Chapter 15: Social Welfare Policymaking

1. The most expensive policy in the United States is
   (A) the tobacco subsidy.
   (B) disability insurance.
   (C) Social Security.
   (D) Medicaid.

   Answer: C

2. The single most popular social welfare policy in the United States is
   (A) unemployment insurance.
   (B) Medicare.
   (C) Temporary Assistance to Needy Families.
   (D) Social Security.

   Answer: D

3. Policies that provide benefits to individuals, particularly those in need, are called
   (A) cash assistance policies.
   (B) social welfare policies.
   (C) general welfare policies.
   (D) welfare queen policies.

   Answer: B

4. Those who benefit most from Social Security are the
   (A) disabled workers.
   (B) families of deceased workers.
   (C) working poor.
   (D) elderly.

   Answer: D

5. Which of the following is true about social welfare spending?
   (A) Government gives more money to the non-poor than to people below the poverty line.
   (B) All social welfare spending is a waste.
   (C) Most Americans support a government handout.
   (D) Americans have severe qualms about assisting older Americans with government programs.

   Answer: A
6. Any benefit provided by law regardless of need is  
   (A) controversial.  
   (B) an entitlement.  
   (C) proportional.  
   (D) progressive.  
   Answer: B

7. To be eligible for a means-tested program, people have to  
   (A) beg for them.  
   (B) be disabled.  
   (C) qualify for them.  
   (D) show dependency.  
   Answer: C

8. Many Americans see the deserving poor as  
   (A) victims of losses beyond their control.  
   (B) shiftless.  
   (C) irresponsible.  
   (D) individuals who seek handouts.  
   Answer: A

9. Income distribution in the 1980s and 1990s was  
   (A) evenly distributed.  
   (B) skewed toward the poor.  
   (C) skewed toward the rich.  
   (D) constant.  
   Answer: C

10. The amount of money collected between any two points in time is  
    (A) wealth.  
    (B) a stock.  
    (C) the minimum wage.  
    (D) income.  
    Answer: D

11. The top one percent of wealth holders in the United States possess about  
    (A) 27 percent of all American wealth.  
    (B) 37 percent of all American wealth.  
    (C) 57 percent of all American wealth.  
    (D) 90 percent of all American wealth.  
    Answer: B
12. The measure established by the Census Bureau to take into account what a family would need to maintain an “austere” standard of living is called the
   (A) means test
   (B) prosperity index.
   (C) standard of living test.
   (D) poverty line.
Answer: D

13. Which of the following groups is less likely to live in poverty today?
   (A) suburban residents
   (B) African Americans
   (C) unmarried women
   (D) Hispanics
Answer: A

14. Having children out of wedlock may lead to
   (A) male poverty.
   (B) poverty among the elderly.
   (C) the feminization of poverty.
   (D) the white nonhispanic effect.
Answer: C

15. Charging millionaires fifty percent of their income and the poor five percent of theirs is an example of a
   (A) progressive tax.
   (B) proportional tax.
   (C) regressive tax.
   (D) graduated tax.
Answer: A

16. A sales tax is generally viewed as
   (A) progressive.
   (B) proportional.
   (C) graduated.
   (D) regressive.
Answer: D
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17. A flat tax that takes the same percentage from everyone, rich and poor alike, is called
   (A) progressive.
   (B) proportional.
   (C) graduated.
   (D) regressive.
   Answer: B

18. When the working poor receive a check from Washington instead of sending one, it is called
   (A) a boon.
   (B) positive income.
   (C) an IRS bonus.
   (D) a negative income tax.
   Answer: D

19. Which of the following is true about the official poverty count in the United States?
   (A) It accounts for those who drop in and out of poverty in a given year.
   (B) The elderly are the largest group in the official poverty count.
   (C) It tends to underestimate the seriousness of poverty.
   (D) It takes into account the needs of poor people such as child care and medical care requirements.
   Answer: C

20. From the signing of the Personal Responsibility and Work Opportunity Reconciliation Act in 1996 and
    until September 2001, the number of welfare recipients
    (A) increased sharply.
    (B) declined.
    (C) rose gradually.
    (D) stayed the same.
    Answer: B

21. Which of the following is not an example of a transfer payment?
    (A) food stamps
    (B) Social Security check
    (C) medical insurance coverage
    (D) low interest loan for a college student
    Answer: C

22. Which of the following is an example of a means-tested program?
    (A) Medicare
    (B) Medicaid
    (C) Social Security
    (D) unemployment insurance
    Answer: B
23. The first American president to declare a national war on poverty was
(A) Franklin Delano Roosevelt.
(B) Dwight Eisenhower.
(C) John F. Kennedy.
(D) Lyndon B. Johnson.
Answer: D

24. Charles Murray argued that welfare programs of the Great Society and later administrations
(A) had no effect on poverty.
(B) perpetuated poverty.
(C) curbed poverty.
(D) glamorized poverty.
Answer: B

25. Which of the following is not a provision of the Personal Responsibility and Work Opportunity Reconciliation Act?
(A) A deadbeat dad could more easily receive welfare benefits.
(B) A person on welfare had to find work in two years or lose all their benefits.
(C) Each state receives a fixed amount of money to run its own welfare programs.
(D) A welfare recipient has a lifetime maximum of five years on welfare.
Answer: A

26. Cash payments to poor families once called Aid to Families with Dependent Children are now called
(A) Temporary Assistance to Needy Families (TANF)
(B) Better Get to Work Now (BGWN)
(C) Personal Responsibility Insurance (PRI)
(D) Work Opportunity Insurance (WOI)
Answer: A

27. During the presidential election of 2000, George W. Bush proposed
(A) diverting a small portion of Social Security to private retirement funds.
(B) scrapping Social Security in favor of Individual Retirement Accounts.
(C) putting employer and employee contributions to Social Security in a lockbox.
(D) the creation of the Social Security Trust Fund.
Answer: A
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28. Which of the following statements is not true about American or European views on the role of government and social welfare?
(A) Europeans have a more positive attitude toward government than Americans.
(B) Europeans accord government a larger role in their societies.
(C) Americans tend to see poverty and social welfare needs as a governmental responsibility.
(D) Americans are more likely to distrust government action than Europeans.
Answer: C

29. Which of the following is true about the poor and their influence in American democracy vis-a-vis the elderly?
(A) The poor are usually more successful in protecting and expanding their programs.
(B) The poor are better organized.
(C) The poor have more resources to wield to gain support for the programs they desire.
(D) The poor are less likely to vote than the elderly.
Answer: D

30. Which political party fears that government doesn’t do enough to help the poor?
(A) Libertarian
(B) Reform Party
(C) Republican Party
(D) Democratic Party
Answer: D