# Test Bank

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## **American Social Welfare Policy A Pluralist Approach**

Ninth Edition

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*Up$tart*

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### Chapter 1—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. Social welfare policy flows from a mixed economy. This means that
   1. governmental, voluntary, and corporate sectors all contribute.
   2. the economy moves from surplus to deficit.
   3. all people in our country benefit from social welfare programs.
   4. both cash and in-kind services are provided.
2. The American social welfare system is
   1. in transition and moving in a conservative direction.
   2. influenced more by democracy.
   3. influenced more by capitalism.
   4. similar to that of other industrial nations.
3. American social welfare programs are
   1. provided by the public and private sectors.
   2. exclusively governmental.
   3. delivered solely in the nonprofit sector.
   4. regulated primarily by states.
4. The function of social welfare is
   1. to help those who are both economically disadvantaged and those who aren’t.
   2. to provide benefits to people to meet their basic life needs.
   3. to enhance relationships among diverse people groups.
   4. to distinguish between those who are worthy of help and those who are unworthy.
5. All of the following are examples of in-kind benefits except
   1. public assistance.
   2. S N A P
   3. W I C coupons.
   4. low-income energy assistance.
6. What would represent a social welfare response to the problem of ex-offender underemployment?
   1. Parole stipulations requiring ex-offender employment.
   2. Geographical restrictions on ex-offender living arrangements.
   3. Removal of licensing restrictions for felony offenses.
   4. No cost job training and employment counseling.
7. Decisions reached by nonprofit agencies are examples of
   1. Governmental social welfare policy.
   2. Voluntary social welfare policy.
   3. Corporate social welfare policy.
   4. Institutional social welfare policy.
8. What would happen to the price of a hamburger if fast food restaurants were required to pay a living wage to all employees so that E I T C benefits would be unnecessary?
   1. The price of a hamburger would most likely increase significantly.
   2. The price of a hamburger would most likely stay about the same.
   3. The price of a hamburger would most likely decrease significantly.
   4. It is impossible to predict because there is no relation among E I T C benefits, wages, and the price of a hamburger.
9. Before the pandemic, unemployment in the United States had fallen since 2008, but remained about 4 percent. How would a Keynesian economist attempt to decrease unemployment?
   1. By decreasing government tax rates on individuals
   2. By printing more money and increasing government spending
   3. By increasing government tax rates on corporations
   4. By reducing government regulations on businesses
10. How would a free market economist justify welfare spending?
    1. By arguing that welfare spending is an investment in human capital
    2. By suggesting that welfare spending increases consumer demand for products
    3. By appealing to compassion and altruism
    4. By arguing for the common good instead of self-interest
11. According to the authors, one’s belief about what constitutes the public good has a significant impact on one’s political view. How would a person who values self-sufficiency, work, and the marketplace tend to vote?
    1. For the Green Party candidate
    2. For the Libertarian candidate
    3. For the Republican candidate
    4. For the Democratic candidate
12. The authors describe neoliberalism as a rightward shift away from the liberal support for a government-funded welfare state. What best represents an example of a neoliberal policy proposal?
    1. Expanded government funding for education, research, and job training
    2. Increased tariffs on foreign imports to protect American jobs
    3. Restrictions on compensation paid to corporate executives
    4. Higher corporate tax rates to fund expansion in safety net programs
13. The authors present Cultural Conservatism as the most current manifestation of a conservative political ideology. How Cultural Conservatism be most easily distinguished from other forms of conservatism?
    1. Cultural Conservatism promotes small government.
    2. Cultural Conservatism promotes a laissez-faire approach to economics.
    3. Cultural Conservatism promotes conformity in social affairs.
    4. Cultural Conservatism promotes individual self-interest.
14. What political ideology would be most likely to support an expansion of Social Security benefits?
    1. Liberalism
    2. The Self-Reliance School
    3. Neoconservatism
    4. Libertarianism
15. Conservatives underestimated three key factors in their work to change social programs. Which of the following is not one of those factors?
    1. The resiliency of the welfare state.
    2. The continued support of the middle class.
    3. Most people do not want governmental regulation of services.
    4. The difficulty of translating rhetoric into viable reform proposals.

#### Essay Questions

1. How is social welfare becoming, as the text describes, a "big business?"
2. How can social welfare programs benefit the business community?
3. How would the economist John Maynard Keynes react to a recession in contrast to Milton Friedman?
4. What are the main differences between traditional liberalism and neoliberalism?
5. What is meant by "good" and "bad" public spending categories? Give an example of each.

#### Correct Answers to Multiple Choice Questions

1. a
2. a
3. a
4. b
5. a
6. d
7. b
8. a
9. b
10. c
11. c
12. a
13. c
14. a
15. c

### Chapter 2—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. All of the following are true about Jewish charity customs, except
   1. they excluded the traveling poor.
   2. they are embedded in Christian doctrine.
   3. they developed one of the earliest means testing.
   4. they included highly organized charitable.
2. A major responsibility for meeting the needs in early England rested with
   1. the guilds.
   2. the church.
   3. the king.
   4. the medical community.
3. All are true about the Elizabethan Poor Laws, except
   1. they were meant to control those in poverty who were unable to obtain employment.
   2. they separated the “deserving” from the “undeserving.”
   3. they required local governments to assume responsibility for the needy.
   4. they provided early substance abuse treatment services for “drunkards.”
4. Some of the earliest residency requirements for those that were poor were enacted to determine eligibility for public assistance during
   1. Colonial America.
   2. The Civil War era.
   3. The Progressive era.
   4. The New Deal.
5. An early advocate in mental health, who lobbied for federal intervention to reform mental health services, was
   1. Dorothea Dix.
   2. Milton Friedman.
   3. Florence Nightingale.
   4. Jane Addams.
6. What behavior would best describe the Judeo-Christian roots of social welfare?
   1. Qualifying recipients for benefits based on current income.
   2. Qualifying recipients for benefits based on ownership of assets.
   3. Qualifying recipients for benefits based on egalitarian principles of sharing.
   4. Qualifying recipients for benefits based on personal moral behaviors.
7. An early program that set an important precedent for federal involvement in human services was
   1. The Freedmen’s Bureau.
   2. Charity Organization Societies.
   3. Settlement houses.
   4. Federal Emergency Relief Administration.
8. Social workers
   1. were against the New Deal on moral grounds.
   2. assisted in creating the New Deal.
   3. wanted a less secular approach to New Deal legislation.
   4. were not involved in New Deal legislation due to the N A S W Code of Ethics.
9. The Protestant work ethic has been credited with helping to build America into the world’s strongest national economy. From a social welfare perspective, what would you say is the most damaging legacy of the Protestant work ethic?
   1. There is dignity in work.
   2. Poverty is a sign of God’s displeasure.
   3. America is strong work-oriented society.
   4. The federal government should be the great almoner of public charity.
10. While working for a public social services agency processing intake applications, you notice that a large number of applicants have full-time jobs, but still qualify for assistance. As a result, you join the Universal Living Wage Campaign. Your action would best described as congruent with the tradition associated with
    1. The Civil Rights movement.
    2. The Social Gospel.
    3. Social Darwinism.
    4. Charity Organization Societies.
11. After graduation you receive a job offer from a faith-based organization that wants you to teach psychoeducational classes on fatherhood and parenting to adults living in economically disadvantaged households. This work would be best described as congruent with the tradition associated with
    1. Settlement Houses.
    2. Social Casework Agencies.
    3. The Progressive Movement.
    4. Charity Organization Societies.
12. Why was Herbert Hoover’s response to the Depression largely inaction?
    1. He knew that the private sector to meet the needs of those in poverty.
    2. He believed federal involvement would delay the natural forces at work to restore the economy.
    3. He thought federal relief would have positive impact on the social and moral fiber of society.
    4. He believed that federal relief would support states’ rights.
13. The most important piece of domestic legislation in the Obama presidency was passage of
    1. Affordable Care Act.
    2. Action Affirmative Act.
    3. No Child Left Behind Act.
    4. Medical Care Act.
14. Which is true about President Lyndon Johnson’s “Great Society?”
    1. Poverty grew from 12 percent to 25 percent in less than a decade.
    2. The War in Vietnam helped provide him much public support for his domestic initiatives.
    3. Delays in funding and ineffective community leaders led to many programs ending.
    4. The relative quiet of the 1950s continued well into his presidency, and was not marred by domestic unrest.
15. Which statement is true?
    1. Defense spending increased during the Nixon presidency.
    2. Trump’s order that limited federal agencies and contractors from inclusion and diversity training was overturned by Biden.
    3. The professional status of early female social workers was highly esteemed and recognized.
    4. Early social welfare leaders were rooted in the Progressive Era, a period when socially conscious men and women sought to create structures that would advance social justice in America.

#### Essay Questions

1. What is meant by "the Protestant work ethic?"
2. How did applying Charles Darwin's theory of evolution lead to a problematic set of assumptions regarding economics and sociology?
3. How have the values and ethics of the social work profession evolved since its inception?
4. It is agreed that Ronald Reagan had a major impact on the American welfare state. What, if any, permanent legacy was left by this president? Specifically, in what ways did Reagan help shape current values and attitudes toward social programs?
5. How do Elizabethan Poor Laws and a Protestant work ethic continue to influence social welfare today?

#### Correct Answers to Multiple Choice Questions

1. a
2. a
3. d
4. a
5. a
6. c
7. a
8. b
9. b
10. b
11. d
12. b
13. a
14. c
15. d

### Chapter 3—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. Which statement is false?
   1. A policy framework can be used by analysts to evaluate whether a policy is congruent with the mission and goals of the welfare state.
   2. A policy framework can help determine if a policy is consistent with established social welfare values or historical precedents.
   3. Policy frameworks can only address micro policies at the agency level.
   4. Analysts can employ policy frameworks to determine whether key social welfare values, such as social justice, redistribution, and equity, are reflected in a given policy.
2. The term "pay-go" refers to
   1. taking money from one program to pay for another.
   2. paying for a program out of the income from that program.
   3. not paying for social programs until the bill becomes due.
   4. developing a public policy to solve a societal problem.
3. Social work practice is most clearly affected and influenced by
   1. social policy.
   2. public opinion.
   3. private sector economics.
   4. competition for funding.
4. A social policy that is ineffective but still in use is
   1. drug enforcement.
   2. Social Security.
   3. the Earned Income Tax Credit.
   4. the home mortgage tax deduction.
5. Which of the following serves as the guiding principle for a systematic policy analysis?
   1. a policy's goals
   2. funding needed to implement the policy
   3. public opinion or support of the policy
   4. bipartisan support for the policy
6. You begin a new job at a nonprofit agency that serves victims of domestic violence. The job training program for victims requires that participants end their relationship with the abuser before starting training. You disagree with this policy. Why might you be interested in the historical background for this policy?
   1. Social welfare policies involve many complex phenomena and factors. You will want to understand the reasons for the policy before challenging it.
   2. You might find an exception or loophole that will let you serve some clients despite agency policy.
   3. You can find someone to blame for the policy.
   4. You can collect information that will support an ethics complaint against a coworker.
7. Policy analysis of efficiency looks at
   1. the cost-effectiveness of a policy.
   2. the amount of time it takes for the policy to be put into place.
   3. the amount of time it takes to work with a client.
   4. the underlying condition that caused the policy to be created.
8. After careful and systematic analysis, you determine that a particular approach to implementing a policy is most likely to accomplish what the policy’s designers intended. How would you best describe this implementation approach?
   1. efficient
   2. justifiable
   3. effective
   4. affordable
9. An example of an unintended consequence of a social policy is
   1. illegal sale of methadone to street addicts.
   2. reduction in poverty among seniors due to Social Security.
   3. reduction in crime due to tougher sentencing guidelines.
   4. improvement in infant's health due to W I C.
10. Your power analysis of a proposed policy suggests that many well-financed and organized groups are likely to oppose adoption of the policy. How would you describe this policy?
    1. administratively unfeasible
    2. economically unfeasible
    3. effective and efficiency
    4. politically unfeasible
11. Families headed by single mothers are among the most likely to be economically disadvantaged. One recent policy decision, to increase child support enforcement, was intended to help rectify this situation. Your analysis determines that this policy adversely impacts the father’s new family. Why might you support reversal of this policy?
    1. All policies that result in gender disparities should be eliminated.
    2. The best government is the least amount of government.
    3. Male opposition to child support enforcement makes the policy invalid.
    4. A good policy benefits at least one person without hurting anyone else.
12. Assigned the task of comparing two different policy approaches to a problem, you decide to evaluate the cost effectiveness of each option. Even though Option A is cheaper, you find that the program’s personnel prefer Option B. How does this impact the viability of your proposal?
    1. Approval by those outside of the program may be impaired.
    2. Effectiveness and efficiency may be undermined by poor implementation.
    3. Inadequate funding may be allocated to support the implementation.
    4. Public opinion of the proposal may be difficult to solicit.
13. The domestic violence shelter where you work was originally designed to provide safe shelter for women and children facing threats of physical violence. Over time, admission criteria have expanded to include threats of emotional abuse, so staff expertise to address emotional problems is not required. This is an example of
    1. subjectivity.
    2. effectiveness.
    3. an unintentional consequence.
    4. efficiency.
14. Usage of the food bank that you coordinate has increased substantially in the last year resulting in a review of operating policies. The review finds that you rely on undocumented reports of income to determine eligibility, so some of the recipients of donated food may not actually qualify for services. Why might your board refuse to change this policy?
    1. to improve efficiency
    2. subjectivity
    3. to improve effectiveness
    4. to meet the mission and goals of the program
15. In many areas of the country, over 40 percent of people eligible for supplemental nutrition programs (S N A P) do not participate. Apparently S N A P is not a fully valid federal program. How would you explain this lack of validity?
    1. as a political problem
    2. as an administrative problem
    3. as an economic problem
    4. as a problem in public perceptions

#### Essay Questions

1. Why is it imperative for policy analysts to understand the value premise of the policy as well as the underlying assumptions it has?
2. Discuss the different levels on which policy analysis frameworks can be used by social work practitioners.
3. Discuss some hidden issues that make a social policy such as mandatory drug testing for all employees a complex analysis.
4. Why is it important for a policy analyst to critically evaluate information or recommendations received from think tank organizations?
5. Identify and describe three of the seven major avenues for finding policy-relevant information.

#### ***Correct Answers to Multiple*** Choice Questions

1. c
2. a
3. a
4. a
5. a
6. a
7. a
8. c
9. a
10. c
11. d
12. b
13. c
14. b
15. d

### Chapter 4—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. According to the text, economic, social, and political discrimination often leads to poverty, which in turn results in the need for
   1. social programs.
   2. legislative action.
   3. an examination of American political priorities.
   4. widespread income redistribution.
2. The "frustration-aggression hypothesis" maintains that discrimination is a form of aggression activated
   1. when society becomes frustrated with economic policies.
   2. when individual needs become frustrated.
   3. by individuals with a psychiatric proclivity toward antisocial personality disorder.
   4. when rage is passively expressed.
3. According to the U.S. Census Bureau, whites are predicted to make up only 50 percent of the population, with other groups expected to account for the other half. When is this to happen?
   1. 2030
   2. 2040
   3. 2050
   4. The U.S. Census Bureau does not make any such assumptions regarding historically underrepresented populations.
4. The wage gap between women and men in the United States is
   1. nonexistent.
   2. shrinking slowly.
   3. expanding slowly due to states striking down affirmative action legislation.
   4. rapidly closing.
5. The Equal Rights Amendment (E R A)
   1. would have nullified all laws on the basis of gender.
   2. would have affected only public employment.
   3. was ratified by less than half of the state legislatures.
   4. would not have affected property rights of married women.
6. Which statement is not true?
   1. The payoff from a college degree lifts lifetime earnings, although that advantage is lessened for many Black and Hispanic college graduates due to high debt levels and lower wages.
   2. In 2018, one in three Black households headed by a single female were living below the poverty line.
   3. The infant mortality rate for Black women is the same as for White, Asian, and Hispanic women.
   4. Blacks are incarcerated at more than five times the rate of Whites.
7. Fill in the blank is used to describe people whose gender identity corresponds to their sex at birth.
   1. Transgender
   2. Transexual
   3. Nonbinary
   4. Cisgender/cis
8. Why would you choose to spend a significant amount of your time at intake with a Hispanic client to make sure you understand his/her family and cultural background?
   1. A language difference might hinder communication.
   2. Hispanic Americans are a particularly diverse group with family histories from 22 different countries.
   3. Many Hispanic Americans have relatively little formal education.
   4. Hispanic Americans can command more time and attention.
9. A classmate with Asian heritage has been assigned to your group to complete a class project. What would be the best example of subtle “model minority” discrimination toward this person?
   1. Expecting that this person do his/her fair share of the work.
   2. Expecting that this person attend group meetings.
   3. Disagreeing with every suggestion that this person makes.
   4. Supporting every suggestion that this person makes.
10. Legal remedies for discrimination are many in America, but require individuals who have experienced discriminatory behavior to assert their rights. For which disadvantaged group is this particularly difficult?
    1. Asian Americans
    2. Temporary guest workers
    3. Women
    4. People with Disabilities
11. Ageism differs from most other forms of discrimination because all people, if they are lucky, age. In a time when younger Americans are acutely aware of generational disparities in the funding burden for Social Security, and older Americans are enjoying good health far later in life, where is the clearest expression of continuing ageism?
    1. in the workplace
    2. in movies that equate aging with mental decline
    3. in advertisements that glorify youthfulness
    4. in the home and family environment
12. The Americans with Disabilities Act (A D A) extended civil rights protections to people with disabilities. How would you describe the way that A D A understands the concept of “disability?”
    1. as a chronic disease or condition
    2. as a work impairment
    3. as a social challenge requiring adjustments by society
    4. as a personal challenge to be faced on an individual basis
13. That individuals hold prejudicial attitudes because of their socialization is an example of
    1. a Marxian explanation of prejudice.
    2. a discounted theory.
    3. the normative-cultural explanation of prejudice.
    4. the frustration-aggression hypothesis of discrimination.
14. As a job counselor, you often screen clients before referring them to potential employers. One employer has never hired a person of color based on your referral. Why might you continue to refer candidates from historically underrepresented groups to this employer?
    1. You are a positive thinker who likes to believe the best of everyone, even employers.
    2. Some of your clients are desperate enough to try anything.
    3. You realize that to refuse to refer qualified candidates is a violation of civil rights legislation.
    4. You believe that all it takes is one good hire to change this employer’s hiring practices.
15. What is the most comprehensive welfare reform legislation since the New Deal to affect legal and illegal immigration in the United States?
    1. Personal Responsibility and Work Opportunity Reconciliation Act (P R W O R A)
    2. U S A Patriot Act
    3. The Voting Rights Act Reauthorization and Amendments Act of 2006
    4. Enhanced Border Security Act

#### Essay Questions

1. How can we, as social workers, combat prejudice expressed through the "normative cultural" explanation?
2. In what ways has poverty become feminized, and why do women tend to be more impoverished than their male counterparts?
3. How would you explain the existence of the irrational fear of homosexuality that is called homophobia?
4. What would your response be to a college educated White American who claimed to be victimized by reverse discrimination and who expected preferential treatment to address this claim?
5. How are racism and discrimination a social welfare policy issue? Provide three concrete examples of how these are intertwined.

#### Correct Answers to Multiple Choice Questions

1. a
2. b
3. c
4. b
5. b
6. c
7. d
8. b
9. d
10. b
11. a
12. c
13. c
14. c
15. a

### Chapter 5—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. The concept of culture of poverty
   1. first came into being during the Great Depression.
   2. relates to poverty being transmitted intergenerationally.
   3. can also be applied to African cultures.
   4. has been discredited by the Republican Party.
2. Charles Murray's 1994 book, *The Bell Curve*, argued that
   1. poverty was caused by society's oversupply of labor.
   2. poverty was caused by an unequal educational system.
   3. socioeconomic inequality was due to lack of genetic intelligence.
   4. minimum wage increases cause job loss.
3. One reason for the increase in the numbers of working poor is due to the
   1. loss of high-paying manufacturing jobs in this country.
   2. increased subsidies under T A N F.
   3. slow increase in the minimum age for receiving Social Security benefits.
   4. loosening of food stamp eligibility rules.
4. The poverty line and the poverty threshold
   1. are not used to measure poverty anymore.
   2. measure poverty, but they are a bit different.
   3. have been shown to be too high.
   4. are the same statistical measures.
5. The rural poor are more likely than the urban poor to
   1. be unemployed.
   2. live in chronic long-term poverty.
   3. rely on public assistance.
   4. rely on family and friends for help.
6. The concept of public assistance programs providing only maintenance
   1. is related to unlimited time requirements on welfare.
   2. is connected to the parallel food stamp program.
   3. is shown by regulations not promoting the accumulation of assets.
   4. relates to the loss of prevention programs under Medicaid.
7. Your client expresses discomfort with her lifestyle because both of her sisters live in larger and newer houses in a better part of town. The sense of deprivation is most similar to the idea of
   1. absolute poverty.
   2. area poverty.
   3. relative poverty.
   4. case poverty.
8. One who thinks poverty results from exploitation by capitalists who depresses wages by having workers compete for jobs is best called
   1. an advocate of the free market.
   2. a member of the Radical School.
   3. a member of the Republican Party.
   4. a social worker.
9. According to the University of Michigan’s Panel Study of Income Dynamics, the most common events impacting the poverty status of a family include job loss, marriage dissolution, and childbirth. Who would you expect to be most likely poor?
   1. a single mother with children
   2. a married couple whose primary wage earner recently lost a job
   3. an unmarried woman
   4. an unmarried man
10. Traditional poverty measures have been determined to be inadequate due to a number of factors. The new Supplementary Poverty Measure is better primarily because
    1. some people own cars that are more fuel efficient than others.
    2. some people spend more money on food than others.
    3. cost of living varies widely from one part of the country to another.
    4. some jobs require fancier and more costly clothing than others.
11. Almost one in four U.S. workers lives in or around the edges of poverty. Less than half of the parents owed child support in 2017 received the full amount. The authors do not connect these two facts; however, what inference do you think is the most likely to be correct?
    1. Many absent fathers do not want to pay child support.
    2. Many absent fathers must choose between paying child support and living in poverty themselves.
    3. Many absent fathers are unemployed.
    4. Many absent fathers are incarcerated.
12. There are many critics of the way the official unemployment rate is determined. What would you say is the most significant criticism?
    1. The unemployment rate understates the number of workers by eliminating those who have become discouraged and who have accepted part-time work.
    2. The unemployment rate includes teenagers who should be in school.
    3. The unemployment rate does not include stay-at-home mothers.
    4. The unemployment rate does not include undocumented immigrants.
13. Your client loses his job because the company he worked for could not compete with the less costly products produced in another company. How would you describe the cause of his unemployment?
    1. frictional
    2. area poverty
    3. dual labor markets
    4. structural
14. Why would you as a social worker be in favor of the Living Wage movement?
    1. The movement seeks to eliminate minimum wages which depress the number of jobs available.
    2. The movement seeks to pass national legislation that will increase the minimum wage.
    3. The movement seeks to establish a living wage that is equivalent to the poverty line for a family of four.
    4. The movement seeks to reduce taxes that pay for social services.
15. Your client works on a regular basis, but some weeks it is part-time and others it is full-time. When her hours are low, she makes use of the community food pantry. If you were to help her become eligible for the supplemental nutritional assistance program, what would your approach to helping be called?
    1. alleviative
    2. preventive
    3. curative
    4. compassionate

#### Essay Questions

1. What is the difference between absolute and relative poverty? Which is given more focus in contemporary social welfare policy?
2. What structural problems attributed to the poverty index does the Supplementary Poverty Measure resolve? Which are not resolved?
3. What are the differences between the primary and secondary labor markets?
4. What characteristics of those that are economically disadvantaged are not addressed by individual development accounts?
5. When might it be appropriate to obtain credit through the alternative financial services sector?

#### Correct Answers to Multiple Choice Questions

1. b
2. c
3. a
4. b
5. b
6. c
7. c
8. b
9. a
10. c
11. b
12. a
13. d
14. c
15. a

### Chapter 6—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. The shift from a national reliance on public social services to a renewal of the voluntary sector since President Reagan is
   1. an example of improving efficiency by relying on private social services.
   2. a movement that has been primarily advanced by Republican presidents.
   3. based on rapidly rising charitable contributions for social services.
   4. similar to the social welfare systems in Europe.
2. In American social welfare, the voluntary sector was the first
   1. modern social welfare institution.
   2. to create public almshouses.
   3. to eliminate character tests before receipt of services.
   4. to separate charity from religious impulses.
3. In addition to providing social services, Fill in the blank has been the source of efforts to advance the rights of disenfranchised populations.
   1. the commercial sector
   2. the elite sector
   3. the business community
   4. the voluntary sector
4. Which statement is true?
   1. Celebrity philanthropy is more social welfare and less entertainment.
   2. Large nonprofits, such as universities and hospitals, have paid executive salaries comparable to those managing corporations of similar size.
   3. Super-P A Cs have been open and forthright with the identity of its donors.
   4. The I R S has historically been strong in its judicious approval for nonprofit applications.
5. Today, much social service provision exists in the form of the Fill in the blank, whose member groups collected over five billion dollars in 2012.
   1. the Roman Catholic Church
   2. the congregations in the Southern Baptist Convention
   3. the United Way
   4. public schools
6. Because of a scandal, local contributions to the community food pantry in your town have declined. People in need are now being referred to the state social service office to apply for supplemental nutritional assistance. How would you describe this change?
   1. A shift from public to private responsibility for food assistance.
   2. An opportunity for social entrepreneurs to establish profitable programs without government assistance.
   3. A shift from the voluntary sector to the federal government.
   4. A shift from the voluntary sector to a human services corporation.
7. You see an advertisement on television seeking volunteers to support a social service program. The ad emphasizes a concern for community as opposed to personal gain and the freedom to conform to changes in local priorities. What structural interest is most likely represented in the ad?
   1. Human service corporations
   2. Welfare bureaucrats
   3. Clinical entrepreneurs
   4. Traditional voluntary sector providers
8. Funding for social services in your state is being challenged, and many in the legislature seem to want to cut funding. If you were to make the argument before a state committee that social welfare services were both legitimate and necessary, but need to be delivered in an efficient and coordinated system, you are most likely to be
   1. an executive in a human services corporation.
   2. a welfare bureaucrat.
   3. a clinical entrepreneur.
   4. an officer in a nonprofit organization.
9. You are asked to testify before a federal committee regarding licensing of social workers. If your testimony emphasized the importance of including licensed social workers as professionals qualified to invoiced Medicare and Medicaid for services, you are most likely to be
   1. an executive in a human services corporation.
   2. a welfare bureaucrat.
   3. a philanthropist.
   4. an officer in a nonprofit organization.
10. You become convinced that very little is being done to help a specific marginalized group (e.g., ex-offenders). Which structural interest is most likely to respond to this unmet need?
    1. Human service corporations
    2. Welfare bureaucrats
    3. Clinical entrepreneurs
    4. Voluntary sector providers
11. You are a consultant for a local nonprofit organization that is concerned about a decline in contributions. This nonprofit provides social services to those who are impacted by poverty. What would you recommend as the first step to improve fundraising?
    1. An increase in the number of grant applications filed with private foundations
    2. Hiring a lobbyist to work to obtain state funds through the legislature
    3. Improved maintenance of the records for individual contributors, more frequent communication with these contributors to tout your accomplishments
    4. An increase in the number of federal and state grant applications
12. Why might one agree with the statement that “reliance on the voluntary sector to address the social problems associated with those who are marginalized is problematic?”
    1. None of the funding streams that support the voluntary sector have the needs of the marginalized as their primary interest.
    2. The voluntary sector is too diverse with too many agencies.
    3. The voluntary sector has not historically focused on social problems associated with marginalized people.
    4. Marginal interests in Americans have failed to organize to address their own needs.
13. Your job is to plan for the future of the organization for which you work. You determine that your organization is unlikely to be able to hire competent executives with the current salary structure in order to compete effectively with other organizations. Who are you most likely to be?
    1. An executive in a human services corporation
    2. A welfare bureaucrat
    3. A social entrepreneur
    4. An officer in a nonprofit organization
14. What is the most likely explanation for the contemporary emphasis on providing social welfare services through faith-based organizations?
    1. Evidence that faith-based services meet client needs more efficiently and effectively
    2. An ideological commitment to smaller government
    3. An increase of compassion among conservatives
    4. Evidence that faith-based services create less dependency than public services
15. If you are advocating efficiency, client responsiveness, and aggressive business practices that are suffused with social consciousness, you are most likely to be
    1. an executive in a human services corporation.
    2. a welfare bureaucrat.
    3. a social entrepreneur.
    4. a candidate running for office.

#### Essay Questions

1. What difference do you see as being most significant between the ideology of human service executives and social entrepreneurs?
2. What difference do you see as being most significant between the perspectives of social entrepreneurs and clinical entrepreneurs?
3. How have members of marginalized groups secured positions within welfare bureaucracies?
4. How has the voluntary sector been important to U.S. social welfare?
5. What is commercialization, how does it serve nonprofits, and how has it changed nonprofit organizations in recent decades?

#### Correct Answers to Multiple Choice Questions

1. b
2. a
3. d
4. b
5. c
6. c
7. d
8. b
9. a
10. d
11. c
12. a
13. d
14. b
15. c

### Chapter 7—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. The argument that government should deploy only “safety net” social programs as a last resort is most likely to be made by
   1. a political conservative.
   2. a nonprofit corporation.
   3. a political liberal.
   4. a clinical entrepreneur.
2. One of the clearest examples of the government contracting out social welfare obligations is
   1. V A hospitals.
   2. Pell grants.
   3. S N A P.
   4. Medicare and Medicaid.
3. Preferential selection means that the organization providing social services
   1. serves all clients on an as-needed basis.
   2. serves the neediest clients first.
   3. differentiates clients according to their effect on organization performance.
   4. is the best at providing those services of all providers in that geographical region.
4. Proponents of privatization of social welfare services argue that a competitive environment is more likely to result in cost-effective services. The history of Medicare suggests that this argument is
   1. only partially correct.
   2. completely unsubstantiated by any Medicare examples.
   3. completely correct.
   4. a good example to guide privatization in other social service arenas.
5. Social work “exceptionalism” refers to
   1. the special accreditation of social work educational programs by the Council on Social Work Education.
   2. the unique person-in-environment perspective that social workers bring to the practice arena.
   3. the idea that the tasks performed by social workers are more important than those tasks performed by many other workers.
   4. the fact that social work is the only human service profession to have state licensing in all 50 states on the masters level.
6. While watching a televised news commentary, you hear one of the guests argue that private delivery of social welfare services is always more efficient than public services. Which of the following would this guest be most likely to support?
   1. The issuance of government vouchers to pay for health insurance
   2. Expansion of the tax deduction for charitable contributions
   3. Elimination of public funding for social welfare services
   4. Limiting government funding of social welfare services for only those who are truly needy
7. Which of the following statements is most like to reflect the viewpoint of a liberal social activist?
   1. The corporate profit motive is a strong incentive for human service corporations to develop innovative social service delivery mechanisms to become more efficient.
   2. Private practice social work is not fully compatible with a professional commitment to the social welfare of disadvantage people.
   3. By mimicking the best practices of the business world, privatization is likely to improve the delivery of social welfare services.
   4. Privatization of social welfare services leverages the access to private capital that public financing cannot.
8. How would you categorize this statement, “once for-profit providers gain a significant share of a market, even nonprofit providers are likely to adopt commercial practices and services are likely to be negatively impacted?”
   1. Most likely spoken by a proponent of corporatization
   2. Most likely spoken by an executive at a human service corporation
   3. Most likely spoken by an advocate of voluntarization
   4. Most likely spoken by a political conservative
9. Preferential selection results when
   1. eligibility for services is determined, in part, by the competencies of the service providers.
   2. eligibility for services is determined, in part, by the mission of the organization.
   3. eligibility for services is determined, in part, by the effect providing services may have on organizational performance (i.e., profitability).
   4. eligibility for services is determined, in part, on the extent of client need.
10. Life care services to the aged in continuing care retirement communities is an example of
    1. creaming clients in order to maximize corporate profits.
    2. determining client needs and responding accordingly.
    3. meeting the clients where they are.
    4. providing social services in a cost efficient manner.
11. Imagine that your community has only two hospital systems that compete on everything except price. You consider this situation to be an oligopoly. How would you describe the delivery of health care in your community?
    1. The two hospital groups compete on service to the betterment of the patients.
    2. The absence of effective price competition is likely to lead to cost inefficiencies.
    3. The two hospital groups compete on quality of care to the betterment of the community.
    4. The delivery of health care in this community depends on the commitment to quality care that each health care professional makes as part of his/her training.
12. If you believe that there is an inherent tendency in free markets to direct resources toward the affluent and away from those impacted by poverty, then you are most likely to
    1. support nonprofit organizations.
    2. support social entrepreneurial enterprises.
    3. support government delivery of social welfare services.
    4. support privatization.
13. How would you explain the dominant position of human service corporations in several areas of social welfare provision?
    1. Human service corporations provide higher quality services than the nonprofit sector.
    2. Human service corporations are relatively unfettered by government regulation and have easy access to capital from commercial sources.
    3. Human service corporations provide social welfare services more efficiently than the nonprofit sector.
    4. Human service corporations have not had to deal with the unionization of human service workers that has taken place in the nonprofit sector.
14. If you believe that for-profit firms provide access to the capital needed for expanding social services, that for-profit firms represent the potential for greater innovation in the delivery of social services, and that for-profit firms have access to higher levels of managerial sophistication, then
    1. you are likely to be opposed to privatization.
    2. you are likely to be a critic of those who reject capitalism.
    3. you are likely to be open to employment as a practitioner in a for-profit firm.
    4. you are likely to be one of those social workers who believe you are holding the highest moral ground.
15. If you value freedom, autonomy, and prestige, it is most likely that you
    1. seek employment as a private practitioner.
    2. seek employment in the for-profit sector.
    3. seek employment in the public sector.
    4. seek employment in the nonprofit sector.

#### Essay Questions

1. What contributions have business leaders made to U.S. social welfare?
2. How would you respond to Harry Specht and Mark Courtney’s criticism of private practice in *Unfaithful Angels*?
3. What does David Osborne (in *Reinventing Government*) suggest for the integration of the public and private sectors? What is your opinion regarding the feasibility of this suggestion?
4. To what does the concept of preferential selection refer? What are the pros and cons?
5. What are the implications of the oligopolization of human services?

#### Correct Answers to Multiple Choice Questions

1. a
2. d
3. c
4. b
5. c
6. a
7. b
8. c
9. c
10. a
11. b
12. d
13. b
14. c
15. a

### Chapter 8—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. The author believes that currently, the public policy process is
   1. receptive to input from marginalized groups.
   2. efficient and effective at implementing policy changes to respond to immediate needs for the general welfare.
   3. reflective of the values and priorities of the elite.
   4. fair and equitable.
2. When considering the social stratification of the population, Fill in the blank may find themselves in the most subjugated position, with limited mobility reducing social interaction.
   1. working/welfare poor
   2. underclass
   3. organized workers
   4. professionals
3. What term do politicians use for minor tasks for constituents, like tracking down a missing Social Security check or helping veterans get medical care?
   1. Lobbying
   2. Exceptions
   3. Casework
   4. Relief
4. Which of these programs is not subject to the federal budget cycle?
   1. Social entitlement programs, like Social Security
   2. Environmental programs, like the Environmental Protection Agency
   3. Educational programs, like Head Start
   4. Food and nutrition programs, like W I C
5. Who brings the least resources to bear on the political process?
   1. Lobbyists
   2. Labor
   3. Business
   4. Social advocacy groups
6. Upset that state budget cuts have curtailed funding for major programs serving people with disabilities, you organize a protest in your state capital with placards, large crowds, and public speakers. How would you best describe yourself with regards to your understanding of the policy process?
   1. A social activist
   2. A rationalist
   3. An incrementalist
   4. An institutionalist
7. According to your text, which of these statements is true about advocacy groups within social welfare?
   1. Decreases in the number of governmental agencies have made it easier to track policy developments and changes in administrative procedures.
   2. The escalating costs of influencing social policy is beyond the means of most welfare advocacy organizations.
   3. Changes in the policy process have assisted the work of welfare advocacy organizations.
   4. Many rank among the top 100 lobbyists on Capitol Hill.
8. You expect that the national government will progressively expand social programs until the basic needs of the entire population are guaranteed as rights of citizenship. You are most likely to be described as someone who embraces a(n) Fill in the blank conception of social welfare.
   1. populist
   2. institutional
   3. residual
   4. rational
9. You believe that social welfare benefits should be available to people in America only after they have done all that they can to take care of themselves by working, relying on family and friends to help during rough times, and exhausting the help local nonprofits offer. You are most likely to be described as someone who embraces a(n) Fill in the blank conception of social welfare.
   1. Progressive
   2. institutional
   3. incremental
   4. residual
10. Your policy proposal seems to have fallen on deaf ears at your state’s Capitol. None of staffers working for legislators appear interested in your ideas. At what stage of the policy process has your proposal failed?
    1. Formulation
    2. Legislation
    3. Implementation
    4. Evaluation
11. You suggest a change in your agency that you believe will improve services to your clients, and you get approval to make this new change. Two months after you think the change has been made, you discover that two remote sites are still operating under the old rules. At what stage of the policy process has your proposal failed in those two sites?
    1. Formulation
    2. Legislation
    3. Implementation
    4. Evaluation
12. You work three years with a community collaborative promoting extension of food benefits to ex-offenders. A state legislator has sponsored the bill, but the Speaker of the House does not refer it to committee until the last day of the legislative session. At what stage of the policy process has your proposal failed?
    1. Formulation
    2. Legislation
    3. Implementation
    4. Evaluation
13. The author contends that the lack of influence over public policy by lower socioeconomic groups is built into the government decision process. How is that best indicated?
    1. By non-decision making in which the interests of lower socioeconomic groups do not even come up for consideration on the agenda.
    2. By making it more difficult for lower socioeconomic groups to vote.
    3. By refusing to accept donations from lower socioeconomic groups and the advocacy organizations that represent them.
    4. By conducting government decision making behind closed doors.
14. Involvement of social workers in the formulation of social policy has been diminishing for more than 40 years. How would you explain this trend?
    1. Social workers are not interested in policy changes that might benefit their clients.
    2. Opportunities do not exist for social workers to work in policy positions.
    3. Social workers have opted for direct service activity, in which they have little opportunity for direct involvement in social policy.
    4. Policy practice is outside of the scope of state licensing requirements.
15. If social workers are sincere about making services available to their clients, as stated in the N A S W Code of Ethics, then Fill in the blank is professional obligation.
    1. changing political parties
    2. conducting program evaluations
    3. engaging in high visibility political activities
    4. some form of political practice

#### Essay Questions

1. In your opinion, what is the most important phase of the policy process? Why?
2. When a policy is enacted, does this ensure implementation? Why or why not?
3. Why does the author insist that formulating social welfare policy in the United States is a"complicated, arduous, and often discouraging process?"
4. What are the primary obstacles to public policy reflecting the interests of all citizens to the greatest extent possible?
5. What are the primary obstacles to you pursuing a career in policy practice rather than direct practice?

#### Correct Answers to Multiple Choice Questions

1. c
2. b
3. c
4. a
5. d
6. a
7. b
8. b
9. d
10. a
11. c
12. b
13. a
14. c
15. d

### Chapter 9—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. An example of a targeted tax expenditure is
   1. charitable contributions.
   2. home interest.
   3. Earned Income Tax Credit (E I T C).
   4. tax-deferred savings programs.
2. Progressive taxation
   1. collects a larger share of income from people with high incomes than from low incomes in the form of taxes.
   2. was a temporary experiment during the 1930s that has since been discontinued.
   3. has been supported by traditional conservatives since the colonial period in America.
   4. was a campaign pledge by Reagan that helped him win the presidency in 1980.
3. Which statement is true?
   1. Taxation in the United States is much heavier burden compared to that of other industrialized nations.
   2. Many voters prefer to divert income to public programs through taxes, instead of keeping the income for themselves.
   3. Most taxpayers now pay more in Social Security withholding than they do in income taxes.
   4. Every state has an income tax.
4. From a conservative perspective, there is an inverse relationship between taxation to support government social programs and
   1. equity.
   2. autonomy.
   3. opportunity.
   4. efficiency.
5. Why is the refundability of a tax credit important to lower socioeconomic strata in American society?
   1. These credits put money in the hands of those who are poor.
   2. These credits increase the retirement accounts of those who are poor.
   3. These credit reduce the income tax payments of those who are poor.
   4. These credits are not available to the wealthy.
6. If, on April 15 of each year, you file your federal income tax return with gratitude that so much misery is partially alleviated because of U.S. safety net programs, you are probably
   1. a traditional conservative.
   2. a libertarian.
   3. a progressive.
   4. an anti-tax supporter.
7. If you believe that unregulated capitalism skews the distribution of resources and opportunities leaving subgroups vulnerable to income, employment and health insecurity, then you are probably
   1. a traditional conservative.
   2. a libertarian.
   3. a progressive.
   4. an anti-tax supporter.
8. What do the three tax policies that have been central to U.S. social policy have in common?
   1. All three have increased over time.
   2. All three are progressive.
   3. All three are regressive.
   4. All three were enacted to fund social programs.
9. A conservative is most likely to support tax increases for
   1. military expenditures.
   2. income redistribution from higher earners to lower earners.
   3. improvements in higher education.
   4. transportation infrastructure.
10. Regardless of your household income, if you owe more money than you have managed to accumulate in assets, then you are most likely to be
    1. unemployed.
    2. underemployed.
    3. working part-time.
    4. asset poor.
11. State and local taxes in the United States are noted for being regressive (i.e., heavily based on sales taxes), asset-based (e.g., property taxes), and
    1. uniformly progressive (income taxes).
    2. careful to avoid punitive effects on lower income strata.
    3. almost wildly inconsistent from state to state.
    4. more evenly balanced than federal taxes.
12. If you qualify for food assistance and receive an Earned Income Tax refund from the federal government each year, you are most likely to be
    1. a senior living on Social Security.
    2. an employed single parent with children.
    3. unemployed.
    4. a college student.
13. With so much political pressure at the federal level to balance the budget, direct income transfers to those living in poverty, a discretionary federal program, are likely to be in danger. As a social activist, what alternative federal mechanism would you advocate to replace direct income transfers?
    1. In-kind benefits
    2. The Supplemental Nutritional Assistance Program
    3. Self-help groups
    4. Refundable tax expenditures
14. What is the most challenging aspect of alleviating poverty through refundable tax expenditures?
    1. Budgetary constraints on tax expenditures
    2. Annual competition for Congressional allocations to fund tax expenditures
    3. Protecting low-income people from predatory tax return preparation services
    4. Educating low-income people about how to obtain the refunds
15. From a progressive perspective, what argument of the anti-tax movement is likely to be most persuasive?
    1. Public programs cannot be trusted.
    2. Public programs are not effective.
    3. As a group, the top quintile already pays a larger proportion of federal taxes than their proportion of national income.
    4. Public programs interfere with the efficient operation of the free market.

#### Essay Questions

1. How does Harry Hopkins saying "Tax, tax; spend, spend; elect, elect!” apply to contemporary political debates in America?
2. Does tax policy currently benefit special interest groups? Why or why not?
3. How does tax law affect the revenues of nonprofit organizations?
4. What factors account for the low tax rate in the United States compared to other O E C D (Organization for Economic Cooperation and Development) nations?
5. What are the advantages and disadvantages of converting anti-poverty programs to tax expenditures instead of direct welfare benefits?

#### Correct Answers to Multiple Choice Questions

1. c
2. a
3. c
4. b
5. a
6. c
7. c
8. a
9. a
10. d
11. c
12. b
13. c
14. d
15. c

### Chapter 10—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. Which of these statements is true?
   1. About half of all individuals age 65 and older receive Social Security benefits.
   2. The current retirement age is 73.
   3. No matter when you retire, the benefit amount you receive is the same.
   4. Social Security lifts more people out of poverty than any other social program.
2. The problem with Social Security is that
   1. the federal government borrows from the Social Security trust fund.
   2. too many workers are paying into the system.
   3. there are too many new workers.
   4. it does not help the target group.
3. The dependency ratio is
   1. the number of current workers it takes to support a retired worker.
   2. the number of dependents a worker supports for tax exemption purposes.
   3. the number of elderly receiving Social Security benefits.
   4. the difference between income and Unemployment Insurance benefits.
4. Which is N O T true?
   1. Political conservatives and free market economists argue that Social Security discourages savings.
   2. Temporary workers are more likely to receive Unemployment Insurance benefits.
   3. Unemployment Insurance hopes to help stimulate the economy during recessions by providing the unemployed with the necessary cash to purchase goods and services.
   4. The specific laws governing W C vary from state to state, and there is little consistency either in benefit levels or in the administration of the programs.
5. Regular Unemployment Insurance benefits period is Fill in the blank weeks.
   1. 12
   2. 26
   3. 40
   4. 52
6. Largely because of Social Security, the nation’s elderly poverty rate has fallen over the last 50 years to Fill in the blank percent in 2019.
   1. 29
   2. 33
   3. 10.5
   4. 4.7
7. The C E O of a company and the janitor of a company pay the same $56 flat tax a year regardless of their income in Unemployment Insurance, although benefits are capped and the higher earner receives a smaller portion of previous income. Thus, Unemployment Insurance is a
   1. Regressive Tax
   2. Progressive Tax
   3. Means-Tested benefit
   4. Eligibility defined
8. Without Social Security, what percentage of elderly Americans would live below the poverty line?
   1. 16.7 percent
   2. 38 percent
   3. 65 percent
   4. 80.2 percent
9. Social Security benefits will begin to exceed tax collections in
   1. 2035.
   2. 2045.
   3. 2055.
   4. 2065.
10. The Bush Plan to modify Social Security was unlikely to garner enough political support to pass because
    1. old people do not like to change tradition.
    2. old people did not vote for Bush and thus were unlikely to support any of his policies.
    3. Republicans do not support any policies that affect older Americans.
    4. older people vote and they do not like their income support fiddled with.
11. The Bush plan would have
    1. diverted some payroll taxes into private accounts that workers could invest in the stock market.
    2. restructured Social Security to allow workers under age 35 to divert a portion of their Social Security payroll taxes into private investment accounts.
    3. assured lower-income workers of higher returns.
    4. turned the United States into a Socialist country.
12. Women are less likely to receive Unemployment Insurance benefits because they
    1. are more likely to be employed by temporary agencies than are men.
    2. are more likely to make very high wages than men.
    3. aren’t likely to quit their jobs.
    4. are eligible for T A N F benefits.
13. John has recently become unemployed. In terms of the policies discussed in this chapter, he is better off in
    1. a state with a much lower unemployment rate than average.
    2. a state with a rich oil industry.
    3. a state with a large coastal region.
    4. a state with a higher unemployment rate than average.
14. Mark lives in a state with very low unemployment rates. He recently lost his job because he refused to work for less than the prevailing wage during a strike at his factory. Mark did not participate in the strike.
    1. He is ineligible for unemployment benefits.
    2. He is eligible for unemployment benefits for 53 weeks.
    3. He is eligible for unemployment benefits for 26 weeks.
    4. He must get a temporary job in order to qualify for unemployment benefits.
15. The Fill in the blank shows that older adults spend more money on health care and pharmaceuticals than the general population, and those costs are rising faster than the overall rate of inflation.
    1. Aging Coefficient
    2. Elderly Index
    3. Dependency Ratio
    4. Superannuation

#### Essay Questions

1. For what does the current Social Security Act provide?
2. Discuss the trust funds into which Social Security and Medicare are divided. Include the names and mechanisms of governance.
3. Provide the reasons that Social Security is considered a "stellar example of a program that has worked." Are these reasons valid? Why or why not?
4. Compare and contrast the opinion of political conservatives and political liberals on Social Security. Explain.
5. Describe how the unemployment benefits system operates. Include eligibility criteria, the reasons for ineligibility, length of eligibility at the federal at state levels, and any other considerations that may be relevant.

#### Correct Answers to Multiple Choice Questions

1. d
2. a
3. a
4. b
5. b
6. c
7. a
8. b
9. b
10. d
11. a
12. a
13. d
14. c
15. b

### Chapter 11—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. A majority of federal dollars are spent on
   1. income security programs.
   2. debt interest.
   3. military defense.
   4. health care.
2. What do we mean when we say that T A N F is now a disentitlement?
   1. No person is entitled to assistance.
   2. People can expect to receive assistance if needed.
   3. Beneficiaries must meet certain income thresholds.
   4. Beneficiaries must meet with their case manager on a regular basis.
3. There are three major cash-based public assistance programs in the United States. Which one in the list below is not one of them?
   1. T A N F
   2. Medicare
   3. S S I
   4. General Assistance
4. Which of the following statements is true?
   1. Many families on T A N F include an able-bodied father who refuses to work.
   2. Recipient mothers have more children to collect greater benefits.
   3. Teen parents made up less than 2.7 percent of the T A N F caseload
   4. Most welfare recipients are Black Americans and Hispanic Americans.
5. When President Clinton promised to "End welfare as we know it,” he intended to
   1. end welfare forever.
   2. modify welfare to make it more efficient and effective.
   3. punish immoral young women.
   4. pacify the radical left.
6. In 2020, the average federal S S I payment was $Fill in the blanka month.
   1. 1,500
   2. 1,250
   3. 500
   4. 780
7. One of the reasons people oppose welfare is that
   1. most welfare families include a father who refuses to work.
   2. people need an incentive to work, and welfare is a disincentive.
   3. it is better to spend money on foreign aid.
   4. the church opposes welfare.
8. What is the percentage of T A N F recipients who eventually return to it?
   1. 75
   2. 25
   3. 15
   4. 10
9. What is the percentage of T A N F children who live only with their father?
   1. 10
   2. 1
   3. 20
   4. 35
10. Following the implementation of P R W O R A, the size of T A N F caseloads
    1. has no relationship to poverty rates.
    2. decreases with poverty rates.
    3. increases with poverty rates.
    4. decreases with unemployment.
11. In 2020, the number of S S I recipients who were children is
    1. 6.5 million.
    2. 790,000.
    3. 1.2 million.
    4. 200,000.
12. What amount of resources will disqualify a person from receiving S S I benefits?
    1. More than $5,000
    2. More than $4,000
    3. More than $3,000
    4. More than $2,000
13. Which of these statements is true?
    1. Older adults cannot qualify for S S I, if they already receive Social Security.
    2. SSI is the only source of federal income support for families who have children with disabilities.
    3. General Assistance benefits are the same from state to state.
    4. Public assistance programs like T A N F incentive marriage.
14. John was born in a lower-income neighborhood and has had a life of privation. There wasn’t a good school in his neighborhood, and as a result, his education was very deficient. John has had difficulty finding a good job, in particular because he does not own a car and public transportation is very inefficient in the city he lives in. He has had a couple of runs-in with the law and likes to drink. According to welfare reformers of the 1990s he is
    1. behaviorally poor.
    2. cash poor.
    3. suffering the result of structural inequalities in his social environment.
    4. in need of a good woman.
15. The T A N F block grant has four specific work requirements. Which of the following is N O T one of the work requirements?
    1. A state must require nonexempt unemployed parents or caregivers to participate in community service after receiving assistance for two months.
    2. States must outline how they will require a parent or caregiver receiving benefits to engage in work not later than 24 months after they receive assistance.
    3. A state must meet a work participation rate for all families of 50 percent.
    4. Participants must work 40 hours a week in a job with benefits.

#### Essay Questions

1. Name and describe the major public assistance programs in U.S. social welfare policy.
2. Discuss two of the myths that underlie the discussion surrounding public assistance.
3. Using information from class and the text, argue for or against the following statement regarding public assistance: "It is easy to get on public assistance and too many undeserving people are receiving benefits."
4. Do T A N F benefits influence decisions relating to family composition by encouraging women to head their own households? Why or why not?
5. Discuss the evolution of the Aid to Families with Dependent Children (A F D C) program, mentioning key dates in its development.

#### Correct Answers to Multiple Choice Questions

1. c
2. a
3. b
4. c
5. b
6. d
7. b
8. a
9. a
10. c
11. c
12. d
13. d
14. a
15. d

### Chapter 12—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. Approximately how many million Americans lack health insurance coverage?
   1. 60
   2. 13
   3. 22
   4. 33
2. Health care in the United States is a contentious issue because people disagree on whether
   1. health care should be attached to public assistance.
   2. people should have the right to die movement.
   3. access should be a right or a privilege.
   4. it should consider the increase in infant mortality in the United States.
3. Health savings accounts are
   1. an alternative to Medicare.
   2. a tax-free shelter for people with high-deductible health insurance.
   3. an opportunity for those who are economically disadvantaged to access further health coverage.
   4. not tax-sheltered accounts.
4. An individual medical savings account is
   1. an idea pushed by liberals.
   2. a program that largely benefits for those impacted by poverty.
   3. an idea supported by conservatives.
   4. freely accessible to all.
5. A single-payer system would have
   1. discontinued private health insurance coverage.
   2. the complete elimination of private medical care.
   3. death panels.
   4. to create all new hospitals.
6. Lauren is 19 weeks pregnant, suffering from severe eclampsia, and chooses to terminate the pregnancy. Which is true?
   1. Federal funds can be used to pay for the abortion.
   2. No funds, federal or private can be used to pay for the abortion.
   3. Either federal or private funds can be used to pay for the abortion.
   4. Only private funds can be used to pay for the abortion.
7. Which country is the only major industrialized country that does not provide health coverage for all its citizens?
   1. China
   2. France
   3. Austria
   4. United States
8. Most health care costs in the United States are paid
   1. by private insurers.
   2. by government supplements.
   3. by public insurers.
   4. out-of-pocket.
9. Medicaid was enacted in
   1. 1965.
   2. 1980.
   3. 1976.
   4. 1935.
10. Which country has principles which underlie its country’s Health Act, such as portability, universality, and accessibility?
    1. Australia
    2. United Kingdom
    3. Canada
    4. Russia
11. Which of the following statements is true?
    1. By 2020, five states allowed concealed weapons to be carried on college campuses in some form.
    2. Americans are two times more likely to be murdered in a gun-related incident than those living in other developed countries.
    3. There is no federal gun registration requirement.
    4. American children are three times more likely to die in gun-related deaths than children in other high-income countries.
12. Which provides subsidized access to prescription drug insurance coverage?
    1. Medicare Part A
    2. Medicare Part B
    3. Medicare Part C
    4. Medicare Part D
13. A prepaid or capitated insurance plan in which individuals or their employers pay a fixed monthly fee for services rather than a separate charge for each visit or service is called
    1. a Preferred Provider Organization (P P O)
    2. a Health Maintenance Organization (H M O)
    3. an Exclusive Provider Organization (E P O)
    4. a Network Model
14. Which of the following might N O T be considered a Medicaid eligible group?
    1. A person who is an undocumented immigrant
    2. Low-income families with children who meet certain eligibility requirements
    3. Recipients of adoption assistance and foster care
    4. Pregnant women who are economically disadvantaged
15. Which statement is N O T true regarding the Patient Protection and Affordable Care Act?
    1. A C A required most U.S. citizens and legal residents to have health insurance.
    2. A sliding scale and cap was established for how much enrollees would have to contribute to their premiums.
    3. All lifetime caps on insurance coverage and annual caps were banned by 2014.
    4. Insurers had to allow children to stay on their parents’ insurance plans until age 18.

#### Essay Questions

1. What are the major components of medical services in the United States?
2. Describe Medicare in its entirety.
3. Describe Medicaid in its entirety.
4. What is the health care crisis in the United States? What are the arguments being proposed? Explain. Be as comprehensive as possible.
5. What are your recommendations to address the health care crisis in the United States? Why?

#### Correct Answers to Multiple Choice Questions

1. d
2. c
3. b
4. c
5. a
6. c
7. d
8. a
9. a
10. c
11. c
12. d
13. b
14. a
15. d

### Chapter 13—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. Adherents to the eugenics movement dealt with the mentally ill by
   1. incarceration.
   2. conditional cash transfers to the mentally ill.
   3. involuntary sterilizations.
   4. providing free drugs to mentally ill patients.
2. Which of these were N O T challenges that led to a “revolving door” for the severe and persistently mentally ill?
   1. The shortfalls of the community mental health movement
   2. States making too many beds available for psychiatric care
   3. A series of court decisions regarding the civil rights of people with mental health issues.
   4. The Reagan administration collapsing all mental health funding into a block grant available to states for any mental health services.
3. Which of the following statements is T R U E?
   1. The dominance of the biomedical model has led to better treatment for mental health disorders.
   2. Studies have shown that more foster children receive antipsychotic medications when compared to non-foster children.
   3. Under the Affordable Care Act (A C A), coverage of behavioral health and substance abuse services is optional.
   4. Clinical social workers are able to prescribe medication.
4. Mental health parity refers to
   1. an old law dictating service delivery to the mentally ill in state hospitals.
   2. making certain that all clients with mental illness are treated fairly.
   3. the law that funding for mental health and substance abuse categories must be equal.
   4. a law equalizing insurance coverage for physical and some mental illnesses.
5. Which of the following is true?
   1. Increases in war trauma coincided with loss of mental health personnel within the uniformed services.
   2. Service men and women in the Vietnam War experienced higher frequencies of traumatic brain injury than the war in Iraq and Afghanistan.
   3. Suicide rates for veterans have remained consistent over the last 30 years.
   4. The V A system was ready and equipped to deal with the increased numbers of veterans seeking mental health treatment during the Iraq and Afghanistan wars.
6. Fill in the blank percent of all convicted criminals used alcohol just before committing a crime.
   1. 10
   2. 92
   3. 24
   4. 48
7. How many draftees were rejected for military service during World War II because of perceived mental illness?
   1. 50 percent
   2. None
   3. 10 percent
   4. 25 percent
8. What law enabled N I M H to reform mental health care provision?
   1. Mental Health Act of 1946
   2. Community Mental Health Centers Act of 1963
   3. Buck v. Bell
   4. Community Health Care Act of 1985
9. Substance abuse services were found to be available in Fill in the blank of juvenile facilities.
   1. 90 percent
   2. about a third
   3. 60 percent
   4. 17 percent
10. Substance abuse services were found to be available in Fill in the blank of state prisons.
    1. 90 percent
    2. about a third
    3. 60 percent
    4. 17 percent
11. What court decision determined that the “state could not continue to confine a mentally ill person who was not dangerous to himself or others, and who “could survive outside the hospital?”
    1. Wyatt v. Stickney
    2. Halderman v. Pennhurst
    3. Donaldson v. O'Connor
    4. Buck v. Bell
12. In Chapter 13, the authors refer to a "catchment area." What does this term conceptualize?
    1. A geographic definition of where C M H C S are to be located
    2. A political definition of where C M H C S are to be located
    3. A demographic definition of where C M H C S are to be located
    4. Political sides regarding substance abuse policy
13. It is estimated that 1 in Fill in the blank women binge drink.
    1. 3
    2. 5
    3. 9
    4. 25
14. What court decision contended that patients deserve treatment in the "least restrictive alternative?"
    1. Wyatt v. Stickney
    2. Donaldson v. O'Connor
    3. Halderman v. Pennhurst
    4. Buck v. Bell
15. Which of the following statements is true?
    1. As societal costs have escalated, substance abuse policy has attained a higher profile in domestic affairs.
    2. Individuals’ psychological problems are not affected by the use of substances.
    3. Ten percent of offenses against public order are alcohol related.
    4. It is a rare phenomenon that people self-medicate with substance use.

#### Essay Questions

1. Why do the effects of substance abuse on innocent people present difficult policy dilemmas for decision makers?
2. Discuss NIMH's *Action for Mental Health.* What was proposed? Why? Was this successful? Explain.
3. Programmatically, what were community mental health centers designed to provide?
4. How has deinstitutionalization marginalized the mentally ill?
5. Discuss in detail and evaluate the incidence of mental illness in the correctional system.

#### Correct Answers to Multiple Choice Questions

1. c
2. b
3. b
4. d
5. a
6. d
7. d
8. b
9. b
10. c
11. c
12. c
13. c
14. c
15. a

### Chapter 14—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. Which of the following statements are used to support the argument for the legalization of drugs?
   1. Destigmatization of drug abuse could mean that fewer drug abusers enter treatment.
   2. By legalizing drugs, substantial sums of money would be freed from law enforcement and could be channeled to prevention and treatment programs.
   3. Racial disparities in prisons could be cut significantly.
   4. Law enforcement would lose its reason for existence.
2. In the early to mid-1800s, which of the following did N O T contribute to the lack of support for humane institutions?
   1. Dorothea Dix and her reform movement
   2. The American ethos of rugged individualism
   3. An influx of immigrants, many of whom became institutionalized
   4. The Pierce veto in 1854
3. The term “charitable choice” relates to
   1. dissemination of the welfare grant.
   2. the tax deduction for giving to charity.
   3. the contracting out of social services through community-based religious organizations.
   4. the attempt to get welfare recipients to marry.
4. The "new penology" refers to
   1. the tearing down of old prisons.
   2. the efficient management of high-risk offenders.
   3. modern prison techniques of rehabilitation.
   4. contracting with state governments to build new prisons.
5. The process by which so many youth of color become inducted into the criminal justice system has been described as Fill in the blank.
   1. the undercaste
   2. the “institutional drain”
   3. the “school-to-prison pipeline”
   4. the “road to perdition”
6. Which is true about prison reform?
   1. The Second Chance Act allowed federal prisons to transfer inmates to halfway houses or home detention for the last year of a sentence.
   2. The First Step Act included incarcerated immigrant inmates.
   3. The Fair Sentencing Act increased the penalties for selling crack cocaine.
   4. As the federal government and states committed more money to prisons, other obligations, such as health care and education, were equally funded.
7. On average, how much does imprisonment cost per inmate every year?
   1. $53,000
   2. $15,000
   3. $7,500
   4. $22,000
8. Most juvenile offenses are Fill in the blank.
   1. violent crimes
   2. sex crimes
   3. property crimes
   4. drug crimes
9. Which of the following is a characteristic of the criminal justice system in the United States?
   1. Despite privatization, the federal government maintains a majority of prisons in the United States.
   2. The United States has over two million people in prison.
   3. The federal government outspends the states in costs relating to incarceration.
   4. Experts agree as to why crime increases/decreases.
10. Which statement does N O T accurately describe boot camps for juveniles?
    1. At boot camps, inmates would receive physical training and military discipline.
    2. An analysis of boot camps concluded that alumni were less likely to commit future crimes.
    3. A boot camp in Connecticut experienced gang activity, sexual activity, and gambling.
    4. By 1993, boot camps had been established in 25 states.
11. Which statement accurately reflects the War on Drugs?
    1. Interdiction efforts have proven to be successful.
    2. In the 1980s, funding for prevention and treatment is always equal to allocations for law enforcement.
    3. In 2000, drug abuse violations accounted for one of fifty arrests, more than any other offense.
    4. Law enforcement was shown to be the only way to solve the nation’s drug problem.
12. Which of the following statements is true?
    1. Black males are twice as likely as White males to be arrested after altercations at school.
    2. About 10 percent of Black men without a high school diploma go to prison at some time in their lives.
    3. Sixty percent of prison inmates are men.
    4. Between 2013 and 2018, hate crimes decreased by 18.8 percent.
13. Authors William Bennett and John DiIulio cited the behavior of parolees committing crimes as an example of
    1. the need for more community-based programs.
    2. successful drug interdiction making illegal substances more scarce.
    3. moral poverty.
    4. casework being ineffective.
14. Which statement is N O T related to the concept of "social embeddedness" of crime?
    1. The presence of an adult offender in a family does not increase the likelihood of children in that family entering the juvenile justice system.
    2. There are environmental influences in criminal conduct.
    3. Criminal arrests label youngsters and disrupt education and employment.
    4. Contacts with criminal friends are more likely to integrate youths into the criminal underworld.
15. Which of the following is true about police violence and misconduct?
    1. Police have unanimously supported the creation of civilian review boards.
    2. Police have all already undergone extensive training for nonlethal apprehension of suspects.
    3. The Black Lives Matter movement has had very little impact on the conversation about community safety.
    4. The value of technology use like cameras is limited, since police could engage in unlawful conduct outside the view of the camera, or they could simply turn the camera off.

#### Essay Questions

1. What did 1994s Violent Crime Control and Law Enforcement Act do?
2. Describe one alternative to juvenile incarceration as described in your text, and explain why this might be an effective option.
3. Identify at least two ways in which incarceration has had negative impact for adolescent emotional health and/or development.
4. What is the “New Jim Crow” and how it is linked to the American criminal justice system?
5. To what does the term "new penology" refer? How is it different from the "old penology?"

#### Correct Answers to Multiple Choice Questions

1. b
2. a
3. c
4. b
5. c
6. a
7. d
8. c
9. b
10. b
11. a
12. a
13. c
14. a
15. d

### Chapter 15—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. How many children in the United States live in poverty, per your textbook?
   1. One-fifth
   2. One-third
   3. One-tenth
   4. Two-fifths
2. A British researcher concluded that the country with the highest child fatality rate for industrial nations is
   1. Japan.
   2. Australia.
   3. The United States.
   4. The United Kingdom.
3. Compared to funding for elder services, what is funding for child welfare services expected to do in the future?
   1. It is expected to stay the same.
   2. It is expected to increase.
   3. It is expected to decrease.
   4. No estimates for future funding are available.
4. Head Start spends $15 billion to serve Fill in the blank families annually.
   1. 3 million
   2. 30 million
   3. 500,000
   4. 50,000
5. Which is true about the Child Abuse Prevention and Treatment Act (C A P T A) of 1974?
   1. It determined that standard definitions of child abuse were not needed.
   2. Helped to establish methods for reporting and investigating abuse and neglect.
   3. Determined that immunity for those reporting suspected abuse was counterproductive to the investigation process.
   4. Rejected prevention and public education efforts.
6. Every year about Fill in the blankchildren are placed in foster care
   1. 40 million
   2. 4 million
   3. 400,000
   4. 40,000
7. The case *Currier v. Doran* had implications for child welfare workers. Which of the following is a true statement about that case?
   1. It underscores the need for child welfare professionals to demand adequate resources in order to meet their obligations to provide adequate care for at-risk children.
   2. Social workers will be protected from liability no matter what.
   3. Workers can claim that high caseloads due to agency underfunding provide an excuse for negligence.
   4. Supervisors are exempt from responsibility to adequately train their employees.
8. The Fill in the blank mandated that parental rights be terminated for children in care for 15 of the previous 22 months.
   1. Social Security Act of 1935
   2. Adoption and Safe Families Act of 1997
   3. Fostering Connections to Success and Increasing Adoptions Act of 2008
   4. Families First Preservation Act
9. Kids who “age out” of the foster care system
   1. mostly graduate from high school.
   2. have no financial support available to them for higher education.
   3. are incarcerated at a higher rate than those who lived outside of the foster care system.
   4. are no more or less likely to become poor.
10. The Indian Child Welfare Act of 1978 was developed in response to the fact that Fill in the blank of foster & adoptive placements for Native American children were in non-Indian families.
    1. 85 percent
    2. one-half
    3. 20 percent
    4. one-third
11. Between 1993 and 2001, how many children died in the District of Columbia as a result of maltreatment?
    1. 229
    2. 51
    3. 72
    4. 396
12. Of children with permanency plans, the largest percentage is
    1. adopted.
    2. reunified.
    3. emancipated.
    4. sent to relatives.
13. Of these factors, which one does N O T contribute to making a child “hard to adopt?”
    1. Being older
    2. Being disabled
    3. Being a member of a historically underrepresented racial or ethnic group
    4. Being currently in foster care
14. Subsidized adoption costs
    1. about the same as foster care.
    2. much more than foster care.
    3. less than foster care.
    4. does not exist in the United States.
15. The percentage of adopted children is higher than the percentage of waiting children for all races except
    1. White.
    2. Hispanic.
    3. Asian.
    4. African American.

#### Essay Questions

1. Why are child welfare services often controversial?
2. Explain the beginning of Child Protective Services in the United States. What incidents led to this development? What were the societal attitudes that promoted child protection? Discuss.
3. How did the Social Security Act of 1935 address child welfare? Discuss.
4. Explain the societal and governmental response to same-sex adoptions. What are the ideologies and beliefs behind this response? Discuss.
5. What were the four major specifications of the Child Abuse Prevention and Treatment Act of 1974?

#### Correct Answers to Multiple Choice Questions

1. a
2. c
3. c
4. b
5. b
6. c
7. a
8. b
9. c
10. a
11. a
12. b
13. c
14. c
15. d

### Chapter 16—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. Which of the following statements is N O T accurate about the H O M E program?
   1. The program can be used to assist in making down payment loans.
   2. The purpose of the program is to increase home ownership.
   3. Matching funds cannot be used for new construction.
   4. H O M E allows cities and towns some flexibility in addressing their housing needs.
2. The McKinney-Vento Homeless Assistance Act created all of the following programs EXCEPT
   1. providing transitional and permanent housing to families.
   2. increasing S R O housing.
   3. eliminating T A N F to some homeless.
   4. providing block grants to the states for emergency shelters.
3. How is domestic violence linked to homelessness?
   1. It is a myth that the two are related.
   2. The abuser in domestic violence situations is often homeless.
   3. Homelessness increases the threat of domestic violence.
   4. Eighty percent of homeless women had experienced domestic abuse.
4. Which of the below is N O T a goal of the Cranston-Gonzales National Affordable Housing Act?
   1. Link housing assistance with social services
   2. Centralize housing policy
   3. Facilitate home ownership
   4. Preserve existing federally subsidized housing units
5. Marketplace laws should not apply to housing because
   1. state government does not have the ability to control the marketplace.
   2. demand is relatively inelastic.
   3. landlords typically make huge profits on their investments.
   4. supply does not vary with economic cycles.
6. The not-for-profit sector has begun to build housing units through
   1. state laws mandating the building.
   2. profits siphoned from the private sector.
   3. monies from foundations and government subsidies.
   4. gentrification.
7. Which was N O T a policy of the Quality Housing and Work Responsibility Act (Q H W R A)?
   1. Employment history can be considered for eligibility.
   2. A work requirement is attached to Section 8 housing.
   3. PHAs are encouraged to recruit "good" working class families.
   4. People receiving Social Security cannot apply.
8. The Low-Income Housing Tax Credit
   1. encouraged landlords to rent to low-income households.
   2. was a tax credit given to low-income tenants.
   3. is accessible only to the working poor.
   4. was found to be unconstitutional by the U.S. Supreme Court.
9. The following are types of mortgages especially attractive to low-income workers E X C E P T
   1. A R Ms.
   2. conventional 30-year mortgages.
   3. interest-only repayment schedules.
   4. reduced minimum payment options.
10. Most homeless clients have the following characteristics E X C E P T that
    1. most are White.
    2. the majority completed a high school education.
    3. most homeless clients are single.
    4. a majority of homeless women had children under the age of 17.
11. In 2020, the national home ownership rate was
    1. Thirty-five percent.
    2. About 67.4 percent.
    3. Fifteen percent.
    4. About 5.2 percent.
12. The standard benchmark for "affordability" is that households should pay no more than what percent of their income for housing?
    1. Thirty percent
    2. Forty percent
    3. Twenty percent
    4. Fifty percent
13. As a result of urban renewal projects, which of the following statements is N O T accurate?
    1. "Gentrified" neighborhoods sprung up with affordable housing for low-income families.
    2. Many cheap single-room occupancy (S R O) hotels were razed, leading to more homeless.
    3. Gentrification has had a big impact on more and more central-city neighborhoods.
    4. Localities tried to attract upper-income families to revitalized inner cities, often at the expense of lower-income families.
14. What percent of the U.S. homeless population of L G B T Q youth report being physically abused, according to U.S. governmental agencies?
    1. Thirty-three percent
    2. Sixty-two percent
    3. Ninety percent
    4. No more than 10 percent
15. The following is an element of the 1995 National Low-Income Housing Coalition plank
    1. end homelessness by removing opportunities for loitering.
    2. promote gentrification to encourage urban renewal and revitalization.
    3. end economic and racial segregation through affirmative housing programs and the enforcement of fair housing laws
    4. reform federal tax laws to give priority to builders who promise to increase the value to the land to increase tax revenues to help people who are lower-income.

#### Essay Questions

1. Compare and contrast the four programs in the Cranston-Gonzales National Affordable Housing Act.
2. Is there evidence that a crisis in affordable rental housing exists? Cite examples in support of your answer.
3. How does the Quality Housing and Work Responsibility Act of 1998 tie workforce participation into housing benefits?
4. Discuss at least three of the historical highlights of housing legislation.
5. Have there been attempts to address homelessness? Have these attempts been successful? Name and discuss at least two provisions by the federal government.

#### Correct Answers to Multiple Choice Questions

1. c
2. c
3. d
4. b
5. b
6. c
7. d
8. a
9. b
10. b
11. b
12. a
13. a
14. b
15. c

### Chapter 17—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. Which of the following statements does N O T accurately describe conditions in the United States?
   1. Undernourished children are at high-risk for being poor performers in school.
   2. Americans spend a smaller percentage of their income on food than any other nation.
   3. One-quarter of U.S. food stock is thrown away each year.
   4. Three percent of American households either suffer from hunger or worry about going hungry.
2. Typical farmworkers
   1. work within a 75-mile radius of their home.
   2. earn more than $100,000 annually.
   3. are heavy users of social services.
   4. enjoy museums.
3. S N A P households are expected to spend Fill in the blank percent of their resources on food.
   1. 10
   2. 20
   3. 30
   4. 40
4. S N A P households are allowed $Fill in the blank in countable resources (i.e., a bank account)..
   1. 2,250
   2. 3,500
   3. 5,000
   4. 8,500
5. Farming corporatization leads to
   1. closed markets where prices are fixed by negotiated contracts.
   2. increased markets for farm products produced by local farmers.
   3. reduced environmental risks.
   4. more consolidation among decision makers.
6. In 2020, approximately how many million people participated in the S N A P program?
   1. 10
   2. 25
   3. 40
   4. 5
7. What is the maximum amount a family of four can receive from S N A P in 2021?
   1. $ 535
   2. $ 680
   3. $ 1,071
   4. $ 204
8. N A F T A has
   1. been a good program for family farmers.
   2. lowered farm prices and interrupted local markets.
   3. not increased rural poverty in Mexico.
   4. been declared unconstitutional by the U.S. Supreme Court.
9. U.S. food policy
   1. is almost completely subsidized.
   2. is based on the belief that the government has an obligation to meet the food needs of American citizens.
   3. is based on a free-market economy.
   4. uses only entitlement programs to distribute food.
10. In contrast with an entitlement program, a discretionary program
    1. has been authorized by an act of Congress.
    2. it is dependent on a yearly budget.
    3. can serve only American Citizens.
    4. requires the signature of the President of the United States.
11. Which of the following groups of people are N O T eligible for S N A P?
    1. Undocumented workers
    2. Persons lawfully admitted for permanent residence with 40 qualifying quarters.
    3. Green card holders who have resided in the United States for five years or more.
    4. Refugees admitted under Section 207
12. The W I C program
    1. provides only foodstuffs to those who are eligible.
    2. is an entitlement program.
    3. is available only to single-parent households.
    4. must rely on Congress to reauthorize funding for its programs.
13. Which of the following statements about seasonal agricultural laborers is accurate?
    1. Median income for men and women is about the same.
    2. The use of local social services by laborer families is typically high.
    3. Fifty-five percent of farm workers are U.S. born.
    4. Many U.S. farm laborers work in fields without proper hydration and other protections.
14. Which of the following statements is N O T accurate about corporate farming?
    1. It emphasizes uniformity over quality.
    2. Typically, these farms own all aspects of production.
    3. These farms are highly specialized operations.
    4. It is consistent with the principle of maintaining open, competitive markets.
15. The term sustainable development refers to
    1. meeting the environmental needs of future generations.
    2. thinking globally about resource issues.
    3. finding a balance between development and open space.
    4. maximizing profits.

#### Essay Questions

1. What are some of the problems associated with undernourished children? Are there economic impacts? If so, explain.
2. Describe and explain the trends in U.S. agriculture. Discuss the effects of these trends and what the results could be in the future if trends continue.
3. What percent of eligible people receive S N A P? Why do you think this number is so low?
4. Evaluate the effectiveness of U.S. food programs.
5. Provide a brief overview of the demographics of U.S. farmworkers.

#### Correct Answers to Multiple Choice Questions

1. d
2. a
3. c
4. a
5. a
6. c
7. b
8. b
9. c
10. b
11. a
12. d
13. d
14. d
15. a

### Chapter 18—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. A 2019 study published in the *Journal of the American Medical Association* found that in almost all race and sex groups, there was a(n)
   1. increasing life expectancy for those with less than a four-year college education and a decreasing life expectancy among the college educated.
   2. decreasing life expectancy for those with less than a four-year college education and an increasing life expectancy among the college educated.
   3. no significant impact of a college education on life expectancy.
   4. no change in the life expectancy for those with less than a four-year college education but an increasing life expectancy among the college educated.
2. Fill in the blank of U.S. college students in 2015 were age 30 and older.
   1. Twenty
   2. Thirty
   3. Forty
   4. Fifty
3. Which of the following statements are true?
   1. College graduates earn only slight more than people with a high school diploma.
   2. The choice of a particular college does not impact a student’s chance of completion.
   3. Most students in the United States attend a school with the recommended number of counselors.
   4. The real cost of a bachelor's degree can be much higher when student loan interest and loss of income is taken into account.
4. Borrowers who default on student loans are most likely to
   1. be a first generation student.
   2. be married.
   3. have completed their degree.
   4. have attended a not-for-profit institution.
5. What is the term to describe large-scale migration of White people from geographical areas becoming more racially or culturally diverse?
   1. Fear flight
   2. White escapism
   3. White flight
   4. Empty nesting
6. Fill in the blank is a form of discrimination often found now in school systems and patterns of residential housing.
   1. De facto segregation
   2. Deinstitutionalization
   3. Factoring
   4. Legal separation
7. Which is a true statement?
   1. Only a fraction of school funding comes from local property taxes.
   2. Schools in low-income areas are hardest hit by economic downturns.
   3. States equally fund their schools at the same levels.
   4. There is no different in the per student state funding between low-poverty and high-poverty school districts.
8. Your textbook states that in many ways, public education has become ground zero in America’s culture wars. Which of these issues exemplifies that statement best?
   1. Lack of school counselors
   2. Transgender use of school bathrooms
   3. Environmental concerns in school buildings
   4. Increase in transportation options for students
9. Which of these replaced the No Child Left Behind Act in 2015, to reduce the federal role in K–12 education?
   1. Elementary and Secondary Education Act
   2. Every Student Succeeds Act
   3. Education Law Act
   4. Educating Success Act
10. Fill in the blank is focused on ensuring long-term student success through a healthy, safe, engaged, supported, and challenged school environment.
    1. Y A V I S
    2. Well-Child Approach
    3. Whole-Student Approach
    4. Capability Approach
11. Which statement is true?
    1. Forty-one percent of homeschooled children are in families of color.
    2. Kids in public schools tested higher in reading and math than kids in private schools.
    3. About one-third of all children in the United States are enrolled in private schools.
    4. All states have the same requirements for homeschooling.
12. For which type of school is this statement true? *Curriculum is uniform across the state and the district.*
    1. Private school
    2. Home school
    3. Charter school
    4. Traditional public school
13. For which type of school is this statement true? *Funding is on a per-pupil basis using public funds; can sometimes receive private funds.*
    1. Private school
    2. Home school
    3. Charter school
    4. Traditional public school
14. What gives parents the freedom to choose a private school for their children using all or part of the public funding allocated to their child’s education?
    1. Transfer tickets
    2. Institutional passport
    3. Privatization cards
    4. School vouchers
15. Which of the following statements is true about teacher shortages?
    1. Reflect declining interest in the profession due to a variety of factors.
    2. Salaries in the teaching profession have been adequate but teachers just don’t appreciate the perks given to them.
    3. Teacher shortages shouldn’t be a problem in the future because enrollment in programs has remained steady.
    4. Parents often encourage their children to join the teaching profession.

#### Essay Questions

1. As a school social worker, a low-income student with below-average grades asks for your advice on whether or not to attend college. Based on the information provided to you in your course reading and class discussions, what would you advise?
2. What is the Student Loan Crisis, and why is it important for the United States to resolve?
3. How is race and religion influencing K-12 curriculum in the United States today?
4. What was the No Child Left Behind Act, and what were some of the challenges associated with it?
5. What are charter schools, and why are they controversial?

#### Correct Answers to Multiple Choice Questions

1. b
2. a
3. d
4. a
5. c
6. a
7. b
8. b
9. b
10. c
11. a
12. d
13. c
14. d
15. a

### Chapter 19—Test Bank

Instructor information: Test questions are provided below without formatting for ease of copying/pasting into test banks on learning management systems.

Student instructions: Pick the best possible answer from each of the four options provided with each question.

1. What incident caused the Three World formulation to lose utility?
   1. The formation of O P E C
   2. The introduction of capitalism to China, North Korea, and Cuba
   3. The fall of the Berlin Wall
   4. The Cold War
2. Institutional welfare refers to the provision of services
   1. in institutions.
   2. in an inpatient psychiatric center.
   3. in a bureaucratic style.
   4. seen as a right of citizenship.
3. The residualist approach
   1. refers governmental social programs concerned with providing a minimal safety net to those that are most economically disadvantaged.
   2. believes that the governmental sector can provide the best system of support.
   3. seeks to provide programs for the whole population.
   4. believes that services should be available for free to all.
4. A more conservative welfare consensus emerged after the 1980s, called neoliberalism. Which statement is true about this consensus’s beliefs?
   1. Welfare benefits should not be conditional on employment.
   2. Contracting out services and benefits to the private sector is frowned upon.
   3. Expanding the growth of the governmental sector is a goal with all services.
   4. Welfare should transform open-ended entitlements to discretionary programs.
5. Organization dedicated to micro loans is
   1. Habitat for Humanity.
   2. Grameen Development Bank.
   3. First Nations Development Institute.
   4. The World Bank.
6. The three-part classification of nations is based on
   1. type of social welfare system.
   2. type of government.
   3. age of government.
   4. G D P per Capita.
7. Amartya Sen spoke of
   1. democracy being a by-product of industrialization.
   2. democracy being a precondition for development.
   3. the possibility of benign dictatorships promoting development.
   4. the need to send aid to developing countries regardless of cost.
8. The International Monetary Fund
   1. assists in creating infrastructure projects in developing countries.
   2. was eliminated in the 1970s due to rich countries not contributing.
   3. sends loans to poor countries to assist in balancing their budgets.
   4. enables poor countries to lend monies to other poor countries.
9. The Millennium Development Goals are U N time-based goals to reduce extreme poverty, and include
   1. adequate nutrition for vulnerable populations.
   2. primary education for select groups of children.
   3. reduction of outdoor pollution.
   4. access to television.
10. Paul Collier (2007) discussed reasons that aid should be sent to the poorest countries. These reasons included
    1. doing away with corrupt governments and civil unrest.
    2. the moral and ethical reasons for distributing aid.
    3. creating institutions that will develop civic decision-making.
    4. helping with local infrastructure projects.
11. The Four Tigers are
    1. the four most heavily populated nations in the world.
    2. Asian nations with a well-developed military.
    3. Asian nations with aggressive governments.
    4. Asian nations with high levels of growth.
12. An example of residual welfare could be
    1. Social Security
    2. Workmen’s Compensation
    3. S N A P benefits
    4. Unemployment Compensation
13. The Gini coefficient is used to gauge national development in what area?
    1. The level at which environmental protections leverage social equality.
    2. The level at which human capital is utilized to foster development among less fortunate individuals.
    3. The distribution of income across economic deciles.
    4. The level of societal well-being as measured by literacy, income, and health.
14. A problem that voluntary organizations present to social welfare is that
    1. voluntary organizations offer free services to beneficiaries.
    2. they utilize resources not otherwise available.
    3. they can grow very large, with budgets that exceed that of some governments.
    4. they are fragmented and uncoordinated.
15. The Human Poverty Index includes the measures it does because
    1. it is necessary to measure basic human needs only.
    2. economic measures are the most relevant and thus are the measures used.
    3. these measures include several dimensions of human well-being.
    4. these measures foster further development.

#### Essay Questions

1. N G O’s have become very important in the provision of social and human services in underdeveloped nations. However, they are not always viewed favorably. What are some of the reasons N G O’s are viewed favorably, and what are some of the reasons they are not?
2. With regard to social welfare, what are some common responses to unfavorable comparisons between the United States and other countries?
3. What are the Millennium Development Goals? Why does the U N specifically chose these goals? Are other goals that could foster development in a more efficient manner? In terms of reaching these goals, how is the world performing? What are some of the barriers to success?
4. Discuss the plusses and minuses of the Gini coefficient.
5. Describe Esping-Andersen’s Welfare State Typology.

#### Correct Answers to Multiple Choice Questions

1. b
2. d
3. a
4. d
5. b
6. b
7. b
8. c
9. a
10. a
11. d
12. c
13. c
14. d
15. c