

COULD YOU SURVIVE IN MIDDLE CLASS?

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 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, 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 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 almost immediately when they break – or know a repair service and call it.

COULD YOU SURVIVE IN POVERTY?

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.



Chapter Three: Hidden Rules Among Classes
A Framework for Understanding Poverty

HIDDEN RULES AMONG CLASSES

	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. 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.
SOCIAL EMPHASIS	Social inclusion of 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 individual style and expression of personality.	Clothing valued for its quality and acceptance into norm of middle class. Label important.	Clothing valued for its artistic sense and expression. Designer important.
TIME	Present most important. Decisions made for moment based on feelings or survival.	Future most important. Decisions made against future ramifications.	Traditions and history most important. Decisions made partially on basis of tradition and decorum.
EDUCATION	Valued and revered as abstract but not as reality.	Crucial for climbing success ladder and making money.	Necessary tradition for making and maintaining connections.
DESTINY	Believes in fate. Cannot do much to mitigate chance.	Believes in choice. Can change future with good choices now.	Noblesse oblige.
LANGUAGE	Casual register. Language is about survival.	Formal register. Language is about negotiation.	Formal register. Language is about networking.
FAMILY STRUCTURE	Tends to be matriarchal.	Tends to be patriarchal.	Depends on who has money.
WORLD VIEW	Sees world in terms of local setting.	Sees world in terms of national setting.	Sees world in terms of international view.
LOVE	Love and acceptance conditional, based upon whether individual is liked.	Love and acceptance conditional and based largely upon achievement.	Love and acceptance conditional and related to social standing and connections.
DRIVING FORCE	Survival, relationships, entertainment.	Work, achievement.	Financial, political, social connections.

