

Social Class Quiz

This quiz is taken from Ruby Payne's book "A Framework for Understanding Poverty" (2005).

Please answer yes or no to each of the following questions.

- ☐ I know which churches and sections of town have the best rummage sales.
 - ☐ I know which rummage sales have "bag sales" and when.
 - ☐ I know which grocery stores' garbage bins can be accessed for thrown-away food.
 - ☐ I know how to get someone out of jail.
 - ☐ I know how to physically fight and defend myself physically.
 - ☐ I know how to get a gun, even if I have a police record.
 - ☐ I know how to keep my clothes from being stolen at the Laundromat.
 - ☐ I know what problems to look for in a used car.
 - ☐ I know how to live without a checking account.
 - ☐ I know how to live without electricity and a phone.
 - ☐ I know how to use a knife as scissors.
 - ☐ I can entertain a group of friends with my personality and my stories.
 - ☐ I know what to do when I don't have money to pay the bills.
 - ☐ I know how to move in half a day.
 - ☐ I know how to get and use food stamps or an electronic card for benefits.
 - ☐ I know where the free medical clinics are.
 - ☐ I am very good at trading and bartering.
 - ☐ I can get by without a car.
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- ☐ I know how to get my children into Little League, piano lessons, soccer, etc.
 - ☐ I know how to set a table properly.
 - ☐ I know which stores are most likely to carry the clothing brands my family wears.

☐ I know how to order in a nice restaurant.

☐ I know how to use a credit card, checking account, and savings account. I understand life insurance, disability insurance, as well as house insurance.

☐ I talk to my children about going to college.

☐ I know how to get one of the best interest rates on my new car loan.

☐ I understand the difference among the principal, interest, and escrow statements on my house payment.

☐ I know how to help my children with their homework and do not hesitate to call the school if I need additional information.

☐ I know how to get a library card.

☐ I can read a menu in French, English and another language.

☐ I have several favorite restaurants in different countries of the world.

☐ During the holidays, I know how to hire a decorator to identify the appropriate themes and items with which to decorate the house.

☐ I know who my preferred financial advisor, legal service, designer, domestic-employment service, and hairdresser are.

☐ I have at least two residences that are staffed and maintained.

☐ I know how to ensure confidentiality and loyalty from my domestic staff.

☐ I fly in my own plane or the company plane.

☐ I know how to enroll my children in the preferred private schools.

☐ I know how to host the parties that "key" people attend.

☐ I am on the board of at least two charities.

☐ I know the hidden rules of the Junior League.

☐ I support or buy the work of a particular artist.

Calculating The Poverty Line

EARLY, MIDDLE, & UPPER GRADES ACTIVITY



Handout

HOW MUCH INCOME IS REALLY REQUIRED TO MAKE ENDS MEET?

1. Adjusting the federal estimate

- Based on the government's estimate, what is the annual cost of food for a family of four?
- If annual food costs represent one-fifth of a family's expenses, how much money does a family need to purchase food and everything else it needs?

The adjusted federal estimate is \$ _____ .

2. Using other benchmarks

What if the government used other factors — childcare or housing costs, for example — to calculate the poverty line, instead of food costs?

The average housing costs in the U.S. today is \$1160 per month, and a family with one preschooler and one child in elementary school pays an average of \$1,048 per month in childcare costs.

- If the federal estimate was based on this childcare cost, not food, the poverty line would be \$ _____ .
- If the federal estimate was based on housing costs, not food, the poverty line would be \$ _____ .

So, how severely does the federal poverty line underestimate income a family really needs to make ends meet?

| FEDERAL ESTIMATE | ADJUSTED FEDERAL ESTIMATE | CHILDCARE BENCHMARK | HOUSING BENCHMARK |
|------------------|---------------------------|---------------------|-------------------|
| \$19,874 | \$ | \$ | \$ |

1. Judged against the *adjusted* federal estimate, the federal estimate underestimates the income necessary by _____ %.
2. Judged against an estimate based on childcare costs, the federal estimate underestimates the income necessary by _____ %.
3. Judged against an estimate based on housing costs, the federal estimate underestimates the income necessary by _____ %.

Adult Education

Focus: Work and Economic Security

Objective

To understand, in financial terms, what is meant by "the poverty line" — and to develop an awareness of what constitutes a "living wage" in the United States.

Introduction

No one can predict the future. And yet, while most of us have some idea of what the next day may bring, for people living in poverty, tomorrow is a place of frightening uncertainty. For many poor around this nation, even the smallest of economic changes today can easily send them plummeting further into hunger and misery. Even for the working poor, financial security — having the means to achieve a stable, fulfilling life for themselves and their families — is a tenuous proposition.

Food, shelter, clothing, health care, transportation— these are only the beginnings of the basic necessities of modern American living. Each year, the federal government calculates the minimum amount of money required by families to meet these and other basic needs. The resulting calculation is what is commonly referred to as the "poverty line." For 2014, the government has set the poverty guidelines at:

| PERSONS IN FAMILY | 48 CONTIGUOUS STATES & DC | ALASKA | HAWAII |
|----------------------|------------------------------|----------|----------|
| 1 | \$11,670 | \$14,580 | \$13,420 |
| 2 | \$15,730 | \$19,660 | \$18,090 |
| 3 | \$19,790 | \$24,740 | \$22,760 |
| 4 | \$23,850 | \$29,820 | \$27,430 |
| 5 | \$27,910 | \$34,900 | \$32,100 |
| 6 | \$31,970 | \$39,980 | \$36,770 |
| 7 | \$36,030 | \$45,060 | \$41,440 |

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UPPER GRADES ACTIVITY

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Reply to an Eviction Notice

Read the poem and answer the questions below.

Reply to an Eviction Notice

BY ROBERT FLANAGAN

My mother and father camped in such apartments
in their time, landlord, promoter
of cramped endurances,
your rightful inheritance. Your father
purchased shrewdly and practiced ungiving
well. Mine did not.
So my sweaty bursts of living
are managed in rooms
gauged like parking meters, narrow as coin slots,
while from the landscaped, architect-designed
vantage of your home
the town lies before a Monopoly board.
Ownership is your reward
and punishment; movement mine.

Used with permission by Robert Flanagan (www.robertflanagan.com).

—Reply to an Eviction Notice: Selected Poems (Bottom Dog Press | <http://smithdocs.net>)

Answer the following questions:

What does camping in an apartment imply?

How does the poet imply that this landlord obtained his property?

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UPPER GRADES ACTIVITY

What two similes does the poet use to describe renting an apartment? What do these similes imply?

How does the landlord's home compare to the rental home?

What does the poet mean when he says that the town is like "a Monopoly board" for the landlord?

Why is movement a punishment?



The Stack of the Deck

An Illustration of the Root Causes of Poverty



College

Person 1

You want to go to college, and there is some financial aid offered for low-income students. But even with that, college is really, really expensive. Besides, even though your dad is now back, mom got laid off from her cleaning job. You decide to go full-time at the job you had through high school, a fast food joint, and to put off college for now.

Please give the Bank your tens and you'll get back twos.

Person 2

It has always been assumed that you will go to college, as will almost everyone in your high school. You take a SAT-prep course and are enrolled in AP classes in the hopes of starting off with some extra credits. Deciding where to go to college is a tough decision; you apply to your favorite places, get in to some of them, make college visits, and finally, you choose one that feels like the best fit for you. **Please give the Bank your sixes and the Bank will give you Queens.**

Discrimination

Person 1

We haven't mentioned your race yet. It turns out that some minority groups are twice as likely to live in poverty as Caucasians. Part of the reason for this is that poverty is cyclical and passed down through generations. But segregation, discrimination and other racial injustices also play a role. In your case, you happen to be African American. There was a promotion you were hoping for at the fast food joint. But you didn't get it. You suspect that race might have something to do with it—you've overheard one of the managers say some racist things, but they've never been directed at you and you're not sure you could prove anything. **You lose two nines for your race and the other two because you didn't get the promotion. The Bank will give you back threes.**

Person 2

You were born to a Caucasian family. You can't deny that your race has allowed you many privileges. **Give the Bank your sevens and you'll get back Aces.**

Statistics tell us that our first volunteer, who hasn't gone to college, is likely to make \$20,000 a year less than his or her counterpart who has finished college.

We're going to see what effect each person's background, experiences, choices, and opportunities in life had on the earning potential of each of the volunteers.

At your tables: Persons 1 and 2, please shuffle your decks.

Now, **take the top four cards** from the deck and show your colleagues what they are.



The Stack of the Deck

An Illustration of the Root Causes of Poverty



Add up the numbers on the cards in order to determine your earning potential.

Fill in “Deck 1 Earning Potential” and “Deck 2 Earning Potential” by adding three zeroes to the numbers you have obtained. You can write these numbers on the white boards provided.

(Note: Based on the cards left in Person 1’s deck, his or her four cards will add up to anywhere between \$8,000 and \$36,000. Person 2’s cards will add up to anywhere between \$36,000 and \$100,000.)

Explain that there is some flexibility in these numbers and that this calculus **can change due to the choices that a person makes as an individual**. Deciding to stay in school is a personal choice that can affect a person’s future.

However, it should be clear that the “deck is stacked against” Person 1 and in favor of Person 2, based on many factors he or she cannot control.

We sometimes hear about “rags-to-riches” stories where a person escapes from dire poverty to become the CEO of a company, but we should recognize that **these cases are too rare**. For many people, the factors we described related to poverty really can impact a person’s opportunities.

- **How much is this person earning per month?** (Divide the salary by 12). Write this number on the board.
- **How much is this person making per hour?** Divide the salary by 52 weeks/year. Then divide again by 40 hrs/wk. This will tell you how much the person is earning per hour.
- **What type of job might this person have?** (Use the chart at the end of this resource for some examples of jobs that earn different amounts.)
- **Is Person 1 making more or less than a minimum wage job?** (Federal minimum wage is currently \$7.25/hr. Have students multiply \$7.25 by 40 hrs/wk x 52 wks/year. A minimum wage job pays \$15,080/yr.)
 - **What might cause a person to learn less than minimum wage?** (Maybe he or she is only working part time or temporarily, or perhaps he or she is undocumented.)
 - **How does Person 1’s earnings compare with the federal poverty line?**