10. What might an employer do to maximize profits?
   a. increase health benefits
   b. open another company
   c. outsource jobs
   d. change the product or service offered by the company

11. The development of economic, political, and social relationships that stretch worldwide is
   a. unemployment.  c. work.
   b. outsourcing.    d. globalization.

12. Which factor does not affect how a person adjusts to retirement?
   a. health          c. income
   b. race           d. social networks

13. What do elderly people fear most and why?
   a. dependency because their status in society remains the same
   b. death because they feel that their lives have been too short
   c. dependency because it necessitates new behaviors
   d. death because they have already experienced the loss of loved ones

14. Which group makes up the fastest growing segment of the world's population?
   a. people in late adulthood
   b. infants and children
   c. late adolescents
   d. people in the settling down period

15. Which of the following is recognized by some sociologists as a suicide risk factor for an elderly person?
   a. a person whose identity is closely tied to his or her job
   b. a person whose physician suggests he or she should exercise regularly
   c. a person who recently moved
   d. a person who lives alone