

Steve Goss, ACPE Supervisor at Harris Methodist Hospital in Forth Worth, Texas, offers this curriculum idea.

Here is a curriculum resource you may want to make available to others in our region. I have a United Methodist Deacon who led a one-session didactic for my Community-Based CPE Summer Unit using the following resources:

1. *Framework for Understanding Poverty*, by Ruby K. Payne, Ph.D.
(Here's the link to the book on Amazon:
http://www.amazon.com/exec/obidos/ASIN/1929229143/qid=1096665503/sr=ka-1/ref=pd_ka_1/002-9865129-2356833)
2. *What Every Church Member Should Know About Poverty*, by Bill Ehlig and Ruby K. Payne, Ph.D.

In social service ministries, it is essential to be aware of the differences in worldview between oneself and those one is trying to help. Chapter Three in *Framework for Understanding Poverty*, "Hidden Rules Among Classes," was a particularly helpful section.

Thanks, Steve, for the information. The handouts follow.

Could You Survive in Poverty?

Put a check beside those items 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 throw-away food.
4. I know how to get someone out of jail.
5. I know how to physically fight and can 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 one-half day.
15. I know how to feed 8 people for 5 days on \$25.00.
16. I know how to get and use food stamps.
17. I know where the free medical clinics are.
18. I am very good at trading and bartering.
19. I can live without a car.

From *Framework for Understanding Poverty*
Chapter Three: “Hidden Rules Among Classes”

Could You Survive in Middle Class?

Put a check beside those items you know how to do.

1. I know how to get my children in Little League, piano lessons, soccer, etc.
2. I know how to properly set a table.
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, savings, and understand an annuity. I understand term life insurance, disability insurance, 20/80 medical insurance policy as well as house insurance, flood insurance, 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 the different tools in the garage.
14. I repair items in my house immediately when they break or know a repair service and call it.

From *Framework for Understanding Poverty*
Chapter Three: "Hidden Rules Among Classes"

Could You Survive in Wealth?

Put a check beside those items 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 hairdressers are.
5. I have at least two residences which 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 from me that I do not wish to see.
8. I fly in my own plane, the company plane, or the Concorde.
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 have an artist that I support or buy his/her work.
14. I know how to read a corporate financial statement and analyze my own financial statements.

From *Framework for Understanding Poverty*
Chapter Three: “Hidden Rules Among Classes”

Eight Resources

Financial

Emotional

Mental

Spiritual

Physical

Support Systems

Role Models

Knowledge
of Hidden Rules

	POVERTY	MIDDLE CLASS	WEALTH
Possessions	People	Things	One of a kind objects, legacies, pedigrees
Money	To be used, spent	To be managed	To be conserved, invested
Personality	Is for entertainment. A sense of humor is highly valued.	Is for acquisition and stability. Achievement is highly valued.	Is for connections. Financial, political and social connections are highly valued.
Social Emphasis	Social inclusion of the people they like	Emphasis is on self-governance and self-sufficiency	Emphasis is on social exclusion.
Food	Key question: Did you have enough? Quantity important.	Key question: Did you like it? Quality important.	Key question: Was it presented well? Presentation important.
Clothing	Clothing valued for the individual style and expression of personality.	Clothing valued for its quality and acceptance into the norm of middle class. Label important.	Clothing valued for its artistic sense and expression. Designer important.

From *Framework for Understanding Poverty*
Chapter Three: "Hidden Rules Among Classes"