



Rewarding Learning

**ADVANCED SUBSIDIARY (AS)
General Certificate of Education
2015**

Economics

Assessment Unit AS 2

The National Economy

[AE121]

FRIDAY 19 JUNE, MORNING

**MARK
SCHEME**

General Marking Instructions

This mark scheme is intended to ensure that the AS examinations are marked consistently and fairly. The mark scheme provides examiners with an indication of the nature and range of candidate responses likely to be worthy of credit. It also sets out the criteria which they should apply in allocating marks to candidates' responses. The mark scheme should be read in conjunction with these general marking instructions which apply to all papers.

Quality of candidates' responses

In marking the examination papers, examiners will be looking for a quality of response reflecting the level of maturity which may reasonably be expected of 17-year-olds, which is the age at which the majority of candidates sit their AS examinations.

Flexibility in marking

The mark scheme is not intended to be totally prescriptive. For many questions, there may be a number of equally legitimate responses and different methods by which the candidates may achieve good marks. No mark scheme can cover all the answers which candidates may produce. In the event of unanticipated answers, examiners are expected to use their professional judgement to assess the validity of answers. If an answer is particularly problematic, then examiners should seek the guidance of the Supervising Examiner for the paper concerned.

Positive marking

Examiners are encouraged to be positive in their marking, giving appropriate credit for valid responses rather than penalising candidates for errors or omissions. Examiners should make use of the whole of the available mark range for any particular question and be prepared to award full marks for a response which is as good as might reasonably be expected for 17-year old candidates. Conversely, marks should only be awarded for valid responses and not given for an attempt which is completely incorrect or inappropriate.

Types of mark schemes

Mark schemes for questions which require candidates to respond in extended written form are marked on the basis of levels of response which take account of the quality of written communication. These questions are indicated on the cover of the examination paper. Other questions which require only short answers are marked on a point for point basis with marks awarded for each valid piece of information provided. Some material may be included in the mark scheme for the benefit of teachers and pupils preparing for future examinations. Candidates are not expected to have provided this information. Such material is printed in the mark scheme in italics.

Levels of response

Questions requiring candidates to respond in extended writing are marked in terms of levels of response. In deciding which level of response to award, examiners should look for the "best fit" bearing in mind that weakness in one area may be compensated for by strength in another. In deciding which mark within a particular level to award to any response, examiners are expected to use their professional judgement. The following guidance is provided to assist examiners.

Threshold performance: Response which just merits inclusion in the level and should be awarded a mark at or near the bottom of the range.

Intermediate performance: Response which clearly merits inclusion in the level and should be awarded a mark at or near the middle of the range.

High performance: Response which fully satisfies the level description and should be awarded a mark at or near the top of the range.

Marking calculations

In marking answers involving calculations, examiners should apply the “own figure rule” so that candidates are not penalised more than once for a computational error.

Quality of written communication

Quality of written communication is taken into account in assessing candidates’ responses to all questions that require them to respond in extended written form. These questions are marked on the basis of levels of response. The description for each level of response includes reference to the quality of written communication. Where the quality of candidates’ economics is not matched by the quality of written communication, marks awarded will not exceed the maximum for Level 2 in questions which have three levels of response or the maximum for Level 3 in those which have four levels of response.

For conciseness, quality of written communication is distinguished within levels of response as follows:

Level 1: Quality of written communication is limited.

Level 2: Quality of written communication is satisfactory.

Level 3: Quality of written communication is of a high standard.

In interpreting these level descriptions, examiners should refer to the more detailed guidance provided below:

Level 1 (Limited): The candidate makes only a limited attempt to select and use an appropriate form and style of writing. The organisation of material may lack clarity and coherence. There is little use of specialist vocabulary. Presentation, spelling, punctuation and grammar may be such that intended meaning is not clear.

Level 2 (Satisfactory): The candidate makes a reasonable attempt to select and use an appropriate form and style of writing, supported with appropriate use of diagrams as required. Relevant material is organised with some clarity and coherence. There is some use of appropriate specialist vocabulary. Presentation, spelling, punctuation and grammar are sufficiently competent to make meaning evident.

Level 3 (High Standard): The candidate successfully selects and uses an appropriate form and style of writing, supported with the effective use of diagrams where appropriate. Relevant material is organised with a high degree of clarity and coherence. There is widespread use of appropriate specialist vocabulary. Presentation, spelling, punctuation and grammar are of a sufficiently high standard to make meaning clear.

- 1 (a) Candidates should make some of the following points:
- The data is presented in index number form with both graphs starting at a base of 100 in Q4 2007.
 - Both nations entered a steep recession at approximately the same time. USA GDP fell to 95 in 2009. The UK's GDP fell to 93.5. Obviously the UK experienced a deeper recession than the USA
 - From 2009 both economies experienced a recovery but the USA recovered much more quickly than the UK. By Q1 2013 the USA's GDP had reached an index of 103 whilst the UK's was 97.5
 - From its lowest point till Q1 2013 the USA grew by 8 percentage points or 8.4 per cent. The UK grew by 4 percentage points or 4.3 per cent
 - The USA passed its pre-recession figure in Q2 2011. The UK has yet to pass its 2007 figure
 - Over the entire period the USA's economy grew by 3 percent while the UK's has shrunk by 2.5 percent

Level 1 ([1]–[2])

Candidate provides no significant comparison of the trends in GDP for the USA and the UK. There is likely to be a purely narrative approach, recording each year's GDP but no data manipulation or identification of longer run trends. Quality of written communication is limited.

Level 2 ([3]–[4])

Candidate provides some comparison of the trends in GDP for the USA and the UK. At least one significant turning point or trend will be identified and there will be some use of data. Quality of written communication is satisfactory.

Level 3 ([5]–[6])

Candidate provides extensive comparison of the trends in GDP for the USA and the UK. Turning points and longer term trends are identified and there will be some manipulation of data. Quality of written communication is of a high standard. [6]

- (b) Paragraph 2 makes a number of points to explain the success of the USA's economy in recovering from recession:
- The USA has a flexible labour market. This means that there is less regulation of the labour market, making it easier for American firms to hire and fire labour. Firms will be more willing to hire workers if they are certain that labour can be shed in the event of an economic downturn.
 - Rising real wages. Wage increases have exceeded the rate of inflation for 8 consecutive months. This has led to rising living standards and an increase in consumer spending
 - Reduced household debt. Rising real wages have enabled American households to repay debt and given them the confidence to increase spending.
 - Improvements in technology have enabled the USA to take advantage of its oil and shale gas reserves. This will enable the USA to achieve energy self-sufficiency by 2015 and will reduce firms' costs plus improve the balance of payments.
 - The USA trades much less with the eurozone than the UK does and so is less affected by stagnation in that area.

AVAILABLE
MARKS

Level 1 ([1]–[2])

Candidate provides little explanation of the recovery of the USA's economy. There may be some reference to or verbatim use of some of the points in the passage but no significant explanation or development. Quality of written communication is limited.

Level 2 ([3]–[4])

Candidate provides some explanation of the recovery of the USA's economy. There will be references to some of the points in the passage and a degree of explanation and development. Quality of written communication is satisfactory.

Level 3 ([5]–[6])

Candidate provides a clear and comprehensive explanation of the recovery of the USA's economy. The points in the passage will be extensively developed and some additional factors may be explored. Quality of written communication is of a high standard. [6]

(c) Candidates could explore a number of issues:

- The housing market, particularly in London, is showing clear signs of recovery. This may be due to the greater availability of mortgage finance and the impact of the government's Help to Buy scheme.
- The Bank of England's programme of quantitative easing has strengthened the balance sheets of the commercial banks and enabled them to increase lending.
- The increase in stock market prices has created a wealth effect and encouraged spending
- Low interest rates have encouraged borrowing and spending and discouraged saving

Level 1 ([1]–[2])

Candidate provides little analysis of the UK's increased rate of economic growth. There may be some reference to or verbatim use of some of the points in the passage but no significant explanation or development. Quality of written communication is limited.

Level 2 ([3]–[4])

Candidate provides some analysis of the UK's increased rate of economic growth. There will be references to some of the points in the passage and a degree of explanation and development. Quality of written communication is satisfactory.

Level 3 ([5]–[6])

Candidate provides a clear and comprehensive analysis of the UK's increased rate of economic growth. The points from the passage will be extensively developed and some additional factors may be explored. Quality of written communication is of a high standard. [6]

(d) There are a number of reasons why GDP estimates are often revised:

- The ONS may change the definitions on which the estimates are based. This will affect all previous GDP estimates
- GDP figures are based largely upon survey data. Not all of this data is available for the first estimate of GDP and so this will be revised as more data becomes available

AVAILABLE MARKS

- Errors may be discovered in the original data or calculations

Maximum of [3] marks for full explanation of problems associated with survey data and availability of information.

[1] mark for mentioning any other factor and [1] additional mark for explanation.

Constrained maximum of [4].

[4]

- (e) Increased economic growth is likely to have a beneficial impact on government finances. There are a number of reasons for this:

- Higher growth is usually associated with higher levels of employment and hence higher income tax revenue
- Higher spending will increase the returns from indirect taxes such as VAT
- Firms are likely to enjoy increased profits and hence to pay more in corporation tax
- Increased growth and employment will reduce the size of the government's welfare bill
- A rise in GDP will reduce the size of the budget deficit as a percentage of GDP.

Level 1 ([1]–[2])

Candidate provides little explanation of the impact of increased growth rates on government finances. There is likely to be a vague anecdotal approach and quality of written communication is limited.

Level 2 ([3]–[5])

Candidate provides some explanation of the impact of increased growth rates on government finances. There will be a degree of economic analysis, though this will lack depth or contain errors. Quality of written communication is satisfactory.

Level 3 ([6]–[8])

Candidate provides a clear and comprehensive explanation of the impact of increased growth rates on government finances. There will be accurate economic analysis and quality of written communication is of a high standard.

[8]

- (f) The Conservative MP is advancing the view that the only way for the UK to increase its rate of economic growth is by implementing a range of supply side reforms and thereby increasing productivity. He is therefore implying that demand side stimulus measures are likely to be ineffective. Candidates should explain why this is so and proceed to a critical examination of the MP's specific proposals.

Issues for analysis and evaluation include:

- Explanation of why further expansionary fiscal and monetary policies is likely to be ineffective
- Critical examination of a programme of deregulation. This could entail the easing of regulation in areas such as health and safety and employment protection. Although this might encourage job creation it would also worsen the working conditions of those in employment and perhaps lead to industrial unrest
- Critical examination of expansion airport and road network. This would

AVAILABLE
MARKS

reduce transport costs and stimulate growth. However it would also be damaging to the environment and require an increase in government spending at a time when the exchequer is trying to reduce the budget deficit

- Critical examination of switching of government support and subsidies from renewable energy to shale gas would significantly reduce energy costs. It might also improve balance of payments as it would reduce dependency on imports of oil and gas. However there are significant environmental costs associated with the process of fracking by which shale gas reserves are exploited
- Critical examination of reduction in rates of income and corporation tax. This would certainly provide incentives for work and investment, perhaps leading to reduced rates of economic inactivity and an increase in foreign direct investment. However it might also reduce the government's tax yield and increase inequality
- Critical examination of further cuts in benefits. This would increase work incentives and help the governments deficit reduction programme. However it would hit hard at low income groups and perhaps lead to increased crime and disorder.
- Critical examination of making UK universities more business friendly. This would certainly reduce the skill shortage facing British industry and increase economic growth. However it would reduce the range of courses offered by universities and perhaps lead to the closure of departments such as history and other purely academic subjects.

Level 1 ([1]–[3])

Candidate provides little critical examination of the proposals. There may be a brief reference to points in source but no serious evaluation. Quality of written communication is limited.

Level 2 ([4]–[7])

Candidate provides some critical examination of the proposals. There will be a degree of development of points in source and quality of written communication is satisfactory.

Level 3 ([8]–[10])

Candidate provides a detailed critical examination of the proposals. There is extensive development of points in source and quality of written communication is of a high standard. [10]

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- 2 (a)** Both fiscal and monetary policies are mechanisms by which a government or central bank tries to control the level of aggregate demand in the economy. Fiscal policy attempts this by changes in government spending and the level of taxation, leading to either a budget deficit or a budget surplus. Monetary policy tries to achieve the same objective by controlling the availability of credit and the rate of interest. Both policies can be either expansionary or contractionary.

Level 1 ([1]–[3])

Candidate provides little explanation of either fiscal or monetary policy or of the differences between them. There are likely to be vague references to issues like tax but there will be no depth to the explanation. Quality of written communication is limited.

Level 2 ([4]–[7])

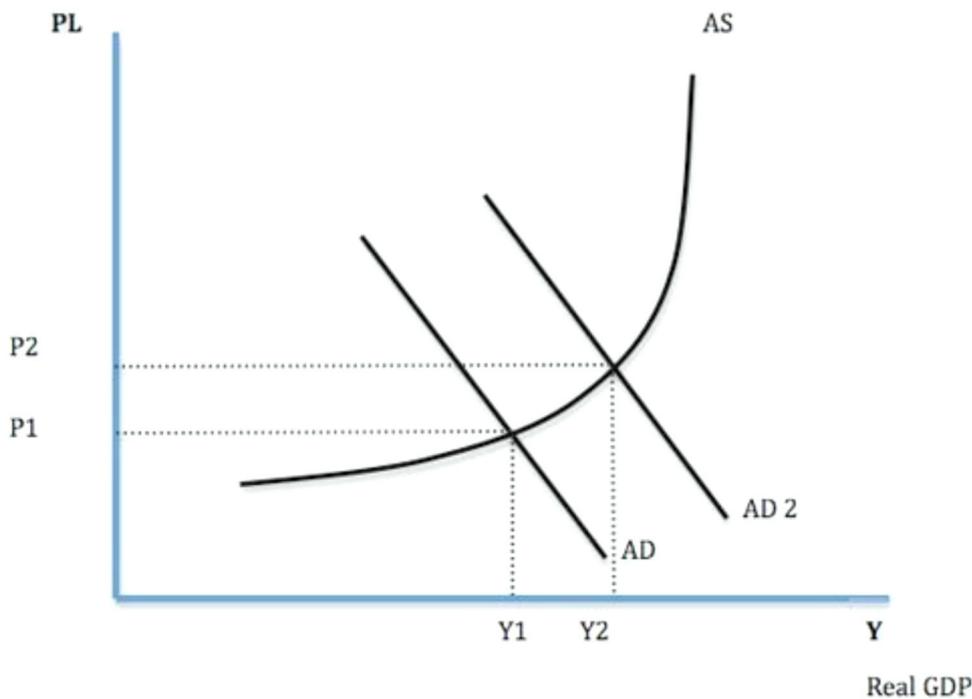
Candidate provides some explanation of both fiscal and monetary policy. There will be references to the essential features of both policies but the explanation will lack depth. Quality of written communication is satisfactory.

Level 3 ([8]–[10])

Candidate provides a clear explanation of both fiscal and monetary policy. There will be accurate and relevant economic analysis and quality of written communication is of a high standard. [10]

- (b) An expansionary monetary policy involves government attempts to increase aggregate demand by means of increases in the supply of money and low interest rates. In recent years many of the world's central banks have been prepared to lend to their banking systems at historically low rates of interest and also to engage in a process known as quantitative easing. This involves central bank purchases of government securities from commercial banks and hence increases liquidity in the banking system.

In theory this should increase aggregate demand ($AD=C+I+G+X-M$) and lead to higher economic growth. Both investment and consumption expenditure can be highly sensitive to interest rate movements. Asset prices such as property and shares are highly responsive to monetary expansion. This can create a wealth effect and further increase aggregate demand.



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Expansionary monetary policy can also lead to inflation because of the higher demand in the economy. The extent of this inflationary impact will depend on the elasticity of the AS curve. The more flexible the economy the greater the ease with which it can respond to the increase in demand and the less will be the inflationary impact.

AVAILABLE
MARKS

Issues for analysis and discussion include:

- Explanation of expansionary monetary policy
- Analysis of impact on price level and real GDP
- Explanation of significance of elasticity of AS curve
- Explanation of impact on the exchange rate
- Explanation of longer term effects of expansionary monetary policy such as hyper-inflation
- Explanation of impact on each component of AD.

Level 1 ([1]–[5])

Candidate provides little explanation of the impact on an economy of expansionary monetary policies. There may be vague anecdotal references to issues like “more money around” but no significant economic analysis. and quality of written communication is limited.

Level 2 ([6]–[10])

Candidate provides some explanation of the impact on an economy of expansionary monetary policies. However this will be limited to showing a rightward shift in the AD curve and the impact on the price level and real GDP. There is no significant attempt to explore other issues and quality of written communication is satisfactory.

Level 3 ([11]–[15])

Candidate provides a clear and comprehensive explanation of the impact on an economy of expansionary monetary policies. There will be significant economic analysis which goes beyond simply showing a rightward shift in the AD curve. The longer term impacts of monetary expansion will be explained. Quality of written communication is of a high standard. [15]

- (c) During a period of recession Keynesian economists would argue that the government should pursue an expansionary fiscal policy. This would involve increases in government spending often accompanied by cuts in taxation. The government would run a budget deficit which would be financed by borrowing.

In theory this could significantly increase output because of the multiplier effect.

However there are a number of problems associated with this policy, the most important of which is its impact on the money markets and the possibility of higher interest rates.

Issues for analysis and discussion include:

- Explanation of expansionary fiscal policy and its possible impact on output and employment
- Problems with implementing expansionary fiscal policy, e.g. inflexible nature of many government expenditure programmes
- Possible ineffectiveness of expansionary fiscal policy perhaps due to high level of imports
- Impact of expansionary fiscal policy on government finances and on UK credit rating
- Comparison of fiscal policy with other policy options such as monetary policy
- Possible ineffectiveness of monetary policy

AVAILABLE
MARKS

Level 1 ([1]–[5])

Candidate provides little critical examination of the view that fiscal policy is the most effective means of bringing an economy out of recession. There may be a limited explanation of expansionary fiscal policies but this will lack depth or contain errors. Quality of written communication is limited.

Level 2 ([6]–[10])

Candidate provides some critical examination of the view that fiscal policy is the most effective means of bringing an economy out of recession. There will be a degree of explanation of expansionary fiscal policies but only limited evaluation of their effectiveness. Quality of written communication is satisfactory.

Level 3 ([11]–[15])

Candidate provides an in depth critical examination of the view that fiscal policy is the most effective means of bringing an economy out of recession. There is extensive explanation and evaluation of expansionary fiscal policies and this will include some comparison with other policies and perhaps a reference to historical and international examples. Quality of written communication is satisfactory. [15]

AVAILABLE
MARKS

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- 3 (a)** The inflation rate is the percentage change in the average price level of an economy over a period of time, usually one year. An economy's average price level is measured in the form of an index such as the consumer price index (CPI) in the UK and in other OECD countries. Hence the rate of inflation is the rate of increase of the CPI so if the CPI were 95 in year one and rose to 106 in year 2 then the rate of inflation is 11.6%. Consumer price indices are the most widely used measure of inflation in the OECD countries although there are differences in their construction.

Candidates should explain how a price index is constructed including the use of weightings and then show how the index is used to calculate the rate of inflation.

Level 1 ([1]–[3])

Candidate provides little explanation of how the rate of inflation is measured. There is no significant explanation of any measure of inflation and quality of written communication is limited.

Level 2 ([4]–[7])

Candidate provides some explanation of how the rate of inflation is measured. CPI will be explained though this may be incomplete or contain errors. Quality of written communication is satisfactory.

Level 3 ([8]–[10])

Candidate provides a clear and comprehensive explanation of how the rate of inflation is measured. CPI will be explained in some detail and quality of written communication is of a high standard. [10]

(b) A prolonged period of high inflation will have a number of impacts on an economy:

- Redistribution from savers to borrowers. Inflation is often associated with negative real interest rates which is to the benefit of borrowers and detrimental to savers
- Impact on exchange rate. High rates of inflation would be expected to lead to a significant fall in the external value of a country's currency. Purchasing power parity theory would support this view
- Impact on balance of payments. Inflation increases the cost of a country's exports, making them less internationally competitive. The high price of domestic goods makes imports more attractive. The overall impact is likely to be negative for the balance of payments though this may be mitigated by a fall in the external value of the country's currency
- Explanation of impact of reduced competitiveness on employment
- Fiscal Drag. This occurs when taxpayers experience an increase in money incomes and are "dragged" into a higher tax bracket. However real incomes may have remained unchanged or even fallen, making the taxpayer worse off
- Menu costs. These are costs which firms face in regularly updating prices
- Shoe leather costs. Inflation reduces the real value of money holdings and encourages consumers to hold less currency. This will make them withdraw money from the bank more often and go shopping more often.
- Possibility of hyper-inflation and loss of confidence in fiat money
- Social and political unrest, e.g. Weimar Republic
- Inflation may reduce the real value of public and private debt.
- Hyper-inflation will reduce a country's attractiveness for FDI, hence reducing employment and growth

Level 1 ([1]–[5])

Candidate provides little explanation of the impact of high inflation upon the economy. There is no significant economic analysis and quality of written communication is limited.

Level 2 ([6]–[10])

Candidate provides some explanation of the impact of high inflation upon the economy. This will be supported by a degree of economic analysis but this will be incomplete or contain minor errors. Quality of written communication is satisfactory.

Level 3 ([11]–[15])

Candidate provides a clear and comprehensive explanation of the impact of high inflation upon the economy. Key issues are explored in depth and there is relevant economic analysis. Quality of written communication is of a high standard. [15]

(c) Inflation has been described as a situation in which too much money is chasing too few goods. That being so, the only way to control inflation is to either reduce the supply of money or increase the supply of goods.

Reducing the supply of money will involve cuts in aggregate demand which whilst lowering the price level will also reduce GDP and lead to

AVAILABLE
MARKS

unemployment. Increasing the supply of goods involves economic growth which is a relatively painless way of reducing the price level. These processes can be explained using aggregate demand and supply analysis.

Issues for analysis and evaluation include:

- Explanation of economic growth and its impact on inflation
- Distinction between a short term demand fuelled burst of growth and long term sustainable growth
- Aggregate demand and supply analysis
- Explanation and evaluation of policies to increase economic growth
- Explanation and evaluation of other policies to reduce inflation
- Explanation of the view that growth may cause rather than reduce inflation
- Perception of possible differences in impact between the short and the long run.

Level 1 ([1]–[5])

Candidate provides little explanation of how economic growth could reduce inflation. There is no evaluation of the proposition and quality of written communication is limited.

Level 2 ([6]–[10])

Candidate provides some explanation of how economic growth could reduce inflation. There will be a degree of economic analysis and some evaluation of the proposition and also of some of the policies which would be required to generate growth. Quality of written communication is satisfactory.

Level 3 ([11]–[15])

Candidate provides a clear explanation of how long term sustainable economic growth could reduce inflation. There will be accurate economic analysis and meaningful evaluation of the view that economic growth is the most effective means of reducing inflation. Quality of written communication is of a high standard. [15]

AVAILABLE
MARKS

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- 4 (a) Unemployment is when a respondent to the Labour Force Survey(LFS) classifies themselves as “Out of work but currently and actively seeking work”.

The International Labour Organisation which frames the LFS states that a person is unemployed if they:

- Are without a job, want a job, have actively sought work in the last 4 weeks and are able to start work within the next 2 weeks; or
- Are out of work, have found a job and are waiting to start it in the next 2 weeks.

Hence the key issue in being classified as unemployed is a person’s level of job-seeking activity and their availability for work.

- Economic inactivity exists when a person is without any form of employment, including part time, and is making no serious efforts at job-seeking. This may be for a variety of reasons such as long term illness, family commitments or full time education. Hence they are not part of the workforce whereas the unemployed are.

Level 1 ([1]–[3])

Candidate provides little explanation of the difference between unemployment and economic inactivity. There is likely to be a vague anecdotal approach and quality of written communication is limited.

Level 2 ([4]–[7])

Candidate provides some explanation of the difference between unemployment and economic inactivity. However this will be incomplete or contain errors. Quality of written communication is satisfactory.

Level 3 ([8]–[10])

Candidate provides a clear and comprehensive explanation of the difference between unemployment and economic inactivity. There will be extensive development including appropriate examples and quality of written communication is of a high standard. [10]

(b) Economic inactivity exists when members of the working age population (16–64) are neither working or seeking employment or available to start work within 2 weeks. This may be for a variety of reasons:

- Long term sickness or disability. Most people in this category will be in receipt of incapacity or other sickness related benefits
- Family responsibilities such as looking after young children or elderly relatives
- Full time education also keeps large numbers out of the workforce
- Early retirement, usually by those with generous private pensions, keeps a significant number out of the workforce
- Discouraged workers who have stopped seeking employment

Level 1 ([1]–[5])

Candidate gives no significant explanation of the causes of economic inactivity. There may be vague references to not wanting to work but little analysis and quality of written communication is limited.

Level 2 ([6]–[10])

Candidate provides some explanation of the causes of economic inactivity. The distinction between economic inactivity and unemployment is made clear but the explanation of the causes is incomplete. Quality of written communication is satisfactory.

Level 3 ([11]–[15])

Candidate provides a clear and comprehensive explanation of the causes of economic inactivity. All the key issues are covered and quality of written communication is of a high standard. [15]

(c) There are two aspects to increasing the numbers of people in employment. Firstly the government could address the issue of unemployment. By definition the unemployed are actively seeking work so reducing unemployment is simply about job creation.

Policies to create jobs include:

- Expansionary fiscal policy. This would increase aggregate demand and lead to a rise in real GDP. However it could be inflationary and might also lead to the crowding out of private sector economic activity

AVAILABLE MARKS

- Expansionary monetary policy. This would involve low interest rates and significant quantitative easing. However this also might be inflationary and presently in the UK it is hard to see how much more accommodative monetary policy could be
- Reducing the value of the pound. This also should increase aggregate demand though there could be problems in securing a depreciation of sterling and its effectiveness is by no means certain
- Various supply side policies which should increase productivity and shift the LRAS curve to the right. These should create more jobs but there are significant time lags and many social problems with their implementation

The other aspect of increasing employment is to reduce levels of economic inactivity. This involves creating incentives for those not seeking employment to enter the labour market.

Policies to reduce economic inactivity include:

- Extensive programme of training to reskill the inactive. This is likely to be expensive and not certain to succeed
- Reduced and better targeted benefits, This includes highly contentious issues like the “bedroom tax” and will face considerable social and political opposition
- Reduced rates of income tax and national insurance contributions. This together with higher personal tax allowances should remove the low paid from tax and increase work incentives. However, it is uncertain that long-term benefit claimants will be affected by tax reforms
- Improvements in quality and accessibility of child care.

Level 1 ([1]–[5])

Candidate provides little critical examination of the main policies which could be used to increase employment. There may be a degree of explanation of a few of the policies but this will lack depth. Quality of written communication is limited.

Level 2 ([6]–[10])

Candidate provides some critical examination of the main policies which could be used to increase employment. However this will be narrow in scope, lack depth or be one-sided. Quality of written communication is satisfactory.

Level 3 ([11]–[15])

Candidate provides an in depth critical examination of the main policies which could be used to increase employment, This will be comprehensive in scope. Quality of written communication is of a high standard. [15]

Total

AVAILABLE
MARKS

40

80