

A little quiz

You're invited to take the following three-part quiz, putting a check mark by all the things you know how to do.

Could you survive in poverty?

Please remember that there are differences between rural and urban poverty, particularly regarding transportation. Also, there are differences in generational and situational/working poverty. (Thank you to Sonia Bond-Holycross for the updates.)

Put a check by each item that applies to you.

- 1. I know how to live without utilities and a phone.
- 2. I carry or have access to self-defense instruments like pepper spray, pocketknives, tasers, and/or guns and am willing to use them.
- 3. I can entertain a group of friends with my personality and my stories. I know how to use money transfer apps like Cash App and platforms like OnlyFans as employment.
- 4. I know which churches will provide assistance with shelter. I know what to say to get a church to "go the extra mile" for me. I know which agencies in my town will help with certain resources and how much they will help.
- 5. I know how to move in half a day and in the middle of the night. I know where people experiencing homelessness live in my town (often tent cities).
- 6. I know how to get and use electronic benefits for food.
- 7. I often find myself without my personal documents, and I know which agencies can provide me with a copy of my personal documents if I need them in a pinch.
- 8. I know where the free medical clinics are. I use the emergency room for most of my medical needs as I don't have access to a general practitioner. I often save a portion of my medication until I need it again or until a family member needs it.
- 9. I am very good at trading and bartering. I know which things to pick from the trash because they may be worth money.
- 10. I can get by without a car. I know people who have never had a driver's license and probably never will.
- 11. I know how to hide my car so it cannot be repossessed. I have traded vehicles with friends to avoid having a car repossessed.

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Mental Models and Hidden Rules of Poverty, Middle Class, and Wealth

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- 12. I own pets despite struggling financially to provide for myself and my family.
- 13. I know which sections of town “belong” to which gangs. I tend to stay in my section of town to shop and live my daily life.
- 14. There is a neighborhood gas station that allows me to use food stamps for nonfood items.
- 15. My neighborhood is considered a food desert.

Could you survive in middle class?

Put a check by each item that applies to you.

- 1. I know how to get my children into club sports/camps and travel for those events.
- 2. I use mobile apps to pay bills and track spending and credit card purchases.
- 3. Each of my children has their own phone, email address, and computer. I have security measures on each device to protect their privacy and security, as well as limit their access to content I do not want them to see.
- 4. My children know the popular clothing brands and follow influencers on platforms like TikTok.
- 5. We use Airbnb when we travel, as well as hotels.
- 6. I know how to use a credit card, checking account, and savings account—and I know what an annuity is. I understand term life insurance, disability insurance, and 80/20 medical insurance, as well as homeowners insurance, flood insurance, and replacement insurance.
- 7. I talk to my children about getting into college and the levels of competition and preparation necessary to be accepted by the best colleges.
- 8. I know how to get a good interest rate on the loan for my new car.
- 9. I understand the difference among the principal, interest, and escrow statements on my house payment.
- 10. I know how to help my children with their homework, I use online resources for help, and I don't hesitate to call the school if I need additional information.
- 11. I know how to decorate the house for the different holidays.

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Bridges Out of Poverty

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- 12. I and/or my family belong to an athletic/exercise club or have a Peloton.
- 13. We have a computer for each member of the household, high speed Internet access, and hotspots.
- 14. I repair items in my house almost immediately when they break—or know a repair service and call it.
- 15. We have accounts with multiple social media platforms.
- 16. We plan our vacations six months to a year in advance.
- 17. I contribute to a retirement plan separate from Social Security.
- 18. I am billed for subscriptions to various streaming services.

Could you survive in wealth?

Please note that the wealthiest 1% of households starts with those that have a net worth of around \$10 million but also includes households whose net worth is in the billions. There is a great deal of variation in this continuum.

Put a check by each item that applies to you.

- 1. I can read a menu in at least three languages.
- 2. I have several favorite restaurants in different countries. I host dinner parties at my residences because my private chef is superb and the selection of wines, spirits, and cocktails is much better than the best restaurants have.
- 3. During the holidays, I hire a decorator to identify the appropriate themes and items with which to decorate the house.
- 4. I have a preferred financial adviser, legal firm, certified public accounting firm, designer, florist, caterer, domestic employment service, and hairdresser. In addition, I have a preferred tailor/designer, jeweler, travel agency, and personal trainer. I have a personal shopper who selects clothes for me for each upcoming fashion season and ensures that no one in my social set has purchased the same clothes.
- 5. I have at least two residences that are staffed and maintained.
- 6. I know how to ensure confidentiality and loyalty from my domestic staff.
- 7. I have several layers of security that keep people whom I do not wish to see away from me.

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Mental Models and Hidden Rules of Poverty, Middle Class, and Wealth

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- 8. I fly privately in my own plane or the company plane, or sometimes first class on an international flight.
- 9. My children are enrolled in the preferred private schools and have a nanny. I select personal tutors and sports trainers who have acknowledged expertise and, often, name recognition.
- 10. I host the parties that “key” people attend.
- 11. I am on the boards of at least two charities and one company that is publicly traded.
- 12. I contribute to at least four or five political campaigns.
- 13. I support or buy the work of particular artists.
- 14. I know how to read a corporate financial statement and analyze my own financial statements.
- 15. I belong to two or three private clubs (country club, yacht club, etc.) and carefully scrutinize my bill each month.
- 16. I own multiple vehicles, often titled in a name other than my own for privacy and litigation reasons.
- 17. I “buy a table” at several charity events throughout the year.
- 18. I can cite the provenance (historical documentation) of all my original art, jewelry, antiques, and one-of-a-kind items.
- 19. My investment portfolio includes stocks, non-fungible tokens, cryptocurrency, and gold.
- 20. I know the differences among superyachts, megayachts, and gigayachts. Two places I like to harbor my yacht are St. Barths and Costa Smeralda, Italy.
- 21. I have a trust for myself and each of my children. I have a lawyer on retainer.
- 22. I have a personal public relations/social media specialist who protects and promotes me online.

The first point about these exercises is that if you fall mostly in the middle class, the assumption is that “everyone knows” these things. However, if you didn’t know a number of the items for the other classes, the exercise points out how many of the hidden rules are taken for granted by a particular class, which assumes they are a given for everyone. What, then, are the hidden rules?