prevents the oxidation of low density lipo proteins and therefore reduces the risk of these becoming incorporated within the arterial walls/leading to <b>coronary heart disease</b>.</li> </ol>
9. <b>Low antioxidant intake</b>	<ol style="list-style-type: none"> <li>1. Fruit/vegetables supply ACE vitamins/antioxidant vitamins these attack the free radicals that are linked with <b>coronary heart disease</b> so low intake increases risk.</li> <li>2. Fruit/vegetables supply ACE vitamins/antioxidant vitamins which prevents oxidation (of low density lipo proteins) and therefore reduces the risk of these becoming incorporated within the arterial walls which can cause <b>coronary heart disease</b>.</li> </ol>
10. <b>High sugar intake</b>	<ol style="list-style-type: none"> <li>1. Increase risk of obesity which puts additional strain on the heart which increases the risk of <b>coronary heart disease</b>.</li> </ol>
11. <b>High alcohol intake</b>	<ol style="list-style-type: none"> <li>1. A high alcohol intake may lead to hardening of the arteries which is a risk factor for <b>coronary heart disease</b>.</li> </ol>

Lifestyle Factors	Explanation
1. <b>High blood pressure/ Hypertension</b>	<ol style="list-style-type: none"> <li>1. High blood pressure/hypertension causes damage to the lining of the arteries (and accelerates the build up of fatty plaque in the arteries) causing a blockage and increase risk of <b>coronary heart disease</b>.</li> <li>2. Causes extra stress on the heart by forcing it to work harder to pump the blood around the body and increase risk of <b>coronary heart disease</b>.</li> </ol>
2. <b>Blood clot/ Thrombosis</b>	<ol style="list-style-type: none"> <li>1. If artery walls are already damaged, a blood clot can form on the lining of the artery causing it to become completely blocked. If blood clots occur in the coronary arteries, a heart attack could result.</li> </ol>
3. <b>Stress</b>	<ol style="list-style-type: none"> <li>1. People who are impatient/stressed/tense/anxious seem more likely to suffer from <b>coronary heart disease</b> than those who are calmer/less worried/more relaxed.</li> <li>2. Stress produces hormones in the blood stream that constrict/narrow/tighten the arteries. This causes stress on the heart by making it work harder to pump the blood around the body and increase risk of <b>coronary heart disease</b>.</li> </ol>
4. <b>Lack of physical exercise</b>	<ol style="list-style-type: none"> <li>1. Regular exercise strengthens the heart muscles and make it work more efficiently therefore reducing the risk of <b>coronary heart disease</b>.</li> <li>2. Regular exercise will enable the body to metabolise fats more efficiently therefore lowering blood cholesterol/blood pressure/relieving stress/controlling weight which will decrease your risk of <b>coronary heart disease</b>.</li> </ol>
5. <b>Obesity</b>	<ol style="list-style-type: none"> <li>1. Lack of nutrient balance and excess layers of fat in the body can cause high blood pressure/hypertension, causing damage to the lining of the arteries (and accelerating the build up of fatty plaque in the arteries) causing a blockage and increase risk of <b>coronary heart disease</b>.</li> <li>2. Large body size leads to the heart and lungs having to work much harder to maintain oxygen supply/heart has to beat more vigorously to supply oxygen (and nutrients needed by tissues under strain) therefore increasing the risk of <b>coronary heart disease</b>.</li> </ol>

Lifestyle Factors	Explanation
6. <b>Smoking</b>	<ol style="list-style-type: none"> <li>1. Nicotine/other poisonous chemicals in tobacco enter the blood stream and damage the artery wall leading to <b>coronary heart disease</b>.</li> <li>2. Smoking damages the artery wall and fatty layers begin to build up/ lead to blockages in the coronary arteries leading to <b>coronary heart disease</b>.</li> <li>3. Smoking can cause blood to become sticky and more likely to form a clot on the lining of the artery causing it to become blocked resulting in a heart attack/<b>coronary heart disease</b>.</li> </ol>
7. <b>Diabetes</b>	<ol style="list-style-type: none"> <li>1. Diabetes can worsen/irritate the problem of high blood cholesterol/ high blood pressure/hypertension therefore speeding the build up of fatty deposits in the arteries causing a blockage/and increasing risk of <b>coronary heart disease</b>.</li> </ol>
8. <b>Hereditary/Family history</b>	<ol style="list-style-type: none"> <li>1. Clear evidence suggests that people are more likely to suffer/develop <b>coronary heart disease</b> if there is a history of the disease in the family.</li> </ol>
9. <b>Gender</b>	<ol style="list-style-type: none"> <li>1. More men than women tend to suffer from <b>coronary heart disease</b> (although the amount of women suffering is also on the increase).</li> <li>2. After the menopause when oestrogen levels are reduced, cholesterol levels rise and so the risk of <b>coronary heart disease</b> increases in women.</li> </ol>
10. <b>Drugs</b>	<ol style="list-style-type: none"> <li>1. Certain drugs (such as amphetamines) cause an increase in breathing/ heart rate and high repeated doses could place a serious strain on the heart causing <b>coronary heart disease</b>.</li> </ol>
11. <b>Solvent abuse</b>	<ol style="list-style-type: none"> <li>1. Long term solvent abuse can lead to heart damage as sniffing of gases can cause the heart to beat irregularly which can cause a heart attack/<b>coronary heart disease</b>.</li> </ol>
12. <b>Age</b>	<ol style="list-style-type: none"> <li>1. When people age their blood pressure rises which can then lead to <b>coronary heart disease</b>.</li> </ol>

- 4 b) Evaluate the suitability of the following snack in relation to **different** Scottish dietary targets.
- Spicy chicken mayonnaise sandwich
  - Fresh apple juice
  - Cereal bar

**Marking Instructions:**

4 x 1 mark for **each** point of evaluation linked to the snack and different dietary targets.

**Total – 4 marks (EV)**

**Spicy Chicken Mayonnaise**

**Positive**

1. Chicken is a white meat which is good as it contains less saturated fat than red meat, **so** meeting the target to **reduce the saturated fat content of the diet to no more than 11% of total food energy**.
2. The spices added is good as it may remove the need for salt as seasoning, **so** helping meet the target of **reducing salt intake to no more than 100 mmol/6g daily**.
3. The Spicy Chicken Mayonnaise is good as it is low in sugar **so** helping meet the target of **reducing the intake of NME sugars in the diets of children by half/to less than 10% of total energy**.
4. The mayonnaise is good if it is low fat mayonnaise **as it** helps to reach the target of **reducing saturated fat content of the diet to no more than 11% of total food energy**.

**Negative**

1. The mayonnaise may be high in fat (if made with egg yolks) **so therefore** does not meet the dietary targets to **reduce the saturated fat to no more than 11% of total energy**.
2. The Spicy Chicken Mayonnaise is not good **as** it contains no salads or vegetables so does not meet the target to increase **fruit and vegetable intake to at least 400g daily**.

**Sandwich**

**Positive**

1. The sandwich is made with a **bread** product **which** is good as this will help meet the target of **increasing our daily intake of bread by 45%**.
2. The bread is a **total complex carbohydrate which** is good as it is helping meet the target of **increasing our TCC intake by 25%**.
3. The bread is **low in saturated fat, which** is good as it helps meet the target to **reduce our saturated fat intake to no more than 11% of total food energy**.
4. The bread is **low in sugar, which** is good as it helps meet the target to **reduce the total NME sugar intake in children by half to no more than 10% of total energy**.
5. The bread may be **low in salt** which is good, **so** helping meet the target to reduce the **salt intake to no more than 100 mmol/6g daily**.

### Negative

1. The bread might be **high in salt which is bad**, so would **not** help meet the target to **reduce salt intake to no more than 100 mmol/6g daily**.

### Fresh Apple Juice

#### Positive

1. The fresh apple juice is made with **fresh fruit which is good as it** would help toward meeting the target for fruit and vegetables which is to **increase to 400g daily**.
2. The fresh apple juice is good as it will be **low in NME sugar** so helps meet the target to **reduce NME sugar in the diet of children by half**/to no more than 10% of energy intake.
3. The fresh apple juice contains **no fat**, which is good as it helps meet the target for fat which is to reduce to no more than **35% total energy**.

#### Negative

1. If made from concentrates the fruit juice may be **high in NME sugars which is bad as it** would **not** help meet the target to **reduce the NME sugars in the diets of children by half**.

### Cereal Bar

#### Positive

1. The cereal bar may be **rich in wheat or oats so is good as it** may help towards meeting the target for **increasing cereal from 17g to 34g per day**.
2. The cereal bar may be **low in saturated fat which is good as it** helps meet the target to **reduce saturated fat to no more than 11% of total energy**.
3. The cereal bar may be **low in NME sugars which is good as it** would help meet the target to reduce the intake of **NME sugars in the diet of children by half**/to no more than 10% of energy intake.
4. The cereal bar may contain **fruit which is good as it** would help meet the target to increase fruit and vegetable intake to **400g daily**.

#### Negative

1. The cereal bar may be high in **salt which is not good as it** is not helping meet the target to reduce salt to no more **than 100 mmol/6g daily**.
2. The cereal bar may be high in fat/saturated fat which is not good as it is not helping to meet dietary target for a reduction in fat to no more than 35%/11% of energy intake.
3. The cereal bar may be high in sugar which is not good as it does not help meet the dietary target for a reduction in the intake of **NME sugars in the diet of children by half**/to no more than 10% of energy intake.

4 c) Explain **three** ways in which the National Health Service (NHS) may support a family.

**Marking Instructions:**

3 x 1 mark for **each** way of how NHS supports a family.

**Total – 3 marks (KU)**

**National Health Service (NHS)**

1. **Dentists** for treatment of teeth/prevention of dental disease, so ensuring good dental health to **family** members.
2. Free **dental** treatment is available for children under 18 years old/pregnant women, **which** reduces financial strain on the **family** budget.
3. The **ambulance service (paramedics)** can be called in the event of an accident/illness in the family home so ensuring good medical care for **family** members in an emergency.
4. **Paramedics** can provide initial treatment for the **family** when called via the emergency services which may speed the recovery process.
5. **Pharmacists** dispense medicines freely as prescribed by a doctor for the family members who qualify for free prescriptions, **so** reducing any unnecessary financial strain on the **family** budget.
6. **General practitioners (doctors)** are available free by appointment to consult at the time of illness of all family members **therefore** reducing the financial strain on the **family** budget.
7. **General practitioners (doctors)** provide checks for various family members eg blood pressure/ blood tests etc therefore reducing the risk to vulnerable **family** members.
8. **Practice nurses** provide flu jags for vulnerable groups within the family ensuring good health care for such **family** members.
9. **Hospitals** provide free treatment for family members in the event of an illness therefore reducing any unnecessary financial strain on the **family** budget.
10. **Hospitals** provide an accident/emergency for serious accidents/illness within the family so ensuring treatment for **family** members as quickly as possible.
11. **Health visitors** visit the **family** home to check on the progress of people returning home from hospital/newborns **which** gives reassurance to vulnerable family members.
12. **School medical service** provides injections/BCG etc which helps prevent illness of school age **family** members.
13. **Opticians** provide free eye tests which would ensure glasses are provided if necessary to **family** members.
14. **Family** members including young people under the age of 16/those in full-time education/ pregnant women/old age pensioners/people on low income/people who are unemployed all receive **free health treatments/medicines/milk/vitamins**.
15. **Mental health workers/CPNs/Psychiatrists** can help support/provide treatment for **family** members with a mental illness.

16. **Physiotherapists** may provide support/advice/treatment to **family** members recovering from an accident.
  17. **Occupational therapists** may provide support to **family** members recovering from brain injury/ strokes.
  18. **Speech therapists** may provide support to **family** members who have a speech impairment.
  19. **Midwives** can provide support to pregnant women/new mums in the **family**.
  20. **Chiropodists** can provide support to **family** members requiring foot treatment.
- (Accept any other relevant NHS service which supports a family).

4 d) Evaluate on-line banking for the consumer.

**Marking Instructions:**

4 x 1 mark for **each** point of evaluation linked to on-line banking.

**Total – 4 marks (EV)**

**Positive**

1. Consumers can conduct their **on-line banking** at anytime of the night/day which is good for people who are busy during the working day when banks are open **as** it saves time.
2. **On-line banking services** may be free of charge so this is good as it does not cost the consumer any additional money (other than the internet connection) **so** saves money.
3. It is possible to check the balance of the bank account **on-line** so this is good **as** it may help prevent the consumer getting into debt/saves time contacting the bank.
4. It may be possible to **borrow money from the bank on-line** which is good as this may be more convenient for the consumer living in rural areas **so** saves on fuel costs.
5. **Payment of bills can be carried out using on-line banking** which is good as this may be more convenient/prevent late payment charges for the consumer **so** saves money.
6. Consumer can see the other services provided by their bank/make comparison of costs on-line which may save time/allow a lower cost option to be selected from a different bank **so** saving money.
7. Consumers can **transfer/check bank funds** anywhere which is good if you are on holiday abroad **so** you can prevent going into debt/avoid overspending.

**Negative**

1. Consumer may forget to secure their bank **details on-line** which is bad **as** someone can steal money/gain access to their account.
2. Consumer needs access to a computer to do **on-line** banking so this may not be possible for some people **which** means that not all consumers can use this service.
3. **On-line banking** lacks the personal touch and this may be bad **as** there is no relationship established with the bank which could mean the service is less personal for the consumer.
4. Recent cases of on-line identity theft have had a negative effect on **on-line banking** and many consumers are too concerned about the risks **so** will not use it therefore miss out on the benefits.

4 e) Explain **three** steps a family on a low income could take to manage debt.

**Marking Instructions:**

3 x 1 mark for explanation of **each** step to help a family on low income manage debt.

**Total – 3 marks (KU)**

1. **Visit local money advice/consumer advice centre** who will offer free unbiased advice to help the **low income family** manage their debt.
2. **Contact creditors** straight away to ensure they know how the **low income family** are planning to manage the debt.
3. **List all debts** under priority and non priority headings so the **low income family** can pay off the priority debts first.
4. Make a **list of all income and expenditure** so the **low income family** can identify where savings can be made.
5. **Identify ways of reducing expenditure**/saving money when shopping for the **low income family**.
6. **Meet all deadlines for making payments on time** so the **low income family** has a good credit history and any loans will be achieved at a lower rate.

Accept an example of a practical way of managing or saving money which could help a **low income family**.

Context:

Higher Home Economics. Analysis of the 2009 Question Paper

× Lifestyle and Consumer Technology

## Section A

Question	Resource Management Unit		Consumer Studies Unit		Course Skills		Totals
	Course content	Mark	Course content	Mark	Knowledge	Evaluation	
1			Provision of community meals service	1	1		1
2	Function and sources of nutrients	1			1		1
3	Properties of fibres used for clothing/textile item	1			1		1
4	Sensory testing	1			1		1
5	Causes of food poisoning	1			1		1
6			Roles and responsibilities of British Standards Institution (BSI)	1	1		1
7			Current voluntary labelling (BEAB)	1	1		1
<b>Totals</b>		<b>4</b>		<b>3</b>	<b>7</b>	<b>0</b>	<b>7</b>

**Context:**

**Higher Home Economics. Analysis of the 2009 Question Paper**

× **Lifestyle and Consumer Technology**

**Section A (continued)**

Question	Resource Management Unit		Consumer Studies Unit		Course Skills		Totals
	Course content	Mark	Course content	Mark	Knowledge	Evaluation	
8			Food Safety Act 1990	1	1		1
9			Family structures	2	2		2
10			Roles and responsibilities of Advertising Standards Authority (ASA)	2	2		2
11			Factors which influence consumer choice: food packaging	2		2	2
12	Current dietary advice	2			2		2
13	Current dietary advice	2			2		2
14			Money management – Credit Union	2	2		2
<b>Carried forward</b>		<b>4</b>		<b>3</b>	<b>7</b>	<b>0</b>	<b>7</b>
<b>Totals</b>		<b>8</b>		<b>12</b>	<b>18</b>	<b>2</b>	<b>20</b>

**Context:**

**Higher Home Economics. Analysis of the 2009 Question Paper**

× **Lifestyle and Consumer Technology**

**Section B Question 1**

Question	Resource Management Unit		Consumer Studies Unit		Course Skills		Totals
	Course content	Mark	Course content	Mark	Knowledge	Evaluation	
(a)			Parents and parenthood	3	3		3
(b)(i) (ii)			Factors affecting changes in the family lifestyle	2		2	2
				2		2	2
(c)			Voluntary services available to community – Shelter	3	3		3
(d)			Factors which influence consumer choice	6	6		6
(e)(i) (ii)			Methods of payment	2		2	2
				2		2	2
<b>Totals</b>		<b>0</b>		<b>20</b>	<b>12</b>	<b>8</b>	<b>20</b>

**Context:**

**Higher Home Economics. Analysis of the 2009 Question Paper**

× **Lifestyle and Consumer Technology**

**Section B Question 2**

Question	Resource Management Unit		Consumer Studies Unit		Course Skills		Totals	
	Course content	Mark	Course content	Mark	Knowledge	Evaluation		
(a)	The use of DRV's	5				5	5	
(b)	Other factors which affect health	6			6		6	
(c)			Statutory/voluntary labelling	3			3	3
(d)			Role and responsibilities of Citizens Advice Bureau (CAB)	4		4		4
(e)			Roles and responsibilities of DEFRA	2		2		2
<b>Totals</b>				<b>11</b>		<b>9</b>	<b>12</b>	<b>8</b>

**Context:**

**Higher Home Economics. Analysis of the 2009 Question Paper**

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**Lifestyle and Consumer Technology**

**Section B Question 3**

Question	Resource Management Unit		Consumer Studies Unit		Course Skills		Totals
	Course content	Mark	Course content	Mark	Knowledge	Evaluation	
(a)	Product development strategy	4			4		4
(b)			Impact of technological developments on consumer choice of clothing – breathable membranes	3		3	3
(c)			Factors which influence choice (advertising/marketing)	5		5	5
(d)			Sale and Supply of Goods to Consumers Regulations 2002	2	2		2
(e)	Causes of contamination & cross contamination	6			6		6
<b>Totals</b>		<b>10</b>		<b>10</b>	<b>12</b>	<b>8</b>	<b>20</b>

**Context:**

**Higher Home Economics. Analysis of the 2009 Question Paper**

× **Lifestyle and Consumer Technology**

**Section B Question 4**

Question	Resource Management Unit		Consumer Studies Unit		Course Skills		Totals
	Course content	Mark	Course content	Mark	Knowledge	Evaluation	
(a)	Prevention of dietary disease – Coronary Heart Disease	6			6		6
(b)	Current dietary advice	4				4	4
(c)			Statutory health services – National Health Service	3	3		3
(d)			Factors which influence consumer choice – on-line banking	4		4	4
(e)			Prevention of debt	3	3		3
<b>Totals</b>		<b>10</b>		<b>10</b>	<b>12</b>	<b>8</b>	<b>20</b>

<b>Context:</b>	
<b>Higher Home Economics. Analysis of the 2009 Question Paper</b>	<b>Lifestyle and Consumer Technology</b>
<b>Question Paper Summary: Mark Allocation</b>	

Question	Unit title		Course Skills		Totals
	Resource Management	Consumer Studies	Knowledge	Evaluation	
Section A	8	12	18	2	<b>20</b>
Section B					
1	0	20	12	8	<b>20</b>
2	11	9	12	8	<b>20</b>
3	10	10	12	8	<b>20</b>
4	10	10	12	8	<b>20</b>
<b>Totals</b>	28-29	51-52	54	26	<b>80</b>
<b>Target Range</b>	<b>20-30 marks</b>	<b>50-60 marks</b>	<b>50-55 marks</b>	<b>25-30 marks</b>	<b>80</b>

[END OF MARKING INSTRUCTIONS]