

Knowledge of the Hidden Rules of Social Class: A Questionnaire

Adapted from Ruby K. Payne's book, [*A Framework for Understanding Poverty*](#), 4th rev. ed. (2005), for an exercise developed by Patrick J. Ashton.

Purpose: To help you gain insight into the taken-for-granted knowledge needed to survive in various social classes.

Assignment: For each of the three questionnaires below, place a check mark in front of each item that you definitely know how to do-- right now, today, at this very minute. Be honest. If you are the least bit unsure, do not check the item. If you don't have children, use yourself and your siblings as a reference group.

Surviving in Poverty

- I know which churches and sections of town have the best rummage sales.
- I know where the nearest food bank is and when it is open.
- I know which grocery stores' garbage bins can be accessed for thrown-away food.
- I know how to get someone out of jail.
- I know how to physically fight and can defend myself if necessary.
- I know how a person can get a gun even if they have a police record.
- I know how to keep my clothes from being stolen at the Laundromat.
- I know what problems to look for in a used car.
- I know how to live without a checking account.
- I know how to get by without electricity and without a phone.
- I know how to use a knife as scissors.
- I can entertain a group of friends with my personality and my stories.
- I know what to do when I don't have the money to pay my bills.
- I know how to move my residence in less than a day.
- I know how to feed 8 people for 5 days on \$100.
- I know how to get and use food stamps.
- I know where the free medical clinics are and when they are open.
- I am very good at trading and bartering.
- I know how to get around without a car.
- I know what day of the month welfare and social security checks arrive.

Functioning in the Middle Class

- I know how to get my children signed up for Little League, soccer, piano lessons, etc.
- I know how to properly set a table.
- I know which stores are most likely to carry the clothing brands my family wears.
- My children know the best name brands in clothing.
- I know how to order in a nice restaurant.
- I know how to use a credit card, checking account, and savings account.
- I know how to use an ATM card, and I know where the nearest ATM machines are.
- The children in my family expect to go to college.
- I understand term life insurance, disability insurance, house and flood insurance.
- I know how to get the best interest rates on a mortgage or new car loan.
- I understand what a pension annuity is and how it works.
- I understand the difference among the principal, interest, and escrow statements on my house payment.
- I know how to help my children with their homework.
- If my children have a problem at school, I do not hesitate to contact the teacher or principal.
- I know how to decorate the house for different holidays.
- I know how to get a library card and how to check out books at the public library.
- I know where to go and register to vote and where my local polling place is.
- I repair items in my house immediately when they break or I know a repair service and call it.
- I use at least two of the following on a regular basis: laptop, cell phone, DVD player, mp3 player, digital camera, social networking site(s).
- I know how to use various tools in the garage or basement.

Functioning in the Upper Class

- I can read a menu in French, English, and another language.
- I have several favorite restaurants in different parts of the country or in different countries.
- I know how and where to hire an interior decorator to identify the appropriate themes and items with which to decorate my residence.
- I know how and where to hire domestic help, including maids, caterers, and gardeners.
- I can name my regular financial advisor, lawyer, and barber or hair stylist.
- I have at least two residences which are staffed and maintained.
- I know how to ensure confidentiality and loyalty from my domestic staff.
- I have at least two "screens" that keep people from me whom I do not wish to see.
- I frequently vacation in foreign countries.
- I fly in my own plane, the company plane, jet timeshare, or first class.
- I belong to at least two exclusive, members-only private clubs.
- I know how to enroll my children in the preferred private schools.
- I know how to host parties that "key" people attend.
- I am on the boards of at least two charities.
- I know the hidden rules of the Junior League, the country club, and other private organizations.
- My personal phone book contains the unlisted numbers of at least a dozen well-known people.
- I am familiar with personal security systems and devices.
- I have a favorite artist whom I support by buying his or her work (originals, not prints).
- I know how to read a corporate financial statement and the stock reports in the daily paper.
- I can easily converse about the "best" wines, art, designers, resorts, etc. My clothing, personal items, and residential furnishing were created by the most exclusive designers.