

## Chapter 2 Test Bank, Poverty and Wealth

In this revision of the test bank, I have updated all of the questions to reflect changes in *Social Problems, 6<sup>th</sup> edition*. For each chapter of the text, this test bank provides fifty multiple-choice questions and five essay questions. The multiple-choice questions are coded for level of difficulty (easy, moderate, or difficult). The multiple choice questions are also coded for the level of reasoning involved. The four levels of reasoning are: Factual (recall of factual material), Understand (understanding key concepts), Apply (application of sociological knowledge to a situation) and Analyze (identifying the interrelationship among variables).

## Types of Questions

	Mult Choice		Essay	Total Qs
Factual material	17 (34%)		0	17
Understanding concepts	11 (22%)		0	11
Apply what you know	17 (34%)		2 (40%)	19
Analyze the issue	5 (10%)		3 (60%)	8
	50		5	55

**Multiple Choice Questions**

TB\_Q2.1.1

Source ID: n/a

The richest 20 percent of U.S. families earn

- almost as much as the remaining 80 percent of families combined.
- about as much as the poorest 40 percent of families combined.
- a share of income about equal to that of other quintiles.
- only slightly more than the national average.

(Answer: a)

Consider This: Between 1980 and 2012, the annual income of the highest-paid 20 percent of U.S. families increased by 55 percent. During this period, people in the middle of the income distribution typically saw gains of about 12 percent. The lowest-paid 20 percent of U.S. families, however, actually lost ground, making an average of \$1,475 less in 2012 than they earned in 1980. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Moderate  
Skill Level: Remember the Facts  
Page: 34

TB\_Q2.1.2  
Source ID: n/a

Families in the top 10 percent of income earn at least

- a. \$69,000 a year.
- b. \$169,000 a year.
- c. \$269,000 a year.
- d. \$500,000 a year.

(Answer: b)

Consider This: According to the U.S. government, in 2012, the median family income—that is, the middle case of all families when ranked by income—was \$62,241. The highest-earning 20 percent of U.S. families (with income of at least \$119,000 a year and with a mean or average of \$202,559) received 48.9 percent of all income. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Easy

Skill Level: Remember the Facts

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TB\_Q2.1.3  
Source ID: n/a

Social stratification is defined as

- a. the fact that some people tend to outperform others.
- b. the way people in a society size up their social standing.
- c. a society's system of ranking categories of people in a hierarchy.
- d. the difference in income between rich and poor members of a society.

(Answer: c)

Consider This: Stratification produces social classes, categories of people who have similar access to resources and opportunities. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Easy

Skill Level: Understand the Concepts

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TB\_Q2.1.4  
Source ID: n/a

The richest 20 percent of the U.S. population controls what percentage of all privately-owned wealth?

- a. 89 percent
- b. 59 percent
- c. 39 percent
- d. 20 percent

(Answer: a)

Consider This: Wealth is made up of more than money earned; it also includes the value of homes, automobiles, stocks, bonds, real estate, and businesses. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Moderate

Skill Level: Remember the Facts

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TB\_Q2.1.5

Source ID: n/a

Marco earns \$45,000 a year as a government employee and receives interest from several certificates of deposit (CDs). The money that comes from these sources each year represents his

- a. wealth.
- b. income.
- c. socioeconomic status.
- d. prestige.

(Answer: b)

Consider This: Any discussion of problems such as poverty must begin with a look at inequality in income, salary or wages from a job plus earnings from investments and other sources. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Easy

Skill Level: Apply What You Know

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TB\_Q2.1.6

Source ID: n/a

According to the U.S. government, the 2012 *median* family income was

- a. \$401,395.
- b. \$50,395.
- c. \$62,241.
- d. \$70,395.

(Answer: c)

Consider This: Median family income refers to the middle case of all families when ranked by income. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Difficult

Skill Level: Remember the Facts

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TB\_Q2.1.7

Source ID: n/a

The lowest paid 20 percent of U.S. families receive about what percentage of all income in the country?

- a. 3.8 percent
- b. 13.8 percent
- c. 23.8 percent
- d. 33.8 percent

(Answer: a)

Consider This: The lowest-paid 20 percent has income below \$28,000 a year and averages \$15,534. High-income families earn thirteen times as much as the low-income families. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Difficult

Skill Level: Remember the Facts

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TB\_Q2.1.8

Source ID: n/a

Since about 1980, income inequality among U.S. families has

- a. been declining.
- b. been increasing.
- c. been holding steady.
- d. been fluctuating up and down with no long-term change.

(Answer: b)

Consider This: Economic gains have been huge for the rich and small for most others. L.O.2.1

Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Easy

Skill Level: Remember the Facts

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TB\_Q2.1.9

Source ID: n/a

If you wanted to add up the total economic assets owned by a person or family, you would be measuring

- a. income.
- b. social status.
- c. wealth.
- d. status base.

(Answer: c)

Consider This: In the U.S., economic inequality is even greater when it comes to wealth, the value of all the economic assets owned by a person or family, minus any debts. Wealth is made up of more than money earned; it also includes the value of homes, automobiles, stocks, bonds, real estate, and businesses. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Easy

Skill Level: Understand the Concepts

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TB\_Q2.1.10

Source ID: n/a

In 2012, the average compensation of the 100 highest-paid chief executive officers (CEOs) in the United States

- a. was less than \$500,000.
- b. was almost \$1 million.
- c. was just over \$12 million
- d. exceeded \$29 million.

(Answer: d)

Consider This: This amount is more than the annual income of all 454 people who work in the White House, including the president. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Moderate

Skill Level: Remember the Facts

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TB\_Q2.1.11

Source ID: n/a

To provide an example of a tax that is regressive rather than progressive, you would point to

- a. the inheritance tax.
- b. the federal income tax.
- c. the tax on gasoline.
- d. no tax, because there are no regressive taxes in the United States.

(Answer: c)

Consider This: A regressive tax takes a bigger bite out of lower-income budgets. L.O.2.1

Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Moderate

Skill Level: Apply What You Know

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TB\_Q2.2.12

Source ID: n/a

Which concept is used by the U.S. government for the purpose of counting the poor?

- a. poverty line
- b. poverty gap
- c. median income
- d. nonfarm family income

(Answer: a)

Consider This: It represents a dollar amount of annual income below which a person or family is defined as “poor” and may therefore become eligible for government assistance. L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile

Difficulty Level: Easy

Skill Level: Understand the Concepts

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TB\_Q2.2.13

Source ID: n/a

In 2012, what percentage of the U.S. population lived in a household with income below the poverty line?

- a. 2 percent

- b. 5 percent
- c. 8 percent
- d. 15 percent

(Answer: d)

Consider This: In 2012, some 46.5 million people were counted among the poor. L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile

Difficulty Level: Moderate

Skill Level: Remember the Facts

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TB\_Q2.2.14

Source ID: n/a

In 2012, the poverty line for a non-farm family of four was

- a. \$10,492.
- b. \$15,492.
- c. \$23,492.
- d. \$27,492.

(Answer: c)

Consider This: The U.S Department of Agriculture set the poverty line to represent an annual income three times what a family has to spend in order to eat a basic, nutritious diet. Every year, government officials adjust this dollar amount to reflect the changing cost of living. L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile

Difficulty Level: Difficult

Skill Level: Remember the Facts

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TB\_Q2.2.15

Source ID: n/a

In 2012, how many people in America were counted as poor by the federal government?

- a. 6.5 million
- b. 16.5 million
- c. 36.5 million
- d. 46.5 million

(Answer: d)

Consider This: In 2012, the poverty rate in the United States was counted as 15 percent of the

U.S. population. L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile

Difficulty Level: Moderate

Skill Level: Remember the Facts

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TB\_Q2.2.16

Source ID: n/a

Most people in the United States who live below the poverty line are

- a. elderly.
- b. homeless.
- c. white.
- d. male

(Answer: c)

Consider This: Think about the difference between numbers of people and percentages of populations. L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile

Difficulty Level: Difficult

Skill Level: Analyze It

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TB\_Q2.2.17

Source ID: n/a

In 2012, what percentage of children under the age of eighteen lived in poor households?

- a. 2 percent
- b. 22 percent
- c. 42 percent
- d. 62 percent

(Answer: b)

Consider This: The age category at greatest risk of poverty is children, who make up 35 percent of the U.S. poor. In 2012, 16.1 million young people under the age of 18 were living in poor households. Almost half of these children live in families with incomes no more than half the poverty line. L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile  
Difficulty Level: Difficult  
Skill Level: Remember the Facts  
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TB\_Q2.2.18  
Source ID: n/a

Which term refers to the trend by which women represent an increasing share of the U.S. poor?

- a. gender gap
- b. glass ceiling
- c. feminization of poverty
- d. poverty gap

(Answer: c)

Consider This: In 1960, most poor families contained both men and women; today, 50 percent of poor families are headed by a woman with no husband present, and just 11 percent are headed by a single man. L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile  
Difficulty Level: Easy  
Skill Level: Understand the Concepts  
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TB\_Q2.2.19  
Source ID: n/a

Jonas lives in a region of the United States with a very high poverty rate. He probably lives in

- a. the Southwest, near the Mexican border
- b. New England, along the Atlantic coast
- c. the Midwest
- d. the Pacific Northwest

(Answer: a)

Consider This: Poverty is widespread across Appalachia, along the Texas border with Mexico, and in parts of the Great Plains and the Southwest (especially on American Indian lands).

L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile  
Difficulty Level: Moderate  
Skill Level: Apply What You Know  
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TB\_Q2.2.20

Source ID: n/a

Sylvia earns \$7.25 per hour, the minimum wage in much of the country in 2014. She works full-time, year-round, and earns about \$15,000 annually. This profile places her within which group?

- a. working poor
- b. non-working poor
- c. the underclass
- d. the poverty gap

(Answer: a)

Consider This: In 2012, 15 percent of the heads of poor families worked full time, at least fifty weeks during the year, yet remained below the poverty line because low-wage work rarely pays much more than the federal minimum hourly wage of \$7.25 per hour, which was set in 2009.

L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile

Difficulty Level: Moderate

Skill Level: Apply What You Know

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TB\_Q2.2.21

Source ID: n/a

The Williams family lives in an inner-city community that is poor, cut off from the larger society, and without good schools or good-paying jobs. This family is experiencing what sociologists call

- a. hypersegregation.
- b. redlining.
- c. homelessness.
- d. prejudice.

(Answer: a)

Consider This: Poverty is most severe among the underclass, poor people who live in areas with high concentrations of poverty and limited opportunities for schooling or work. Under such conditions, children grow up poor, and most remain poor as adults. L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Learning Objective: L.O.2.2 Assess the differences in the lives of the rich and the poor in the United States.

Topic/Concept: The Rich and the Poor: A Social Profile

Difficulty Level: Moderate

Skill Level: Apply What You Know

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TB\_Q2.3.22  
Source ID: n/a

The term *infant mortality* refers to the risk of death

- prior to birth, including abortions and miscarriages.
- for a mother during childbirth.
- during the first year of life.
- before reaching the teenage years.

(Answer: c)

Consider This: Among the very poor in the United States, the death rate among newborns rises to levels we commonly find in low-income countries such as Nigeria and Vietnam. L.O.2.3

Analyze how poverty is linked to other social problems.

Learning Objective: L.O.2.3 Analyze how poverty is linked to other social problems.

Topic/Concept: Problems Linked to Poverty

Difficulty Level: Easy

Skill Level: Understand the Concepts

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TB\_Q2.3.23  
Source ID: n/a

Experts estimate that about how many people in the United States are homeless at some point during a year?

- about 16,000
- about 160,000
- about 1.6 million
- about 16 million

(Answer: c)

Consider This: Researchers estimate that 610,000 people are homeless in the United States on any given night, and as many as 1.6 million people are homeless at some point during a year.

L.O.2.3 Analyze how poverty is linked to other social problems.

Learning Objective: L.O.2.3 Analyze how poverty is linked to other social problems.

Topic/Concept: Problems Linked to Poverty

Difficulty Level: Easy

Skill Level: Remember the Facts

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TB\_Q2.3.24  
Source ID: n/a

In explaining the problem of homelessness, conservatives point to

- the recent increase in low-wage jobs.
- the low minimum wage.
- personal problems, such as alcohol abuse and mental illness, among the homeless.

- d. our nation’s high rate of poverty.

(Answer: c)

Consider This: There are many causes of homelessness, and how much emphasis is given to any particular cause depends on one’s political outlook. Liberals point to increasing economic inequality, a rise in low-wage jobs, and a lack of affordable housing as major causes. L.O.2.3 Analyze how poverty is linked to other social problems.

Learning Objective: L.O.2.3 Analyze how poverty is linked to other social problems.

Topic/Concept: Problems Linked to Poverty

Difficulty Level: Moderate

Skill Level: Apply What You Know

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TB\_Q2.3.25

Source ID: n/a

In approaching the problem of homelessness, liberals point to

- a. personal problems, such as alcohol abuse and mental illness, among the homeless.
- b. economic issues such as low-wage jobs and high rates of unemployment.
- c. moral weakness among poor people.
- d. the need for greater self-discipline and personal responsibility.

(Answer: b)

Consider This: There are many causes of homelessness, and how much emphasis is given to any particular cause depends on one’s political outlook. Conservatives point to personal problems, noting that more than half of homeless people suffer from a mental disorder or abuse alcohol or some other drug. L.O.2.3 Analyze how poverty is linked to other social problems.

Learning Objective: L.O.2.3 Analyze how poverty is linked to other social problems.

Topic/Concept: Problems Linked to Poverty

Difficulty Level: Moderate

Skill Level: Apply What You Know

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TB\_Q2.3.26

Source ID: n/a

The educational policy of placing some children in college-bound (“academic”) paths and others in job-oriented (“vocational”) paths is called

- a. tracking.
- b. mainlining.
- c. mainstreaming.
- d. redlining.

(Answer: a)

Consider This: Schools divide children into college-bound (“academic”) and job-oriented (“vocational”) coursework tracks. The stated goal is to teach according to each child’s academic

ability. But research suggests that school officials often see privileged children as more talented and label children as less able just because they are poor. L.O.2.3 Analyze how poverty is linked to other social problems.

Learning Objective: L.O.2.3 Analyze how poverty is linked to other social problems.

Topic/Concept: Problems Linked to Poverty

Difficulty Level: Easy

Skill Level: Understand the Concepts

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TB\_Q2.3.27

Source ID: n/a

In the 2012 presidential election, 80 percent of people earning \$100,000 or more voted. Among those earning less than \$40,000, what percentage of people voted?

- a. 99 percent
- b. 84 percent
- c. 69 percent
- d. 54 percent

(Answer: d)

Consider This: Given how hard the poor have to struggle to get by, you might expect that they would look for any chance to support causes and candidates that would bring about change.

Sometimes poor people do organize politically, but many do not even bother to vote. L.O.2.3 Analyze how poverty is linked to other social problems.

Learning Objective: L.O.2.3 Analyze how poverty is linked to other social problems.

Topic/Concept: Problems Linked to Poverty

Difficulty Level: Moderate

Skill Level: Remember the Facts

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TB\_Q2.4.28

Source ID: n/a

In the United States, social welfare programs that provide government assistance of one type or another benefit

- a. only a small share of the poor.
- b. only poor people.
- c. only disabled people.
- d. most people.

(Answer: d)

Consider This: Social welfare takes many forms, including government benefits for workers who lose their jobs, Red Cross benefits for flood victims, or simply people lending a hand to their neighbors after a tornado destroys many homes. L.O. 2.4 Explain the changing ways our society has used the social welfare system to respond to poverty.

Learning Objective: L.O. 2.4 Explain the changing ways our society has used the social welfare

system to respond to poverty.

Topic/Concept: Responding to Poverty: The Welfare System

Difficulty Level: Easy

Skill Level: Remember the Facts

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TB\_Q2.4.29

Source ID: n/a

In 1932, President Franklin D. Roosevelt described “one-third of a nation ill-clothed, ill-housed, and ill-fed,” proposing the New Deal, which included a major new program called

- a. Head Start.
- b. Medicare.
- c. Social Security.
- d. a labor union.

( Answer: c)

Consider This: Roosevelt’s economic programs that came to be known as the New Deal addressed the problem of poverty by providing a social “safety net” for the U.S. population. L.O. 2.4 Explain the changing ways our society has used the social welfare system to respond to poverty.

Learning Objective: L.O. 2.4 Explain the changing ways our society has used the social welfare system to respond to poverty.

Topic/Concept: Responding to Poverty: The Welfare System

Difficulty Level: Easy

Skill Level: Remember the Facts

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TB\_Q2.5.30

Source ID: n/a

In 1960, just before President Lyndon Johnson launched a War on Poverty, the national poverty rate stood at about

- a. 2 percent.
- b. 12 percent.
- c. 22 percent.
- d. 32 percent.

(Answer: c)

Consider This: The official poverty rate fell to about 11 percent by the early 1970s. L.O.2.5

Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Difficult

Skill Level: Remember the Facts

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TB\_Q2.5.31  
Source ID: n/a

Anthropologist Oscar Lewis referred to cultural patterns that make poverty a way of life as

- a. the bell curve thesis.
- b. the culture of poverty.
- c. meritocracy.
- d. social disorganization.

(Answer: b)

Consider This: Lewis claimed that people adapt to poverty, accepting their plight and giving up hope that life can improve. Poverty thus is passed from one generation to the next. L.O.2.5

Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Easy

Skill Level: Understand the Concepts

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TB\_Q2.4.32  
Source ID: n/a

Overall, the result of the 1996 federal welfare reform has been

- a. to increase in the number of people receiving welfare assistance.
- b. to end of the policy of providing cash assistance to any poor people.
- c. to bring about a steady decrease in the poverty rate.
- d. to decrease the number of people receiving welfare but with little change to the number of poor people.

(Answer: d)

Consider This: Supporters of welfare reform (mainly conservatives) call the policy a success.

They point to the fact that the nation's welfare rolls have fallen by half. In addition, half of those who have left welfare now have jobs, and most of the remainder are attending school or enrolled in training programs. But critics (mostly liberals) counter that most people who have left welfare for work now have low-wage jobs that leave them struggling to make ends meet. L.O. 2.4

Explain the changing ways our society has used the social welfare system to respond to poverty.

Learning Objective: L.O. 2.4 Explain the changing ways our society has used the social welfare system to respond to poverty.

Topic/Concept: Responding to Poverty: The Welfare System

Difficulty Level: Moderate

Skill Level: Apply What You Know

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TB\_Q2.5.33  
Source ID: n/a

During the 1920s and 1930s, sociologists at the University of Chicago linked poverty to a breakdown in social order due to rapid social change. The correct name for this view is

- a. the bell curve thesis.
- b. the culture of poverty thesis.
- c. the social disorganization thesis.
- d. the hypersegregation thesis.

(Answer: c)

Consider This: In the 1920s and 1930s, people arrived too fast for a city's neighborhoods, schools, and factories to absorb them. The result was overcrowded apartment buildings, overflowing classrooms, and too many people for the number of available jobs. The overall result was poverty and related social problems. L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Easy

Skill Level: Understand the Concepts

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TB\_Q2.5.34

Source ID: n/a

In 1945, sociologists Kingsley Davis and Wilbert Moore made the claim that inequality has useful consequences for the operation of society. This claim is consistent with which type of theoretical analysis?

- a. symbolic-interaction analysis
- b. social-disorganization analysis
- c. social-conflict analysis
- d. structural-functional analysis

(Answer: d)

Consider This: Davis and Moore explained that some jobs are not very important and can be performed by just about anyone, while other positions require rare talents and extensive training. Linking rewards to the importance of various jobs is therefore useful. L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Moderate

Skill Level: Apply What You Know

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TB\_Q2.5.35

Source ID: n/a

Sociologist Herbert Gans claimed that inequality benefits

- a. everyone by making society more productive.
- b. rich people by ensuring there is a supply of poor people willing to do almost any job, no matter how unpleasant.
- c. bureaucrats by expanding government assistance programs.
- d. corporations because poor people are a profitable market.

(Answer: b)

Consider This: Gans offers a critical response to Davis and Moore's theory, pointing out that inequality is useful but only to affluent people. L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Easy

Skill Level: Understand the Concepts

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TB\_Q2.5.36

Source ID: n/a

William Ryan's "blaming the victim" thesis states that many people believe the cause of poverty is found in

- a. the capitalist economy.
- b. our tax system.
- c. the poor themselves.
- d. a high rate of immigration.

(Answer: c)

Consider This: Ryan suggests that instead of shaking our heads at the rundown houses where poor people live, we should ask why U.S. society allows so many people to live in such inadequate housing. Or, instead of pointing out how little schooling poor people have, we might ask why our society has an educational system that fails to provide adequate schooling to so many students. L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Moderate

Skill Level: Analyze It

Page: 53

TB\_Q2.5.37

Source ID: n/a

If you wanted to study poverty in terms of race and ethnicity, you would probably use

- a. multicultural theory.
- b. social disorganization theory.
- c. Marxist theory.
- d. cultural capital theory.

(Answer: a)

Consider This: This is a type of social-conflict approach. L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Easy

Skill Level: Apply What You Know

Page: 54

TB\_Q2.5.38

Source ID: n/a

The study of how race, class, and gender often result in multiple dimensions of disadvantage is called

- a. subculture of poverty theory.
- b. cultural capital theory.
- c. social disorganization theory.
- d. intersection theory.

(Answer: d)

Consider This: If women are disadvantaged and African Americans and Hispanics are also disadvantaged, are African American or Hispanic women doubly disadvantaged? How does the interplay of race, class, and gender result in multiple dimensions of disadvantage? L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Easy

Skill Level: Understand the Concepts

Page: 56

TB\_Q2.5.39

Source ID: n/a

Poverty involves not only a lack of money; it also can mean a lack of skills, values, attitudes, and schooling, which together are called

- a. meritocracy.
- b. cultural capital.
- c. the subculture of affluence.
- d. intersection theory.

(Answer: b)

Consider This: Bourdieu and Passeron argue that young people born into affluent families benefit from a rich cultural environment. The advantages that they gain, both at home and at school, all but ensure their success. On the other hand, those born to low-income families have few such advantages. L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Easy

Skill Level: Understand the Concepts

Page: 54

TB\_Q2.5.40

Source ID: n/a

In 1960, one in four poor families was headed by a woman. By 2010, this share had changed to

- a. less than one in six.
- b. half.
- c. three-in-four.
- d. nine-in-ten.

(Answer: b)

Consider This: While just 11 percent of all poor families are headed by a single man, 39 percent are headed by a married couple, and 50 percent are headed by a single woman. L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Easy

Skill Level: Remember the Facts

Page: 55

TB\_Q2.5.41

Source ID: n/a

Karl Marx argued that in a capitalist society, a system that produced so much ended up making the majority so poor. He called this

- a. blaming the victim.
- b. an internal contradiction.
- c. meritocracy.
- d. social disorganization.

(Answer: b)

Consider This: Marx believed that while the owners of the means of production became ever more rich and powerful; the workers in the capitalist economy, with only their labor to sell, faced a life of low wages and powerlessness. L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Moderate

Skill Level: Apply What You Know

Page: 54

TB\_Q2.6.42

If you were to take a conservative solution to the problem of poverty in the United States, you would focus on

- a. government activism.
- b. societal responsibility.
- c. personal responsibility.
- d. replacing the market economy.

(Answer: c)

Consider This: Conservatives hold the traditional value of self-reliance and support the idea that people should take responsibility for their personal well-being. They believe that U.S. society still offers opportunity and rewards both individual talent and personal effort. L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Moderate

Skill Level: Analyze It

Page: 57

TB\_Q2.6.43

Source ID: n/a

Former U.S. Secretary of State Colin Powell speaks as a conservative when he argues that the most effective way to prevent social problems like poverty is to

- a. increase welfare benefits.
- b. teach children personal responsibility and hard work.
- c. eliminate welfare entirely.
- d. transform this country's market economy.

(Answer: b)

Consider This: Powell credits discipline and determination—learned from his parents—as the key to his success, helping him to rise to a top position in the U.S. military and become one of this country's political leaders. L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Moderate

Skill Level: Apply What You Know

Page: 58

TB\_Q2.6.44

Source ID: n/a

If you take a liberal point of view, poverty is mostly a problem that

- a. involves society as a whole.
- b. focuses on traits of poor people.
- c. can never be solved.
- d. people should solve for themselves.

(Answer: a)

Consider This: Liberals think that helping the poor is a job for everybody and that most people become poor not because they are lazy or because they make bad choices but because of the way society operates. L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Easy

Skill Level: Analyze It

Page: 58

TB\_Q2.6.45

Source ID: n/a

A person who claims that government welfare assistance creates dependency is probably

- a. a liberal.
- b. a radical on the left.
- c. a conservative.
- d. unconcerned with politics.

(Answer: c)

Consider This: Conservatives claim expanding government welfare programs can make poverty worse by fostering dependency. L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Easy

Skill Level: Apply What You Know

Page: 58

TB\_Q2.6.46

Source ID: n/a

As of 2010, the typical “welfare family” received about how much assistance each month?

- a. \$400
- b. \$800
- c. \$1,000
- d. \$1,200

(Answer: a)

Consider This: In 2010, public assistance benefits were small and provided people little help in improving their lives. L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Moderate

Skill Level: Remember the Facts

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TB\_Q2.6.47

Source ID: n/a

If you take a radical-left point of view, you see the main cause of poverty as

- a. personal deficiencies in poor people themselves.
- b. the normal operation of a capitalist economy.
- c. misguided government assistance programs.
- d. modern, industrial technology.

(Answer: b)

Consider This: Left-radicals believe that vast differences between rich and poor result from the normal operation of a capitalist economic system. L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Moderate

Skill Level: Analyze It

Page: 60

TB\_Q2.6.48

Source ID: n/a

Radicals on the left agree with liberals that poverty is

- a. a matter of personal responsibility.
- b. built into the very nature of capitalism.
- c. a societal issue.
- d. mostly a thing of the past.

(Answer: c)

Consider This: Radicals on the left agree with liberals that poverty is a societal issue and that we cannot expect poor people to improve their situation on their own. But they differ by claiming that the problem of poverty is built into a capitalist society. L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the

political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Difficult

Skill Level: Apply What You Know

Page: 60

TB\_Q2.6.49

Source ID: n/a

A radical left solution to the problem of poverty would be

- a. raising the minimum wage.
- b. creating equal opportunity for people to achieve according to their talents.
- c. expanding government assistance programs.
- d. replacing our nation's capitalist economic system.

(Answer: d)

Consider This: Radicals on the left reach the conclusion that nothing less than a basic reformulation of the U.S. economy will result in a solution to the problems of economic inequality and poverty. L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Moderate

Skill Level: Apply What You Know

Page: 60

TB\_Q2.6.50

Source ID: n/a

According to which of the following political positions does the solution to poverty lie in government reforms, such as increasing the minimum wage and raising tax rates on the wealthy?

- a. radical left
- b. liberal
- c. conservative
- d. radical right

(Answer: b)

Consider This: Which group believes in the power of the existing political system to make changes that will benefit those with the greatest need rather than just those with wealth and power? L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Moderate

Skill Level: Apply What You Know

Page: 60

## Essay Questions

TB\_Q2.2.51

Source ID: n/a

How are age, race, ethnicity, and gender related to the risk of being poor? Provide data in support of your assertions.

- The age category at greatest risk of poverty is children, who make up 35 percent of the U.S. poor. In 2012, 16.1 million (22 percent) of people under eighteen were living in poor households.
- African Americans, Hispanics, and Asian Americans are at higher risk of being poor than whites. While more white people than black people and Hispanic people are poor, the percentage of minority people who are poor is higher than that of whites. In 2012, 27.2 percent of African Americans (10.9 million people), 25.6 percent of Hispanics (13.6 million people), and 11.7 percent of Asian Americans (1.9 million people) were poor, compared to 9.7 percent of non-Hispanic whites (18.9 million people).
- Fifty-seven percent of all U.S. adults who are poor are women, and 43 percent are men. The “feminization of poverty” refers to the trend of women making up an increasing percentage of the poor.

Consider This: The categories of people at greatest risk of being poor differ in social status and opportunity from those most likely to be rich. L.O.2.1 Describe the distribution of income and wealth in the United States.

Learning Objective: L.O.2.1 Describe the distribution of income and wealth in the United States.

Topic/Concept: Economic Inequality in the United States

Difficulty Level: Moderate

Skill Level: Analyze It

Page: 41-43

TB\_Q2.4.52

Source ID: n/a

Sketch a brief history of welfare in the United States, including the colonial era, the early industrial era, and the twentieth century. What changed with the 1996 welfare reforms? What do you make of our nation’s response to poverty?

- The early American colonists looked down on the poor as morally weak and undeserving; “welfare” was limited to acts of personal kindness between kin and neighbors.
- Industrial revolution encouraged individualism and self-reliance. The public criticized charity as a misguided policy that would end up reducing people’s need to work and encourage them to become lazy. Organizations such as the Salvation Army offered food and shelter to the poor along with moral instruction.
- 1870s: scientific charity movement began studying what categories of people were poor, why people were poor, and what could be done to help them.

- 1930s: Great Depression; Roosevelt’s New Deal include Works Progress Administration and Social Security
- 1960s: Lyndon Johnson’s War on Poverty
- 1980s-present: Reagan administration began a conservative backlash against welfare leading to the 1996 Welfare Reform Act.

Consider This: Social welfare programs are organized efforts by government, private organizations, or individuals to assist needy people considered worthy of assistance. L.O. 2.4 Explain the changing ways our society has used the social welfare system to respond to poverty. Learning Objective: L.O. 2.4 Explain the changing ways our society has used the social welfare system to respond to poverty.

Topic/Concept: Responding to Poverty: The Welfare System

Difficulty Level: Difficult

Skill Level: Analyze It

Page: 47-50

TB\_Q2.5.53

Source ID: n/a

Describe the basic insights about income inequality and poverty offered by the structural functional, social conflict, feminist, and symbolic interaction theories of poverty. What is one weakness of each theory?

- Structural-functional: some poverty is inevitable. Social pathology, social disorganization theories.
- Symbolic-interaction: defining the problem; blaming the victim
- Social-conflict: poverty can be eliminated. Karl Marx, multicultural theory
- Feminist: feminist theory, intersection theory

Consider This: Theories of poverty apply sociological theory, as well as political beliefs and interpretations, to the issue of poverty. L.O.2.5 Apply sociological theory to the issue of poverty. Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Difficult

Skill Level: Apply What You Know

Page: 50-57

TB\_Q2.5.54

Source ID: n/a

What is intersection theory? Provide data that support this analysis of economic inequality.

- Some categories of people face multiple disadvantages based on a combination of class, race, ethnicity, and gender.
- Non-white men earn less than white men; women earn less than men; so non-white women have a combined disadvantage

Consider This: Intersection theory investigates the interplay of race, class, and gender often

resulting in multiple dimensions of disadvantage. L.O.2.5 Apply sociological theory to the issue of poverty.

Learning Objective: L.O.2.5 Apply sociological theory to the issue of poverty.

Topic/Concept: Theories of Poverty

Difficulty Level: Moderate

Skill Level: Apply What You Know

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TB\_Q2.6.55

Source ID: n/a

How do the conservative, liberal, and radical left approaches point to different causes of the problem of poverty? What solutions do these approaches support? What would you do to address poverty in the United States?

- Conservatives believe (a) social standing is a matter of personal responsibility; (b) people can escape poverty by taking advantage of the opportunities U.S. society offers; (c) government social welfare programs often make the poverty problem worse by fostering dependency.
- Liberals believe (a) poverty is a societal problem, stemming mostly from a lack of good jobs; (b) poverty is a societal responsibility; (c) government social programs should benefit the needy.
- Radical left believes (a) poverty is caused by normal operation of capitalist economy; (b) solving the poverty problem requires fundamental change to the economy so production meets social needs rather than increasing private profits.

Consider This: Issues of poverty and wealth are controversial. Some people consider income inequality as inevitable and link economic inequality to a free and productive society. Others are highly critical of income inequality and define poverty as a pressing national problem that can and must be reduced. L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Learning Objective: L.O. 2.6 Analyze economic inequality from various positions on the political spectrum.

Topic/Concept: Constructing Problems and Defining Solutions

Difficulty Level: Difficult

Skill Level: Analyze It

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