



# GCE

## Economics

Advanced GCE

Unit **F583**: Economics of Work and Leisure

# Mark Scheme for January 2012

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All examiners are instructed that alternative correct answers and unexpected approaches in candidates' scripts must be given marks that fairly reflect the relevant knowledge and skills demonstrated.

Mark schemes should be read in conjunction with the published question papers and the report on the examination.

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Any enquiries about publications should be addressed to:

OCR Publications  
PO Box 5050  
Annesley  
NOTTINGHAM  
NG15 0DL

Telephone: 0870 770 6622  
Facsimile: 01223 552610  
E-mail: [publications@ocr.org.uk](mailto:publications@ocr.org.uk)

**Annotations**

<b>Annotation</b>	<b>Meaning</b>
	Unclear
	Benefit of the doubt
	Incorrect point
	Effective evaluation
	Irrelevant
	Level one
	Level two
	Level three
	Level four
	Not answered question
	Noted, but no credit given
	Too vague
	Tick
	Development of point

Question		Answer	Marks	Guidance
1	(a)	Earnings are made up of wages (1) PLUS overtime bonuses/commission (1). Accept any one for the second mark	2	Up to two marks. Accept alternatives for wages eg income, salary, money.
	(b) (i)	<b>Full-time</b> – men have <b>higher</b> hourly earnings than women. Fig. 1 – £13.01 to £11.68 or £1.33 more or some correct ref (1). <b>Part-time</b> – women have <b>higher</b> hourly earnings than men. Fig. 1 £8 to £7.69 or 31p more or some correct ref (1).	2	Must be comparative – eg HIGHER. No ref to or use of figures – one mark.  Both full time and part time must be referred to in order to gain full marks.
	(ii)	<b>Higher %</b> of men in full time work – 88.3% to 57.7%. (30.6% more) <b>Higher %</b> of women in part time – 42.3% to 11.7%. (30.6% more). <b>Higher %</b> of men are full time compared to part time 88.3% to 11.7%  Whereas women much more evenly spread between full time (57.7% and part time 42.3%) but still <b>higher</b> in full time  One mark available for each point up to max of two.	2	Must be comparative and use rate,%.  Be careful with use of amount/number  No ref to figures – one mark.
	(c)	<b>FT – narrowing of the gap/women closing gap.</b> Explanation might include; <ul style="list-style-type: none"> <li>• Reduction in sex discrimination by employers,</li> <li>• Shift in culture of women towards careers and training,</li> <li>• More women participating in work force and staying in full time work.</li> </ul> Credit any sound, relevant and appropriate argument.  <b>PT – women have continued to earn more than men. Stayed constant over the period.</b> Explanation might include; <ul style="list-style-type: none"> <li>• Women still more likely to be in part-time work than men, therefore, many well qualified and trained females in part-time work – employed at a relatively high level of average earnings.</li> <li>• Well qualified women returning to work on a pt basis after career breaks.</li> </ul> Credit any sound, relevant and appropriate argument.	6	Must focus on the BEHAVIOUR of the gap rather than the gap itself, ie why the gender gap has narrowed rather than why men earn more than women (in case of full-time workers).  <b>Either</b> One mark for each correct reason identified, plus up to two marks for application.  <b>Or</b> One mark for each correct reason, plus one mark for each explanation and one for each application.  Up to three marks for each possible cause. Full marks can be obtained by dealing <b>only</b> with full time or <b>only</b> with part time.

Question	Answer	Marks	Guidance
(d)	<p>Analysis of how a Regional Minimum Wage (RMW) would have beneficial economic effects <b>OR</b> not be beneficial (max two marks).</p> <p>Arguments for a RMW being of benefit might include;</p> <ul style="list-style-type: none"> <li>• Regions with high unemployment set a low RMW which would then allow more people, including young people, to be employed.</li> <li>• Help with labour shortages in low skilled work in some geographical areas.</li> <li>• Reduce employment costs for existing firms.</li> <li>• Firms might be attracted to an area of high unemployment by lower wage costs, therefore, creating employment opportunities.</li> <li>• Positive impact on low pay/poverty <b>in a region</b>.</li> </ul> <p>Arguments that a RMW would not be of benefit might include;</p> <ul style="list-style-type: none"> <li>• Young workers might leave high unemployment areas because they are attracted by relatively high wages in other areas.</li> <li>• Creation of local negative multiplier effect.</li> <li>• Create poverty in already high unemployment areas.</li> <li>• Reducing RMW in a region might not create significant increases in employment if D for labour is inelastic – simply reduce income in the region.</li> </ul> <p>Evaluation might include:                      Argument relies on geographical mobility which may or may not exist. Would low income workers move to, say, the South East for wages only slightly above the National Minimum Wage?</p> <ul style="list-style-type: none"> <li>• Depends on how big the differentials between Regional and National MW would be.</li> <li>• Might create problems of lowering incomes/poverty – knock on problems for state (central and local) and individual.</li> <li>• Unlikely to work in recession – demand for low income workers may not be present.</li> <li>• Effect of the increase costs of production in prosperous regions.</li> </ul>	5	<p>If all one sided, including analysis and evaluation – max three marks.</p> <p>No convincing reference to the REGIONAL aspect and focus on a national minimum wage should receive no marks.</p> <p>One sided = 2                      Two sided =4                      One mark for evaluation</p>

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Question	Answer	Marks	Guidance
(e)	<p>The evidence in the article on youth unemployment is that youth unemployment is at a high level and unemployment among young people is creating a negative cycle of lack of experience, leading to a lack of opportunity and creating a cumulative effect. The lack of marketable skills is identified as a major problem and, hence, education and training might be seen as vital to reducing youth unemployment.</p> <p>However education and training may not be effective.</p> <ul style="list-style-type: none"> <li>• The type of education and training may be inappropriate and not address the issue of experience of how workplaces operate.</li> <li>• The costs of providing education and training – who should provide education? Opportunity cost.</li> <li>• Demand for labour must be present. Education and training of no impact if demand does not exist.</li> <li>• consideration of an alternative policy such as differential National Minimum Wage for young people, subsidies to employers to employ young workers.</li> </ul>	8	<p>Candidates who provide a single sided approach and offer a judgement can score a max of four marks.</p> <p>Advantages <b>or</b> disadvantages of analysis of education and training as a policy to solve youth unemployment. One sided plus evaluation = 3+1.</p> <p>Up to three marks – for analysis of other side.</p> <p>Two sided analysis of education and training = 6</p> <p>Two marks for clearly evaluated judgement.</p> <p>Two sided with good judgement 6+2=8</p> <p>Points must focus on youth unemployment and not unemployment in general.</p>

Question	Answer	Marks	Guidance
<p>2 (a)</p>	<p>The most likely forms of bargaining to be identified are</p> <ul style="list-style-type: none"> <li>• Collective bargaining on a national basis.</li> <li>• Collective bargaining on a multi-employer basis usually on industry wide agreements.</li> <li>• Local level, single employer bargaining – at company level or even lower.</li> <li>• Performance related pay agreements.</li> </ul> <p>If both collective types are used as the two types, then a clear distinction must be made throughout the answer.</p> <p>Two distinct types of bargaining should be clearly understood in terms of how each of them operates.</p> <p>Application should relate to examples of instances or of countries in which the different types of bargaining have been used. Candidates might also apply bargaining to different situations in which each method of bargaining might be used.</p> <p>Analysis must focus on the IMPACT of the type of bargaining. Aspects considered might include:</p> <ul style="list-style-type: none"> <li>• Wages.</li> <li>• Supply curve for labour</li> <li>• Employment.</li> <li>• The fact that employment might depend on the structure of the market in which the firm operates – in perfect and monopolistic cases it is argued that employment falls as opposed to what might happen when faced with a monopsonist</li> <li>• Productivity bargaining might shift the MRP/D curve for labour and counteract the negative employment effects.</li> <li>• Flexibility of labour flexibility.</li> </ul>	<p>15</p>	<p><b>Level 3 (9–15 marks)</b></p> <p>The analysis with a focus on the IMPACT of the types of bargaining</p> <p>Only one type of bargaining with analysis of impact – max nine marks.</p> <p>10–12 marks – two types of bargaining with good analysis of one impact or two analysed at a basic level.</p> <p>13–15 marks. Two types of bargaining with good analysis of two impacts.</p> <p>Quality of analysis on IMPACT will determine achievement of 13/14/15 marks.</p> <p><b>Level 2 (5–8 marks)</b></p> <p>Application of knowledge. In this case an answer which lacks analysis but still manages to go beyond basic definition by considering real world applications or is able to identify different countries, industries or firms where different bargaining systems are used.</p> <p>An answer which does not go beyond Level 2 should achieve eight marks if valid application is made to the real world and two distinct types are considered.</p>

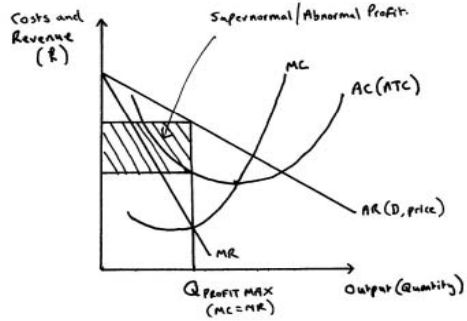
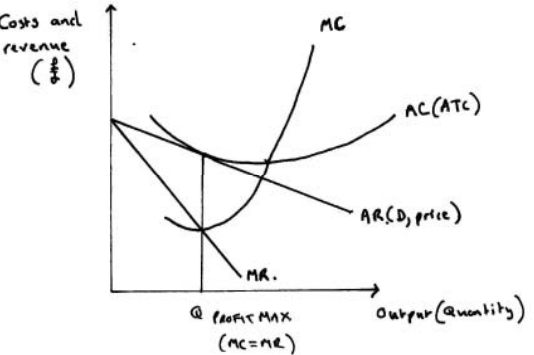
Question			Answer	Marks	Guidance
			Diagrams could be used in several cases. Well explained, appropriate and substantially correct diagrams would qualify as good analysis, as would prose or numerical analysis using tool box concepts in a relevant and detailed manner. The important point is to ensure that basic assertion is explained and qualified, thus becoming analysis.		<b>Level 1 (1–4 marks)</b>  Knowledge and understanding of types of bargaining.



Question		Answer	Marks	Content	Guidance
					Levels of response
	(b)	<p>Candidates who show basic knowledge of how wages are determined and are able to apply some basic ideas about bargaining power leading to greater wages will reach the top of Level 2.</p> <p>Analysis of bargaining might be based on a monopsonist employer. In examining how a monopsonist employer behaves the emphasis should be on the bargaining power of the employer and using this power to depress wages and the level of employment compared to a free labour market. Expect to see standard diagrams – these must be not only presented in a substantially correct form, but must also be explained to qualify as analysis. Analysis without diagrams should make frequent use of ideas and concepts from the economic toolbox.</p> <p>The above analysis assumes that the monopsonist is not faced by an organised labour market.</p> <p>An alternative scenario is to focus on an organised labour force where a trade union has power in the bargaining process and therefore has a significant impact on wage determination. Expect diagrams and analysis.</p> <p>This may lead on to bilateral monopoly analysis. Again, expect to see diagrams and credit those which are substantially correct and clearly explained.</p>	20	<p>To score a mark of 11+ candidates must have offered valid economic analysis upon which the discussion is based. If this economic analysis is not provided then the attempted discussion is no more than unexplained assertion and therefore scores up to a maximum Level 2 mark.</p> <p>11–12 marks for a predominantly one sided discussion underpinned by relevant economic analysis.</p> <p>13–15 marks for a two sided discussion with relevant economic analysis on both sides.</p> <p>16–17 marks for a two sided discussion underpinned by economic analysis with a weak judgement provided.</p> <p>18–20 Better judgement will show an ability to weight the arguments presented and will include justification of why the judgement is made. Two justified judgement can produce full marks.</p>	<p><b>Level 4(a) (16–20 marks)</b></p> <p>For a discussion which includes a judgement of the extent to which wages are determined by bargaining alone.</p> <p><b>Level 4(b) (11–15 marks)</b></p> <p>For a balanced discussion of the various influences on wage determination.</p> <p><i>Complex issues have been expressed clearly and fluently using a style of writing appropriate to the complex subject matter. Sentences and paragraphs, consistently relevant, have been well constructed using appropriate technical terminology. There may be few, if any, errors of spelling, punctuation and grammar.</i></p> <p><b>Level 3 (5–10 marks)</b></p> <p>For an analysis of how bargaining <b>or</b> other factors has an effect on wages.</p> <p><i>Relatively straightforward ideas have been expressed with some clarity and fluency. Arguments are generally relevant though may stray from the point of the question. There will be some errors of spelling, punctuation and grammar, but these are unlikely to be intrusive or obscure meaning.</i></p>

Question			Answer	Marks	Content	Guidance
						Levels of response
			<p>Other influences might be considered – such as the fact that the monopsonist employer may be a public sector employer.</p> <p>Discussion might also turn to the factors which influence the degree of power held by a trade union and other factors influencing the employer’s bargaining strength.</p> <p>In looking to non bargaining theories of wage determination candidates will not be expected to produce more than one. This might include a market approach based on supply and demand for labour incorporating the MRP and/or wages being imposed by the state eg the NMW in the case of low paid workers.</p> <p>Accept any relevant and well analysed theory of wage determination.</p>			<p><b>Level 2 (3–4 marks)</b></p> <p>For an application of knowledge and understanding of how bargaining or other factors might determine wages.</p> <p><i>Some simple ideas have been expressed in an appropriate context. There are likely to be some errors of spelling, punctuation and grammar, some of which may be noticeable and intrusive.</i></p> <p><b>Level 1 (1–2 marks)</b></p> <p>For knowledge of either wage determination or what is meant by a bargaining.</p> <p><i>Some simple ideas have been expressed. There will be some errors of spelling, punctuation and grammar which will be noticeable and intrusive. Writing may lack legibility.</i></p>

Question		Answer	Marks	Content	Guidance
					Levels of response
3	(a)	<p>A clear run through the essential characteristics of monopolistic competition with a focus on the fact that there is <b>product differentiation</b> and, therefore, each firm is faced with a downward sloping demand curve. Other characteristics will be identified such as:</p> <ul style="list-style-type: none"> <li>• Large number of firms but....</li> <li>• No dominant firm</li> <li>• Low/no barriers to entry./exit</li> </ul> <p>Definitions of short run and long run are also appropriate.</p> <p>SR – at least one fixed factor of production. LR – all factors variable.</p> <p>Examples from the real world might be applied at this stage or later.</p> <p>The standard assumption of profit maximisation should then lead on to the conclusion that, in the short term, supernormal profits will be earned as the existence of a differentiated product will allow the individual firm power over price setting. This should be supported by the appropriate diagram.</p>	15		<p><b>Level 3 (9–15 marks)</b></p> <p>Analysis, using diagrams, with a focus on DIFFERENCES in profit, output, price, changing elasticity of demand, entry into market and changes in efficiencies.</p> <p><b>9–10</b> Two substantially correct diagrams with explanation.</p> <p><b>11–12</b> Two substantially correct diagrams at least with explanation. Good analysis of one difference or basic analysis of two.</p> <p><b>13–15</b> One correct and one substantially correct diagrams and good analysis of two more differences</p> <p>Some candidates may explain both short run and long run on one diagram. This is acceptable but care must be taken to ensure that both equilibriums are correct and that the level of profit etc has been explained.</p> <p>Axis preferred cost/rev and output</p> <p>Accepted p, q, £,</p> <p><b>Level 2 (5–8 marks)</b></p> <p>Application of knowledge.</p>

Question	Answer	Marks	Content	Guidance
	<p data-bbox="349 268 969 590">  </p> <p data-bbox="349 657 969 960">                     Analysis should move onto the long term. Here the signals sent out by the supernormal profits will attract new firms into the market. Reference should be made to relative freedom of entry. As a result, the supernormal profits will be competed away to the point where only normal profits can be earned. Again, this should be supported by the appropriate diagram.                 </p> <p data-bbox="376 1040 969 1396">  </p>			<p data-bbox="1516 268 2065 430">                     In this case an answer which manages to go beyond basic definition by consideration of short term and long term and/or applies to examples (not necessarily taken from leisure industries).                 </p> <p data-bbox="1516 466 2065 598">                     Level 2 – one substantially correct diagram with explanation and one incorrect diagram therefore unable to analyse differences                 </p> <p data-bbox="1516 633 2065 702">                     Two incorrect diagrams with good application Max 6                 </p> <p data-bbox="1516 737 2065 869">                     An answer which does not go beyond Level 2 could achieve a maximum of eight if valid application is made to the real world – not necessarily leisure.                 </p> <p data-bbox="1516 904 2065 941"> <b>Level 1 (1–4 marks)</b> </p> <p data-bbox="1516 976 2065 1077">                     Knowledge and understanding of the characteristics of the firm in monopolistic comp.                 </p> <p data-bbox="1516 1112 2065 1181">                     One or two incorrect diagrams with no explanation                 </p>

Question			Answer	Marks	Guidance	
					Content	Levels of response
			<p>The focus on both diagrams is likely to be on the profit maximising level of OUTPUT and identifying the level of profit. Better answers will analyse;</p> <ul style="list-style-type: none"> <li>• Price, as determined by the AR curve.</li> <li>• The D(AR) curve itself becoming more elastic.</li> <li>• Output in terms of both allocative and productive efficiency.</li> </ul> <p>The key to the question is to analyse the DIFFERENCE. As a result Level 3 should be awarded to candidates who not only analyse the short run and long run but actively look at differences.</p>			

Question		Answer	Marks	Guidance	
				Content	Levels of response
	(b)	<p>Candidates who run through material from part (a) in defining monopolistic structure and then introduce a leisure industry of their choice will move quickly through Levels 1 and 2.</p> <p>Analysis should be focussed on the way in which the industry chosen performs in comparison to the theoretical model including;</p> <ul style="list-style-type: none"> <li>• barriers to entry/exit</li> <li>• the level of differentiation of the product</li> <li>• the ability to earn supernormal profits in both the short run and long run.</li> <li>• Distinction between short run and long run behaviour.</li> <li>• The number of firms in the industry which might involve the introduction of concentration ratios.</li> </ul> <p>A good answer at Level 3 will deal with the majority of the points above and analyse the chosen industry to the extent to which it fits the monopolistic structure.</p> <p>Reference back to or repetition of diagrams from part (a) is relevant analysis, as long as the candidate explains the diagram with some reference to the chosen industry.</p>	20	<p>To score a mark of 11+ candidates must have offered valid economic analysis upon which the discussion is based. If this economic analysis is not provided then the attempted discussion is no more than unexplained assertion and therefore scores a maximum Level 2 mark.</p> <p>11–12 marks for a predominantly one sided discussion underpinned by relevant economic analysis.</p> <p>13–15 marks for a two sided discussion with relevant economic analysis on both sides.</p> <p>16–17 marks for a two sided discussion underpinned by economic analysis with a weak judgement provided.</p> <p>18–20 Better judgement will show an ability to weight the arguments presented and will include justification of why the judgement is made. Two justified judgements can produce full marks</p>	<p><b>Level 4(a) (16–20 marks)</b></p> <p>Discussion which includes a judgement of the extent to which the chosen market is monopolistic.</p> <p><b>18–20</b> – balanced discussion with good judgement.</p> <p><b>16–17</b> – balanced discussion ,weak judgement</p> <p><b>Level 4(b) (11–15 marks)</b></p> <p>For a balanced discussion of the extent to which the chosen market is monopolistic. A discussion lacking balance should receive no more than 12.</p> <p><i>Complex issues have been expressed clearly and fluently using a style of writing appropriate to the complex subject matter. Sentences and paragraphs, consistently relevant, have been well constructed using appropriate technical terminology. There may be few, if any, errors of spelling, punctuation and grammar.</i></p> <p><b>Level 3 (5–10 marks)</b></p> <p>Analysis of why a chosen market is monopolistic OR not monopolistic. For 8+ analysis must be related to a <u>leisure</u> industry.</p>

Question			Answer	Marks	Guidance	
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			<p>The candidate might then go on to question whether the chosen industry is monopolistic and suggest aspects in which it might be considered not monopolistic but perfectly competitive, oligopolistic or monopoly. Also, accept the fact that the market may have the same level of contestability as you would expect in a monopolistic market. Again, the focus should be on the major aspects of market structure and good analysis would see plenty of use of terms from the economic tool box.</p> <p>Candidates might also argue in terms of behaviour which is an acceptable addition, but not a substitute for consideration of how well the real world structure fits the theoretical model.</p>			<p><i>Relatively straightforward ideas have been expressed with some clarity and fluency. Arguments are generally relevant though may stray from the point of the question. There will be some errors of spelling, punctuation and grammar, but these are unlikely to be intrusive or obscure meaning.</i></p> <p><b>Level 2 (3–4 marks)</b></p> <p>Application of knowledge and understanding of how an industry may or may not be monopolistic.</p> <p><i>Some simple ideas have been expressed in an appropriate context. There are likely to be some errors of spelling, punctuation and grammar, some of which may be noticeable and intrusive.</i></p> <p><b>Level 1 (1–2 marks)</b></p> <p>Knowledge of structure of monopolistic competition.</p> <p><i>Some simple ideas have been expressed. There will be some errors of spelling, punctuation and grammar which will be noticeable and intrusive. Writing may lack legibility.</i></p>

Question	Answer	Marks	Guidance
<p>4 (a)</p>	<p>Ageing population – an increase in the average age of the population. An increasing % of the population in older age groups. Falling birth rate and death rate, women having fewer children and people living longer.</p> <p>Expect to see these as explanations – do <b>not</b> credit the statement that people are getting older!</p> <p>Impacts might include; Arguments about skills updating, geographical and occupational mobility, adaptability/flexibility, MRP, LABOUR MARKET</p> <p><b>Do not credit the argument that an ageing population necessarily causes a reduction in the labour force/supply.</b></p> <p>Change in dependency ratio and consequences of that. The demographic time bomb, including tax base implications. Impact of pensioners on government finances.– health care, community care and pensions. ECONOMY AS A WHOLE.</p>	<p>15</p>	<p><b>Level 3 (9–15 marks)</b></p> <p>Analysis which focuses on the effect of an ageing population on both the labour market and the whole economy.</p> <p>Answers which analyse on the basis that impact might be mixed or totally positive or negative are equally acceptable.</p> <p><b>9–10</b> analysis of impact on either labour market or whole economy.</p> <p><b>11–12</b> Impact on one side eg labour market or economy with good analysis. The other, basic analysis.</p> <p><b>13–15</b> Good analysis of impact on both lab mkt and economy as a whole.</p> <p><b>Level 2 (5–8 marks)</b></p> <p>Application of knowledge. In this case an answer which makes assertions about the impact of an ageing population without going on to provide detailed analysis of why an ageing population causes problems or benefits.</p> <p>If focus is only on labour markets or whole economy then a maximum of six marks can be obtained.</p> <p><b>Level 1 (1–4 marks)</b></p> <p>Knowledge and understanding of what an ageing population is.</p>



Question		Answer	Marks	Guidance	
				Content	Levels of response
	(b)	<p>Knowledge of state pension is to be expected plus an idea of reform in the shape of an increase in the age at which the state pension becomes payable, a change in qualifying years, more targeted approach rather than a universal payment, influencing the real value of the pension..... These might then be applied by assertion rather than explanation to reach Level 2.</p> <p>Candidates who analyse how reform will alleviate the problem using economic analysis with ideas and concepts from the economics tool box, will be in Level 3. Analysis is likely to revolve around the impact on the whole economy and this can gain top of Level 3.</p> <p>Discussion and analysis should then revolve around alternatives which might include;</p> <ul style="list-style-type: none"> <li>• Problems with reform of state pension.</li> <li>• Alternative solutions for an ageing population.</li> <li>• Switch to private pensions.</li> <li>• Increase savings ratio by tax system</li> <li>• Increase in retirement age (if not included in earlier reform)</li> </ul>	20	<p>To score a mark of 11+ candidates must have offered valid economic analysis upon which the discussion is based. If this economic analysis is not provided then the attempted discussion is no more than unexplained assertion and therefore scores a maximum Level 2 mark.</p> <p>11–12 marks for a predominantly one sided discussion underpinned by relevant economic analysis.</p> <p>13–15 marks for a two sided discussion with relevant economic analysis on both sides.</p> <p>16–17 marks for a two sided discussion underpinned by economic analysis with a weak judgement provided.</p> <p>18–20 Better judgement will show ability to weight the arguments presented and will include justification of why the judgement is made. Two justified judgement can sided discussion.</p>	<p><b>Level 4(a) (16–20 marks)</b></p> <p>Discussion which includes a judgement of the extent to which reform of state pension is the solution to an ageing population.</p> <p><b>Level 4(b) (11–15 marks)</b></p> <p>For a balanced discussion of the extent to which reform of the state pension is the solution. A discussion lacking balance should receive no more than 12.</p> <p><i>Complex issues have been expressed clearly and fluently using a style of writing appropriate to the complex subject matter. Sentences and paragraphs, consistently relevant, have been well constructed using appropriate technical terminology. There may be few, if any, errors of spelling, punctuation and grammar.</i></p> <p><b>Level 3 (5–10 marks)</b></p> <p>Analysis of why reform of state pension might or might not solve the problem of ageing population.</p> <p><i>Relatively straightforward ideas have been expressed with some clarity and fluency. Arguments are generally relevant though may stray from the point of the question. There will be some errors of spelling, punctuation and grammar, but these are unlikely to be intrusive or obscure meaning.</i></p>

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			<ul style="list-style-type: none"> <li>Information provision about private pensions.</li> <li><b>Consider any well argued potential policy which deals with the problems arising from an ageing population.</b></li> </ul> <p><b>An alternative approach</b> is to accept a very broad view of state pension reform which might include policies included in the alternatives above.</p> <p>Candidates who adopt a two sided approach pointing out the advantages and disadvantages of the reform policy in relation to the problems of an ageing population can achieve Level 4 and full marks.</p> <p><b>Do not credit arguments that an ageing population necessarily causes a reduction in the labour force/supply.</b></p>			<p><b>Level 2 (3–4 marks)</b></p> <p>Application of knowledge and understanding of how reform of state pension might work.</p> <p><i>Some simple ideas have been expressed in an appropriate context. There are likely to be some errors of spelling, punctuation and grammar, some of which may be noticeable and intrusive.</i></p> <p><b>Level 1 (1–2 marks)</b></p> <p>Knowledge of state pension and/or potential reforms.</p> <p><i>Some simple ideas have been expressed. There will be some errors of spelling, punctuation and grammar which will be noticeable and intrusive. Writing may lack legibility.</i></p>

**OCR (Oxford Cambridge and RSA Examinations)**  
**1 Hills Road**  
**Cambridge**  
**CB1 2EU**

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