Family Resource Management 4th edition Moore Test Bank

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Chapter 2: Understanding Families and How Resources are Managed

Test Bank

Multiple Choice

1. In medieval Europe, the family was influenced by _____.
A. the church
B. the grandparents
C. instructional texts
D. servants
Ans: A
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Knowledge
Answer Location: History of the Family
Difficulty Level: Easy

2. In 18th-century England, the family included not only blood relations but also _____.
A. royalty
B. servants
C. pets
D. friends
Ans: B
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Knowledge
Answer Location: History of the Family
Difficulty Level: Easy

3. In 19th-century America, some groups experimented with different forms of families that included _____.
A. single-parent families
B. same-sex marriage
C. polygyny
D. communes
Ans: C
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Knowledge
Answer Location: History of the Family
Difficulty Level: Easy

4. The middle class emerged as a result of the _____.
A. large number of children in the home
B. women entering the labor force

C. Social Security Act
D. industrial revolution
Ans: D
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Knowledge
Answer Location: History of the Family
Difficulty Level: Easy

5. By the end of the 18th century, husbands went to work and wives were expected to stay home. This was known as _____.
A. the democratic family
B. the companionate family
C. the nuclear family
D. the industrial family
Ans: A
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Knowledge
Answer Location: History of the Family
Difficulty Level: Easy

6. By the 20th century, society believed that husbands and wives were partners and married because they loved each other. This was known as _____.
A. the democratic family
B. the companionate family
C. the nuclear family
D. the industrial family
Ans: B
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Knowledge
Answer Location: History of the Family
Difficulty Level: Easy

7. The family that includes a husband, wife, and children in one household is known as _____.
A. the democratic family
B. the companionate family
C. the nuclear family
D. the industrial family
Ans: C
Learning Objective: 2-2: Describe how the family today is in transition.
Cognitive Domain: Knowledge
Answer Location: The Family Today
Difficulty Level: Easy

8. According to Lamanna, Reidmann, and Stewart, the three core concepts that help to define the family include which of the following?

A. an economic unit that over which the family has little control
B. two people who share decision making
C. people who are committed to maintaining the group over time
D. people who are related only by ancestry, marriage or adoption
Ans: C
Learning Objective: 2-3: Compare various definitions of families.
Cognitive Domain: Comprehension
Answer Location: Defining the Family
Difficulty Level: Medium

9. According to the U.S. Internal Revenue Service definition, a dependent must meet certain criteria. Which of these criteria is one of them?
A. must be under the age of 14 or a student under age 26
B. must have a gross income of less than $3,000 per year
C. must be unmarried
D. must be either a relative or have lived with the claimant all year
Ans: D
Learning Objective: 2-3: Compare various definitions of families.
Cognitive Domain: Comprehension
Answer Location: Variations on a Definition of Family--When Numbers Are Necessary
Difficulty Level: Medium

10. Marriage rates continue to _____.
A. increase
B. decrease
C. remain the same
D. be irrelevant
Ans: B
Learning Objective: 2-4: Discuss change to family expectations, family structure, and the institution of marriage.
Cognitive Domain: Comprehension
Answer Location: Changes in the Family
Difficulty Level: Medium

11. The average age of women giving birth in the United States has _____.
A. dramatically declined
B. gradually declined
C. dramatically increased
D. gradually increased
Ans: D
Learning Objective: 2-9: Review key family management challenges.
Cognitive Domain: Comprehension
Answer Location: Family Planning
Difficulty Level: Medium

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12. Lamanna, Riedmann, and Stewart suggest four emerging options for childbearing that include which of the following?
A. adoption
B. only having marital births
C. postponing parenthood
D. having multiple children
Ans: C
Learning Objective: 2-9: Review key family management challenges.
Cognitive Domain: Comprehension
Answer Location: Family Planning
Difficulty Level: Medium

13. According to the text, a general belief in American culture is that time is _____.
A. an expenditure
B. flexible
C. a commodity
D. sufficient
Ans: C
Learning Objective: 2-9: Review key family management challenges.
Cognitive Domain: Knowledge
Answer Location: Time Management
Difficulty Level: Easy

14. Home economics became a discipline and a field of study during the _____.
A. 1930s and 1940s
B. 1970s and 1980s
C. 1950s and 1960s
D. 1940s and 1950s
Ans: C
Learning Objective: 2-8: Describe how family resource management and home economics are related.
Cognitive Domain: Comprehension
Answer Location: Managing Family Resources
Difficulty Level: Medium

15. Native American families reflect which cultural group membership?
A. lineal
B. collaborative
C. individualistic
D. global
Ans: A
Learning Objective: 2-5: Explain how families exist in cultural contexts.
Cognitive Domain: Comprehension
Answer Location: Families Within Cultural Contexts
Difficulty Level: Medium

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16. Which of the following are often affected by religious orientations?
A. education
B. money
C. politics
D. social roles
Ans: B
Learning Objective: 2-5: Explain how families exist in cultural contexts.
Cognitive Domain: Comprehension
Answer Location: Families Within Cultural Contexts
Difficulty Level: Medium

17. What is the most basic economic unit in society?
A. schools
B. local business
C. church
D. family
Ans: D
Learning Objective: 2-6: List basic functions of the family.
Cognitive Domain: Knowledge
Answer Location: Family Functions
Difficulty Level: Easy

18. Mitchell suggests that families provide which of the following activities or functions?
A. loyalty
B. ability to change
C. reproduction
D. integration of members
Ans: C
Learning Objective: 2-6: List basic functions of the family.
Cognitive Domain: Comprehension
Answer Location: Family Functions
Difficulty Level: Medium

19. Over time, families accumulate resources such as homes, automobiles, and savings. These resources are called _____.
A. assets
B. income
C. inheritance
D. social resources
Ans: A
Learning Objective: 2-7: Identify resources that are available to families.
Cognitive Domain: Knowledge
Answer Location: Resources Available to Families
Difficulty Level: Easy

20. Which of the following is a resource but also creates an obligation?

A. inheritance
B. credit
C. asset
D. socialization
Ans: B
Learning Objective: 2-7: Identify resources that are available to families.
Cognitive Domain: Knowledge
Answer Location: Resources Available to Families
Difficulty Level: Easy

True/False

1. The family is the most basic unit of society.
Ans: T
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Knowledge
Answer Location: Introduction
Difficulty Level: Easy

2. The criteria for inclusion in the 18th-century family was an individual's dependence on the head of the household for basic needs.
Ans: T
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Knowledge
Answer Location: History of the Family
Difficulty Level: Easy

3. In the United States, the preindustrial family was largely a social unit.
Ans: F
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Comprehension
Answer Location: History of the Family
Difficulty Level: Medium

4. The modern family worked together to provide their existence within the home.
Ans: F
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Knowledge
Answer Location: History of the Family
Difficulty Level: Easy

5. The middle class emerged after the industrial revolution.
Ans: T
Learning Objective: 2-1: Summarize the history and origins of the family.

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Cognitive Domain: Comprehension
Answer Location: History of the Family
Difficulty Level: Medium

6. One definition of the family today would not accurately characterize every family.
Ans: T
Learning Objective: 2-2: Describe how the family today is in transition.
Cognitive Domain: Knowledge
Answer Location: The Family Today
Difficulty Level: Easy

7. The traditional or nuclear family symbolizes and represents the American family.
Ans: F
Learning Objective: 2-2: Describe how the family today is in transition.
Cognitive Domain: Comprehension
Answer Location: The Family Today
Difficulty Level: Medium

8. According to the Pew Research Center, less than half of all children live with two married parents.
Ans: T
Learning Objective: 2-4: Discuss change to family expectations, family structure, and the institution of marriage.
Cognitive Domain: Comprehension
Answer Location: Changes in the Family
Difficulty Level: Medium

9. According to the Pew Research Center, the marriage rate continues to increase.
Ans: F
Learning Objective: 2-4: Discuss change to family expectations, family structure, and the institution of marriage.
Cognitive Domain: Knowledge
Answer Location: Changes in the Family
Difficulty Level: Easy

10. While interfaith marriages are increasing, certain religious groups are more likely to marry within their faith.
Ans: T
Learning Objective: 2-5: Explain how families exist in cultural contexts.
Cognitive Domain: Comprehension
Answer Location: Families Within Cultural Contexts
Difficulty Level: Medium

11. Business management and family resource management have not had any connection throughout history.
Ans: F

Learning Objective: 2-8: Describe how family resource management and home economics are related.
Cognitive Domain: Comprehension
Answer Location: Managing Family Resources
Difficulty Level: Medium

12. After the 20th century, home economics was no longer of interest within the study of families.
Ans: F
Learning Objective: 2-8: Describe how family resource management and home economics are related.
Cognitive Domain: Comprehension
Answer Location: Managing Family Resources
Difficulty Level: Medium

13. Contemporary studies of family resource management focus on new, groundbreaking theories.
Ans: F
Learning Objective: 2-8: Describe how family resource management and home economics are related.
Cognitive Domain: Comprehension
Answer Location: Managing Family Resources
Difficulty Level: Medium

14. A common theme from past theory and approaches to family resource management focuses on decision making.
Ans: T
Learning Objective: 2-8: Describe how family resource management and home economics are related.
Cognitive Domain: Comprehension
Answer Location: Managing Family Resources
Difficulty Level: Medium

15. Although not all cultures believe that time is manageable, the general belief in American culture is that time is a commodity.
Ans: T
Learning Objective: 2-9: Review key family management challenges.
Cognitive Domain: Comprehension
Answer Location: Time Management
Difficulty Level: Medium

16. Never before in history does a woman have less control over childbearing decisions than in the 21st century.
Ans: F
Learning Objective: 2-9: Review key family management challenges.
Cognitive Domain: Comprehension

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Answer Location: Family Planning
Difficulty Level: Medium

17. Most people today are choosing not to parent.
Ans: F
Learning Objective: 2-9: Review key family management challenges.
Cognitive Domain: Comprehension
Answer Location: Family Planning
Difficulty Level: Medium

18. Because most parents today are working, there is little need for family resource management.
Ans: F
Learning Objective: 2-8: Describe how family resource management and home economics are related.
Cognitive Domain: Comprehension
Answer Location: Managing Family Resources
Difficulty Level: Medium

19. Although religious homogamy is still important for some, interfaith marriages are increasing in the United States.
Ans: T
Learning Objective: 2-5: Explain how families exist in cultural contexts.
Cognitive Domain: Comprehension
Answer Location: Families Within Cultural Contexts
Difficulty Level: Medium

20. Still today, married same-sex couples throughout the United States do not have equal access to all the federal benefits given to married opposite-sex couples.
Ans: F
Learning Objective: 2-3: Compare various definitions of families.
Cognitive Domain: Comprehension
Answer Location: Gray Areas
Difficulty Level: Medium

Short Answer

1. Explain the difference between the preindustrial and modern family in America.
Ans: The preindustrial family was based on economics and provided their own goods, and all members and outside members worked together; the modern family went outside the home for resources, and men worked away from the home and roles were more defined.
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Comprehension
Answer Location: History of the Family

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Difficulty Level: Medium

2. Describe the two phases of the modern family.
Ans: The democratic family was a separate and private group where they married for love and children were nurtured, and the husband went to work and wives stayed home; the companionate family was one where husbands and wives were partners and married for love.
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Comprehension
Answer Location: History of the Family
Difficulty Level: Medium

3. How is the postmodern family of today different than the modern family?
Ans: The modern family had definite roles for husbands and wives where the postmodern family is diverse and is unable to be compared to any form from the past.
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Analysis
Answer Location: History of the Family
Difficulty Level: Hard

4. Define the traditional or nuclear family.
Ans: Husband, wife, and children in one household.
Learning Objective: 2-2: Describe how the family today is in transition.
Cognitive Domain: Knowledge
Answer Location: The Family Today
Difficulty Level: Easy

5. Explain why some family living arrangements are seen as a gray area when defining family.
Ans: Family definitions include arrangements that may be seen as gray areas by some but are becoming more socially accepted, and these families are often granted “family” legal rights. Such was the case in the example of employee “plus one” benefits.
Learning Objective: 2-3: Compare various definitions of families.
Cognitive Domain: Comprehension
Answer Location: Gray Areas
Difficulty Level: Medium

6. Explain why the traditional or nuclear family does not accurately represent the majority of American families.
Ans: There have been dramatic differences in forms, functions, expectations, and values.
Learning Objective: 2-2: Describe how the family today is in transition.
Cognitive Domain: Comprehension
Answer Location: The Family Today
Difficulty Level: Medium

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7. What are the basic functions of the family today?
Ans: Raise children responsibly, provide economic support, give family members emotional security, reproduction, meeting economic needs of its members.
Learning Objective: 2-6: List basic functions of the family.
Cognitive Domain: Knowledge
Answer Location: Family Functions
Difficulty Level: Easy

8. Give an example of an interethnic marriage.
Ans: A marriage where the two partners marry within their ethnic group.
Learning Objective: 2-5: Explain how families exist in cultural contexts.
Cognitive Domain: Knowledge
Answer Location: Families Within Cultural Contexts
Difficulty Level: Easy

9. Why is religion an important factor within some marriages?
Ans: Religious orientations affect decisions about money, children, social networks, and relationship issues.
Learning Objective: 2-5: Explain how families exist in cultural contexts.
Cognitive Domain: Comprehension
Answer Location: Families Within Cultural Contexts
Difficulty Level: Medium

10. What was the response to the threat to eliminate home economics programs during the 1950s and 1960s?
Ans: Reflective of the broadening worldviews across the nation, home economics was divided into five different but interrelated areas: human development and the family, home management and family economics, food and nutrition, textiles and clothing, and housing.
Learning Objective: 2-8: Describe how family resource management and home economics are related.
Cognitive Domain: Comprehension
Answer Location: Managing Family Resources
Difficulty Level: Medium

11. What are the four emerging options for childbearing today?
Ans: Remaining child-free, postponing parenthood, having only one child, and nonmarital births.
Learning Objective: 2-9: Review key family management challenges.
Cognitive Domain: Comprehension
Answer Location: Family Planning
Difficulty Level: Medium

12. What are the five tests that must be met for a person to qualify as a dependent?
Ans: Relationship test, age test, residency test, support test, and joint return test.
Learning Objective: 2-3: Compare various definitions of families.

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Cognitive Domain: Knowledge
Answer Location: U.S. Income Tax/Internal Revenue Service
Difficulty Level: Easy

13. Explain the term “sliding versus deciding.”
Ans: Couples who slide into cohabitation may remain in the relationship or move toward marriage regardless of the quality of or commitment to the relationship.
Learning Objective: 2-4: Discuss change to family expectations, family structure, and the institution of marriage.
Cognitive Domain: Comprehension
Answer Location: Changes in the Family
Difficulty Level: Medium

14. What are benefits to delaying marriage?
Ans: Better economic opportunities and lower divorce rates.
Learning Objective: 2-4: Discuss change to family expectations, family structure, and the institution of marriage.
Cognitive Domain: Comprehension
Answer Location: Changes in the Family
Difficulty Level: Medium

15. List the four basic functions of the structural-functional theory.
Ans: latent pattern maintenance or loyalty; adaptation, or ability to adjust to change; integration of members; and goal attainment, or the ability to mobilize resources.
Learning Objective: 2-6: List basic functions of the family.
Cognitive Domain: Comprehension
Answer Location: Family Functions
Difficulty Level: Medium

16. What are the four activities or functions suggested by Juliet Mitchell that families should provide to their members?
Ans: Production, reproduction, socialization, and sexuality.
Learning Objective: 2-6: List basic functions of the family.
Cognitive Domain: Comprehension
Answer Location: Family Functions
Difficulty Level: Medium

17. Define an asset.
Ans: A resource a family accumulates over time, such as a home, automobile, savings, or personal property.
Learning Objective: 2-7: Identify resources that are available to families.
Cognitive Domain: Knowledge
Answer Location: Resources Available to Families
Difficulty Level: Easy

18. How does credit become an expense?

Ans: Borrowing money through credit cards or loans requires pledging future income for an immediate want or need. Credit debt must be repaid to the lender with an additional interest amount.
Learning Objective: 2-7: Identify resources that are available to families.
Cognitive Domain: Comprehension
Answer Location: Resources Available to Families
Difficulty Level: Medium

19. How does the field of family resource management use optimization?
Ans: It devotes more energy to understanding the family unit and its interaction with the greater social structure.
Learning Objective: 2-8: Describe how family resource management and home economics are related.
Cognitive Domain: Comprehension
Answer Location: Managing Family Resources
Difficulty Level: Medium

20. What are all the major activities that require the expenditure of time in the family setting?
Ans: Sleeping, eating, grooming, learning, working, maintaining the environment, and relaxing.
Learning Objective: 2-9: Review key family management challenges.
Cognitive Domain: Knowledge
Answer Location: Time Management
Difficulty Level: Easy

Essay

1. Compare and contrast the family from prehistoric time until the postmodern family of today.
Ans: Varies.
Learning Objective: 2-1: Summarize the history and origins of the family.
Cognitive Domain: Comprehension
Answer Location: History of the Family
Difficulty Level: Medium

2. Discuss why there are many definitions for the family. Compare the various definitions for similarities and differences.
Ans: Varies.
Learning Objective: 2-3: Compare various definitions of families.
Cognitive Domain: Comprehension
Answer Location: Defining the Family
Difficulty Level: Medium

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3. Discuss the changes that the family is experiencing in terms of structure, functions, and expectations.
Ans: Varies.
Learning Objective: 2-4: Discuss change to family expectations, family structure, and the institution of marriage.
Cognitive Domain: Comprehension
Answer Location: Changes in the Family
Difficulty Level: Medium

4. Explain the changes that have occurred in childbearing since the turn of the 20th century. How do childbearing decisions affect family resource management?
Ans: Varies.
Learning Objective: 2-9: Review key family management challenges.
Cognitive Domain: Comprehension
Answer Location: Family Planning
Difficulty Level: Medium

5. Explain how cultural groups reflect the larger social group using the three primary cultural expressions of group membership: lineal, collaborative, and individualistic.
Ans: Varies.
Learning Objective: 2-5: Explain how families exist in cultural contexts.
Cognitive Domain: Application
Answer Location: Families Within Cultural Contexts
Difficulty Level: Medium

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