

Payne, Ruby K. 1996. *A Framework for Understanding Poverty*. Highlands, TX: aha! Process Inc.

	<b>Poverty</b>	<b>Middle Class</b>	<b>Wealth</b>
<b>Possessions</b>	People.	Things.	One of a kind objects, legacies, pedigrees.
<b>Money</b>	To be used, spent.	To be managed.	To be conserved, invested.
<b>Personality</b>	Is for entertainment. Sense of humor is highly valued	Is for acquisition and stability. Achievement is highly valued.	Is for connections. Financial, political, social connections are highly valued.
<b>Social Emphasis</b>	Social inclusion of people like you.	Emphasis is on self-governance and self-sufficiency.	Emphasis is on social exclusion.
<b>Food</b>	Key question: Did you have enough? Quantity important	Key question: Did you like it? Quality important.	Key question: Was it presented well? Presentation important.
<b>Clothing</b>	Clothing valued for individual style and expression of personality.	Clothing valued for its quality and acceptance into norm of middle class. Label important.	Clothing valued for its artistic sense and expression. Designer important.
<b>Time</b>	Present most important. Decisions made for moment based on feelings or survival	Future most important. Decisions made against future ramifications.	Traditions and history most important. Decisions made partially on basis of tradition and decorum.
<b>Education</b>	Valued and revered as abstract but not as reality.	Crucial for climbing success ladder and making money	Necessary tradition for making and maintaining connections.
<b>Destiny</b>	Believes in fate. Cannot do much to mitigate chance.	Believes in choice. Can change future with good choices now.	Noblesse oblige.
<b>Language</b>	Casual register. Language is about survival.	Formal register. Language is about negotiation.	Formal register. Language is about networking.
<b>Family Structure</b>	Tends to be matriarchal.	Tends to be patriarchal.	Depends on who has the money.
<b>World View</b>	Sees world in terms of local setting.	Sees world in terms of national setting.	Sees world in terms of international setting.
<b>Love</b>	Love and acceptance conditional, based upon whether individual is liked.	Love and acceptance conditional and based largely upon achievement.	Love and acceptance conditional and related to social standing and connections.
<b>Driving Force</b>	Survival, relationships, entertainment.	Work, achievement.	Financial, political, social connections.