Family Resource Management 5th edition Moore Test Bank

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Family Resource Management (5th)

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Total Questions: 65

Multiple Choice (20)

Q1. *[Multiple Choice] · Cognitive Domain: Knowledge*

Families are diverse in nature, which reflects what?

a) the rise in the traditional family structure
b) the socioeconomic environments surrounding them ✓ correct
c) lack of education about families
d) the number of families living in poverty

Q2. *[Multiple Choice] · Cognitive Domain: Knowledge*

Family resource management includes _____.

a) dependency of individuals
b) a static environment
c) an understanding of the monetary exchange system
d) an effort to meet the basic needs of those in the family ✓ correct

Q3. *[Multiple Choice] · Cognitive Domain: Analysis*

A family is deciding on housing. Although an apartment is available and affordable, they decide to wait for a single–family home that matches their traditions and values. This example shows that resource identification is guided by _____.

a) culture ✓ correct
b) availability
c) accessibility
d) ambiguity

Q4. *[Multiple Choice] · Cognitive Domain: Comprehension*

What is a primary difference between identifying resources and decision making for families as opposed to businesses?

a) unrestricted availability of money
b) the leadership styles used
c) the time involved
d) desire to maintain interpersonal relationships ✓ correct

Q5. *[Multiple Choice] · Cognitive Domain: Comprehension*

Unlike a business that primarily makes decisions to maximize profit, families often make choices that consider factors such as stress, happiness, and relationship quality. This illustrates that family resource management places greater emphasis on _____ than business management does.

a) emotion ✓ correct
b) planning
c) control of resources
d) leadership

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Q6. *[Multiple Choice] · Cognitive Domain: Application*

A family is deciding whether to buy or lease a new vehicle. They carefully research multiple options, compare long–term costs, consider safety ratings, and then choose the option that best meets both their financial and lifestyle goals. Which decision–making model are they applying?

a) bureaucratic model
b) rational model ✓ correct
c) political model
d) five-step decision-making process

Q7. *[Multiple Choice] · Cognitive Domain: Comprehension*

The decision–making model developed by Pfeffer that is based on rules, procedures, and processes and is appropriate only for low–risk decisions is the _____.

a) bureaucratic model ✓ correct
b) rational model
c) political model
d) five-step decision-making process

Q8. *[Multiple Choice] · Cognitive Domain: Analysis*

In one family, parents disagree about whether to relocate for a new job. After several discussions, the parent who contributes more financially ultimately makes the final decision, while the other compromises. Which decision–making model does this situation illustrate?

a) the bureaucratic model
b) the rational model
c) the political model ✓ correct
d) the five-step decision-making process

Q9. *[Multiple Choice] · Cognitive Domain: Comprehension*

The decision–making model that gives the family the most flexible framework for a variety of situations is the _____.

a) bureaucratic model
b) rational model
c) political model
d) five-step decision-making process ✓ correct

Q10. *[Multiple Choice] · Cognitive Domain: Knowledge*

Influences such as history, culture, and environment that come from the outside to change the behavior of the family are known as _____ influences.

a) ideological
b) situational
c) contextual ✓ correct
d) factual

Q11. *[Multiple Choice] · Cognitive Domain: Comprehension*

Which of the following best represents a historical influence on how families manage their resources?

a) the Great Depression ✓ correct
b) a Scandinavian heritage
c) availability of citrus fruit
d) a view that all people are good

Q12. *[Multiple Choice] · Cognitive Domain: Application*

Joan grew up in a family with few resources and now tends to be very conservative. Her husband's family enjoyed a lifestyle where they were able to afford to live in luxury. The experiences of the two partners illustrate what type of contextual influence on their behavior today?

a) environmental
b) cultural ✓ correct
c) historical
d) psychological

Q13. *[Multiple Choice] · Cognitive Domain: Application*

The Baker family has always lived in Tucson, AZ. Recently Mr. Baker's brother invited the whole family to spend the holidays at their mountain cabin in Colorado. The Bakers decided not to take the offer because they didn't like the idea of the cold weather and the fact that they would have to purchase all new clothes. This decision reflects what type of contextual influence?

a) environmental ✓ correct
b) cultural
c) historical
d) psychological

Q14. *[Multiple Choice] · Cognitive Domain: Comprehension*

In a discussion of worldview, which of the following assumptions were made by Kluckhohn and Strodtbeck in comparing the value systems between cultural groups?

a) There is no limit to the number of common human problems that need a solution.
b) Several solutions are possible within a possible range. ✓ correct
c) Alternative solutions are present but every society uses them the same.
d) All cultural groups have the same basic values.

Q15. *[Multiple Choice] · Cognitive Domain: Comprehension*

If a person commits a crime in a culture where their orientation to human nature is a belief that all are basically good, they would likely be incarcerated _____.

a) to keep them away from "good people"
b) to punish them for their actions
c) to rehabilitate them ✓ correct
d) as an example to others of the consequences

Q16. *[Multiple Choice] · Cognitive Domain: Comprehension*

The relationship between humans and nature is a worldview orientation that could include which of the following perspectives?

a) Humans surrender to nature.
b) Humans and nature are two separate spheres.
c) Humans have neglected nature.
d) Humans are in harmony with nature. ✓ correct

Q17. *[Multiple Choice] · Cognitive Domain: Comprehension*

The dependence on or preference for a certain time orientation _____.

a) separates cultural groups ✓ correct
b) points to the similarities of cultural groups
c) causes a decline in the existence of a culture
d) increases success in that culture

Q18. *[Multiple Choice] · Cognitive Domain: Comprehension*

The worldview orientation of human activity includes which of the following?

a) living week to week
b) achieving self-growth and improvement ✓ correct
c) working solely for the benefit of others
d) success measured by internal standards

Q19. *[Multiple Choice] · Cognitive Domain: Analysis*

A society where there is a focus on the concept of team would express what human relations orientation?

a) lineal
b) relational
c) individualistic
d) collaborative ✓ correct

Q20. *[Multiple Choice] · Cognitive Domain: Comprehension*

Someone operating from the _____ pattern will place primary emphasis on personal goals and objectives and on personal autonomy.

a) lineal
b) relational
c) collateral
d) individualistic ✓ correct

True/False (20)

Q21. *[True/False] · Cognitive Domain: Knowledge*

Emotional support and well–being are the easiest to identify as important family resources.

a) True
b) False ✓ correct

Correct answer: False

Q22. *[True/False] · Cognitive Domain: Comprehension*

Within a family unit, situations arise in frequent, repetitive ways that allow many decisions to become subconscious.

a) True ✓ correct
b) False

Correct answer: True

Q23. *[True/False] · Cognitive Domain: Comprehension*

A family decision that requires more deliberation is more stressful.

a) True ✓ correct
b) False

Correct answer: True

Q24. *[True/False] · Cognitive Domain: Knowledge*

Fulfilling family needs does not always require resources.

a) True
b) False ✓ correct

Correct answer: False

Q25. *[True/False] · Cognitive Domain: Knowledge*

The history of family science is closely linked to business management.

a) True ✓ correct
b) False

Correct answer: True

Q26. *[True/False] · Cognitive Domain: Comprehension*

Although there are similarities between family resource management and business management, only business focuses on efficiency of resources.

a) True
b) False ✓ correct

Correct answer: False

Q27. *[True/False] · Cognitive Domain: Comprehension*

Family decisions that have long lasting impact would benefit from the rational model structure of decision making.

a) True ✓ correct
b) False

Correct answer: True

Q28. *[True/False] · Cognitive Domain: Comprehension*

The political model of decision making relies on habitual ways of doing things and low–risk decisions.

a) True
b) False ✓ correct

Correct answer: False

Q29. *[True/False] · Cognitive Domain: Comprehension*

The bureaucratic model of decision–making focuses on individual interests and conflict within the group.

a) True
b) False ✓ correct

Correct answer: False

Q30. *[True/False] · Cognitive Domain: Comprehension*

Scientific discoveries are one type of historical influence on families today.

a) True ✓ correct
b) False

Correct answer: True

Q31. *[True/False] · Cognitive Domain: Comprehension*

The availability of fresh produce is an environmental factor that influences families.

a) True ✓ correct
b) False

Correct answer: True

Q32. *[True/False] · Cognitive Domain: Knowledge*

Available resources influence family management.

a) True ✓ correct
b) False

Correct answer: True

Q33. *[True/False] · Cognitive Domain: Comprehension*

According to Kluckholn and Strodtbeck, the variety of solutions possible to solve human problems is limitless.

a) True

b) False ✓ correct

Correct answer: False

Q34. *[True/False] · Cognitive Domain: Knowledge*

The only orientation of human nature is a belief that all people are basically good.

a) True

b) False ✓ correct

Correct answer: False

Q35. *[True/False] · Cognitive Domain: Comprehension*

Cultures deal with time orientations to maintain existence over time.

a) True ✓ correct

b) False

Correct answer: True

Q36. *[True/False] · Cognitive Domain: Knowledge*

Time orientation includes the past, present, and future.

a) True ✓ correct

b) False

Correct answer: True

Q37. *[True/False] · Cognitive Domain: Knowledge*

A human relations orientation where there is a definite chain of command in place is called a lineal pattern.

a) True ✓ correct

b) False

Correct answer: True

Q38. *[True/False] · Cognitive Domain: Knowledge*

Members of a culture who achieve their group's ideals are deemed successful.

a) True ✓ correct

b) False

Correct answer: True

Q39. *[True/False] · Cognitive Domain: Comprehension*

A family service provider should try to change the clients' worldview orientation to reflect the views of the majority culture.

a) True

b) False ✓ correct

Correct answer: False

Q40. *[True/False] · Cognitive Domain: Comprehension*

Awareness and understanding of different worldviews provide human service professionals with increased options and objectivity.

a) True ✓ correct

b) False

Correct answer: True

Essay (25)

Q41. *[Essay] · Cognitive Domain: Comprehension*

Why is it important to recognize that contemporary families are diverse and shaped by their socioeconomic environments when studying family resource management?

> ***Suggested answer:*** *Sample response: Recognizing family diversity is important because there is no single "traditional" family structure that applies to all households. Families vary depending on circumstances such as income, employment, culture, and living arrangements. For family resource management, this means needs and available resources differ widely, and the ways families make decisions will also vary. Understanding this diversity allows educators, policymakers, and service providers to create programs and strategies that better address the actual needs of families rather than relying on outdated or narrow definitions.*

Q42. *[Essay] · Cognitive Domain: Comprehension*

Provide an example of a family decision that has become repetitive or habitual, and explain why families might make this type of decision with little deliberation.

> ***Suggested answer:*** *Sample response: An example would be purchasing the same grocery items each week, such as a family's preferred bread, milk, or cereal. Because these items have already been identified as meeting the family's needs in the past, the decision becomes automatic and requires little conscious thought. Over time, these decisions become habitual because they save time and reduce stress, allowing family members to focus their energy on more complex or unexpected decisions.*

Q43. *[Essay] · Cognitive Domain: Comprehension*

How does the idea of sufficiency influence the decisions families make about resources?

> ***Suggested answer:*** *Sample response: Sufficiency refers to whether a solution is "good enough" to meet a family's needs. Families may choose a resource that is adequate rather than ideal, such as using generic brand paper towels instead of a more expensive name brand. What counts as sufficient varies depending on circumstances, values, and available resources.*

Q44. *[Essay] · Cognitive Domain: Application*

A family must decide between two medical treatment plans for a serious illness. They gather information, compare risks and outcomes, and choose the plan that best aligns with their long–term goals. Which decision–making model are they applying, and why?

> ***Suggested answer:*** *Sample response: They are applying the rational model of decision making. This model involves carefully evaluating alternatives, considering risks, and selecting the option that maximizes the family's objectives for health and well-being.*

Q45. *[Essay] · Cognitive Domain: Analysis*

Compare a family's weekly grocery shopping with their decision about buying a home. Which decision better illustrates the bureaucratic model of decision–making, and why?

> ***Suggested answer:*** *Sample response: Weekly grocery shopping better illustrates the bureaucratic model. It relies on habitual routines and established procedures (buying the same staple foods each week), making it a low-risk and relatively uncontested decision. In contrast, buying a home involves more complexity and long-term consequences, requiring other decision-making models.*

Q46. *[Essay] · Cognitive Domain: Analysis*

Family decisions often involve negotiation and differences in power. Explain how the political model of decision–making accounts for these dynamics, and give an example of a family decision that might follow this model.

> ***Suggested answer:*** *Sample response: The political model recognizes that family members have different interests and unequal levels of power. Decisions are often reached through bargaining and compromise, but the outcome usually reflects the influence of those with greater authority or resources. For example, when deciding whether to relocate for a job, adults may negotiate while children have little input. The decision that is made reflects the balance of power among family members.*

Q47. *[Essay] · Cognitive Domain: Knowledge*

List the five steps in the decision–making process that families use when managing resources.

> ***Suggested answer:*** *Sample response: The five steps are: (1) recognize existing needs, (2) identify alternatives to fulfill those needs, (3) evaluate the identified alternatives, (4) select and implement an alternative, and (5) reflect on and evaluate the choice that was made.*

Q48. *[Essay] · Cognitive Domain: Analysis*

Why is the five–step decision–making process considered more useful for families than relying on a single model, such as the rational or bureaucratic model? Provide an example to support your explanation.

> ***Suggested answer:*** *Sample response: The five-step process is more flexible because it integrates elements of the rational, bureaucratic, and political models. Families can apply it to a wide range of decisions, from routine to complex. For example, choosing a new childcare provider may involve rational evaluation (safety, cost), bureaucratic habits (location, hours), and political negotiation (parental preferences). The five-step process helps families bring these together into one adaptable framework.*

Q49. *[Essay] · Cognitive Domain: Application*

A family living in a coastal city is deciding whether to relocate after repeated flooding in their neighborhood. Explain how history, culture, and environment might each influence their decision.

> ***Suggested answer:*** *Sample response: Historical influences may include the family's prior experiences with natural disasters or how earlier generations adapted to similar challenges. Cultural influences could involve values around staying close to extended family or maintaining traditions tied to the area. Environmental influences are direct, such as the increasing risk of flooding, higher insurance costs, or limited housing options. Together, these contextual factors shape how the family evaluates their choices.*

Q50. *[Essay] · Cognitive Domain: Knowledge*

According to Kluckhohn and Strodtbeck's worldview framework, what three assumptions underlie how cultural groups solve common human problems?

> ***Suggested answer:*** *Sample response: There is a limited number of common human problems that all people must solve. There is variability in the possible solutions, but within a defined range. All alternatives exist in all societies, but each society has preferences for certain solutions.*

Q51. *[Essay] · Cognitive Domain: Analysis*

Choose two of Kluckhohn and Strodtbeck's five orientations, and compare how families with different perspectives on these orientations might make different decisions.

> ***Suggested answer:*** *Sample response: Families differ in how orientations shape their choices. For instance, in the "time" orientation, a future-focused family may save money for college, while a present-focused family may spend more on immediate needs. In the "activity" orientation, a family focused on accomplishments might prioritize extracurricular activities that show achievement, while a family focused on "being" may value unstructured leisure time together.*

Q52. *[Essay] · Cognitive Domain: Knowledge*

Cultural groups differ in how they view human nature. Describe the three possible orientations and explain how each might influence approaches to crime or punishment.

> ***Suggested answer:*** *Sample response: The three orientations are: (1) humans are basically evil, (2) humans are a mixture of good and evil, or (3) humans are basically good. If humans are seen as evil, punishment may be harsh and focused on control. If humans are viewed as mixed, responses may blend punishment with opportunities for reform. If humans are seen as basically good, the emphasis may be on rehabilitation and reintegration.*

Q53. *[Essay] · Cognitive Domain: Analysis*

What worldview orientation is reflected when a culture views a hurricane or typhoon as a natural event beyond human control? How does this compare with the dominant perspective in the United States?

> ***Suggested answer:*** *Sample response: This reflects the orientation that humans are subjugated to nature. In contrast, many in the United States tend to view humans as having mastery over nature and often look for causes, blame, or technological solutions after natural disasters, rather than accepting them as uncontrollable events.*

Q54. *[Essay] · Cognitive Domain: Comprehension*

Identify the three cultural time orientations and give an example of how each might affect family decision making.

> ***Suggested answer:*** *Sample response: The three orientations are past, present, and future. A past orientation might value maintaining traditions, such as celebrating ancestral holidays. A present orientation may emphasize enjoying experiences "in the moment," like spontaneous family outings. A future orientation might drive long-term planning, such as saving for retirement or a child's college education.*

Q55. *[Essay] · Cognitive Domain: Knowledge*

Define lineal, collateral, and individualistic human relations orientations, and explain how they differ.

> ***Suggested answer:*** *Sample response: In a lineal orientation, authority and decision-making follow a chain of command, with group goals prioritized over individuals. In a collateral orientation, decisions emphasize teamwork and collaboration among members. In an individualistic orientation, the focus is on personal goals, independence, and autonomy. These orientations differ in how much weight is given to group versus individual needs.*

Q56. *[Essay] · Cognitive Domain: Analysis*

A family service provider strongly values independence and individual decision making, while their clients come from a culture that prioritizes group consensus. How could the provider adjust their approach to deliver the best service?

> ***Suggested answer:*** *Sample response: The provider should avoid imposing their own worldview and instead create a support system that respects the clients' orientation toward group-based decision making. This could involve facilitating discussions among extended family members and offering options that allow the family to make choices in line with their cultural values.*

Q57. *[Essay] · Cognitive Domain: Comprehension*

What does it mean to say that family studies is a multidisciplinary field, and why is this important?

> ***Suggested answer:*** *Sample response: Family studies is multidisciplinary because it draws from multiple fields—such as psychology, sociology, anthropology, economics, and biology—to understand families from different perspectives. This broad approach provides a more complete picture of family life and helps professionals address complex issues that no single discipline can fully explain.*

Q58. *[Essay] · Cognitive Domain: Application*

How does social psychology help explain the reciprocal relationship between individuals and families? Provide an example.

> ***Suggested answer:*** *Sample response: Social psychology shows that individuals influence the groups they belong to, and groups influence the individuals within them. For example, if a teenager struggles with self-esteem, this may affect family dynamics, while at the same time, family expectations and communication patterns can shape the teenager's self-concept.*

Q59. *[Essay] · Cognitive Domain: Application*

A family is debating whether to spend extra money on a summer vacation or save those funds for future expenses. Using an economics perspective, explain how this situation illustrates principles of family decision making.

> ***Suggested answer:*** *Sample response: From an economics perspective, this illustrates how families face trade-offs and opportunity costs. Choosing the vacation prioritizes immediate enjoyment but reduces savings for future needs, while saving strengthens long-term financial security but delays short-term gratification. Economics helps frame this as an allocation of scarce resources across competing goals.*

Q60. *[Essay] · Cognitive Domain: Comprehension*

Why is it important for families to consider biological research when making decisions about health, safety, or reproduction?

> ***Suggested answer:*** *Sample response: Biological research provides evidence-based knowledge that supports healthier and safer family decisions. For instance, understanding genetic risks, disease prevention, or nutrition allows families to make informed choices that improve long-term well-being. Without considering biology, decisions may be based on guesswork or misinformation.*

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Q61. *[Essay] · Cognitive Domain: Analysis*

Families often make resource decisions in contexts of scarcity or abundance. Analyze how the concepts of culture, availability, and accessibility interact to shape these decisions, and explain why overlooking one of these factors could lead to ineffective outcomes.

> ***Suggested answer:*** *Sample response: Culture, availability, and accessibility shape family decisions in powerful and interrelated ways. Culture influences what families consider important, such as choosing organic food because of cultural values about health or preferring multigenerational housing because of cultural traditions. Availability refers to whether those options even exist, such as having a grocery store nearby that sells fresh produce. Accessibility involves whether families can reasonably obtain the resource—whether they can afford the organic produce or qualify for the type of housing they want. If one of these factors is overlooked, the decision may not meet the family's actual needs. For instance, a culturally valued diet may not be possible if fresh ingredients are unavailable or too expensive, leading to stress or unmet nutritional goals. Effective family resource management depends on balancing all three factors simultaneously.*

Q62. *[Essay] · Cognitive Domain: Analysis*

Evaluate the strengths and weaknesses of applying business management principles (planning, organizing, leading, controlling) to families. In what ways might these principles enhance family resource management, and in what ways might they fall short due to the emotional or personal nature of families?

> ***Suggested answer:*** *Sample response: Business management principles can bring structure and efficiency to families by encouraging planning for expenses, organizing household responsibilities, and coordinating efforts toward shared goals such as saving for college or buying a home. These practices can reduce waste, improve time management, and help families achieve long-term stability. However, the family context is not identical to a business, and the application has limits. Unlike businesses, families must account for emotions, personal relationships, and the developmental needs of children, which cannot be managed solely through control and efficiency. For example, "maximizing output" in a family could create stress if it overlooks the emotional support children need or the flexibility spouses require. The strength of applying business principles lies in clarity and structure, but families must adapt them with sensitivity to their unique emotional and interpersonal realities.*

Q63. *[Essay] · Cognitive Domain: Analysis*

The rational, bureaucratic, and political models each explain aspects of family decision making. Critically analyze how the five–step decision–making process incorporates elements of all three models. Why might it provide a more comprehensive framework for families than the other models alone?

> ***Suggested answer:*** *Sample response: The five-step decision-making process incorporates rational, bureaucratic, and political elements in ways that make it more versatile for families. Like the rational model, it requires families to evaluate alternatives and weigh risks before selecting the best option. It reflects the bureaucratic model when routine, low-risk choices, such as paying bills or grocery shopping become habitual steps in the process. It also incorporates aspects of the political model, recognizing that bargaining and negotiation among family members are often necessary when power or interests conflict. By blending these elements, the five-step process offers a flexible framework that adapts to both routine and complex decisions. Unlike the stand-alone models, which may be too rigid or too narrow, the five-step process acknowledges the emotional, practical, and relational complexity of family life, making it better suited to capture the range of decisions families face daily.*

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Q64. *[Essay] · Cognitive Domain: Application*

Imagine a family preparing to move across the country for a new job opportunity. Discuss how historical, cultural, and environmental contextual factors would influence their decisions about housing, schooling, and daily routines. Explain how these influences might differ if the family were moving to another country instead.

> ***Suggested answer:*** *Sample response: When moving across the country, historical influences may include the family's prior experiences with relocation or economic hardship, shaping whether they view the move with optimism or caution. Cultural influences may guide their choices about neighborhoods, schools, or places of worship, reflecting traditions, values, or ethnic communities they wish to stay connected with. Environmental influences, such as climate, cost of living, or access to healthcare, will affect daily routines and resource use. If the move is international, these influences become even more complex. Historical experiences with immigration or adjustment might weigh heavily, while cultural differences could affect everything from food choices to communication styles. Environmental factors such as language barriers, healthcare systems, or housing markets might require more adaptation than a domestic move. In both cases, the interaction of historical, cultural, and environmental factors shapes not only practical decisions but also the family's sense of identity and belonging.*

Q65. *[Essay] · Cognitive Domain: Application*

Consider a family where the parents differ in their worldview orientations—for example, one emphasizes individualism while the other emphasizes collaboration. Describe how these differing orientations might shape their approaches to decision making about finances, parenting, or household responsibilities. What challenges and opportunities could arise from their differences?

> ***Suggested answer:*** *Sample response: When parents hold different worldview orientations, their decision-making approaches can diverge significantly. An individualistic parent may prioritize personal goals and autonomy, perhaps advocating for separate bank accounts or encouraging children to pursue independent paths. In contrast, a collaborative-oriented parent might emphasize joint decision making, pooled finances, and shared family activities. These differences can create tension if not addressed openly, for example, disagreements over spending priorities or parenting approaches. However, they also present opportunities. Individualism can foster independence and accountability within the family, while collaboration can strengthen bonds and teamwork. If both orientations are valued, the family can benefit from a balance, encouraging both personal growth and collective responsibility. The challenge lies in negotiating compromises without dismissing either perspective, turning potential conflict into a richer, more flexible family dynamic.*

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