

***A Framework for  
Understanding Poverty***

**Ruby K Payne, Ph.D.**

**A Presentation for ODCTE Program  
Administrators**

**August 6, 2009**

**Nancy Kymes, M.Ed.  
Certified *Framework* Trainer**

# 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.

**What are the poverty guidelines?**

<b>Persons in Family or Household</b>	<b>2008</b>	<b>2007</b>
<b>1</b>	\$10,400	\$10,210
<b>2</b>	\$14,000	\$13,690
<b>3</b>	\$17,600	\$17,170
<b>4</b>	\$21,200	\$20,650
<b>5</b>	\$24,800	\$24,130
<b>6</b>	\$28,400	\$27,610
<b>7</b>	\$32,000	\$31,090
<b>8</b>	\$35,600	\$34,570

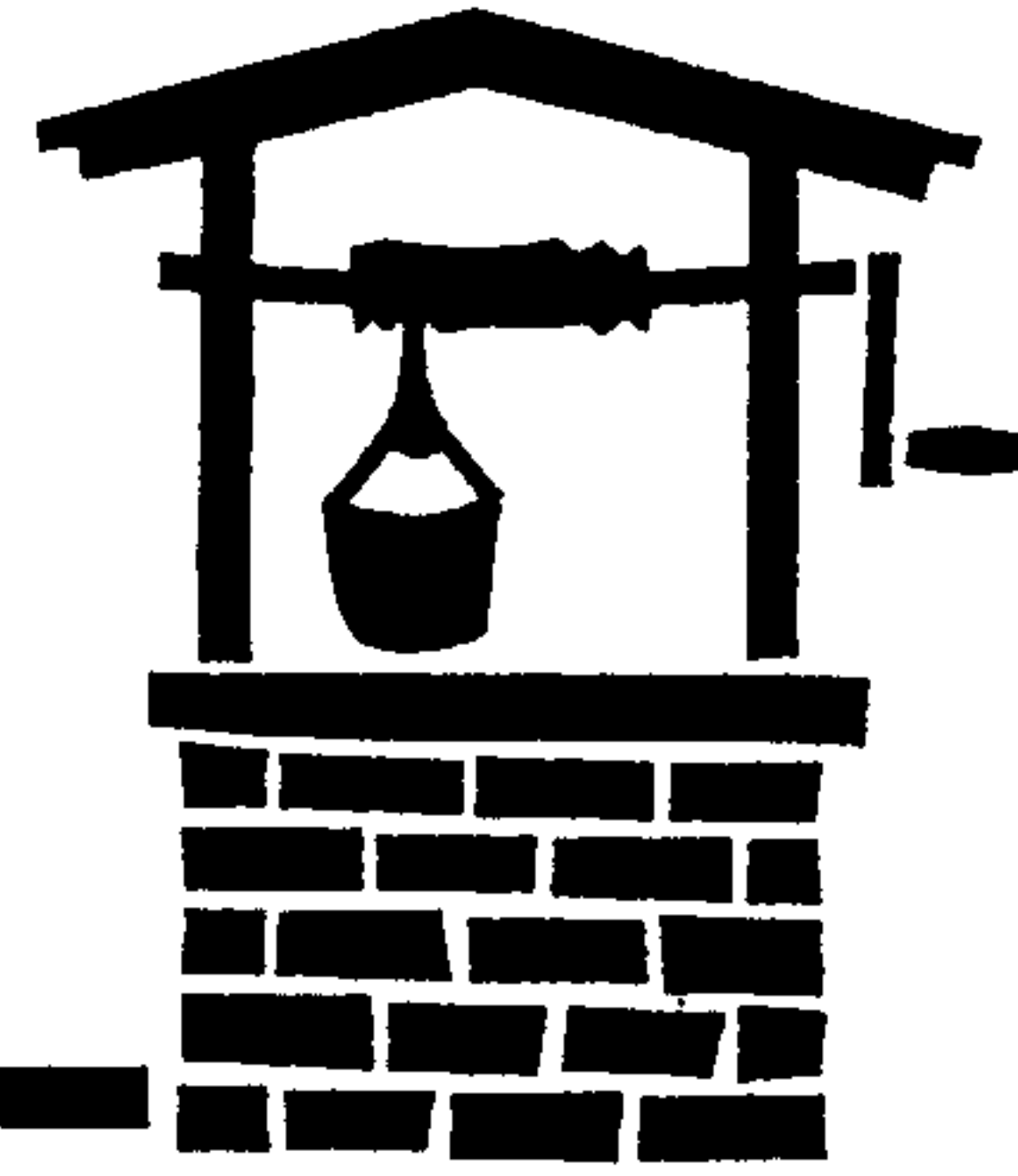
Source: U.S. Department of Health and Human Services. (2008). The 2008 HHS Poverty Guidelines.  
<http://aspe.hhs.gov/poverty/index.shtml>

# Hidden Rules of Economic Class

	<b>POVERTY</b>	<b>MIDDLE CLASS</b>	<b>WEALTH</b>
<b>POSSESSIONS</b>	People.	Things.	One-of-a-kind objects, legacies, pedigrees.
<b>MONEY</b>	To be used, spent.	To be managed.	To be conserved, invested.
<b>PERSONALITY</b>	Is for entertainment. Sense of humor is highly valued.	Is for acquisition and stability. Achievement is highly valued.	Is for connections. Financial, political, social connections are highly valued.
<b>SOCIAL EMPHASIS</b>	Social inclusion of the people they like.	Emphasis is on self-governance and self-sufficiency.	Emphasis is on social exclusion.
<b>FOOD</b>	Key question: Did you have enough? Quantity important.	Key question: Did you like it? Quality important.	Key question: Was it presented well? Presentation important.
<b>CLOTHING</b>	Clothing valued for individual style and expression of personality.	Clothing valued for its quality and acceptance into the norms of middle class. Label important.	Clothing valued for its artistic sense and expression. Designer important.
<b>TIME</b>	Present most important. Decisions made for moment based on feelings or survival.	Future most important. Decisions made against future ramifications.	Traditions and past history most important. Decisions made partially on basis of tradition decorum.
<b>EDUCATION</b>	Valued and revered as abstract but not as reality. Education is about facts.	Crucial for climbing success ladder and making money.	Necessary tradition for making and maintaining connections.
<b>DESTINY</b>	Believes in fate. Cannot do much to mitigate chance.	Believes in choice. Can change future with good choices now.	Noblesse oblige.
<b>LANGUAGE</b>	Casual register. Language is about survival.	Formal register. Language is about negotiation.	Formal register. Language is about connection.
<b>FAMILY STRUCTURE</b>	Tends to be matriarchal.	Tends to be patriarchal.	Depends on who has/controls money.
<b>WORLD VIEW</b>	Sees world in terms of local setting.	Sees world in terms of national setting.	Sees world in terms of an international view.
<b>LOVE</b>	Love and acceptance conditional, based on whether individual is liked.	Love and acceptance conditional, based largely on achievement.	Love and acceptance conditional, related to social standing and connections.
<b>DRIVING FORCES</b>	Survival, relationships, entertainment.	Work and achievement.	Financial, political, social connections.

# Resources

---



## **Financial**

Having the money to purchase goods and services.

## **Emotional**

Being able to choose and control emotional responses, particularly to negative situations, without engaging in self-destructive behavior. This is an internal resource and shows itself through stamina, perseverance, and choices.

## **Mental**

Having the mental abilities and acquired skills (reading, writing, computing) to deal with daily life.

## **Spiritual**

Believing in divine purpose and guidance.

## **Physical**

Having physical health and mobility.

## **Support Systems**

Having friends, family, and backup resources available to access in times of need. These are external resources.

## **Relationships/Role Models**

Having frequent access to adult(s) who are appropriate, who are nurturing to the child, and who do not engage in self-destructive behavior.

## **Knowledge of Hidden Rules**

Knowing the unspoken cues and habits of a group.

# QUESTIONS TO ASK ABOUT RESOURCES

## FINANCIAL

Is there \$340 per month per person available?

Is the issue the use of the finances versus the amount of finances?

Is the approach "You owe me because I am poor"? Or is the approach "I am proud; you will never know that I am in financial need"?

## EMOTIONAL

Is there evidence that the individual has persistence?

Can the individual be alone, or does he/she always need people around him/her?

Does the individual act on feelings, i.e., hit when he/she is angry?

Does the individual have coping strategies for adverse situations that are not destructive to self or others?

## MENTAL

Can the individual read, write, and compute?

Can the individual plan?

Can the individual problem-solve?

Can the individual understand cause and effect, then identify consequence?

## SPIRITUAL

Does the individual believe in divine guidance and assistance?

Does the individual have religious affiliation—e.g., church, mosque, synagogue?

## PHYSICAL

Can the individual take care of himself/herself without help?

Does the physical body allow the person to work and to learn?

## SUPPORT SYSTEMS

Who is available to help this individual with time, money, know-how, and advice?

Is this person the main support system for the household?

What connections are available for this person?

What coping strategies are available in this household?

How much time is available to this person to devote to school and learning?

## RELATIONSHIPS/ROLE MODELS

Who in the household cares about this person? Who does this person care about in the household?

Is there someone who cares about this individual who is not destructive to self or to others?

## KNOWLEDGE OF MIDDLE-CLASS HIDDEN RULES

Does this individual know the hidden rules of work and school?

How important are achievement and work?

Will this individual give up achievement and work for relationships?



# **SALLY AND SUEANN**

## **BACKGROUND**

Sally is an 8-year-old Caucasian girl whose mother, SueAnn, has been married and divorced twice. Her mother works two jobs and does not receive child support. An older sister is pregnant. Sally has two stepsiblings—one younger and one older. The current stepfather's favorite child is the youngest, a son. The stepfather is laid off right now.

You are Sally's mother, SueAnn, a 33-year-old female. You are on your third marriage. You have four children by four different men. You are working two jobs right now because your current husband has been laid off. He is supposed to be taking care of the kids, but he doesn't like to be tied down. You got pregnant when you were a senior in high school, so you were unable to finish school. You knew who the father was, but he changed his mind and wouldn't marry you. You kept the child, and she is now 15 and pregnant. Your second child is Sally and she is 8 years old. Between the two jobs you bring home about \$400 a week, and you are exhausted. You make the girls cook and clean. You are very tired. Lately you and your husband have been fighting a lot. Your mother and father are divorced and live in the same town that you do. You remember how much you loved to dance country-western and party. All you wish for now is sleep. You may have to move again soon because you're so far behind on the bills.

## **CURRENT SITUATION**

You get a call at work. You let your husband drop you off at work because he was going to fix the muffler. Your husband is now in jail. He was caught driving while intoxicated. This is the second time he has been caught. You need \$500 to pay the bondsman to get him out of jail. Furthermore, he was driving your car, which didn't have insurance. They have towed the car and the towing bill is \$80. Each day it's impounded it will cost you \$40 in parking fees, and you can't get the car out until you have proof of insurance. When and if your husband gets out of jail, he will need to see the probation officer, which will cost him \$60 each visit.

Your pregnant daughter needs \$400 to pay the doctor so that he will keep seeing her. You have told her she needs to go to the clinic where the service is free. However, the wait is usually three to four hours, and she misses a half day of school. There is also the problem of getting her there. It's in a bad part of town, and it will be dark before you can get there to pick her up.

The bill collector calls you at work and tells you he is going to take you to court for overdue electric bills at the last place you lived. You now live in an apartment where the utilities are paid, but you are behind on your rent by a month. You were okay until your husband got laid off. You are out of birth-control pills. To refill the prescription, you have to go to the clinic and wait three to four hours, and you can't take that much time off work. Also, you need \$20 for the birth-control pills. Lately your husband has been looking at Sally in ways that you don't like. But you are so tired.

What are Sally and SueAnn's resources? Below, put a check under the resources that are present, a minus under the ones that are not, and a question mark where the resources are uncertain.

Name	Financial resources	Emotional resources	Mental resources	Spiritual resources	Physical resources	Support systems	Relationships/role models	Knowledge of hidden rules



# MAGNOLIA

## BACKGROUND

You are in the 10<sup>th</sup> grade and are a Caucasian female, 16 years old. You barely made it to school on time today because you had to get your eight brothers and sisters ready for school. Your mother didn't come home last night and you aren't sure where she is. You just hope and pray you get to the mailbox before she does when the welfare check comes in. Two weeks ago you called in sick so that you could wait and get the mail. Then you lied to your mother and said the check hadn't come. But there was no food in the house, and you couldn't let your brothers and sisters starve.

Your grades are B's and C's and you feel happy about that. You could get straight A's if you had time to do your projects. You ace most of the tests, but you don't have time to do the homework. One of the teachers last week told you that you were bright but lazy. You didn't say anything. How could you begin to explain? The only things that are constant in your life are your brothers and sisters, who have five different fathers.

You can't remember a time that you didn't take care of them. You remember when you used to steal from the people you baby sat for because your mother told you to do that. But it just made you feel dirty, so you refused to steal, even when that meant you had to go hungry. You can't remember a time when you haven't been hungry sometime during a week.

You want to be a teacher. You remember your fifth-grade teacher who brought you a turkey and meal on Thanksgiving. You were so grateful because there had been no food. You believe that if you were a teacher you could help kids also.

## CURRENT SITUATION

The teacher is lecturing on the civilization of Greece and you are interested, but you are wondering what is happening at home. You left your 4-year-old brother alone because you couldn't miss any more school this six weeks, and your mother still wasn't home. But he has stayed at home alone before.

Last night Sally cried because she didn't have three dollars to go on the field trip. Johnny cried because he couldn't go to a birthday party. You don't have a car. The girls in P.E. today laughed at you because you are fat, but you know that fat might keep you alive. You have to eat when it's there. Besides, you have no desire to be attractive to boys. You know what it can do. The girls right now are passing notes about their dates. You just want to make sure your 4-year-old brother is OK.

What are Magnolia's resources? On p. 9 put a check under the resources that are present, a minus under the ones that are not, and a question mark where the resources are uncertain.



# STEVE

## BACKGROUND

You are a 17-year-old Caucasian male, a senior in high school. For as long as you can remember, your father has been a mean drunk. But you haven't been home since you were 14, when he kicked you out. Your mother cried and cried, but then he beat her into silence.

You remember the night you were kicked out. You had no place to go, so you slept on the church steps because you believed you would be safe there. You rummaged food from the garbage bins of the fast-food restaurants. You kept on going to school because at least you were safe there. You got a job at a restaurant, even though you were underage, and you got a cheap apartment after a couple of months.

## CURRENT SITUATION

At 16 you got a full-time job working in the evenings for minimum wage. There's a counselor at school who keeps track of you and how you're doing in school. This week he came with a stack of homework that you need to do in math. Your brother is living with you now as well. You have told the counselor that you think you will just quit. You are so discouraged, and the math teacher told you in front of the class yesterday that anyone who was a senior and still in Algebra I might as well drop out of school.

But the counselor told you he was counting on you. He knew it was rough, but he knew you could do it. So you agreed to do the homework for the counselor. God knows you hate the algebra teacher. The counselor told you to come by at 7 o'clock in the morning, and he would help you with the algebra.

There are no girls in your life. All you have time to do is go to work, go to school, and sleep.

What are Steve's resources? On p. 9 put a check under the resources that are present, a minus under the ones that are not, and a question mark where the resources are uncertain.



**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, 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.**

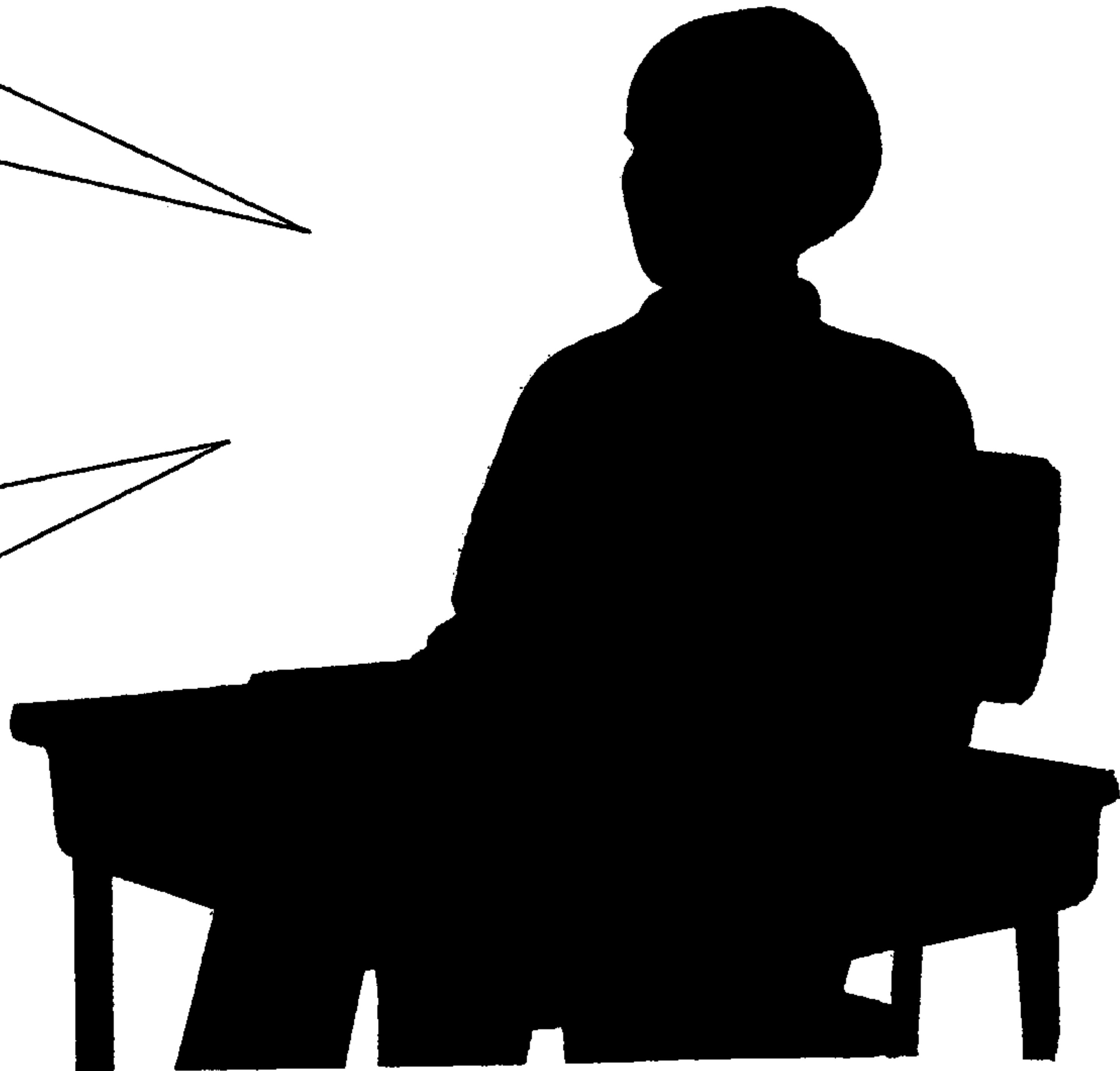
**If an individual cannot control impulsivity, he/she HAS AN INCLINATION TOWARD CRIMINAL BEHAVIOR.**

**1.**  
**What did you do?**

**4.**  
**What will you  
do next time?**

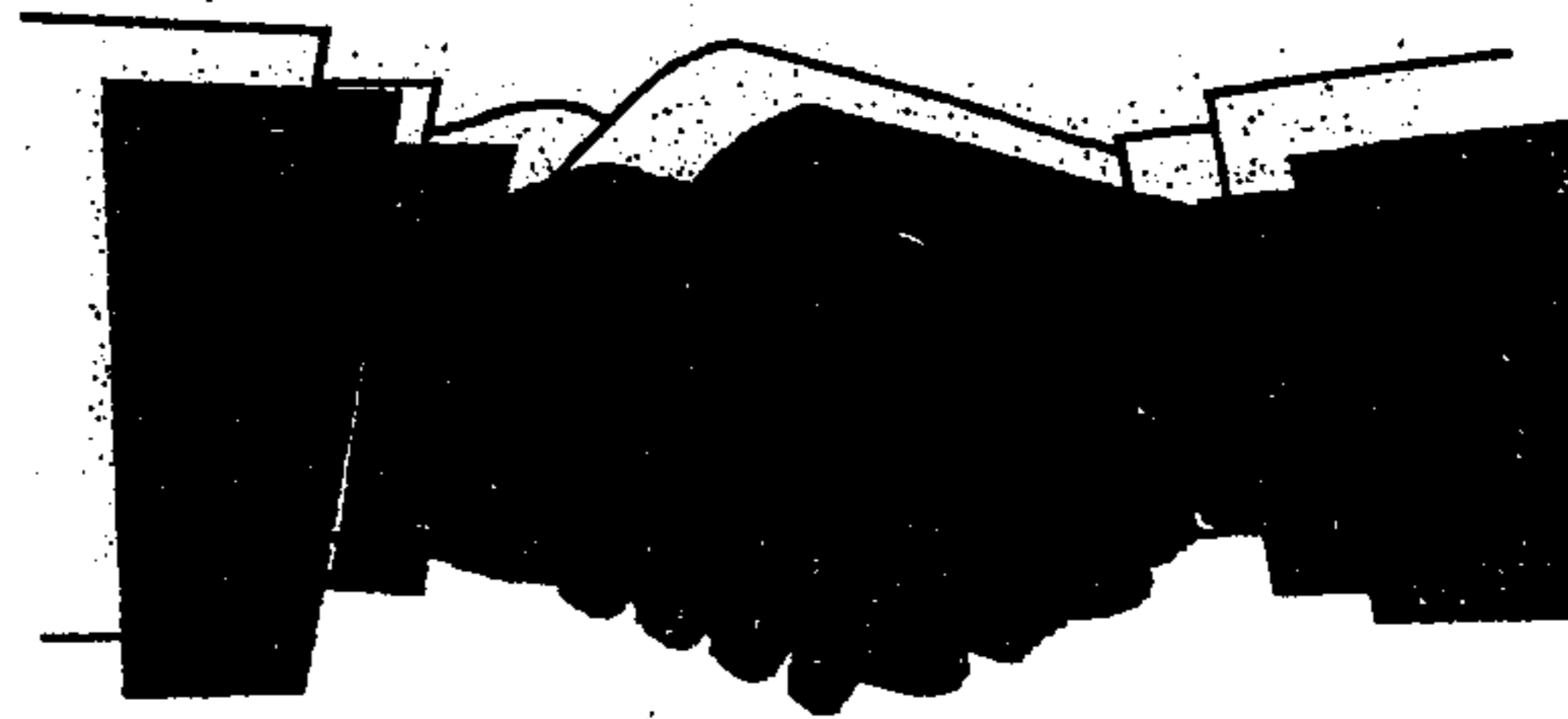
**2.**  
**When you did  
that, what did  
you want?**

**3.**  
**What are four other  
things you could  
have done instead?**



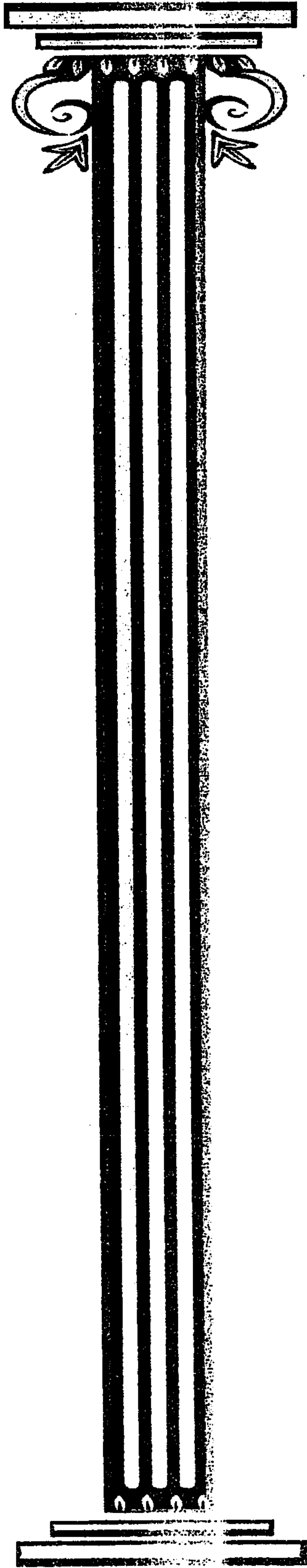
# Tips for Dealing with Parents

---



- 1. Use the adult voice.**
- 2. In generational poverty, weakness is not respected. Do not show fear.**
- 3. Use stories whenever possible.**
- 4. Remember the importance of non-verbals. Your intent determines non-verbals.**
- 5. Offer a cup of coffee or a soft drink.**
- 6. Say: "I know you love and care about your child. Otherwise you wouldn't be here. What can we do so that you know we care as well?"**
- 7. Remember that often the conference is reported back to the neighborhood.**





**“If individuals and organizations operate from the generative orientation, from possibility rather than resignation, we can *create* the future into which we are living, as opposed to merely reacting to it when we get there.”**

**–Joe Jaworski**

*From Synchronicity: The Inner Path of Leadership (1996)*