

## A Framework for Understanding Poverty 10 Actions to Educate Students

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### My Personal Experience with Class

NOTE: The purpose of this exercise is simply to illustrate that the broader a person's experience, the greater the potential understanding of different economic realities. There is no assigned value (good or bad) for any item.

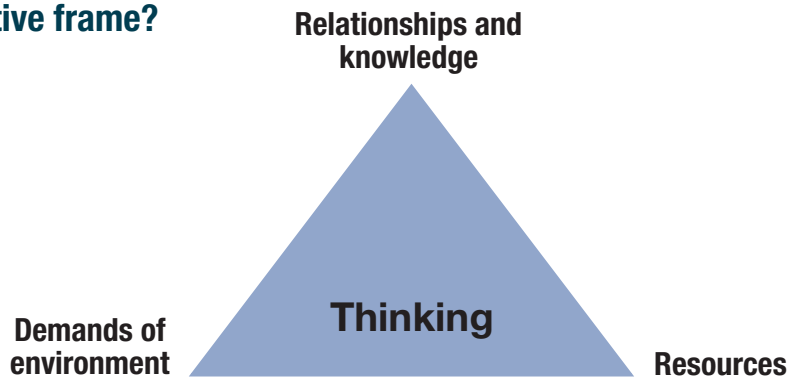
Place a check next to each of the following that applies to you:

- have ever lived in a home larger than 10,000 square feet
- have ever lived in an inner city
- have ever traveled to a Third World country
- have ever lived in a trailer/mobile home
- have two friends who grew up in poverty
- have flown in an airplane
- have taken a vacation more than 50 miles from home and did not stay with a relative
- have had private music lessons
- have used public transportation to get to work or school
- have a member of your immediate family who is on disability
- know an adult who has never had a full-time job
- have been to a country club
- have been to a debutante event
- know the CEO of a company that has more than \$30 million in revenue
- have been to a charity event and met a state governor or the president of the United States
- know someone personally who was killed in a drug- or gang-related incident
- have been inside a homeless shelter
- have a friend who was in foster care
- have friends or relatives who have not gone past the eighth grade

### 10 Actions to Educate Students Checklist

	Action	Why
1	Build relationships of mutual respect.	Motivation for learning.
2	Teach students the hidden rules of school.	Hidden rules break relationships, and without relationships learning is decreased.
3	Analyze the resources of your students, and make interventions based on resources the students have access to.	Interventions do not work if they are based on resources that are not available.
4	Teach formal register, the language of school and work.	To understand written text, which is essential for success at school and work.
5	Teach abstract processes.	All learning involves what, why, and how. The how piece must be directtaught for tasks to be done.
6	Teach mental models.	Mental models translate between the abstract representational world and the sensory concrete world.
7	Teach students how to plan.	To control impulsivity for task completion.
8	Use the adult voice and reframing to change behaviors.	To maintain relationships and get the appropriate behaviors.
9	Understand the family resources and dynamics.	To better understand the resources the child has access to and better select interventions.
10	Teach how to ask questions.	So students can get past the third- grade reading level—and so they can get inside their head and know what they know and what they don't know.

### What is this cognitive frame?

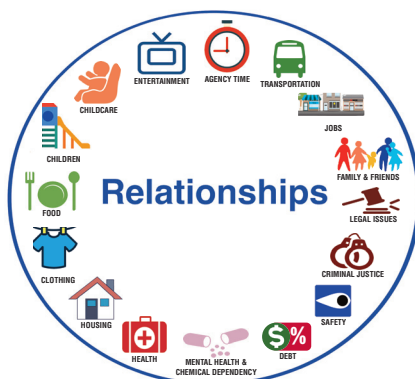


### Continuum of Resources Resources help build stability

UNDER-RESOURCED		RESOURCED
Instability/crisis	.....	Stability
Isolation	.....	Exposure
Dysfunction	.....	Functionality
Concrete reality	.....	Abstract, representational reality
Casual, oral language	.....	Written, formal register
Thought polarization	.....	Option seeking
Survival	.....	Abundance
No work/intermittent work	.....	Work/careers/larger cause
Poverty	.....	Wealth
Less educated	.....	More educated

### Mental Models of Economic Environments

#### Mental Model for Poverty



#### Mental Model for Middle Class



#### Mental Model for Wealth



## 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.

### Formal register

Having the vocabulary, language ability, and negotiation skills necessary to succeed in school and/or work settings.

## Cognitive Strategies

**Input:**  
Quantity and quality  
of data gathered

1. Use planning behaviors.
2. Focus perception on specific stimulus.
3. Control impulsivity.
4. Explore data systematically.
5. Use appropriate and accurate labels.
6. Organize space using stable systems of reference.
7. Orient data in time.
8. Identify constancies across variations.
9. Gather precise and accurate data.
10. Consider two sources of information at once.
11. Organize data (parts of a whole).
12. Visually transport data.

**Elaboration:**  
Efficient use of data

1. Identify and define the problem.
2. Select relevant cues.
3. Compare data.
4. Select appropriate categories of time.
5. Summarize data.
6. Project relationships of data.
7. Use logical data.
8. Test hypothesis.
9. Build inferences.
10. Make a plan using the data.
11. Use appropriate labels.
12. Use data systematically.

**Output:**  
Communication of  
elaboration and input

1. Communicate clearly the labels and processes.
2. Visually transport data correctly.
3. Use precise and accurate language.
4. Control impulsive behavior.

Note. Adapted from work of Reuven Feuerstein.

## Registers of Language

Register	Explanation
<b>Frozen</b>	Language that is always the same. For example: Lord's Prayer, wedding vows, etc.
<b>Formal</b>	The standard sentence syntax and word choice of work and school. Has complete sentences and specific word choice.
<b>Consultative</b>	Formal register when used in conversation. Discourse pattern not quite as direct as formal register.
<b>Casual</b>	Language between friends characterized by a 400- to 800-word vocabulary. Word choice general and not specific. Conversation dependent upon non-verbal assists. Sentence syntax often incomplete.
<b>Intimate</b>	Language between lovers or twins. Language of sexual harassment.

Note. Adapted from Martin Joos, 1967.

### Research About Language in Children, Ages 1 to 4, in Stable Households by Economic Group

Number of words exposed to	Economic group	Affirmations (strokes)	Prohibitions (discounts)
13 million words	Welfare	1 for every	2
26 million words	Working class	2 for every	1
45 million words	Professional	6 for every	1

Note. From *Meaningful Differences in the Everyday Experience of Young American Children*, by B. Hart and T. R. Risley, 1995.

## Voices

### Child

- Quit picking on me.
- You don't love me.
- You want me to leave.
- Nobody likes (loves) me.
- I hate you.
- You're ugly.
- You make me sick.
- It's your fault.
- Don't blame me.
- She, he, \_\_\_\_\_ did it.
- You make me mad.

### Parent

- You shouldn't (should) do that.
- It's wrong (right) to do \_\_\_\_\_.
- That's stupid, immature, out of line, ridiculous.
- Life's not fair. Get busy.
- You are good, bad, worthless, beautiful (any judgmental, evaluative comment).
- You do as I say.
- If you weren't so \_\_\_\_\_, this wouldn't happen to you.
- Why can't you be like \_\_\_\_\_?

### Adult

- In what ways could this be resolved?
- What factors will be used to determine the effectiveness, quality of ...?
- I would like to recommend \_\_\_\_\_.
- What are choices in this situation?
- I am comfortable (uncomfortable) with \_\_\_\_\_.
- Options that could be considered are \_\_\_\_\_.
- For me to be comfortable, I need the following things to occur: \_\_\_\_\_.
- These are the consequences of that choice/action: \_\_\_\_\_.
- We agree to disagree.

Note. Adapted from work of Eric Berne, 1996.

## A little quiz

You're invited to take the following three-part quiz, putting a check mark by all the things you know how to do.

### Could you survive in poverty?

Please remember that there are differences between rural and urban poverty, particularly regarding transportation. Also, there are differences in generational and situational/working poverty. (Thank you to Sonia Bond-Holycross for the updates.)

Put a check by each item that applies to you.

- 1. I know how to live without utilities and a phone.
- 2. I carry or have access to self-defense instruments like pepper spray, pocketknives, tasers, and/or guns and am willing to use them.
- 3. I can entertain a group of friends with my personality and my stories. I know how to use money transfer apps like Cash App and platforms like OnlyFans as employment.
- 4. I know which churches will provide assistance with shelter. I know what to say to get a church to "go the extra mile" for me. I know which agencies in my town will help with certain resources and how much they will help.
- 5. I know how to move in half a day and in the middle of the night. I know where people experiencing homelessness live in my town (often tent cities).
- 6. I know how to get and use electronic benefits for food.
- 7. I often find myself without my personal documents, and I know which agencies can provide me with a copy of my personal documents if I need them in a pinch.
- 8. I know where the free medical clinics are. I use the emergency room for most of my medical needs as I don't have access to a general practitioner. I often save a portion of my medication until I need it again or until a family member needs it.
- 9. I am very good at trading and bartering. I know which things to pick from the trash because they may be worth money.
- 10. I can get by without a car. I know people who have never had a driver's license and probably never will.
- 11. I know how to hide my car so it cannot be repossessed. I have traded vehicles with friends to avoid having a car repossessed.
- 12. I own pets despite struggling financially to provide for myself and my family.
- 13. I know which sections of town "belong" to which gangs. I tend to stay in my section of town to shop and live my daily life.
- 14. There is a neighborhood gas station that allows me to use food stamps for nonfood items.
- 15. My neighborhood is considered a food desert.

### Could you survive in middle class?

Put a check by each item that applies to you.

- 1. I know how to get my children into club sports/camps and travel for those events.
- 2. I use mobile apps to pay bills and track spending and credit card purchases.
- 3. Each of my children has their own phone, email address, and computer. I have security measures on each device to protect their privacy and security, as well as limit their access to content I do not want them to see.
- 4. My children know the popular clothing brands and follow influencers on platforms like TikTok.
- 5. We use Airbnb when we travel, as well as hotels.
- 6. I know how to use a credit card, checking account, and savings account—and I know what an annuity is. I understand term life insurance, disability insurance, and 80/20 medical insurance, as well as homeowners insurance, flood insurance, and replacement insurance.
- 7. I talk to my children about getting into college and the levels of competition and preparation necessary to be accepted by the best colleges.
- 8. I know how to get a good interest rate on the loan for my new car.
- 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, I use online resources for help, and I don't hesitate to call the school if I need additional information.

(continued on next page)

## Could you survive in middle class? (continued)

- 11. I know how to decorate the house for the different holidays.
- 12. I and/or my family belong to an athletic/exercise club or have a Peloton.
- 13. We have a computer for each member of the household, high speed Internet access, and hotspots.
- 14. I repair items in my house almost immediately when they break—or know a repair service and call it.
- 15. We have accounts with multiple social media platforms.
- 16. We plan our vacations six months to a year in advance.
- 17. I contribute to a retirement plan separate from Social Security.
- 18. I am billed for subscriptions to various streaming services.

## Could you survive in wealth?

Please note that the wealthiest 1% of households starts with those that have a net worth of around \$10 million but also includes households whose net worth is in the billions. There is a great deal of variation in this continuum.

Put a check by each item that applies to you.

- 1. I can read a menu in at least three languages.
- 2. I have several favorite restaurants in different countries. I host dinner parties at my residences because my private chef is superb and the selection of wines, spirits, and cocktails is much better than the best restaurants have.
- 3. During the holidays, I hire a decorator to identify the appropriate themes and items with which to decorate the house.
- 4. I have a preferred financial adviser, legal firm, certified public accounting firm, designer, florist, caterer, domestic employment service, and hairdresser. In addition, I have a preferred tailor/designer, jeweler, travel agency, and personal trainer. I have a personal shopper who selects clothes for me for each upcoming fashion season and ensures that no one in my social set has purchased the same clothes.
- 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 several layers of security that keep people whom I do not wish to see away from me.
- 8. I fly privately in my own plane or the company plane, or sometimes first class on an international flight.
- 9. My children are enrolled in the preferred private schools and have a nanny. I select personal tutors and sports trainers who have acknowledged expertise and, often, name recognition.
- 10. I host the parties that “key” people attend.
- 11. I am on the boards of at least two charities and one company that is publicly traded.
- 12. I contribute to at least four or five political campaigns.
- 13. I support or buy the work of particular artists.
- 14. I know how to read a corporate financial statement and analyze my own financial statements.
- 15. I belong to two or three private clubs (country club, yacht club, etc.) and carefully scrutinize my bill each month.
- 16. I own multiple vehicles, often titled in a name other than my own for privacy and litigation reasons.
- 17. I “buy a table” at several charity events throughout the year.
- 18. I can cite the provenance (historical documentation) of all my original art, jewelry, antiques, and one-of-a-kind items.
- 19. My investment portfolio includes stocks, non-fungible tokens, cryptocurrency, and gold.
- 20. I know the differences among superyachts, megayachts, and gigayachts. Two places I like to harbor my yacht are St. Barths and Costa Smeralda, Italy.
- 21. I have a trust for myself and each of my children. I have a lawyer on retainer.
- 22. I have a personal public relations/social media specialist who protects and promotes me online.

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