

Bridges Out of Poverty

2009 Reproductive
Health Update
April 17, 2009
Park City ,Utah

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Session Objectives

1. Identify and give examples of the "Hidden Rules" of poverty
2. Explore concrete examples of people living in generational and situational poverty.
3. Create a mental model of poverty for the lower and middle class.

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**No significant
learning
occurs
without a
significant
relationship.**

-Dr. James Comer

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Learning Task #1

1. **Think** of an adult in generational poverty.
2. **Imagine** that you followed that person for a year, observing what happened and how he/she spent his/her time.
3. **Write** your observations in the circle so that the circle represents an average day in the life of this person.

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Mental Model for Poverty
What It's Like Now

Relationships

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Relationships

Social Services

- Schools
- Police
- Church

Businesses

- Pawn shop
- Liquor store
- Corner store
- Rent-to-own
- Laundromat
- Fast food
- Check cashing
- Temp services
- Used-car lots
- Dollar store

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Housing Trends

	Number of low-income families	Number of low-income rental units available
1970	7.3 million	9.7 million
1985	11.6 million	7.9 million

Source: *Prosperity Lost* (1990) by Philip Mattena

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Housing Trends

1991

- 47 affordable rental units per 100 low-income families

1997

- 36 affordable rental units per 100 low-income families

Source: "Rent! Housing—the Worsening Crisis: A Report to Congress on Worst-Case Housing Needs" (March 2002), U.S. Housing & Urban Development

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Housing Trends

59% of poor renters spend more than 50% of their income on shelter

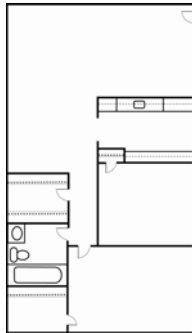


Source: "Why America's Workers Can't Pay the Rent" (Summer 2000) by Peter Dinkler in *Dissent*

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Floor Plan of the House



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Wages and Net Worth



- 22% of U.S. workers earn less than \$8 an hour.
- 29 million U.S. workers hold jobs for at least half a year and earn less than \$15,000.
- Median net worth for top 10%: \$833,600
- Median net worth for bottom 20%: \$7,900

Source: David Shipley, Standard Social Innovations Review (Summer 2004)

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Wage/Rent Connection



Hourly Wage	Hours Worked	Monthly Income	Percentage of Income for Rent	Cost of Rent	Money Available for Other Expenses
\$6	173	\$1,038	35%	\$363	\$675
	173	\$1,038	50%	\$519	\$519
\$7	173	\$1,211	35%	\$424	\$787
	173	\$1,211	50%	\$606	\$606

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The Wage Question

If you did **everything** your caseworker told you to do, got a job and kept it for a year, never missing a day of work, **how much closer (if at all) would you be to being out of poverty at the end of that year than you were at the beginning?**

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Mental Model for Middle Class



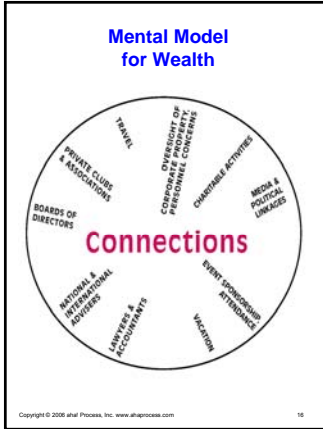
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Mental Model of Generational Poverty

- It is a description of the concrete experience.
- It is an abstract representation of poverty.
- It shows part to whole.
- It depicts the relative importance and interlocking nature of the elements.
- It is a depiction of the trap: no future story, no choice, no power.

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Create a list of what you think are the causes of poverty in the United States.

- Choose one or two causes from your list and share them with the group.

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Key Point

Generational poverty and situational poverty are different.

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Key Point

An individual brings with him/her the hidden rules of the class in which he/she was raised.

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Key Point

Schools and businesses operate from middle-class norms and use the hidden rules of middle class.

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Key Point

For our customers to be successful, we must understand their hidden rules and teach the rules that will make them successful at school, at work, and in the community.

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Key Point

We can neither excuse persons from poverty, nor scold them for not knowing. As professionals we provide support, insistence, and expectations.

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Key Point

In order to move from poverty to middle class or from middle class to wealth, an individual must give up relationships (at least for a time) for achievement.

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Key Point

We cannot blame the victims of poverty for being in poverty.

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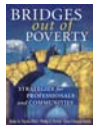


Key Point

We cannot continue to support stereotypes and prejudices about the poor.

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Module Four
Hidden Rules

OBJECTIVE

Understand and give examples of the hidden rules of the three economic classes.

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POSSESSIONS




POVERTY
People

MIDDLE CLASS
Things

WEALTH
One-of-a-kind objects, legacies, pedigrees

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TIME



POVERTY
Present most important
Decisions made for the moment based on feelings or survival

MIDDLE CLASS
Future most important
Decisions made against future ramifications

WEALTH
Traditions and history most important
Decisions made partially on basis of tradition/decorum

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MONEY




POVERTY
To be used, spent

MIDDLE CLASS
To be managed

WEALTH
To be conserved, invested

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LOVE



POVERTY
Love and acceptance conditional, based on whether individual is liked

MIDDLE CLASS
Love and acceptance conditional and based largely on achievement

WEALTH
Love and acceptance conditional and related to social standing and connections

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SOCIAL EMPHASIS



POVERTY
Social inclusion of people he/she likes

MIDDLE CLASS
Emphasis is on self-governance and self-sufficiency

WEALTH
Emphasis is on social exclusion

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PERSONALITY



POVERTY
Is for entertainment
Sense of humor is highly valued

MIDDLE CLASS
Is for acquisition and stability
Achievement is highly valued

WEALTH
Is for connections
Financial, political, social connections are highly valued

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FOOD

POVERTY
Key question:
Did you have enough?
Quantity important

MIDDLE CLASS
Key question:
Did you like it?
Quality important

WEALTH
Key question:
Was it presented well?
Presentation important

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CLOTHING

POVERTY
Clothing valued for individual style
and expression of personality

MIDDLE CLASS
Clothing values for its quality and
acceptance into norm of middle class
Label important

WEALTH
Clothing valued for its artistic
sense and expression
Designer important

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DESTINY

POVERTY
Believes in fate
Cannot do much to mitigate chance

MIDDLE CLASS
Believes in choice
Can change future with good choices now

WEALTH
Noblesse oblige

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EDUCATION

POVERTY
Valued and revered as abstract but not as reality

MIDDLE CLASS
Crucial for climbing success ladder and making money

WEALTH
Necessary tradition for making and maintaining connections

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WORLD VIEW

POVERTY
Sees world in terms of local setting

MIDDLE CLASS
Sees world in terms of national setting

WEALTH
Sees world in terms of international view

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HUMOR


POVERTY
About people and sex

MIDDLE CLASS
About situations

WEALTH
About social *faux pas*

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FAMILY STRUCTURE



POVERTY
Tends to be matriarchal

MIDDLE CLASS
Tends to be patriarchal

WEALTH
Depends on who has the money

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LANGUAGE



POVERTY
Casual register
Language is about survival

MIDDLE CLASS
Formal register
Language is about negotiation

WEALTH
Formal register
Language is about networking

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POWER



POVERTY
Power linked to personal respect
Ability to fight
Can't stop bad things from happening

MIDDLE CLASS
Power/respect separated
Responds to position
Power in information and institutions

WEALTH
Power in expertise, connections
Power in stability
Influences policy and direction

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DRIVING FORCES

POVERTY
Survival, relationships, entertainment

MIDDLE CLASS
Work, achievement

WEALTH
Financial, political, social connections

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What Can You Do in the Work and Agency Setting?

Hidden Rules

Direct-teach the hidden rules.
Teach that there are 3 sets of rules.
Understand the hidden rules of your work/agency setting.
Understand the hidden rules that customers and employees bring with them.

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COULD YOU SURVIVE IN POVERTY?

COMPLETE THE QUIZ:
Put a check by each item you know how to do.

1. I know which churches and sections of town have the best rummage sales.
2. I know which rummage sales have "bag sales" and when.
3. I know which grocery stores' garbage bins can be accessed for thrown-away food.
4. I know how to get someone out of jail.
5. I know how to physically fight and defend myself physically.
6. I know how to get a gun, even if I have a police record.
7. I know how to keep my clothes from being stolen at the Laundromat.
8. I know what problems to look for in a used car.
9. I know how to live without a checking account.
10. I know how to live without electricity and a phone.
11. I know how to use a knife as scissors.
12. I can entertain a group of friends with my personality and my stories.
13. I know what to do when I don't have money to pay the bills.
14. I know how to move in half a day.
15. I know how to get and use food stamps or an electronic card for benefits.
16. I know where the free medical clinics are.
17. I am very good at trading and bartering.
18. I can get by without a car.

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COULD YOU SURVIVE IN MIDDLE CLASS?

COMPLETE THE QUIZ:

Put a check by each item you know how to do.

1. I know how to get my children into Little League, piano lessons, soccer, etc.
2. I know how to set a table properly.
3. I know which stores are most likely to carry the clothing brands my family wears.
4. My children know the best name brands in clothing.
5. I know how to order in a nice restaurant.
6. I know how to use a credit card, checking account, and savings account—and I understand an annuity, I understand term life insurance, disability insurance, and 20/80 medical insurance policy, as well as house, auto, and replacement insurance.
7. I talk to my children about going to college.
8. I know how to get one of the best interest rates on my new-car loan.
9. I understand the difference among the principal, interest, and escrow statements on my house payment.
10. I know how to help my children with their homework and do not hesitate to call the school if I need additional information.
11. I know how to decorate the house for the different holidays.
12. I know how to get a library card.
13. I know how to use most of the tools in the garage.
14. I repair items in my house almost immediately when they break—or know a repair service and call it.

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COULD YOU SURVIVE IN WEALTH?

COMPLETE THE QUIZ:

Put a check by each item you know how to do.

1. I can read a menu in French, English, and another language.
2. I have several favorite restaurants in different countries of the world.
3. During the holidays, I know how to hire a decorator to identify the appropriate themes and items with which to decorate the house.
4. I know who my preferred financial advisor, legal service, designer, domestic-employment service, and hairdresser are.
5. I have at least two residences that are staffed and maintained.
6. I know how to ensure confidentiality and loyalty from my domestic staff.
7. I have at least two or three "screens" that keep people whom I do not wish to see away from me.
8. I fly in my own plane or the company plane.
9. I know how to enroll my children in the preferred private schools.
10. I know how to host the parties that "key" people attend.
11. I am on the boards of at least two charities.
12. I know the hidden rules of the Junior League.
13. I support or buy the work of a particular artist.
14. I know how to read a corporate financial statement and analyze my own financial statements.

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REGISTERS OF LANGUAGE

REGISTER	EXPLANATION
FROZEN	Language that is always the same. For example: Lord's Prayer, wedding vows, etc.
FORMAL	The standard sentence syntax and word choice of work and school. Has complete sentences and specific word choices.
CONSULTATIVE	Formal register when used in conversation. Discourse pattern not quite as direct as formal register.
CASUAL	Language between friends and is characterized by a 400- to 800-word vocabulary. Word choice general and not specific. Conversation dependent upon non-verbal assists. Sentence syntax often incomplete.
INTIMATE	Language between lovers or twins. Language of sexual harassment.

Adapted from the work of Martin Joos.

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Research About Language in Children, Ages 1 to 3, in Stable Households by Economic Group

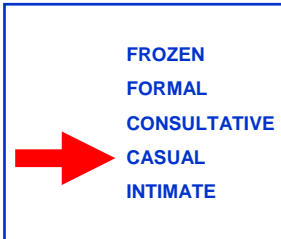
Number of words exposed to	Economic group	Affirmations (strokes)	Prohibitions (discounts)
10 million words	Welfare	1 for every	2
20 million words	Working class	2 for every	1
30 million words	Professional	5 for every	1

Source: Meaningful Differences in the Everyday Experience of Young American Children (1995) by Betty Hart & Todd R. Risley

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REGISTERS OF LANGUAGE



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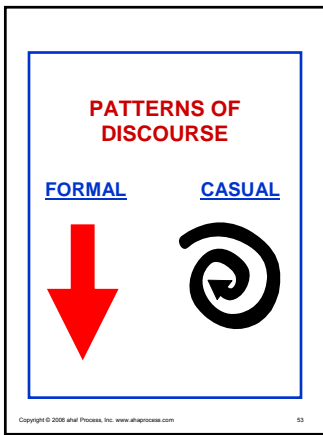
Casual Register (the language of close friends)	Formal Register (the language of school and business)
Wazzup?	<ul style="list-style-type: none"> • How are you doing?
My bad.	<ul style="list-style-type: none"> • It was my fault; please excuse me. • I accept responsibility for my grievous error. • I apologize for my <i>faux pas</i>.
... Groan ...	<ul style="list-style-type: none"> • I made a mistake. • I feel uncomfortable. • I do not wish to comply with your request. Would you consider an alternative?

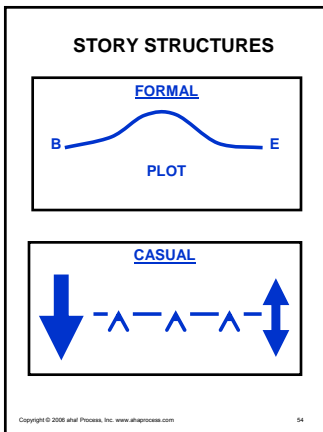
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Casual Register (the language of close friends)	Formal Register (the language of school and business)
Wuzzat chew say?	<ul style="list-style-type: none"> • Could you repeat that, please?
Hook me up.	<ul style="list-style-type: none"> • Would you be so kind as to introduce me to ... • I would really appreciate your assistance.
That's tight. That's cool. That's "da bomb."	<ul style="list-style-type: none"> • This activity overwhelmed me with its outstanding value and significance to my future. • This is an excellent suggestion. • I would like to compliment you on your choice of ...

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If an individual depends upon a random, episodic story structure for memory patterns, lives in an unpredictable environment, and has not developed the ability to plan, THEN ...

If an individual cannot plan, he/she cannot predict.

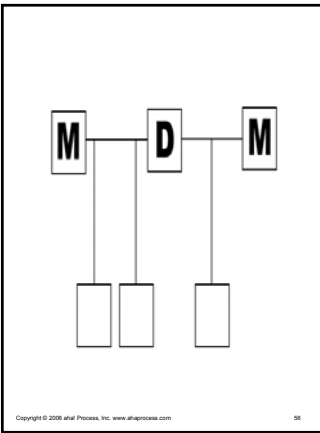
If an individual cannot predict, then he/she cannot identify cause and effect.

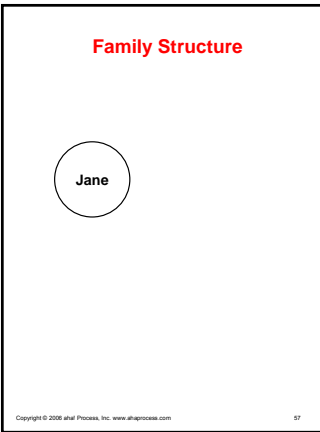
If an individual cannot identify cause and effect, he/she cannot identify consequence.

If an individual cannot identify consequence, he/she cannot control impulsivity.

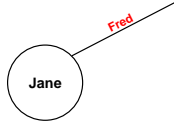
If an individual cannot control impulsivity, he/she has an inclination toward criminal behavior.

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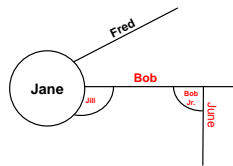
Family Structure



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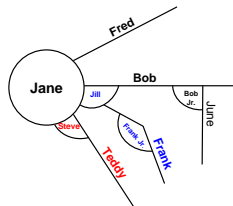
Family Structure



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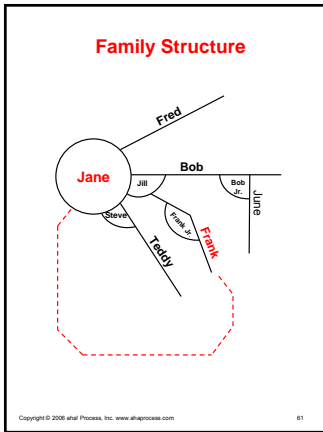
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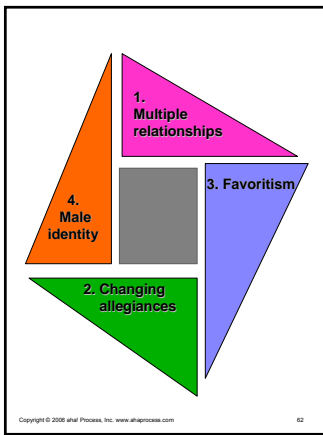
Family Structure



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DESTINY

POVERTY
Believes in fate
Cannot do much to mitigate chance

MIDDLE CLASS
Believes in choice
Can change future with good choices now

WEALTH
Noblesse oblige

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