

Chapter 1

Verbal Diagnostic Test

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Verbal Diagnostic Test

20 Questions

Time: 30 Minutes

For each of Questions 1 to 6, select one entry for each blank from the corresponding column of choices. Fill in the blank in the way that best completes the text.

1. In interviews, despots are often surprisingly _____; this helps to explain how seemingly awful people are able to command so many followers.

malign
indignant
forgiving
personable
munificent

2. The thriving health food company sells _____ meat products so meat-like that vegetarians sometimes call the phone number on the box to make sure that the product is really animal-free.

mendacious
nugatory
ersatz
parallel
clandestine

3. The successful tech company faces an ironic problem in the fall quarter; people are so excited about the next (i) _____ of its product, which will be released over the holidays, that they refuse to purchase the (ii) _____ version.

Blank (i) Blank (ii)

ingenuity	obsolete

implication	current
iteration	practical

4. Newborn babies are perfectly (i) _____, as yet unable to be concerned for others, or even to understand a difference between themselves and the world around them. As young children mature, they make the (ii) _____ discovery that other people exist and have their own needs and desires—in other words, that the entire world is not about them.

Blank (i) Blank (ii)

solipsistic	arresting
sophomoric	selfish
quixotic	undue

5. Historically, arguments against women’s suffrage (i) _____ from the claim that women would cancel out their husbands’ votes to the charge that women would merely (ii) _____ their husbands’ preferences, thus making their votes redundant. Such arguments, while once convincing, today seem (iii) _____ indeed.

Blank (i) Blank (ii) Blank (iii)

ran the gauntlet	override	ponderous
ran the gamut	ape	shabby
held the line	disclaim	cogent

6. His theory purported that “proper” enjoyment of art was a matter of pure aesthetics—it is surely, he says, a baser pleasure being enjoyed by the untrained (i) _____, the museum “tourist” with (ii) _____ sensibilities, and even the art theorists and art historians who simply appreciate cultural referents or narratives in art, a predilection he thinks leads to (iii) _____ view of any art that includes such elements.

Blank (i) Blank (ii) Blank (iii)

cabal	incendiary	a facile
literati	parochial	an urbane
hoi-polloi	dulcet	a painstaking

Question 7 is based on the following reading passage.

During an economic depression, it is common for food prices to increase even as incomes decrease. Surprisingly, however, researchers determined that during a depression, for every 5% increase in the cost of bread, the lowest socioeconomic class actually increases the amount of bread purchased per capita by 3%.

7. Which of the following hypotheses best accounts for the researchers' findings?
- (A) Not all food costs increase during a depression; some food items actually become less expensive.
 - (B) Because bread consumption does not increase by the same percentage as the cost does, people are likely consuming more of other food items to compensate.
 - (C) When incomes decrease, people are typically forced to spend a larger proportion of their income on basic needs, such as food and housing.
 - (D) People who suddenly cannot afford more expensive foods, such as meat, must compensate by consuming more inexpensive foods, such as grains.
 - (E) During a depression, people in the lowest socioeconomic class will continue to spend the same amount of money on food as they did before the depression began.

Question 8 is based on the following reading passage.

Bedbug infestations have been a problem in major cities for years. The pesticide DDT has been found to be useful in killing bedbugs. However, DDT was banned in the United States and has been replaced by weaker pesticides. Thus, there is no effective means for eradicating bedbugs in the United States.

8. Which of the following, if true, most weakens the conclusion?
- (A) Bedbugs resemble other small insects in their appearance and behavior.
 - (B) Bedbugs have largely been eradicated in other parts of the world.
 - (C) Some treatments that do not include DDT have proven effective against bedbugs in other parts of the world.

- (D) Bedbugs are resistant to the types of pesticides used to treat cockroach and ant infestations.
- (E) The number of bedbug infestations has risen significantly in the 21st century.

Questions 9 to 12 are based on the following reading passage.

Dan Flavin's *alternate diagonals of March 2, 1964 (to Don Judd)*, an 8-foot-long diagonal beam of light set at a 45-degree angle, is a colorful sculpture of light that is visually arresting, even from across the room. As one approaches the work, it is difficult not to become almost blinded by the intensity of the light and the vivacity of the colors. Though it may strike one as

5 garish at first glance, a more lengthy perusal reveals a delicate interplay between the red and yellow beams, giving the work a visual richness.

Alternate diagonals was made by Flavin in response to one of his own previous works, the *diagonal of May 25, 1963 (to Constantin Brancusi)*. His first piece composed solely of light, the *diagonal of May 25, 1963* was also an 8-foot-long fluorescent light sculpture (though Flavin never

10 liked to call them sculptures—he referred to them as “situations”) hung at a 45-degree angle, and also included a yellow fluorescent light tube. *Alternate diagonals* seems almost more of an evolution of the former work than a response to it, but regardless of the exact nature of the intended interplay between the two, it is important to frame *alternate diagonals* as a companion work.

15 *Alternate diagonals* known as a ready-made, a work of art composed entirely of objects that anyone could find and put together as the artist has. This is precisely what is so intriguing about the work—it toys with the boundaries of what we can define as a ready-made in contemporary art and, perhaps, within the field of art production itself. It forces a spectrum to be employed instead of a black-and-white categorization of the ready-made—a spectrum

20 stretching between the “pure” ready-made (any work that essentially

could be transferred
straight from anyone's garage to a gallery, such as Duchamp's *Bottle Rack*), all the way to a
contemporary two-dimensional work where the artist's canvas and paints
were purchased
from an art supply store in an infinitely more manipulated but still semi-
ready-made fashion.
Flavin's piece, it seems, is situated somewhere in the center of such a
spectrum, and raises the

25 question of where the "ready" ends and the "made" begins.

9. The main point of the passage is to

- (A) assert the superiority of ready-made art
- (B) decry the broadening of the definition of art
- (C) discuss a work in context and its effect on the discipline
- (D) explain the relationship between two works of art
- (E) praise an artist and his creations

10. According to the passage, both “diagonal” works could best be described as

- (A) using red and yellow light
- (B) initially striking the viewer as garish
- (C) toying with boundaries of art
- (D) running through the plane at a particular slope
- (E) identical in concept

11. The author’s tone could best be described as

- (A) admiring and supportive
- (B) enthusiastic and fawning
- (C) respectful and distant
- (D) obligatory and unenthused
- (E) erudite and objective

12. The passage implies which of the following?

- (A) Conventional two-dimensional work is a thing of the past.
- (B) Flavin is one of the most important artists of his time.
- (C) *Bottle Rack* has very little artistic manipulation.
- (D) Flavin disliked the word “sculpture” because of the Renaissance association.
- (E) The best art work is in the center of the artistic spectrum of art production.

For each of Questions 13 to 16, select the two answer choices that, when used to complete the sentence, fit the meaning of the sentence as a whole and produce completed sentences that are alike in meaning.

13. Many young employees actively seek out mentors, but when managers attempt to mentor young employees who have not sought out mentoring, the help often comes across as presumptuous and _____.

- ☐ baneful
- ☐ noxious
- ☐ patronizing

- ☐ amenable
- ☐ pragmatic
- ☐ condescending

14. In previous decades, it was simply assumed that fathers of young children would work full-time and at the same intensity as they did before becoming parents, but today, increasing numbers of men—wanting to further their careers but also wanting to spend time with their children—are more _____ about this arrangement.

- ☐ stolid
- ☐ ambiguous
- ☐ whimsical
- ☐ ambivalent
- ☐ equivocal
- ☐ officious

15. The slipstream is a partial vacuum created in the wake of a moving vehicle that allows for “drafting,” whereby a racecar can _____ another and win the race by taking advantage of reduced wind resistance.

- ☐ supersede
- ☐ assume
- ☐ overtake
- ☐ champion
- ☐ collide
- ☐ outstrip

16. While the celebration of the artist’s work was pure paeon—nothing but plaudits and tributes—many of those in the art world feel that an acknowledgment of the artist’s _____ would help to humanize the artist and make the art more accessible.

- ☐ faculties
- ☐ poultices
- ☐ foibles
- ☐ mores
- ☐ aptitudes
- ☐ peccadilloes

Questions 17 and 18 are based on the following reading passage.

In keeping with the notable incorporation of operatic elements into the rock music lexicon, the genre in the 1970s experienced a significant shift in emphasis away from recording and toward music performance itself. Several factors effected this change. First, the extended length and the moralizing subject matter of songs of the era rendered them less appropriate for

5 radio play and more suitable for public presentation. Additionally, the advent of the concept album, in which multiple tracks revolved around a single unifying narrative or theme, furnished a basis upon which similarly calibrated performances could be enacted. Finally, as PA system technology improved, it became possible to hold concerts with 100,000 people or more, which encouraged artists to craft concerts that diverged from the merely musical toward the

10 experiential. Bands began conceiving of their performances as *shows*, more akin to musical theater guided by plot and setting than to the traditional concert guided by the omnipresent set-list. Instead of simply playing one song after another, therefore, bands developed full performance medleys revolving around specific motifs, and punctuated by bombastic light shows, costume changes, and other massive stunts. For example, the popular British band

15 Pink Floyd famously built a barrier in the middle of stage during one performance then had it dramatically knocked down mid-show as a promotion for their new album *The Wall*.

17. The passage cites all of the following as reasons for the inclusion of operatic elements into the rock music genre in the 1970s EXCEPT:

- (A) Changes in concert equipment changed the way shows could be delivered.

- (B) Pink Floyd's dramatic staging served to promote an influential album.
- (C) Shifts in the content of the music contributed to the songs having a more "story-telling" quality.
- (D) One medium through which rock songs had typically been delivered to the public became less conducive to the genre.
- (E) Artists altered their performances to reflect changes in the modern concert ambiance.

18. In the context of the passage, the word "effected" (line 3) most nearly means

- (A) influenced
- (B) moved forward
- (C) transformed
- (D) determined
- (E) brought about

Questions 19 and 20 are based on the following reading passage.

In 1977, the Community Reinvestment Act (CRA) was passed for the purpose of reducing discriminatory credit practices in low-income neighborhoods. The act required Federal financing supervisory agencies to use their authority to encourage lending institutions to meet the credit needs of all borrowers in their communities. The CRA had little impact until 1993,

5 when the Department of Housing and Urban Development (HUD) initiated legal proceedings against lenders who declined too many applications from minority borrowers.

Some argue that, while providing equal access to credit is an important aim, pressure on lenders from HUD led to practices that later caused those same lenders to be assailed as “predatory.” In *Housing Boom and Bust*, economist Thomas Sowell wrote that the CRA, far from

10 being as benign as it appeared, was based on a flawed assumption: that government officials were qualified to tell banks how to lend the money entrusted to them by depositors and investors.

Consider each of the answer choices separately and indicate all that apply.

19. It can be inferred from the passage that

- ☐ the CRA was perceived by some as seemingly innocuous
- ☐ HUD had the ability to affect banking practices
- ☐ Thomas Sowell had asserted that a certain level of expertise is required to direct banks’ lending activities

Consider each of the answer choices separately and indicate all that apply.

20. Which of the following can be inferred about discriminatory credit practices?

- ☐ They are more common in middle-income neighborhoods than in high-income neighborhoods.
- ☐ Legislators who voted for the CRA did so because they were opposed to such practices.
- ☐ Critics allege that attempts to combat such practices can have unintended consequences.

Verbal Diagnostic Test Scoring

Question #	Your Answer	Correct Answer	Tally your correctly answered questions. <i>No partial credit!</i>	Find more questions like this in chapter:
1		personable		3
2		ersatz		3
3		iteration, current		3
4		solipsistic, arresting		3
5		ran the gamut, ape, shabby		3
6		hoi-polloi, parochial, a facile		3
7		(D)		6
8		(C)		6
9		(C)		5
10		(D)		5
11		(A)		5
12		(C)		5
13		patronizing, condescending		4
14		ambivalent, equivocal		4
15		overtake, outstrip		4
16		foibles, peccadilloes		4
17		(B)		5
18		(E)		5
19		1st, 2nd, and 3rd		5
20		3rd only		5

Raw Verbal Score:
(# of verbal questions answered correctly)

Verbal Diagnostic Test: Scoring Guide

Raw Verbal Score	Verbal Reasoning Diagnostic Scaled Score
20	169–170
19	168–170
18	166–168
17	163–165
16	161–163
15	159–161
14	157–159
13	156–158
12	154–156
11	152–154
10	150–152
9	149–151
8	147–149
7	145–147
6	143–145
5	140–142
4	137–139
3	133–136
2	130–132
1	130–131
0	130

NOTES:

Diagnostic Scaled Score is approximate.

- (a) If your time for this diagnostic section exceeded the 30-minute guideline, this approximate score may not be indicative of your performance under standard time conditions.
- (b) Scaled Score depends not only on how many questions were answered correctly (Raw Score), but also on the overall difficulty of the set of questions. This diagnostic test approximates the difficulty of the official GRE[®] revised General Test.

Verbal Diagnostic Test Answers

1. **Personable.** The blank “helps to explain how seemingly awful people are able to command so many followers,” so it needs to be a positive word. While both “forgiving” and “munificent,” which mean generous, are positive, both add meaning that isn’t suggested by the given sentence. “Personable,” meaning pleasant in appearance and manner, fits best. “Malign” (evil) and “indignant” (annoyed or angry) are both negative.

2. **Ersatz.** The words “vegetarians” and “animal-free” indicate that the meat products are fake, or “ersatz.” Note the many trap answers: “mendacious” (lying), “nugatory” (without value), and “clandestine” (hidden), all of which are negative but do not describe fake meat. As a noun, a “parallel” can be a thing that is similar to or analogous to another, the way fake meat is analogous to real meat. However, when used as an adjective, as it is here, “parallel” only means aligned and equidistant.

3. **Iteration, current.** This sentence is comparing two “versions” of a product. The first blank requires a synonym of “version,” such as “iteration.” There’s a bit of a theme trap in “ingenuity,” which means innovation or creativity. An “implication” is either an insinuation or a consequence; neither makes sense in this context. The second blank describes a “version” that is contrasting with the “next iteration,” so that would logically be the previous one. “Current” works well here (and “obsolete” is too judgmental; it’s not outdated or out of production yet!). It might be true that the version is “practical,” but the given sentence doesn’t suggest this additional meaning; if anything, “refuse to purchase” disagrees with the idea of a practical version of the product.

4. **Solipsistic, arresting.** Solipsism is literally the theory that only the self exists or can be known to exist (“solipsistic” is sometimes used a bit figuratively to mean really selfish). Babies could be “sophomoric” (juvenile) or “quixotic” (idealistic or unrealistic), but neither answer choice relates to “unable to be concerned for others, or even to understand a difference between themselves and the world around them.” For the second blank, the “discovery” in question is that “the entire world is not about them.” That’s a pretty earth-shaking discovery for someone who thought otherwise! “Arresting” (striking or dramatic) gets this across. Note the trap answer “selfish,” which is related to the overall meaning of the sentence but does not describe the “discovery.” There is no indication in the sentence that the discovery is “undue” (excessive or unwarranted).

5. Ran the gamut, ape, shabby. The first blank requires something that means ranged. The clue is the two very different beliefs described—that women’s votes would be the opposite of their husbands’, or that the votes would be the same and therefore “redundant.” The idiom “ran the gamut” gets this across (much like the expression “from A to Z”). Though similar-sounding, “ran the gauntlet” means withstood an attack from all sides. “Held the line” has many meanings, some figurative and others more literal, but often is used to mean “imposed a limit.” In the second blank, “ape” means mimic or copy, agreeing with “making their votes redundant.” “Override” (cancel or negate) agrees with “cancel out their husbands’ votes” but the second claim should be in contrast with the first. “Disclaim” means deny, which doesn’t agree with “redundant.” “While once,” signals that the third blank requires something that goes against “convincing.” Meaning mediocre or of poor quality, “shabby” fits. It can describe clothes or furniture, but is often used metaphorically (such as in the expression “not too shabby,” which can describe any job well done). “Ponderous” (awkward or dull) does not oppose “convincing,” and “cogent” is actually a synonym for “convincing.”

6. **Hoi-polloi, parochial, a facile.** The theory described is a theory of incredible snobbery! First of all, the person described thinks that there is a “‘proper’ enjoyment of art” (and, presumably, an improper one as well). He thinks that “untrained” people viewing art enjoy only “a baser pleasure,” and calls other people “museum ‘tourists.’” In the first blank, “hoi-polloi” matches the idea of common people, the masses. A “cabal” is a secret political faction, so is unrelated to this sentence. “Literati” are well-educated people who are interested in literature; this is nearly opposite the meaning required in blank (i). The second blank is a description of the “sensibilities” of “the museum ‘tourist,’” and “parochial” matches the idea of ordinary, low-class, unsophisticated. “Incendiary” can literally mean designed to cause fires, or can figuratively mean exciting or provocative. Neither meaning of “incendiary” works here. “Dulcet” means sweet and soothing, and typically refers to sound, not to a noun like “sensibilities.” Finally, “the art theorists and art historians” are thought to have “a facile,” or overly simple, view. The theorist seems to think that only “pure aesthetics” (principles of beauty) should matter; the theorists and historians he disdains are those who like “cultural referents or narratives”—that is, recognizable themes or figures, or stories. Both “an urbane” (suave or sophisticated) and “a painstaking” (meticulous or thorough) are positive, disagreeing with this person’s attitude toward “art theorists and art historians.”

7. **(D).** This Reading Comprehension question is really a Logic question. Such questions typically consist of a single paragraph with one question. First, analyze the argument: During a depression, it is normal for food prices to increase at the same time that incomes decrease. Logically, this would make it more difficult for people to afford the same food that they used to purchase prior to the depression. A study showed a surprising result, however: when the cost of bread went up during a depression, the poorest people actually bought more bread. Note that the argument doesn’t say merely that more money is spent on bread; that would be expected if the price increased. The argument says that the actual amount of bread purchased increased. The correct answer will explain why people would buy more bread even though the cost has gone up and incomes have declined.

While choice (A) is likely true in the real world, it does not explain why people buy more bread when the cost of bread has increased and incomes have declined. Choice (B) is an example of faulty logic. It is true that the cost increase is a higher percentage than the consumption increase, but this does not mean that people are consuming less bread and therefore need to eat other things to compensate. In fact, the opposite is true: the argument explicitly

states that people are buying more bread than they were! Choice (C) is tempting because it talks about people spending a “larger” proportion of income on food—but “proportion” is a value relative only to the person’s income level. It does not indicate that the person is spending more money on a particular thing. More importantly, though, this choice does not answer the question asked. Correct choice (D), in contrast, provides a reason why an increase in the cost of one food item might cause people to consume more of that item despite a loss of income: other food items are even more expensive and are, thus, much less affordable. The people still need some amount of food to survive, so they purchase more of the food item that does not cost as much money. This accounts for the researchers’ findings. Even if choice (E) were true (and this would be difficult if incomes are decreasing), it would not explain why people buy more bread at a time when the bread costs more and incomes are declining.

8. **(C).** This is a Logic question that asks you to weaken an argument. The author cites a problem: a pesticide that is effective in killing bedbugs is no longer available for use. Thus, the author claims, there is no effective means to kill the bedbugs in the United States. The problem here is that the author makes a very large jump between “replaced by weaker pesticides” and “there is no effective means.” Finding something that attacks this assumption would be a good way to weaken the argument. Regarding choice (A), the behaviors of bedbugs have nothing to do with the ability to eradicate them. Choice (B) does not specify how bedbugs were eradicated in other parts of the world. It is possible that all successful eradications elsewhere relied on DDT. Correct choice (C) opens up the possibility that there might

be an approved means to eradicate the dreaded bedbug in the United States. It also calls the author's conclusion about there being "no effective means for eradicating bedbugs in the United States" into question. Choice (D), though largely out of scope, might be viewed as strengthening the author's conclusion, as it points to more evidence that existing pesticides are not effective on bedbugs. However, eliminating one possibility is not the same as eliminating *all* possibilities, which is what the author does in the conclusion. As for choice (E), the number of infestations has nothing to do with the ability to eliminate bedbugs in the United States.

9. **(C).** After describing Flavin's work, the author compares it to another work in the second paragraph, then goes on to discuss its effect on the definitions of a type of art. Choice (A) is a distortion as "superiority" is not mentioned. Choice (B), if anything, is backwards, as the author seems to approve of the broadening. Choices (D) and (E) ignore the significant part of the passage that discusses the broadening of definitions.

10. **(D).** Both works are said to be set at 45-degree angles (thus, "at a particular slope," which incidentally would happen to be 1 or -1). Choices (A), (B), and (C) are only explicitly mentioned in connection with *alternate diagonals*. Choice (E) is incorrect, as the concept of the works is not discussed; furthermore, the author writes "Alternate diagonals seems almost more of an evolution of the former work than a response to it." If the second work is an "evolution," the two works cannot be "identical."

11. **(A).** The passage teems with positive words—"visually arresting," "vivacity," "intriguing," to name just a few—and this indicates the author is biased in favor of the works. Thus, the neutral aspect of choices (C), (D), and (E) is incorrect. As for choice (B), "fawning" has a negative connotation.

12. **(C).** Choice (C) must be true as the author cites *Bottle Rack* as an example of the extreme end of the ready-made spectrum, and contrasts it with a type of "infinitely more manipulated" work. As for choice (A), the passage only mentions such conventional work in passing and does not predict its future. The passage does not rank Flavin, as choice (B) suggests, nor does it explain why he disliked the word "sculpture" for his works, as choice (D) does. Similarly, the passage only suggests that Flavin's work is in the center, not that such location is a virtue—the "best art work," as in choice (E).

13. **Patronizing, condescending.** The blank describes "help" offered by managers to "young employees who have not sought out mentoring." Furthermore, the help "comes across as presumptuous." Giving arrogant,

unwanted help is “patronizing” or “condescending.” Note that “baneful” (harmful) and “noxious” (poisonous) are similar to each other, but are much too negative. “Amenable,” which means cooperative or compliant, is too positive, and the word generally applies better to people than to a noun like “the help.” Similarly, “pragmatic” (sensible or practical) is both too positive and unpaired with any other choice.

14. **Ambivalent, equivocal.** Today, some men are “wanting to further their careers but also wanting to spend time with their children,” so their feelings about the traditional working arrangement are mixed or complex.

“Ambivalent” and “equivocal” match the idea of mixed feelings. Note trap answer “ambiguous,” which means “unclear” and is more appropriate for describing a situation or statement than a person. The remaining choices are each unpaired: “stolid” means unemotional, “whimsical” has a positive meaning (fanciful or playful) and a negative meaning (capricious or erratic), and “officious” means domineering or intrusive.

15. **Overtake, outstrip.** The slipstream allows a racecar to “win the race by taking advantage of reduced wind resistance.” In other words, the trailing car would be able to go faster than the car in front of it, and therefore pass it. “Supersede” may look the part, but it’s actually a figurative word meaning replace (e.g., I was superseded by younger workers at my job). Only “outstrip” and “overtake” carry the literal meaning of physically passing something. When X “assumes” Y, X accepts or seizes Y (e.g., a leader assumes power). It’s strange to think of a racecar assuming another racecar. Winning the race may lead people to call the winner the “champion,” but one car does not “champion” another. Similarly, “collide” might make you think of the car crashes that sometimes occur during car races, but a car cannot “collide another.” Rather, a car would collide *with* another.

16. **Foibles, peccadilloes.** “Paeon” is praise, as are “plaudits and tributes.” The celebration was “pure” praise. “While” indicates that the rest of the sentence should go in the opposite direction. Acknowledging flaws and mistakes—that is, “foibles” and “peccadilloes”—could indeed “help to humanize” an artist. “Faculties” (inherent mental or physical powers) and “aptitudes” (natural ability) are similar, but are too positive. The remaining choices are unpaired and also off topic: “poultices” are soft, moist masses of material applied to the body to heal or relieve pain and “mores” are customs or traditions.

17. **(B).** While it is true that Pink Floyd’s dramatic staging served to promote its album, this is not a “reason for the inclusion of operatic elements into the rock music genre in the 1970s.” It is an example, not a cause. Choice (A) is incorrect because the passage states that PA systems (a type of concert equipment) changed. Choice (C) is incorrect because the passage states that concept albums contained “narrative” themes. Choice (D) is incorrect because the passage states that rock songs were less appropriate for radio play. Choice (E) is incorrect because the passage states that the larger concerts “encouraged artists to craft concerts that diverged from the merely musical toward the experiential.”

18. **(E).** The passage discusses several phenomena occurring in the 1970s that were in part responsible for “a significant shift in emphasis away from recording and toward music performance itself.” These factors thus “brought about,” or “effected,” this change. Don’t get confused by “influenced,” one synonym of which is “affected.”

19. **1st, 2nd, and 3rd.** Sowell wrote that the CRA was “far from being as benign as it appeared.” Thus, the CRA “appeared” benign, or “innocuous,” at

least to some. The passage states that HUD exerted pressure on lenders, which led to practices that later caused those same lenders to be assailed as “predatory.” Thus, HUD had the ability to affect banking practices. Finally, Sowell argued that the idea “that government officials were qualified to tell banks how to lend” was a “flawed assumption.” If Sowell believed that the government officials were not “qualified” to advise the banks, it follows that some minimum level of expertise is necessary in order to be qualified to do so.

20. **3rd only.** The passage states that discriminatory credit practices existed in low-income neighborhoods. Do not assume that there is a linear relationship wherein such practices occur most in low-income neighborhoods, less in middle-income neighborhoods, and least in high-income neighborhoods. Maybe such practices exist *only* in low-income neighborhoods. The first choice is out of scope. The second choice is also out of scope—you have no way to know what legislators were thinking or feeling when they voted for the CRA. The passage does provide good proof for the third statement—since some argue that “pressure on lenders from HUD led to practices that later caused those same lenders to be assailed as ‘predatory,’” you can safely conclude that some critics think that attempts to combat discriminatory credit practices (passing the CRA and enforcing it through HUD) can have unintended consequences—in this case, replacing a lack of lending with predatory lending.