

Test Your Knowledge: Hidden Class Rules

Excerpted from Ruby K. Payne's book, *A Framework for Understanding Poverty*,
4th rev. ed. (2005), adapted for an exercise by Alison Job.

Instructions: Place a check next to each item you know how to do

Could you survive in poverty?

- 1. I know which churches and sections of town have the best rummage sales.
- 2. I know where the nearest food bank is and when it is open.
- 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 can defend myself if necessary.
- 6. I know how to fill prescriptions from an emergency room visit without having insurance to cover it.
- 7. I know how to keep my clothes from being stolen at the Laundromat.
- 8. I know where to get a loan on a car title.
- 9. I know how to live without a checking account and where I can cash a check without identification.
- 10. I know how to get by without electricity and without a phone.
- 11. I know where to go for assistance if my utilities were shut off.
- 12. I can entertain a group of friends with my personality and my stories.
- 13. I know the rules for visiting someone in prison.
- 14. I know how to move my residence in less than a day.
- 15. I know how to feed 8 people for 5 days on \$100 or less.
- 16. I know how to get and use food stamps.
- 17. I know where the free medical clinics are and when they are open.
- 18. I am very good at trading and bartering.
- 19. I know how to get around without a car.
- 20. I know what day of the month welfare and social security checks arrive.

Could You Survive in Middle Class?

- 1. I know how to get my children signed up for Little League, soccer, piano lessons, 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.
- 7. I know how to use an ATM card, and I know where the nearest ATM machines are.
- 8. The children in my family expect to go to college.
- 9. I understand term life insurance, disability insurance, house and flood insurance.
- 10. I know how to get the best interest rates on a mortgage or new car loan.
- 11. I understand what a pension annuity is and how it works.
- 12. I understand the difference among the principal, interest, and escrow statements on my house payment.
- 13. I know how to help my children with their homework.
- 14. If my children have a problem at school, I do not hesitate to contact the teacher or principal.
- 15. I know how to decorate the house for different holidays.
- 16. I know how to get a library card and how to check out books at the public library.
- 17. I know where to go and register to vote and where my local polling place is.
- 18. I repair items in my house immediately when they break or I know a repair service and call it.
- 19. I use a computer on a daily basis.
- 20. I know how to use various tools in the garage or basement.

Could You Survive in Wealth?

- 1. I can read a menu in French, English, and another language.
- 2. I have several favorite restaurants in different parts of the country or in different countries.
- 3. I know how and where to hire an interior decorator to identify the appropriate themes and items with which to decorate my residence.
- 4. I know how and where to hire domestic help, including maids, caterers, and gardeners.
- 5. I can name my regular financial advisor, lawyer, and barber or hair stylist.
- 6. I have at least two residences which are staffed and maintained.
- 7. I know how to ensure confidentiality and loyalty from my domestic staff.
- 8. I have at least two “screens” that keep people from me whom I do not wish to see.
- 9. I frequently vacation in foreign countries.
- 10. I fly in my own plane, the company plane, jet timeshare, or first class.
- 11. I belong to at least two exclusive, members-only private clubs.
- 12. I know how to enroll my children in the preferred private schools.
- 13. I know how to host parties that “key” people attend.
- 14. I am on the boards of at least two charities.
- 15. I know the hidden rules of the Junior League, the country club, and other private organizations.
- 16. My personal phone book contains the unlisted numbers of at least a dozen well-known people.
- 17. I am familiar with personal security systems and devices.
- 18. I have a favorite artist whom I support by buying his or her work (originals, not prints).
- 19. I know how to read a corporate financial statement and the stock reports in the daily paper.
- 20. I can easily converse about the “best” wines, art, designers, resorts, etc.