

**CAN YOU SURVIVE
IN
POVERTY QUIZ**

Test Your Knowledge of the Hidden Rules of Class

How well could you survive?

People who grow up in poverty learn different things from people who grow up wealthy or in middle class. But most schools and businesses operate with middle-class norms, and most teachers and business people grew up learning the hidden rules of middle-class families. It's no surprise, then, that children of poverty often struggle in education and business environments. In her book *A Framework for Understanding Poverty*, Dr. Ruby K. Payne presents lists of survival skills needed by different societal classes.

Test your skills by answering the following questions.

Could you survive in poverty? Check each item that applies. I know how to ...

- find the best rummage sales.
- locate grocery stores' garbage bins that have thrown-away food.
- bail someone out of jail.
- physically fight and defend myself.
- get a gun, even if I have a police record.
- keep my clothes from being stolen at the Laundromat
- sniff out problems in a used car.
- live without a checking account.
- manage without electricity and a phone.
- entertain friends with just my personality and stories
- get by when I don't have money to pay the bills
- move in half a day.
- get and use food stamps.
- find free medical clinics.
- get around without a car.
- use a knife as scissors

Could you survive in middle class? Check each item that applies. I know how to...

- get my children into Little League, piano lessons, and soccer.
- set a table properly.
- find stores that sell the clothing brands my family wears.
- order comfortably in a nice restaurant.
- use a credit card, checking and/or savings account.
- evaluate insurance: life, disability, 20/80 medical, homeowners, and personal-property.
- talk to my children about going to college.
- get the best interest rate on my car loan.
- explain the differences among the principal, interest, and escrow statements on my house payment.
- help my children with homework and don't hesitate to make a call if I need more information.
- decorate the house for each holiday.
- get a library card.
- use the different tools in the garage.
- repair items in my house almost immediately after they break, or I know a repair service and call it.

Could you survive in wealth?

Check each item if you ...

- can read a menu in French, English and another language.
- have favorite restaurants in different countries around the world.
- know how to hire a professional decorator to help decorate your home during the holidays.
- can name your preferred financial advisor, lawyer, designer, hairdresser and domestic- employment service.
- have at least two homes that are staffed and maintained.
- know how to ensure confidentiality and loyalty with domestic staff.
- use two or three "screens" that keep people whom you don't wish to see away from you.
- fly in your own plane, the company plane, or the Concorde.
- know how to enroll your children in the preferred private schools.
- are on the boards of at least two charities.
- know the hidden rules of the Junior League.
- support or buy the work of a particular artist.
- know how to read a corporate balance sheet and analyze your own financial statements.