Research About Language in Children, Ages 1 to 4, in Stable Households by Economic Group

Number of words exposed to	Economic group	Affirmations (strokes)	Prohibitions (discounts)
13 million words	Welfare	1 for every	2
26 million words	Working class	2 for every	1
45 million words	Professional	6 for every	1

Source: *Meaningful Differences in the Everyday Experience of Young American Children* by B. Hart & T. R. Risley.

In fact, Hart and Risley found that by age 3, children from professional, educated families have heard at least 30 million more words than children from less educated, welfare families.[30]

Based on this work, a number of researchers have studied the relationship of school outcomes to early language experience. They found that early language exposure predicted subsequent verbal ability, receptive and spoken language, and academic achievement through the third grade.[31]

The use of formal register is further complicated by the fact that these students don't have the vocabulary or the knowledge of sentence structure and syntax to use formal register. When student conversations in casual register are observed, much of the meaning comes not from the word choices but from the nonverbal assists. To be asked to communicate in writing without the nonverbal assists is a formidable, even overwhelming, task, which most students from poverty tend to avoid. Writing, at least initially, has very little meaning for them.[32]

Discourse Patterns in Formal and Casual Register

The pattern of registers is connected to the second issue: the patterns of discourse. Discourse will be discussed here with two different meanings. The first meaning is the manner in which the information is organized. In the formal register of English, the pattern is to get straight to the point.[33] In casual register, the pattern is to go around and around and finally get to the point. For students who have no access to formal register, educators become frustrated with the tendency of these students to meander almost endlessly through a topic. But this is simply the manner in which information is organized in casual register.

In middle class, family diagrams tend to be drawn as shown in the first diagram that follows. The notion is that lineage is traceable and that a linear pattern can be found.

In generational poverty (second diagram), the mother is the center of the organization, and the family radiates from that center. Although it can happen that the mother is uncertain of the biological father, most of the time the father of the child is known.[69] The second family diagram is based on a real situation. (Names have been changed.)

In this pattern, Jolyn has been legally married three times. Jolyn and Husband #1 had no children. Jolyn and Husband #2 had one child, Willy. They divorced. Husband #2 eventually married the woman he lived with for several years, and they had a child together. She also had a son from a previous marriage. Willy has a common-law wife, Shea; Shea and Willy have a daughter. Jolyn and Husband #3 lived together several years before they were married, and they have a son named M. J. When M. J. was 13 he had a child with a 13-year-old girl, but that child lives with the girl's mother. Husband #3 and Jolyn divorced; Jolyn is now living with a woman in a lesbian relationship. Husband #3 is living with a younger woman who is pregnant with his child.

Diagram of Middle-Class Family

Susan		David	Joy
Married 1972	Divorced 1985	Married 1987	

```
K   J    E ─── R      S

        Married 1994          0

             M
```
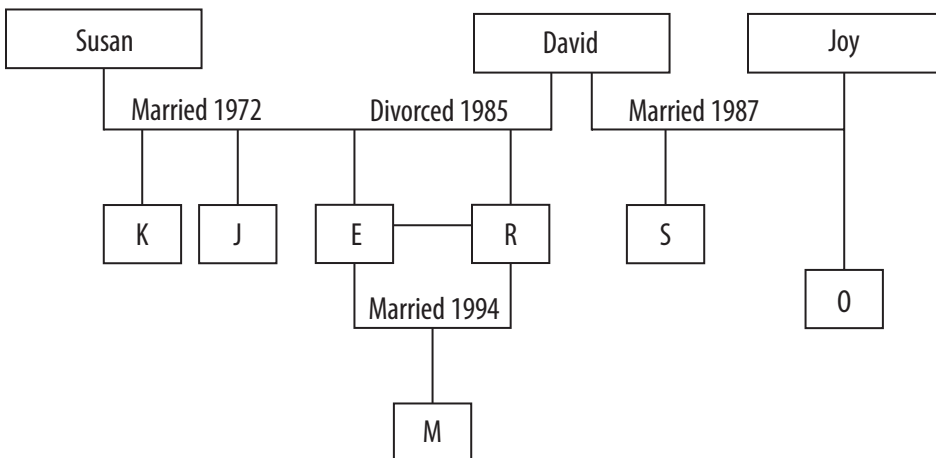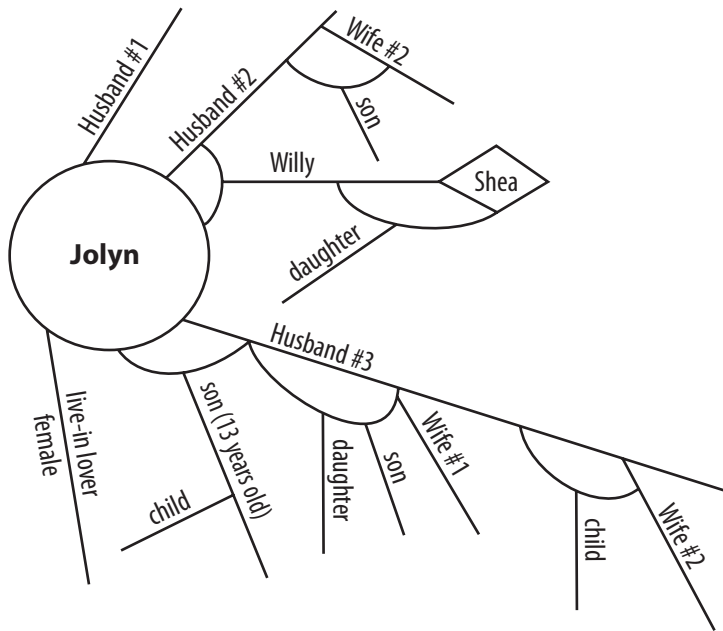
Diagram of Family from Generational Poverty

As noted, *the mother is invariably at the center,* though she may have multiple sexual relationships. Many of her children also will have multiple relationships, which may or may not produce children. The basic pattern is the mother at the heart of things, with nearly everyone having multiple relationships, some legally recognized and some not. Eventually the relationships become intertwined. It wouldn't be out of the question for your sister's third husband to become your brother's ex-wife's live-in boyfriend. Also in this pattern are babies born out of wedlock to children in their early teens; these youngsters are often raised by the grandmother as her own children. For example, the oldest daughter has a child at 14. This infant becomes the youngest child in the existing family. The oldest daughter, who is actually the mother of the child, is referred to as her sister—and the relationship is a sibling one, not a mother-daughter one.[70]

But the mother or maternal grandmother tends to keep her biological children. Because of the violence in poverty, death tends to be a prominent part of the family history. But it's also part of the family present because the deceased play such a role in the memories of the family. It's important to note when dealing with the family patterns who is alive and who is dead—because in the discussions they are often still living (unless you, the listener, know differently).[71]

Participation of the Student

While the teacher or administrator is analyzing, the student must analyze as well. To help the student do so, this four-part questionnaire is given to the student for completion. This has been used with students as young as second semester of first grade. Children in poverty have the most difficulty with Question #3. Basically, they see no other choices available than the one they have made.

In going over the sheet with the student, the educator is urged to discuss other choices that could have been made. Students often know only one choice. They don't have access to another way to deal with the situation. For example, if I slam my finger in the car door, I can cry, swear, hit the car, be silent, kick the tire, laugh, stoically open the car door, groan, etc. I have a wide variety of choices.

Name: _____

1. What did you do? _____

2. When you did that, what did you want? _____

3. List four other things you could have done instead of the choice you made.

   1) _____

   2) _____

   3) _____

   4) _____

4. What will you do next time? _____

The Language of Negotiation

One of the biggest issues with students from poverty is the fact that many children in poverty must function, in effect, as their own parents. They parent themselves and others—often younger siblings. In some instances they also act as parent to the adult in the household.
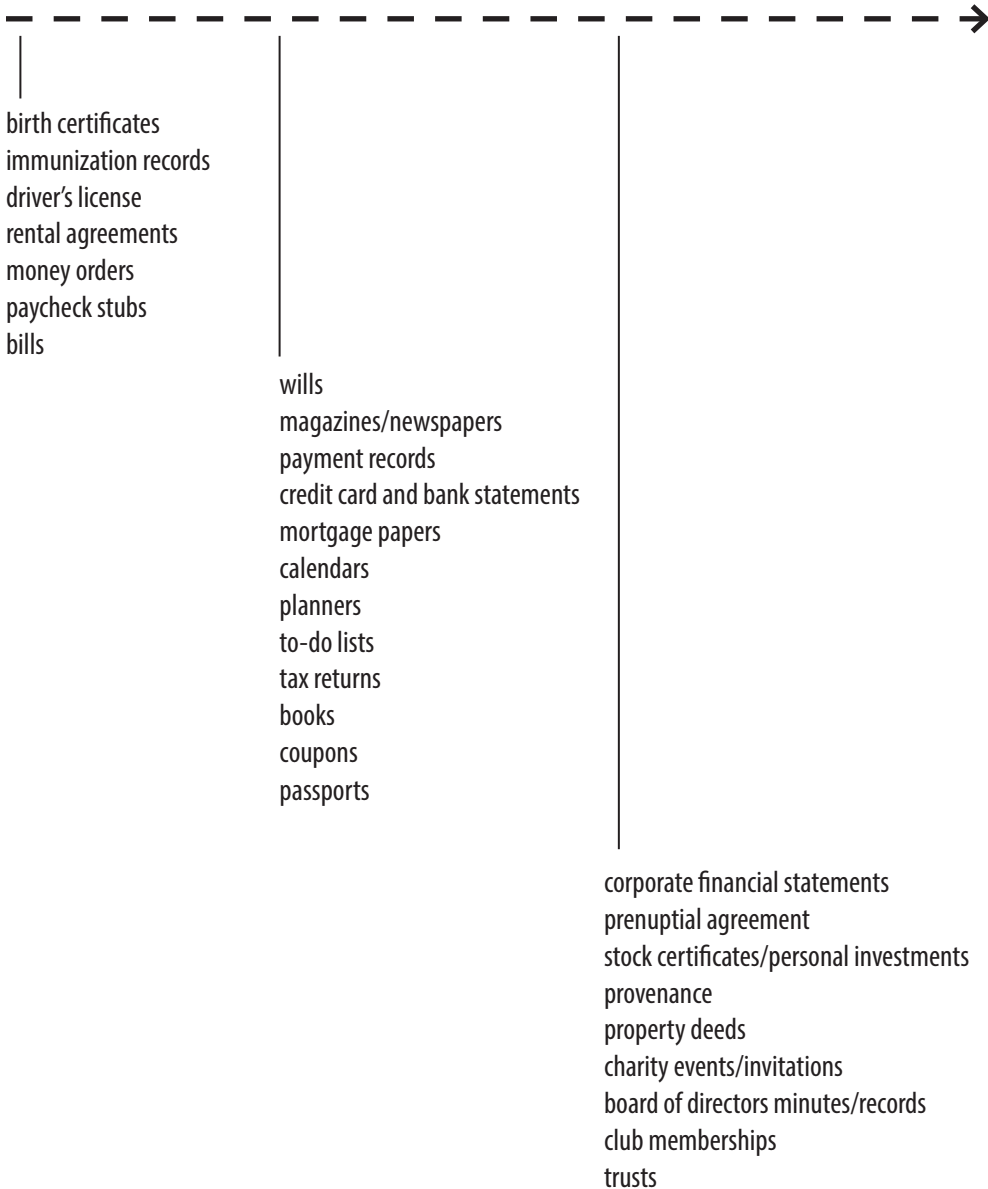
Inside virtually everyone's head are three internal voices that guide the individual. These voices are the child voice, the parent voice, and the adult voice. It has been my observation that individuals who have become their own parent quite young seldom have an internal adult voice. They have a child voice and a parent voice, but not an adult voice.[122]

Abstract Items and Their Concrete Representations

Abstract item	Represents
Grades	The "ticket" to get into college, a better job, more money
House deed	The physical property
Address	The physical location
Social Security number	The person (a way to keep track of people on paper)
Daily to-do list	Tasks to be accomplished that day
Clock or calendar	Abstract time
State assessment	Knowledge base and personal vocabulary; a representation of shared understandings for communication
Homework	Ability to complete a task in a given time frame in order to establish understandings
Insurance papers	An external support system that provides money, assistance, and expertise for unusual circumstances, health, etc.
Driver's license	The right to physically operate a vehicle
TV guide	The shows or programs
Photograph	The person (a photo doesn't breathe; it's a two-dimensional representation of the person)
Letters in alphabet	Symbols that represent physical sounds that together make up words
Numbers	Symbols that represent quantity
Musical notations	Symbols that represent sounds and timing
Road map	Objects, roads, etc. in physical space
Sonogram	A three-dimensional representation of an object
MRI (magnetic resonance imaging)	A three-dimensional representation of a body, body part, etc. (it isn't the body, but it represents the body)
Trust document	A legal entity (has its own Social Security number) that pays taxes, owns property, and identifies how assets will be held and distributed over time
Student handbook	Paper version of the appropriate behaviors that are to be used
Teacher contract	A legal document that establishes expectations for teachers' compensation, benefits, terms of employment, etc.
Menu	The food choices in a restaurant (it isn't the food itself)

Continuum of Paper Documents

As your resources grow and become more complex, the amount of paper documents in a household indicates to some extent your familiarity and comfort with the paper world.

birth certificates
immunization records
driver's license
rental agreements
money orders
paycheck stubs
bills

wills
magazines/newspapers
payment records
credit card and bank statements
mortgage papers
calendars
planners
to-do lists
tax returns
books
coupons
passports

corporate financial statements
prenuptial agreement
stock certificates/personal investments
provenance
property deeds
charity events/invitations
board of directors minutes/records
club memberships
trusts

Future story   Name:
You are 10 years older than you are now. You are the star of a movie. What are you doing? Who is with you? Circle any of these that are in your future story: children, job, career, marriage/partnership, health, wealth, travel, living in a city, town, rural area, another country, vehicles, hobbies, sports, music, movies, college, technical school, military, church/religion, Internet, video games, friends, family, other.
For which of these reasons do you want to graduate from high school? Keep track of money, I will know I am getting paid correctly, so I can go on to college or military or technical school, to get a better job, to take care of my parents or siblings, to afford my hobbies, to pay for my vehicle, to take care of my children, other.
What do you enjoy doing and would do even if you did not get paid for it? What do you need to do so you can do that and get paid for doing it?
Who are the friends and adults who will help you get your future story?
Write out your future story and include how education will help you get it.
Signature: DATE:

For more on these eight key issues/strategies, see the books *Under-Resourced Learners* and *Research-Based Strategies*.

What Does This Information Mean in the School or Work Setting?

- The focus in schools needs to be on learning and on evaluation of student work.

- Make 80% of the grade based on content and 20% based on the processes the student must use or steps the student must take to do the assignment.

- Staff development would do well to focus on a diagnostic approach rather than a programmatic approach.

For each case study (see Chapter 1), let's debrief the resources and look at possible interventions.

Case Study #1: Alexa

Resource	Alexa (student)	Sharon (mother)
Financial	1 very limited, but they have food and shelter	1
Emotional	2	2 lots of stress in this environment; no time or help to grieve; happened overnight
Mental/cognitive	4 is very gifted	2 can read/write/compute but little work experience
Spiritual (future story)	3 has hope that with better education comes a better life	3 going to secretarial school
Physical	4 body is healthy	4
Support systems	1 very thin; her mother is supporting her as best she can	0 no support system for the mother
Relationships/ role models	3 strong positive bond between mother and daughter; mother is a role model; good relationships at school	3
Knowledge of hidden rules at school and work	4 both understand these rules	4
Language/ formal register	4 identification of being gifted is almost always linked to formal-register vocabulary	4

This is an example of situational poverty that occurs almost overnight. The hurricane and then the suicide put Alexa and her mother, Sharon, into extreme poverty with few resources.

What are the strengths in this situation? First of all, Alexa is very bright so she needs to develop a clear and detailed future story in order to have a plan. Plans allow one to focus on the long term where there would be hope. Alexa is doing well in school and has tremendous potential. Second, she has the language to debrief the experience with a counselor to begin the grieving process.

What are the needs in this situation? The needs are transportation (part of a support system), grief counseling, and employment for the mother.

What are the interventions that might need to be made?

1. Alexa needs to make certain she knows her counselor and vice versa.

2. Alexa needs to develop a future story.

3. A peer group of other students who have lost a parent could be established once a month at lunch as a way to emotionally begin working through the experience.

4. Perhaps a parent whose child is staying after school could drop off Alexa from the longer session.

Case Study #2: Duane

Resource	Duane (student)	Roney (father)
Financial	1	1 money is tight, and work is unstable
Emotional	2 frustration with school	4 has no emotional issues that interfere with work
Mental/cognitive	2 learning disability	? dropped out of high school but could be very mentally able
Spiritual (future story)	3 has a future story	?
Physical	4 athletically gifted	3 can and does work
Support systems	0 is the support system for his siblings	0 no support system for him
Relationships/ role models	3 lots of support at school; Dad loves him	? loves his children

Resource	Duane (student)	Roney (father)
Knowledge of hidden rules at school and work	2 some; gets in trouble at school	3 knows them enough to have work
Language/ formal register	2	2

Duane and his father, Roney, are an example of a household where there is virtually no support system for either the student or the parent. When a child is forced to act as a parent, in effect, in order for the household to survive, the normal emotional development is suspended while acting as an adult. The child doesn't have a childhood. There is a great amount of resentment and anger around that issue for the child. Further, the child is forced to make decisions for siblings and help them when there has been little or no instruction or preparation. When the child is the support system for the siblings, the child's own homework doesn't get done. Learning disabilities often lead to emotional frustration, which Duane evidences. His salvation is athletics, in which he excels.

The strengths in this situation are Duane's abilities in sports, the support the father is providing (the father has not abandoned the children), and the football coach.

The needs in this situation are learning supports for Duane, transportation after football practice, and childcare while Duane goes to practice.

Interventions could include:

1. Because Duane is LD (learning disabled), homework demands need to be modified so that he can finish the work.

2. Provide nonfiction text that relates to football and sports, as well as academic subjects because he is motivated in those areas. The research on reading indicates that simply the act of reading is a key determinant in reading achievement.

3. Work with community agencies to find after-school childcare for the siblings so that Duane can attend some of the football practices.

4. Arrange for a high school student who needs National Honor Society service credits (who also is involved in sports) to tutor Duane before school or on weekends (when the father is home to watch the children) in order both to build a relationship with Duane and to provide Duane with a role model who does well in school.

Case Study #3: Michael

Resource	Michael	Father
Financial	1 has food and shelter	2 has a job; stressed finances
Emotional	2 although he is classified ED (emotionally disabled), his emotional responses do stabilize as he gets older and away from his mother	3 can hold a job
Mental/cognitive	2 has learning disabilities	?
Spiritual (future story)	3 wants to go into the military	?
Physical	3 small for his age	3 can hold a job
Support systems	4 his stepmother's parents are a strong support system	3 has the support of his mother and his wife's parents
Relationships/ role models	3 has his father, stepmother, and her parents	3
Knowledge of hidden rules at school and work	3 graduates from high school against the odds	2 holds a job
Language/ formal register	2	2

Michael and his father are an example of a household that is disrupted by addiction and drug use. Both are very fortunate to have the maternal grandparents as a support system, with whom to build relationships and experience role models. Furthermore, the stepmother's parents know the hidden rules of work and school and help teach those to Michael. His stepmother's mother is a school administrator, and she knows how to help Michael negotiate special education and access resources within the school system.

The strengths of this situation are his stepmother's parents and the support system they provide, his future story, and his relationship with his father and his stepmother.

Interventions could include:

1. Bring the stepmother's mother (school administrator) in on decisions about Michael's interventions and progress.

2. Do backwards planning with Michael to help him build in all the steps necessary to reach his future story.

3. Provide/structure relationships with other students so that Michael has a peer group to belong to as part of his learning strategies.

Case Study #4: Wadell and Destinie

Resource	Wadell or Destinie	Grandmother
Financial	1 have shelter, some food, tribal assistance	1
Emotional	4 strongest one in the household; no drugs	0
Mental/cognitive	4	?
Spiritual (future story)	4 strong future story	?
Physical	4	0 age
Support systems	2 Destinie and school	1 tribal assistance
Relationships/ role models	2 some tribal leaders and school	?
Knowledge of hidden rules at school and work	4	?
Language/ formal register	4	?

The Wadell case study examines the situation when the student is the support system for the household and functions as the *de facto* adult in the household. It is only because of school, tribal support, and his own personal strength that Wadell survives as well as he does.

Strengths include his motivation because of his relationship with his sister, his strong emotional and mental resources, his future story, his love of music, and his strong interest in the tribal ways that will help Wadell succeed.

The needs here are a strong male role model, transportation, and planning backwards to reach the future story and goals.

Interventions could include:

1. Have Wadell develop a detailed plan for his future story that includes education.

2. Provide a male tribal role model for Wadell.

3. Provide stories for him to read of individuals who have made it through very difficult times.

4. Find an adult who would be willing to provide transportation on some occasions for Wadell.

5. Make certain that Wadell has a strong relationship with the music teacher at school.

Case Study #5: Julius ('Jughead')

Resource	Julius	Grandfather
Financial	1 has food and shelter	1 government assistance
Emotional	3 does not engage in destructive behaviors	0 encourages destructive behaviors—setting the car on fire, etc.
Mental/cognitive	0 illiterate	0
Spiritual (future story)	0 no future story	0
Physical	3	2
Support systems	1	1 extended family all in one place
Relationships/ role models	1 role models problematic	1
Knowledge of hidden rules at school and work	0	0
Language/ formal register	0	0

This case study examines illiteracy, isolation, incestuous/closed thinking, and survival patterns in poverty. Furthermore, it is an example of a situation where there are very few resources. Because the grandfather will do everything he can to isolate Julius from outside influence (unless he gets paid to include him), a key issue for Julius is the ways in which he continues to have access to the "outside" world.

The strengths in this situation are few. Interventions could include:

1. Have Julius develop a future story. Backward-plan exactly what he would need to do to get to that future story.

2. Provide access during school to a computer. One assignment is for him to establish a relationship with another student in another place (his age), and then they exchange information about themselves (needs to be supervised). This will allow Julius to know there is a world beyond the one in which he lives.

3. Provide reading instruction and tutoring. Allow Julius to read to someone much younger—e.g., a first-grade student.

4. Provide an adult mentor/tutor for Julius who also would function as a role model.

Case Study #6: Gabriela

Resource	Gabriela	Grandmother
Financial	3 has a car, cell phone, dresses well	?
Emotional	2 disrespectful	0 requires a great deal of attention
Mental/cognitive	3 can do well	?
Spiritual (future story)	3 has a future story—college	?
Physical	4	?
Support systems	1 is the support system; does have relatives	1 Gabriela
Relationships/ role models	1 parents in prison	?
Knowledge of hidden rules at school and work	2	?
Language/formal register	3	0

Gabriela is again an example of being the primary support system for the household, but she has an external support system in terms of extended family that helps negate the lack of available parents. However, her emotional resources are increasingly frayed because of the lack of supports.

Strengths in this situation include her future story, her mental abilities, her use of formal register, her knowledge of hidden rules, and her extended support system.

Needs in this situation are her emotional resources.

Interventions could include:

1. Provide a counselor who would help Gabriela through the paperwork of getting into community college.

2. Put together a small group of secondary students who are also the "adult" in their home situation. Have the counselor do a lunch with them once a month and examine "what if" scenarios—e.g., *What do you do if you don't have food or money? What do you do when a younger sibling is sick?*

3. Find a female role model for Gabriela.

Case Study #7: Raymond

Resource	Raymond	Mother or father
Financial	3	3
Emotional	0	1
Mental/cognitive	2	2 has a job as a skilled laborer
Spiritual (future story)	? future story was to play football; he gave that up	?
Physical	4	3 holds a job
Support systems	1 mother to live with	?
Relationships/ role models	1 parents love him, but father abandons him	?
Knowledge of hidden rules at school and work	2	2
Language/ formal register	2	2

This case study examines the connection between emotional resources and relationships—and what happens to the emotional resources of a student when the adults don't have emotional resources either.

What interventions might work in this case?

1. Raymond needs a replacement male role model because his father has abandoned him.

2. Raymond needs a very different future story—one that doesn't involve sports and something that he would be good at doing without the memories of his father.

3. Raymond needs to move away from the area—with another relative—where he can literally start again or perhaps consider the military.

4. Raymond needs to get his GED and go to community college with a different future story.

5. It would be helpful if Raymond also could get counseling as a way to deal with the abandonment and anger.

Case Study #8: Ciera

Resource	Ciera	Father
Financial	0 no job; food and shelter are in question	0 in jail
Emotional	3 does not engage in destructive behavior; takes care of younger brothers	0 DUI
Mental/cognitive	4	?
Spiritual (future story)	4 does not want to be like her mother	?
Physical	4	?
Support systems	1 counselor at school	?
Relationships/ role models	1 counselor at school	?
Knowledge of hidden rules at school and work	3	?
Language/ formal register	4	?

Ciera is an example of an individual who has given up all the adult relationships in poverty in order to excel at school and have a different life. Her future story is in the negative (to not be like her mother), but it is a future story. As noted in the Introduction and Chapter 4, the four reasons an individual leaves poverty tend to be: It's too painful to stay, a vision or goal, a special talent or skill, or a key relationship. And Ciera has two of those: It's too painful to stay and a key relationship. Further, this is an example of a situation where the adults have almost no resources. The only resources external to her come from school. In this case, it's a counselor.

Strengths in this situation are Ciera's amazing resiliency, her strong emotional resources, the clarity of her future story, the counselor, and her motivation to have things be different.

The needs are to provide shelter, food, and a support system for Ciera and her brothers.

Interventions could include:

1. Linking Ciera and her brothers with a church or social agency that could help provide resources

2. A female role model for Ciera who could meet and talk with her on a regular basis

Excerpt from *Understanding and Engaging Under-Resourced College Students*[227]

Chapter 2
What Are the Causes of Poverty?

The Research Continuum

In the United States many of us tend to be confused about the causes of poverty and, therefore, not sure what to do about it.[228] A review of research on poverty indicates that the dialogue has been polarized between those who believe poverty is caused by individual behaviors and those who believe poverty is caused by political/economic structures. Proponents of both of these views often make "either/or" assertions: If poverty is caused by individual behaviors, then political or economic structures are not at fault and vice versa. Taking a "both/ and" approach, however, is more productive. "Poverty is caused by both the behavior of the individual and political/economic structures—and everything in between."[229] This book's authors categorize the research into four clusters along a continuum of causes of poverty:

- Behaviors of the individual
- Absence of human and social capital
- Exploitation
- Political/economic structures

Alice O'Connor, in her book *Poverty Knowledge,* states that society typically focuses on race and gender when considering poverty. She suggests that efforts to ameliorate poverty would be better served by examining it through the lens of economic class instead.[230] In the postsecondary arena, this approach emphasizes faculty interaction with students, support services, and student programming to give more attention to building students' resources and creating sustainable communities.

There is valid research that points to strategies and/or solutions to the causes of poverty. As long as there is a range of strategies following the continuum of causes, it is possible to consider how to end poverty. The lists and examples that follow are not exhaustive but rather examples of what might fall into each area of research.

Behaviors of the individual	Community conditions	Exploitation	Political/economic structures
Definition: Research on the choices, behaviors, and circumstances of people in poverty	*Definition:* Research on resources and human and social capital in the city or county	*Definition:* Research on the impact of exploitation on individuals and communities	Definition: Research on political, economic, and social policies and systems at the organizational, city/county, state, national, and international levels
Sample topics: Racism Discrimination by age, gender, disability, race, sexual identity Bad loans Credit-card debt Lack of savings Skill sets Dropping out Lack of education Alcoholism Disabilities Job loss Teen pregnancies Early language experience Child-rearing strategies Bankruptcy due to health problems Street crime White-collar crime Dependency Work ethic Lack of organizational skills Lack of amenities	*Sample topics:* Racism Discrimination by age, gender, disability, race, sexual identity Layoffs Middle-class flight Plant closings Underfunded schools Weak safety net Criminalizing poverty Employer insurance premiums rising in order to drop companies with record of poor health Charity that leads to dependency High rates of illness leading to high absenteeism and low productivity Brain drain City and regional planning Mix of employment/wage opportunities Loss of access to high-quality schools, childcare, and preschool Downward pressure on wages	*Sample topics:* Racism Discrimination by age, gender, disability, race, sexual identity Payday lenders Lease/purchase outlets Subprime mortgages Sweatshops Human trafficking Employment and labor law violations Wage and benefits theft Some landlords Sex trade Internet scams Drug trade Poverty premium (the poor pay more for goods and services) Day labor	*Sample topics:* Racism Discrimination by age, gender, disability, race, sexual identity Financial oligarchy—the military, industrial, congressional complex Return on political investment (ROPI) Corporate lobbyists Bursting "bubbles" Free trade agreements Recessions Lack of wealth-creating mechanisms Stagnant wages Insecure pensions Healthcare costs Lack of insurance De-industrialization Globalization Increased productivity Minimum wage, living wage, self-sufficient wage Declining middle class Decline in unions Taxation patterns Wealth-creating mechanisms

Source: *Getting Ahead in a Just-Gettin'-By World* by P. E. DeVol.

The first cluster of research on poverty holds that **individual initiative**—being on time, staying sober, becoming motivated—would reduce poverty. Indeed, voter research echoes this finding as 40% of voters said that poverty is due to lack of effort on the part of individuals in poverty.[231]

> This area of research focuses on the individual as the cause of poverty and draws its conclusions primarily from correlative studies of choices and lifestyles of the poor. The research topics include intergenerational character traits, dependency, single parenthood, work ethic, breakup of families, violence, addiction and mental illness, and language experiences. In the past 60 years, considerable funding and time have been spent on these areas of research, with the focus on changing the thinking and behavior of the poor through such strategies as "work first," literacy education, treatment interventions, a cluster of abstinence issues, and programs that promote marriage. Overall, the intention of these strategies is to improve the choices, education, and internal resources of the poor. This cluster of research, however, does not take into account the influences of outside factors that tend to work against personal assets and choices.

1. The second area of research involves the absence of **human and social capital**—examining how communities provide resources and infrastructure so that individuals can achieve and maintain personal economic stability. In this cluster, topics of research include employment and education issues, declining neighborhoods, and middle-class flight—all of which may lead to "donut cities" where suburbs thrive while the urban core from which people moved collapses, leaving a hole in the center.

   Local governments, service providers, and schools are held accountable for poverty through state audits, federal and state reviews of participation rates, and assessment scores. Therefore, the strategies often suggested for improving human and social capital include providing programming to enhance skills and build educational access (such as Head Start), growth in the labor market in order to offer full employment opportunities, antipoverty programs, and improved policing of communities. When individuals discuss how to end poverty from this perspective, the role of business and community development is crucial. Some businesses contribute by thinking not only of their "bottom line" but also about their contribution to their employees and to a sustainable local community.

2. **Exploitation,** the third area of the research continuum, involves abusing and taking advantage of dominated groups and markets for profit. Exploitation takes many forms. For example, people who cannot protest low wages for fear of losing their job work in slavery, sweatshops, and/or in migrant farming. Large corporations that hire employees for only 30 hours a week to avoid paying healthcare and other benefits also are preying on the people who need jobs and security. Exploitation of dominated groups for markets includes the drug trade, "buy here/pay here" car lots where the interest rate is 15.7%, as well as the "rent to own" stores that charge as much as 121% interest. The college student is particularly susceptible to predatory lending at cash-advance and payday lender storefronts in order to make financial ends meet.

Further, exploitation can happen to groups when geographic regions are plundered for their raw materials. Examples include the timber and coal being taken from Appalachian areas in the U.S. or oil being taken from the delta region of Nigeria, because the local people do not benefit from the local resources. Another example is the Native Americans who were driven onto reservations. These groups of people are out of the decision-making and profit-sharing loop. Unfortunately, dominant cultures are frequently reluctant to acknowledge exploitive practices. While half the states in the U.S. have passed antipredatory lending laws, the laws are in danger of being erased due to pressure from the lenders and lobbyists. Strategies to end exploitation found in the research include:

- Educating individuals and groups about exploitation
- Recognizing the role of government in sustaining or eradicating the exploitation
- Finding ways to make the system fair for getting money, products, services, and loans

3. Research topics relevant to how **social, economic, and political structures** contribute to poverty and prosperity examine why poverty exists from the standpoint of who benefits from it. For example:

- Deindustrialization and its toll on small communities across the United States
- The "race to the bottom" in which lower labor costs were meant to bring in new business but result in U.S. jobs moving overseas
- Increased productivity through high-tech equipment, which leads to job loss
- Corporate influence on legislators

Researchers who concentrate on this last category believe that studying poverty is not the same as studying the poor, noting that political/economic structures are a principal cause of poverty. Proponents believe in systemic change that enables people in middle class and poverty to influence the political and economic structures that affect them, just as the wealthy have done for generations if not centuries.

The following summarizes political and economic issues affecting public education in the United States.

> A study from the National Commission on Teaching and America's Future (NCTAF, 2004) shows that high-poverty schools are more likely than low-poverty schools to have many teachers unlicensed in the subjects they teach, limited technology access, inadequate facilities, inoperative bathrooms, vermin infestation, insufficient materials, and multiple teacher vacancies. Other studies show that high-poverty schools implement less rigorous curricula (Barton, 2004), employ fewer experienced teachers (Barton, 2004; Rank, 2004), have higher student-to-teacher ratios (Barton, 2003; Karoly, 2001), offer lower teacher salaries (Karoly, 2001), have larger class sizes (Barton, 2003), and receive less funding (Carey, 2005; Kozol, 1992) than low-poverty schools. The study concludes: the most disadvantaged children attend schools that do not have basic facilities and conditions conducive to providing them with a quality education (NCTAF, 2005, p. 7).[232]

A strategy for changing the political/economic structures includes creating a sustainable economy, with the intent of creating economic stability for all. Further suggestions include implementing measures of accountability beyond the shareholders' profits in business and government, as well as creating "whole-system planning," such as the Social Health Index (SHI) described by Miringoff and Miringoff.[233]

Other Areas of Research into Causes of Poverty: Race and Gender

Race and gender—more specifically, racism and sexism that involve the cultural dominance white males hold over people of color and women in America—are two additional areas of research into the causes of poverty. There are numerous other individual characteristics that intersect with economic class (disabilities, sexual orientation, age, religion), but none has as much impact on individuals, communities, and society as does race. Race/racism is so inextricably linked to economic class that it must be addressed directly as its own category.

As wealth is created over generations, it is estimated that 80% of assets come from transfers from the prior generations, not from income.[234] Past policies and conditions clearly caused huge economic disparities between whites and people of color in the United States. The concepts of income and wealth are as fundamentally different as the concepts of situational poverty and generational poverty. In situational poverty, someone who once had economic stability becomes poor due to a circumstance—death, disease, disability, and so on. These individuals will react to the situation differently and have a greater chance of regaining economic stability than persons coming from two or more generations of poverty. Similarly, income—today's paycheck, lottery ticket, or stock dividend— is different from wealth. Income can change in the short term, but wealth changes over generations and is closely tied to policies that have historically benefited people (especially males) who are white. Wealth is far less dependent on daily income than most people imagine.

America's economic, social, and political policy and structures built and supported a white middle class. Slavery exponentially magnified racial disparities in income and wealth. Generations of African-Americans were subjected to captivity, hard labor, and human rights controlled by slaveholders. The economic advantages slavery afforded to the slave owners is calculated in *The Color of Wealth.* During the mid to late 1800s U.S. government policy supported agriculture by giving lands taken from Mexico and Native Americans to white settlers (e.g., Manifest Destiny, the Gold Rush, and the Homestead Act). Land ownership was largely restricted to whites. U.S. policies continued to develop during the Industrial Revolution, which spawned the working class. Child labor was outlawed, tariffs made U.S. goods more desirable (hence more Americans could be employed), Ford mechanized production (and improved working conditions to a degree), unions developed to help protect workers, and some employers began to provide healthcare and pensions in order to compete for workers in a tight labor market. But segregation and discrimination limited employment opportunities. The white-collar middle class emerged and was supported by the GI Bill, mortgages, Social Security, and Medicare. Between 1930 and 1960, just 1% of all U.S. mortgages were issued to African-Americans, and segregation in colleges meant there were not enough openings for black GIs to go to school on the GI Bill.[235]

In 1994 the median net worth of whites was $94,500, compared with $19,000 for people of color. By 2005 white median net worth increased 48% (to $140,500), compared with nonwhite median net worth, which increased only 31% (to $24,900).

In 2006 the Minnesota Collaborative Anti-Racism Institute (MCARI) developed training materials on systemic racism for inclusion in the *Getting Ahead* workbook curriculum.[236] MCARI presents four features of racism that can validate the experience and intuition of people of color and shift the perspectives of whites so that they become intentionally aware of the daily advantages and disadvantages precipitated by racial identity.[237]

Four Features of Racism

1. **Race matters.** Compared with many countries in the world, the history of the United States is short. Though laws have been passed to change racial, economic, political, and social injustices, including segregation, racial identity still makes a difference, still "invoking mythological moral and intellectual superiority and inferiority."[238]

2. **Racism is more than the historical black-white dichotomy.** This country's early laws and policies required definition of white and nonwhite. In the past, nonwhite primarily meant black. Today, the black/white dichotomy affects every community of color by paradoxically resulting in blindness to the issues of such other communities as Native Americans.

3. **Racism and other oppressions interact.** Race, gender, and economic class are so interrelated that some would argue one can't address one without accounting for the other two. Like economic class, "race shapes how we experience other socially defined identities."[239] Race, gender, and class are relative to one another, such that the experience of one is inescapably connected to the experience of the other. "A white man's experience of gender is dramatically different [from] a black man's. Race is the most powerful factor … in how one experiences other systemic oppressions."[240]

4. **Identity formation, or racialization,** "is the core feature of racism that reveals its forcefulness," according to MCARI.[241] In the United States we're all assigned, for life, to a racial category that also holds social meaning. Even the national census every decade underscores the importance of identifying oneself by race. Racialization shapes individual, institutional, and cultural identity with cumulative and synergistic effects. Racism is enacted every day upon individuals—and broadly within communities and political and economic structures.

Payne's *A Framework for Understanding Poverty*—referred to henceforth in the text as *Framework*—describes the patterns of behaviors seen in schoolchildren from poverty and their families. Its purpose is to help schoolteachers, drawn largely from the white middle class, understand their students better and teach more effectively. In *Framework* Payne does not present an analysis of the political and economic structures that perpetuate poverty—and does not outline strategies to address them. Nor does she deal in depth in *Framework* with racial, gender, and religious issues. Payne has been straightforward from the start that her focus is on the impact of economic class on issues related to poverty, middle class, and wealth. Nevertheless, by improving teaching and hence the educational system, the *Framework* approach does make important contributions to impacting systemic issues, particularly for students and families in the environment of poverty.[242]

There are those who seem intent on translating Payne's descriptions of perceived patterns, hidden rules, and resources into negative stereotypes and indictments of individuals, as well as reinforcement of classist or racist attitudes. But such critics' focus tends to be on only one area of the research continuum (usually the political and economic structures *or* exploitation and racism), and this fuels polarizing arguments that oversimplify the problems of poverty and demand overarching societal reform from K–12 teachers who are only marginally equipped for the task. The critics offer little help to individuals themselves—or to those practitioners within the system who also seek change. Part of the thinking expressed in the research on exploitation and political/economic structures is that the individual is powerless and has little influence within the system. But many individuals do make it out of poverty, largely due to relationships and education. And most of them make it out *in spite of* the system. Society's systems are only as moral as the people who create and run them, and ignorance is a brutal form of oppression.[243] Payne, therefore, has offered a practical framework for helping teachers understand how to teach, build relationships, foster relational learning, and direct-teach skills for educational success. These strategies create awareness, build cognitive ability, and accelerate language acquisition to make up for the lags caused by growing up in a low-resource environment.

Poverty traps people in the tyranny of the moment, making it ... difficult to attend to abstract information or plan for the future—the very things needed to build [toward the attainment of a college degree].

–Philip DeVol[244]

What Information Does *A Framework for Understanding Poverty* Have That Cannot Be Obtained Easily from Other Sources? Why Do Critics Love to Hate It and Practitioners Love to Use It?

Ruby K. Payne, Ph.D.

What is it that makes *A Framework for Understanding Poverty* so widely embraced and used by practitioners?[245] Some critics attribute the popularity to the bias of the readers. But that hardly makes sense because so many educators are the first generation to be college-educated in their families. Many of their parents came from poverty, so the information resonates with them. Therefore, what actually does the work offer that individuals cannot get from other sources?

Most studies of class issues are statistical or descriptive and use one of four frames of reference to identify what constitutes class. These four frames are:

- Individual choices
- Resources of the community
- Racial/gender exploitation
- Economic/political systems and structures

Most current studies describe poverty as a systemic problem involving racial/gender exploitation. Yes, this is a significant contributor to poverty. Such a *sole* approach, however, does not answer this question: If the system is to blame, why do some people make it out and others never do? Thirty percent of Americans born in the lowest-earning quintile make it out of that quintile.[246] And furthermore, why is it that the first waves of political refugees who have come to the United States in abject poverty usually have recreated, within one generation, the asset base they left behind? They make it out because of human capital. Ignorance is just as oppressive as any systemic barrier. Human capital is developed through education, employment, the intergenerational transfer of knowledge, and bridging social capital. Money makes human capital development easier, but money *alone* does not develop human capital. Further, any system in the world will oppress you if you are uneducated and unemployed.

This analysis of class is a *cognitive approach* based on a 32-year longitudinal study of living next to and in a poverty neighborhood of mostly whites. It examines the *thinking* that comes from the "situated learning" environment of generational poverty.[247] It is the accumulation of years of living with and next to this situated-learning environment. This book does not assign moral value to the thinking or the behaviors but rather says, *These are patterns that you see. These are why individuals use these patterns, and here is what you can do to help those individuals make the transition to the "decontextualized" environment of formal schooling, if they desire to make that transition.*

In the book *Change or Die,* Deutschman says that for people to change, three things must happen. They must relate, reframe, and repeat.[248] And that is precisely what *Framework* does: It identifies what one must do to develop relationships, what must be reframed to go from poverty to the decontextualized world of formal schooling, and the skills and behaviors that must be repeated in order to do that. And whether one likes it or not, both schools and social agencies have as their bottom line: *change.* That is what they are getting paid to do.

Again, not everyone wants to change. The question is this: Do you have a choice not to live in poverty? If you are not educated or employed, then choice has been taken from you.

So what is it about this book that is so important to practitioners? Why do so many practitioners love to use it?

1. **A language to talk about the experience of generational poverty**

    In order to reframe anything, one must have language to do that. You must have language to talk about your current experience and the experience to which you are moving. Class, just like race, is experienced at a very personal level first and impacts thinking.[249] The book explains the patterns in the situated-learning environment of generational poverty and is very careful to say that not everyone will have those patterns. As one person who grew up in extreme poverty said to me, "Growing up in poverty is like growing up in a foreign country. No one explains to you what you do know, what you do not know, or what you could know."

2. **The resource base of themselves or other individuals used to negotiate an environment in order to know which interventions to use**

    Many professionals think poverty and wealth are related to money. They actually are much more related to a set of resources to which one has access. Interventions work because the resources are there to make them

work. If that basic concept is not understood, then any intervention will not be successful. For example, if a parent cannot read (mental resource), then there is no success in asking the parent to read to the child.

3. **The basic patterns in the mindset differences between/among classes so that one can have bridging social capital**

In order to relate to someone different from you, there must be enough understanding of that person's reality to have a conversation. The "hidden rules" allow you to understand that there may be thinking different from yours. Members of a group that has the most people (dominant culture), the most money, or the most power tend to believe that their "hidden rules" are the best. In fact, hidden rules are often equated with intelligence. Knowing different sets of hidden rules allows one to negotiate more environments successfully. "Bridging social capital" is individuals you know who are different from you because they can impact your thinking if there is mutual respect.[250] As we say to audiences, "Bonding social capital helps you *get by,* whereas bridging social capital helps you *get ahead.*"

4. **The key issues in transition**

A huge issue for the secondary students and adults with whom we work is transition. If individuals desire to be better educated, make a change in their living situation, end addiction, have better health, or have a better job, then what is it that those individuals need to know in order to do that? We find that they must assess and develop a resource base, develop bridging relationships, have a language to talk about their own experience and the one they are moving to, and live in a "decontextualized" world of paper/computers. *Framework* provides the understandings and tools to do this.

5. **Key issues in the intergenerational transfer of knowledge**

Part of human capital is a knowledge base. Knowledge bases are a form of privilege, just as social access and money are. Such knowledge bases also can be passed on intergenerationally. In an Australian study, which followed 8,556 children for 14 years, the researchers found they could predict with reasonable accuracy the verbal reasoning scores of 14-year-olds based on the maternal grandfather's occupation.[251]

Part of the intergenerational transfer of knowledge is also vocabulary. Hart and Risley put tape recorders in homes by economic class and recorded the language that children have access to between the ages of 1 and 4. By age 4, children in welfare households had heard 13 million words compared

with 45 million words in a professional household.[252] Vocabulary is key in negotiating situations and environments.

6. **The abstract representational skills and procedural planning skills that one has to have in order to go from the situated learning of poverty to the decontextualized environment of formal schooling**

    Lave and Wenger indicate that beginning learning is always about a "situated environment" that has "people, relationships, context, tasks and language."[253] They add that when an individual makes the transition to formal schooling, learning becomes decontextualized. The context is taken away, relationships are not considered in the learning, reasoning is not with stories but with laws and symbols (abstract representational systems). The research indicates that to make the transition between those two environments, one needs relationships and support systems.

    Furthermore, in a study released in 2008 using EEG scans with poor and middle-class children, the researchers found that the prefrontal cortex of the brain (executive function) in poor children was undeveloped and resembled the brains of adults who have had strokes. The executive function of the brain handles impulse control, planning, and working memory. The researchers went on to state that it is remediable, but there must be direct intervention.[254] So teaching planning is critical for success in the decontextualized environment of school because it is not taught in the environment of generational poverty.

    The book provides the tools to assist with this transition.

7. **The necessity of relationships of mutual respect in learning**

    All learning is double-coded—emotionally and cognitively.[255] The nature of the relationship makes a huge difference in how the information is coded emotionally and therefore received. In a study of 910 first-graders, even when the pedagogy of both teachers was excellent, at-risk students would not learn from a teacher if the students perceived the teacher as being "cold and uncaring."[256]

In short, *Framework* provides the tools to give choice to people who do not want to live in poverty. It provides the tools for practitioners themselves to relate, reframe, and repeat.

Why do so many critics love to hate it?

In the last five years, critics have attacked the work, and almost all are connected with higher education in some manner (adjunct faculty, assistant professors, et al.). A large part of it appears to have to do with the nature of the role.

First of all, researchers ask questions and must have a clean methodology in order to publish. Researchers need to publish in order to get tenure and to keep their jobs. You cannot publish if your methodology is not clean, your details are not perfect, all the qualifiers are not included, and your definitions are not exact. Researchers are trained to critique ideas, details, theory, methodology, and findings but not to assess the practicality of the suggestions or situations.

Furthermore, many researchers apparently believe that "researched" information has much more value than information acquired through "practice." In fact, Bohn asks, "How had someone so widely hailed in the public schools as an expert on poverty been ignored by national research institutes, higher education, and all the major, published authorities on the subject of poverty?"[257] In other words, the information does not have value because it has not been acknowledged by higher education.

Practitioners, on the other hand, must have solutions to practical problems. Working with people involves a messy social ecology. To keep your job you must handle and solve problems quickly. If you are a teacher in a classroom with 30 students, then details are not the focus, patterns are; methodology is seldom considered; group well-being ensures safety of individuals; and the focus is on working with each student for high achievement results.

Moreover, there is simply not the time to document all the details or identify the theoretical frames of the situation. Practitioners deal with people and situations and must have a level of understanding about them in order to meet their needs. Change is one of the agendas of practitioners, so efforts focus on that as well.

Why do critics love to hate the work? Quite simply, the work breaks the rules of higher education around the issue of credibility. Here are some of the most common charges leveled against it.

1. *It does not document every detail with the source.*[258]
2. *It does not explain the information with details and qualifiers but rather in patterns or stereotyping.*[259]
3. *It does not reference systems issues or exploitation issues or racial or gender information and their roles in poverty. It does not address the macro-level issues.*[260]

4. *It does not have a clean methodology. It has a mixed methodology.*

5. *It looks at what students cannot do and what needs to be taught—deficit model.*[261]

6. *It can be misused and misunderstood, so therefore it is dangerous.*[262]

7. *The writer self-published. The book is not peer-reviewed. (It could be argued that selling more than 1.8 million copies is a form of peer review.)*

8. *Race and class are not talked about together. Therefore, the work is racist.*[263] *(As an aside, past editions of the book do not discuss gender and class together either, and poverty tends to be feminized around the world.)*

What seems to be an additional outrage in the criticism is the number of books that have been sold; almost every critic mentions it. Rather than asking why so many people would find the information helpful, the critics belittle the readers for not having enough intelligence to know their own biases.[264]

In defense of higher education, however, there is not a good research methodology for social ecologies. Neither quantitative nor qualitative methods address social ecologies very well. Norretranders explains that the research in entropy leads to the understandings of information technology.[265] Perhaps fractal or chaos theory would provide a better theoretical model for researching social ecologies.

Does it work? Does it help make changes? Does it build human capital?

Unequivocally, yes. In some places more so than other places that use the work. Implementation is always messy and uneven. We have collected research against a set of fidelity instruments for more than seven years in K–12 settings; these data have been compiled by Dr. William Swan and have been peer reviewed.[266]

A few key findings were …

▪ When using the normal distribution to determine expected frequencies and analyzing the observed versus the expected frequencies: In mathematics, there were twice as many positive findings as would be expected in a normal distribution (statistically significant at the .05 level); in literacy/language arts, there were three times as many positive results as would be expected in a normal distribution (statistically significant at the .001 level).

▪ These results led Swan to conclude, "The large number of statistically significant findings for the Payne School Model strongly supports the efficacy of the Model in improving student achievement in mathematics and English/reading/literacy/language arts."[267]

- Additionally, an external review of nine research reports on the Payne School Model, led by Dr. C. Thomas Holmes, professor at the University of Georgia, was completed. Holmes, along with four other reviewers, concluded that the design employed in these studies was appropriate, the statistical tests were well-chosen and clearly reported, and the author's conclusions followed directly from the obtained results.[268]

We have hard data about the impact on adults as well. Using *Getting Ahead in a Just-Gettin'-By World* by Philip DeVol and using concepts and tools in *Framework,* we are seeing phenomenal results. YWCA National named "Bridges Out of Poverty/Getting Ahead" as a model program in December 2008. These are the results that the YWCA of Saint Joseph County, Indiana, has been getting.

Increase in participants	Positive change in 3 months	Positive change in 6 months
Income	26%	84%
Education	36%	69%
Employment	32%	63%
Support systems	13%	84%

Conclusion

The book is about developing human capital through relationships and education at the micro level.

I am baffled why the discussion so often must be polarized; in other words, if one idea is right, then another idea must be wrong. Poverty is multifaceted. In fact, the subject is analogous to the fable about the six blind men and the elephant. If we are ever going to successfully address poverty, it will take all the ideas from all quarters, as well as greater understandings than we have at present.
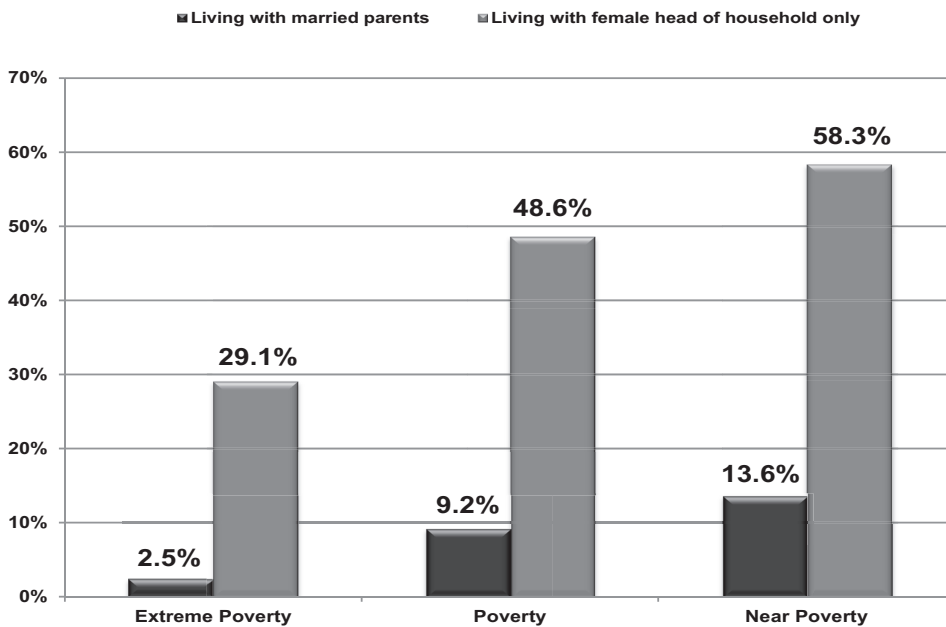
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NOTE: Appendix C is adapted nearly verbatim from Chapter 11 in *From Understanding Poverty to Developing Human Capacity* (2012) by R. K. Payne.

Extreme Poverty, Poverty, and Near Poverty Rates for Children Under Age 5, by Living Arrangement: 2016

■ Living with married parents   ■ Living with female head of household only

The data for Extreme Poverty, Poverty, and Near Poverty Rates for Children Under Age 5, by Living Arrangement are from table POV03 (50% of poverty, 100% of poverty, and 125% of poverty) People in Families by Family Structure, Iterated by Income-to-Poverty-Ratio, U.S. Census Bureau, *Current Population Survey, 2017 Annual Social and Economic Supplement.*

Extreme poverty: Below 50% of poverty
Poverty: Below 100% of poverty
Near poverty: Below 125% of poverty

For periodic updates on the poverty statistics in Appendix D, please visit www.ahaprocess.com

Household Income in 20% Increments of Total: 2016

Group	Average Household Income Ranges: 2016
Lowest 20%	$0–$24,002
Second 20%	$24,003–$45,600
Third 20%	$45,601–$74,875
Fourth 20%	$74,876–$121,018
Highest 20%	$121,019+
Top 5% (part of highest 20%)	$225,251+

Source: U.S. Census Bureau, *Current Population Survey, 2017 Annual Social and Economic Supplement* (households as of March of the following year).

Breakdown of U.S. Households, by Total Money Income: 2016

Income	# of U.S. Households (in millions)	% of All U.S. Households
<$10k	8,016	6.35
$10k–$14.9k	6,122	4.89
$15k–$24.9k	12,083	9.57
$25k–$34.9k	11,858	9.35
$35k–$49.9k	16,303	12.92
$50k–$74.9k	21,405	16.96
$75k–$99.9k	15,474	12.26
$100k–$149.9k	17,835	14.13
$150k–$199.9k	8,775	6.95
$200k +	8,353	6.62

Source: U.S. Census Bureau, *Current Population Survey, 2017 Annual Social and Economic Supplement* (households as of March of the following year).

Estimated Median Household Income: $57,617

Source: U.S. Census Bureau, *Current Population Survey, 2017 Annual Social and Economic Supplement* (households as of March of the following year).

Number and Percentage of Children in Poverty, by Race: 2016

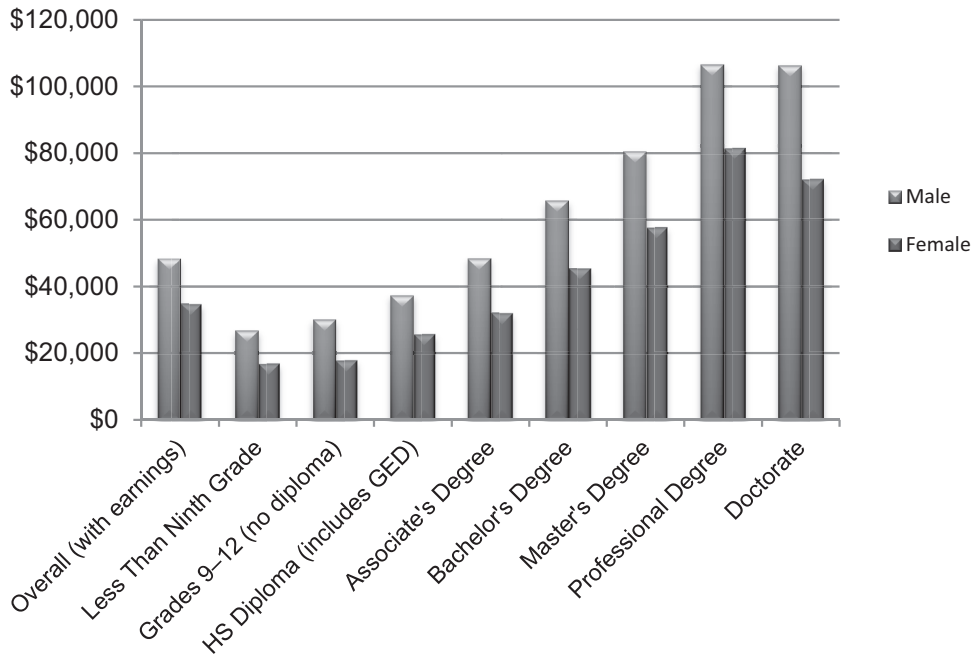|	Number of children in poverty	Percentage of children in poverty
All Races	13,253,000	18.0%
White	4,050,000	10.8%
African American	3,418,000	30.8%
Hispanic *	4,890,000	26.6%
Asian American	430,000	11.1%
American Indian and Alaska Native **	241,905	33.8%
Native Hawaiian and other Pacific Islander **	79,092	22.9%

* Hispanics may be of any race.

** Data from U.S. Census Bureau, *2017 American Community Survey 1-Year Estimates.*

Source: U.S. Census Bureau, *Current Population Survey, 2017 Annual Social and Economic Supplement.*

U.S. Median Income for Persons Age 25 and Older, by Sex and Educational Attainment: 2016
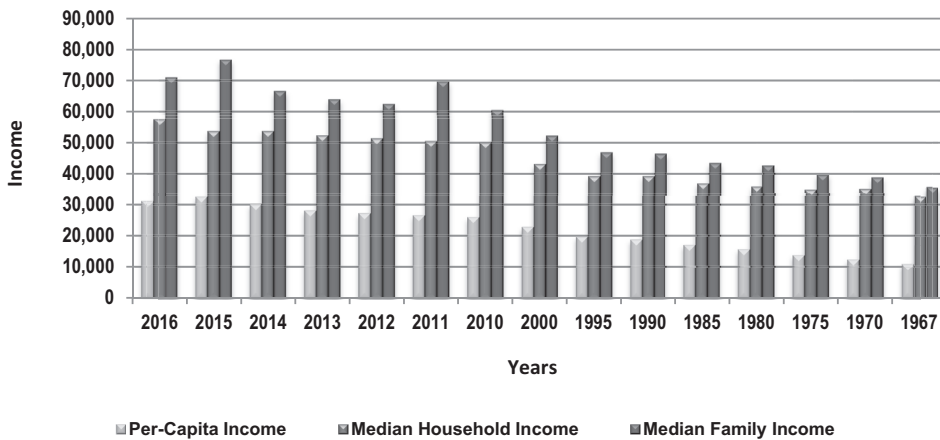
	Overall	Less Than Ninth Grade	Grades 9–12 (no diploma)	HS Diploma (includes GED)	Associate's Degree	Bachelor's Degree	Master's Degree	Professional Degree	Doctorate
	Numbers of persons with earnings (in thousands)								
Male	75,263	2,552	3,954	21,382	7,511	17,577	7,219	1,420	1,902
Female	66,942	1,314	2,467	15,423	8,516	17,188	8,437	1,110	1,368
	Median earnings, in 2016 dollars								
Male	$48,213	$26,778	$30,030	$37,409	$48,416	$65,672	$80,539	$106,689	$106,283
Female	$35,017	$17,021	$17,938	$25,691	$32,290	$45,602	$57,816	$81,395	$72,195

Source: U.S. Census Bureau, *Current Population Survey, 2017 Annual Social and Economic Supplement.*

U.S. Per-Capita Income, Median Household Income, and Median Family Income: 1967 to 2011
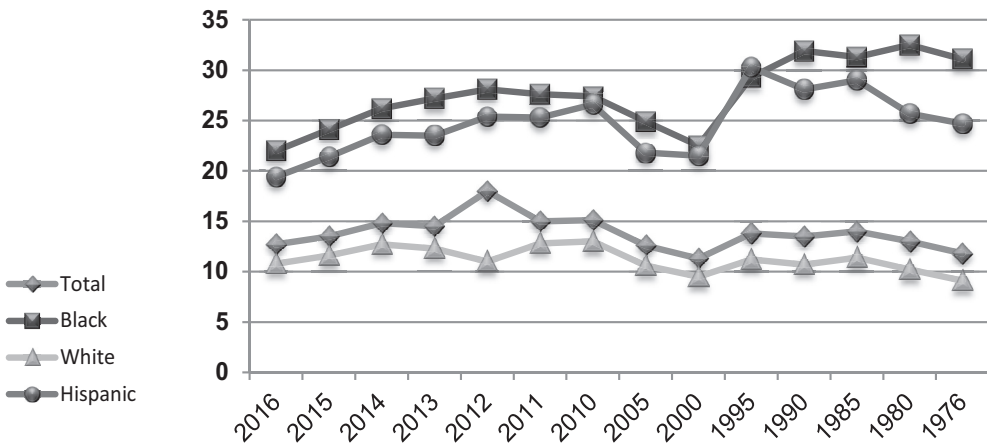
Year	Per-Capita Income	Median Household Income	Median Family Income
2016	31,128	57,617	71,062
2015	32,653	53,657	76,697
2014	30,176	53,657	66,632
2013	28,184	52250	64,030
2012	27,319	51,371	62,527
2011	26,708	50,502	69,821
2010	26,059	50,046	60,609
2009	26,409	50,221	61,082
2008	27,589	52,029	63,366
2005	25,035	46,242	55,832
2000	22,970	43,162	52,148
1995	19,871	39,306	46,843
1990	18,894	39,324	46,429
1985	17,280	37,059	43,518
1980	15,844	36,035	42,776
1975	13,972	34,980	39,784
1970	12,543	35,232	38,954
1967	11,067	32,783	35,629

Source: U.S. Census Bureau, *2017 American Community Survey 1-Year Estimates.*

Percentage of U.S. Persons Below Poverty Level, by Race and Ethnicity: 1976 to 2016

Year	All Races	Black	White	Hispanic	Year	All Races	Black	White	Hispanic
2016	12.7	22.0	10.8	19.4	1995	13.8	29.3	11.2	30.3
2015	13.5	24.1	11.6	21.4	1994	14.5	30.6	11.7	30.7
2014	14.8	26.2	12.7	23.6	1993	15.1	33.1	12.2	30.6
2013	14.5	27.2	12.3	23.5	1992	14.8	33.4	11.9	29.6
2012	18.0	28.1	11.0	25.4	1991	14.2	32.7	11.3	28.7
2011	15.0	27.6	12.8	25.3	1990	13.5	31.9	10.7	28.1
2010	15.1	27.4	13.0	26.6	1989	12.8	30.7	10.0	26.2
2009	14.3	25.8	12.3	25.3	1988	13.0	31.3	10.1	26.7
2008	13.2	24.7	11.2	23.2	1987	13.4	32.4	10.4	28.0
2007	12.5	24.5	10.5	21.5	1986	13.6	31.1	11.0	27.3
2006	12.3	24.3	10.3	20.6	1985	14.0	31.3	11.4	29.0
2005	12.6	24.9	10.6	21.8	1984	14.4	33.8	11.5	28.4
2004	12.7	24.7	10.8	21.9	1983	15.2	35.7	12.1	28.0
2003	12.5	24.4	10.5	22.5	1982	15.0	35.6	12.0	29.9
2002	12.1	24.1	10.2	21.8	1981	14.0	34.2	11.1	26.5
2001	11.7	22.7	9.9	21.4	1980	13.0	32.5	10.2	25.7
2000	11.3	22.5	9.5	21.5	1979	11.7	31.0	9.0	21.8
1999	11.9	23.6	9.8	22.7	1978	11.4	30.6	8.7	21.6
1998	12.7	26.1	10.5	25.6	1977	11.6	31.3	8.9	22.4
1997	13.3	26.5	11.0	27.1	1976	11.8	31.1	9.1	24.7
1996	13.7	28.4	11.2	29.4					

Source: U.S. Census Bureau, *Current Population Survey, 2017 Annual Social and Economic Supplement.*

Appendix E

Where Do We Go from Here? How Do Communities Develop Intellectual Capital and Sustainability?

by Ruby K. Payne, Ph.D.

A key discussion in the United States in the new millennium centers on community. Urban areas have not had a good model for community. Rural areas are losing population and the sense of community they have always had. In fact, the only community that many rural areas have anymore is the local school district. As the student count shrinks and conversations about consolidation begin, many communities vigorously resist that effort because intuitively they understand the need for community.

For the purposes of this article, the definition of community will be the one used by Carl Taylor and Daniel Taylor-Ide in the book *Just and Lasting Change: When Communities Own Their Futures.* They write: "Community, as we use the term, is any group that has something in common and the potential for acting together."[269]

Taylor and Taylor-Ide have been involved with community development for many years around the world.

> *The key to building better lives, is not technical breakthroughs but changing behavior at the community level … in ways that fit local circumstances …* Playing an essential role in these processes are the formation and maintenance of a genuine three-way partnership among people in the community, experts from the outside, and government officials.[270]

Community development is becoming more imperative because of the relationship between the intellectual capital in the community and its economic well-being.

What is intellectual capital?

Thomas Stewart, in his book *Intellectual Capital: The New Wealth of Organizations,* defines it as the "intangible assets—the talents of its people, the efficacy of its management systems, the character of its relationships to its customers …"[271] It is the ability to take existing information and turn it into useful knowledge and tools.

Intellectual capital has become the economic currency of the 21st century. In the 1900s the economic currency was industry-based. In the 1800s it was agriculture-based. One of the issues for many communities is the loss of jobs related to industry and agriculture. Wealth creation is now linked to intellectual capital.

What is the relationship between economic well-being and the development of capital?

Right now in the world and in the United States there is a direct correlation between the level of educational attainment in a community or country and its economic wealth. In the book *As the Future Catches You,* Juan Enriquez gives the following statistic: In 1980 the differential between the richest and poorest country in the world was 5:1 as measured by gross national product (GNP). In 2001 the differential between the richest and the poorest country in the world was 390:1 as measured by GNP.[272] GNP is directly linked to the level of educational attainment. So growth is not incremental; it is exponential.

For the future well-being of communities, it becomes necessary to begin the serious and deliberate development of intellectual capital. This is easier said than done.

How do communities develop intellectual capital? How do you translate between the poor and the policymakers/power brokers?

Systems tend to operate out of default and are amoral. Systems are only as moral as the people who are in them. One of the big issues is how different economic groups translate the issues. For a group to work together, there must be a shared understanding and vocabulary. What is a huge issue to an individual in poverty often doesn't translate as an issue in wealth. The policymakers/power brokers tend to be at the wealth level, while the bureaucrats are at the middle-class level. In the book *Seeing Systems,* Barry Oshry talks about the difficulty the three levels have in communicating with each other.[273]

The following chart identifies how issues are addressed at different economic levels.

Poverty	Middle class	Wealth
Having a job Hourly wages	Appropriate, challenging job Salary and benefits	Maintenance and growth of assets Quality and quantity of workforce
Safety of schools	Quality of schools	K–12 higher education continuum Technical innovation Intermediate colleges and trade schools
A place to rent/live Affordable housing	Property values Quality of schools Quality of neighborhood	Corporate investment potential Infrastructure to support development
Welfare benefits	Taxes	Balance of trade Percentage of taxes Tort liability Corporate contributions Percentage of government indebtedness
Fairness of law enforcement Gangs	Safety Crime rates	Risk management Bond ratings Insurance ratings
Access to emergency rooms	Cost of medical insurance Quality and expertise of medical profession	Cost/predicted costs of medical benefits Workers' compensation
Public transportation	Network of freeways Traffic congestion Time commuting	Systems of transportation (railway, bus, air, etc.) Maintenance of the infrastructure
Having enough food	Access to quality restaurants Variety/quality of food available	Access to high-quality restaurants Amenities for clients Availability of fresh food

Source: *Seeing Systems* by B. Oshry.

As you can see, the same issue is approached and viewed very differently, depending on the economic level of the individual.

What would be the advantage to a community to translate between and among levels for a shared understanding?

With shared understandings, one can develop community, create economic well-being, and develop sustainability.

What is sustainability?

Many people believe that the first major revolution in the world was the agricultural revolution when people were not moving but "stayed put" and had time to develop crafts and skills—and devote time to learning. Many also believe that the second major revolution was the industrial revolution when tools were used to spur development. Finally, the third major revolution may well be the development of sustainability—with intellectual capital as its driving force. In other words, how do we use our resources, yet have enough available for the next generation? How do we live in our environment, yet maintain it for our children?

The following index lists major areas of sustainability.

Sustainable Development Index (SDI)[274]

1. Human rights, freedom, quality	**A. Politics and human rights**
	B. Equality
2. Demographic development and life expectancy	**C. Demographic development**
	D. Life expectancy, mortality
3. State of health and healthcare	**E. Healthcare**
	F. Disease and nutrition
4. Education	**G. Education**
	H. Technologies and information sharing
5. Economic development and foreign indebtedness	**I. Economy**
	J. Indebtedness

6. Resource consumption, eco-efficiency	K. Economy—genuine savings
	L. Economy—resource consumption
7. Environmental quality, environmental pollution	M. Environment—natural resources, land use
	N. Environment—urban and rural problems

Source: "Sustainable Development Assessment" by P. Mederly et al.

It is from the first four elements in the chart that intellectual capital is developed. Those four are foundational to the development of all others.

Why must equity precede sustainability?

One of the most interesting dynamics in communities is the impact of critical mass and equity on change. Thomas Sowell, a historical and international demographer, states that if a community allows any group to be disenfranchised for any reason (religion, race, class, etc.), the whole community becomes economically poorer. What happens is as follows:

10%	20%	30%	40%	50%	60%	70%	80%	90%	(top 10%)

Let's use poverty as an example. When 10% of a community is poor, most members of the community will say they have no poverty. When the number climbs to 20%, most will say there is very little poverty. When the number climbs to 30%, the comment will be that there are a few individuals in poverty in the community. But when it hits 35 to 40%, the community becomes alarmed. (Thirty-five to 40% is typically the point of critical mass. Critical mass is when enough people are involved that the issue/behavior gets onto the radar screen, and the community notices.) Comments are made that, all of a sudden, all these poor people came!

At that point, the wealthiest 10% of the community, which has most of the money and resources, will typically pass laws and ordinances to control the 40% in poverty. In the United States the top 20% of households (as measured by income) pays 67.9% of all federal taxes.[275] The bottom 50% of households pays 4% of federal taxes. By the time the poor population reaches 60 to 70% of the total community population, most of the top 10% of households will move out, leaving the community with very few resources. The community is no longer sustainable.

What process can communities use to develop both intellectual capital and sustainability?

To foster community involvement, it's important to use processes that are relatively simple and involve a large number of people, so that critical mass can be achieved. This process must be at least a 20- to 25-year plan, because it takes that long to get critical mass. As futurist and technology forecaster Paul Saffo states, "Most ideas take 20 years to become an overnight success."[276]

It is my recommendation that communities secure endowments. What the endowment does is ensure that for 25 years the ensuing process is followed, data are collected, and three groups are always involved: people in the community, outside experts, and government officials.

The process I recommend takes a minimum of 20 years and follows these steps:

Step 1:

A community group gets together. The members of the group identify what their ideal community would be like 20 years hence. They identify six or seven issues (using the sustainability index as a guide) that would most enhance their community.

Step 2:

The group identifies the key markers for each issue that would indicate progress toward that ideal.

Step 3:

The group identifies the current status of those indicators by gathering "real" community data.

Step 4:

The group works backwards and identifies what the marker would look like 18 years from the goal, 16 years from the goal, etc. Measurements for the markers are established.

Step 5:

The group goes to the larger community (including government officials) and asks all agencies, foundations, charities, churches, businesses, etc., which if any

of the markers they are currently working on or would be willing to help address. The larger community agrees to gather data and report that information once a year.

Step 6:

The individuals overseeing the endowment gather the information, put it into a report, and, once a year, gather the larger community for a breakfast and report the data. The leadership persons make recommendations for external expert assistance. The larger community recommits for another year to the larger goals and collection of data.

Step 6 is repeated every year.

It will take 10 to 12 years before much progress at all is seen. Then the progress will become noticeable. Within 20 years the progress will likely be dramatic.

Why use this process?

According to Taylor and Taylor-Ide, in the history of community development, one of four approaches tends to be used: blueprint, explosion, additive, or biological. The biological approach is one of tensegrity. "Tensegrity is the biological form of building," say the authors. "It works by balancing systems in flexible homeostasis rather than by building in a mechanical way that attaches its components rigidly."[277] Taylor and Taylor-Ide also state that tensegrity has these characteristics:

- It allows forms to move and reshape.
- It uses self-assembly in locally specific patterns.
- The whole is different from the member parts.
- It has information feedback.
- It has an efficient distribution and redistribution system.
- It brings accountability; when one part is irresponsible, the whole system is out of balance.[278]

What can you do to get individuals from poverty involved in community issues?

1. Understand the nature of systems. What appeals to the decision makers and power brokers doesn't have the same appeal in poverty and vice versa.
2. Work on real issues—issues that impact day-to-day life.

3. Approach the poor as problem solvers, not victims.
4. Teach the adult voice.
5. Teach question making.
6. Teach "backwards" planning ("begin with the end in mind").
7. Start the process by building relationships of mutual respect, using videos, food, and entertainment; identify the power brokers in the poor community (corner grocers, hairdressers, barbers, ministers, et al.) and bring them into the process.
8. Pay them for their time (e.g., with inexpensive gift cards).
9. Let them bring their children.
10. Identify common tasks so that conversation can occur.
11. Provide constructive outlets for frustration and criticism.
12. Use mental models to help identify, with a minimum of emotion, the areas of needed change.
13. *Gather real data.*

Why would a community consider such an endowed process?

Again quoting Taylor and Taylor-Ide:

> For rich and poor alike, the expansion of trade, changes in the Earth's environment, and the unraveling of social systems make the future uncertain. Even wealthy societies are increasingly unable to care for their growing numbers of poor, alienated youth, forgotten elderly, marginalized mothers, hostile homeless, and exploited minorities … To achieve a more just and lasting future, we must continually update our definition of development. We can advance more confidently and effectively into that unknown territory by drawing lessons from past successes—and from past failures—and by tailoring solutions for each community to its specific hopes, capabilities, and resources.[279]

In short, community development—based on intellectual capital—is not a choice. Our sustainability, even survival, depends on it.

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NOTE: Appendix E is adapted nearly verbatim from Chapter 7 in *From Understanding Poverty to Developing Human Capacity* (2012) by R. K. Payne.

Study Guide
A Framework for Understanding Poverty

Introduction

1. What are four reasons people leave poverty? What *examples* of one or more of these points come to mind for you?

Chapter 1—Resources, 'Reality,' and Interventions: How They Impact 'Situated Learning'

1. What are the nine resources that play a vital role in the success of an individual?

2. Poverty is more about other resources than it is about financial resources. Why? In what ways does the presence and/or absence of other resources impact a person's life? Use examples from your own life or from the lives of those you know.

3. Which resources can an educator influence the most?

4. In which case study in this chapter are the most resources found? The fewest?

5. Which case study affected you most deeply? Why?

Chapter 2—Language and Story: How They Impact Thinking, School, and Work

1. What are the five registers of language? Which one has to be direct-taught in order to be successful in school and the workplace?

2. Which register do most students from poverty not have? What areas of their lives are most influenced by the absence of this register?

3. What did you find the most striking about the Hart/Risley study of early language acquisition by young children in various classes? Why?

4. What usually has to be present in order for the acquisition of language to occur? Why does this present a problem at times?

5. What are the differences between casual and formal story structure?

6. Related to both the Hart/Risley study and "Specificity of Vocabulary," why is a good vocabulary an important contributing factor to success in school and in other settings?

7. What can schools and other organizations do to address casual register, discourse patterns, and story structure?

Chapter 3—Hidden Rules Among Classes: How They Impact Relationships with People Different from You

1. What are hidden rules? And why is understanding them important for individuals in all classes?

2. Did the three mental models "ring true" for you in terms of time priorities? Why or why not? Please respond especially in terms of your own economic class.

3. What were some of your most memorable "aha!" moments as you took the quizzes?

4. What are some of the hidden rules for each class surrounding money, language, possessions, food, and education?

5. What are some of the biggest challenges in getting out of poverty?

6. Why should students be taught the hidden rules of middle class?

7. What was most eye-opening to you about the hidden rules of wealth? Why?

8. What reaction or reactions usually occur when a hidden rule is broken?

9. Why will an understanding of the culture and values of poverty lessen the frustration, even anger, that educators periodically feel when working with students and families from poverty?

Chapter 4—The 'Situated Learning' Reality of Generational Poverty: How It Impacts Navigation of One's Life

1. What are the main differences between generational poverty and situational poverty?

2. Regarding the listing early in the chapter, what do you consider the most difficult aspects of generational poverty for the person caught in that life—and why?

3. What characteristics of generational poverty are present in the "Walter" case study?

4. What makes understanding and dealing with generational poverty so challenging, especially for middle-class people? Why?

5. What makes the family patterns in generational poverty different from the middle class?

6. What emotions were evoked in you from reading Sandy's story? Why?

7. Why is the culture of poverty so often matriarchal ("the mother is invariably at the center")?

8. Why is education the key to getting out of, and staying out of, generational poverty?

Chapter 5—Role Models and Emotional Resources: How They Provide for Stability and Success

1. What are the differences between functional and dysfunctional systems?

2. Why would emotional resources have great importance in school and at work?

3. To move from poverty to middle class or from middle class to wealth, one must trade off _____ for achievement at least for a period of time. Why?

4. How, specifically, do you help provide emotional resources when the student has not had access to appropriate role models?

5. Explain why positive self-talk is a key factor in developing and maintaining strong emotional resources.

6. Why are boundaries important in healthy relationships?

7. What is the greatest free resource available to schools? Why?

Chapter 6—Support Systems and Parents: How They Impact the Ability to Do Homework and to Navigate School and Work

1. What are support systems?

2. In the LaKeitha case study, what types of steps would be beneficial for her—and other students in similar circumstances—to enhance their chances for success?

3. Discuss the nine support systems that schools and other organizations can use to help students. Are there others not listed? If so, what might they be?

4. Why is it important to recognize the role of grief as students and their families cope with the effects of recessions in the United States?

5. What does the insight of Greenspan and Benderly—that all learning is double-coded, both cognitively *and* emotionally—mean to you?

6. To what extent do you agree or disagree with Lareau's comparative analysis of parenting styles in middle-class versus working-class and poor households?

Chapter 7—Creating Relationships: How and Why One Is Motivated to Learn and Change

1. What is the key to achievement for students from poverty? Why?

2. How does a formal institution create relationships?

3. What is the first step in creating relationships with students and adults?

4. Reflect on the concept of deposits and withdrawals with regard to students from poverty. As you relate to individuals in poverty, do you find yourself more on the left side or the right side of the chart? Why do you think you gravitate in the direction you do?

Chapter 8—Discipline: How to Manage Personal Behavior So One Can 'Win' in a Given Environment

1. How does the description of the penance-forgiveness cycle in poverty compare with your understanding of effective discipline?

2. The two anchors of any effective discipline program that moves students to self-governance are structure and choice. Why are these considered anchors?

3. This chapter describes certain behaviors that are related to poverty. Name some of the key interventions for these behaviors. Which interventions do you think are the most effective? Why?

4. What do you consider the most effective part of the "Participation of the Student" exercise? Why?

5. What are the three internal voices that guide an individual, and what are the characteristics and functions of each? Why should students be taught to use the adult voice?

6. What is a metaphor story, and why can it often be effective?

7. What is the most important benefit of reframing? Why?

8. Why do students need to have at least two sets of rules/behaviors from which to choose—one for home and the street and one for school and work settings?

9. Do you agree that discipline should be seen and used as a form of instruction? Why or why not?

Chapter 9—Instruction and Improving Achievement: How to Live in the Abstract Representational World of School and Work

1. What kind of information is generally tested on IQ tests? Why is this important to know?

2. Complete these statements: Teaching is what occurs _____ the head.

   Learning is what occurs _____ the head.

   Why is this important to know?

3. What is mediation, and why is it so essential, especially when working with children from poverty and with children from middle-class households that are struggling to make ends meet?

4. What tends to happen—both short-term and long-term—if an individual cannot plan?

5. Why should instruction in cognitive strategies be part of the curriculum?

6. Why is it important for students and workers to understand abstract representational systems?

7. Which of the eight key instructional issues do you think include the most helpful information for dealing with the students from poverty in your classroom—or the individuals from poverty with whom you relate in non-educational settings?

8. Why should staff development focus on a diagnostic approach rather than a programmatic approach?

Chapter 10—Poverty and Intersectionality: How Poverty Intersects with Race, Health, Immigration

1. What is the definition of intersectionality?

2. How does the story "Black, White, and Green" by Dr. Auzenne-Curl illustrate intersectionality?

3. What are the two distinct phases in the sociology of racism?

4. What are the many "threads" of immigration that create another form of intersectionality?

5. Why is health so interwoven with race and poverty?

6. How does this information on intersectionality apply to your students? How will you use this information to better understand your students?

Chapter 11—Poverty and the Brain: How Poverty Impacts Brain Development

1. Material deprivation, stressors, and nutritional deficiencies all impact brain development. For each of these, identify one specific example and explain how it impacts the development of the brain.

2. What is epigenetics? How does it impact the development of the brain?

3. What are the four areas of the brain that are impacted?

4. Review the list titled "What Does This Information Mean in the School or Work Setting?" What are two things that you will use from that list?

Chapter 12—The Parents of Children in Poverty: How to Understand Where They're Coming From

1. What does the designation of poor and near poor mean as it relates to your students?

2. How does education correlate to children being in poverty?

3. How does family structure correlate to children being in poverty?

4. In what ways is the spending in poverty households different than the spending in your household?

5. How do you interact with parents who are immigrants? What is one thing that you learned about parents who are immigrants?

6. Why is there a tendency, if you were born into poverty, to be in poverty as an adult?

7. How would being taught to react to school (versus being taught to negotiate school) impact your ability to be well schooled?

8. Review the list called "What Does This Mean in the School or Work Setting?" What is one thing you will do from that list?

Appendix A: Resources and Interventions

1. What is your response to the assessments of resources in the case studies? How did these assessments compare with yours?

2. A number of possible interventions are listed for each of the eight case studies. How practical or effective do you think these interventions might be?

Appendix B: What Are the Causes of Poverty? Excerpt from *Understanding and Engaging Under-Resourced College Students*

1. What do you consider the two biggest factors in causing poverty?

2. Why do race and gender need to be part of the discussion when reflecting on the causes of poverty?

3. How can the emphasis on economic *class* be a helpful lens for looking at issues of poverty, along with those of middle class and wealth?

4. How do you understand the phrase "tyranny of the moment," as used by Phil DeVol in the quotation at the end?

Appendix C: What Information Does *A Framework for Understanding Poverty* Have That Cannot Be Obtained Easily from Other Sources? Why Do Critics Love to Hate It and Practitioners Love to Use It?

1. It is pointed out that not everyone wants to change. If you think it strange that some people in poverty choose to stay there (even when they could leave), consider what it might mean for middle-class people to move into wealth—and all that goes with it (see quizzes in Chapter 3). If you're middle class and could join the wealthy class, would you? Why or why not?

2. Think of illustrations in your own life of *bonding* social capital and *bridging* social capital. List a few examples of each.

3. Why is a healthy combination of theory *and* practice needed in addressing issues surrounding poverty? And why do you think a "both/and" approach is favored instead of an "either/or" approach?

4. What to you is the most significant finding in answer to the question "Does it work?"

Appendix D: Poverty Statistics (also available on aha! Process website)

1. What factors exist in the United States that would contribute to poverty being so much higher (4 to 10 times) when a household is headed by a single female compared with a married couple? What do you think the numbers would be for households headed by a single male?

2. Does it surprise you that the 2016 U.S. median income was $57,617? Is that higher or lower than you would have thought? Why?

3. What does it say to you that the U.S. poverty rate (all races) was about the same in 2016 as it was in 1989?

Appendix E: Where Do We Go from Here? How Do Communities Develop Intellectual Capital and Sustainability?

1. Why is a strong foundation of intellectual capital essential to the sustainability of communities in particular and society in general?

2. How might the conversion centuries ago from a nomadic existence to a farming one compare with ways that technology affects us today?

3. What do you think about the six-step process for long-term sustainability outlined here? What do you see as its strengths and weaknesses?