## AGENDA

**Bridges Out of Poverty**

Eve Presler, MA, MSW

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**Presented by Eve Presler, MA, MSW**

Eve Presler has been with Rocky Mountain Health Plans for over three years working in various areas including Care Coordination, Program Management and Program Development. Prior to Rocky she led a Non-Profit Program focused on providing support for the hardest to serve individuals in La Plata County. With over 20 years’ experience working with high-risk vulnerable populations she has had the opportunity to explore numerous models that help address the culture of poverty and through this exploration she has become a Certified Trainer of the Bridges Out Of Poverty and Bridges to Health and Health Care framework. It is her personal and professional goal to create communities where everyone feels respected, feels a sense of belonging and has the resources necessary to bring their future story to fruition.

### Time | Session
--- | ---
8:30-9:00AM | Continental Breakfast

9:00-10:00AM | **Module 1: Mental Models of Economic Class**
Explore the concrete experience of people in generational poverty and create mental models of poverty, the middle class and wealth. Take a look at the interlocking nature of the models and the demands of the environment.

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
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</thead>
</table>
| 10:00-11:00AM | **Module 2: Research Continuum**  
Identify the causes of poverty in order to build resources and find out what is needed to build a sustainable community.  
**Module 3: Key Points & Bridges Constructs**  
Establish key concepts underlying the BRIDGES OUT OF POVERTY framework.  |

11:00-11:15AM | Break

11:15-12:15AM | **Module 4: Hidden Rules**
Review the hidden rules and be comfortable engaging in all three economic class environments. Discuss how to spot the different classes in your daily interactions and how you might respond differently.

12:15-1:00PM | Lunch

1:00-1:30PM | **Roundtables and Networking**
*(Three rounds – 10 minutes each)*

<table>
<thead>
<tr>
<th>Table #</th>
<th>Organization</th>
<th>Representative</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Montrose Lighthouse Inc.</td>
<td>Chris Hauck</td>
</tr>
<tr>
<td>2</td>
<td>Delta Family Center</td>
<td>Angela Fedler</td>
</tr>
<tr>
<td>3</td>
<td>Families Plus</td>
<td>Julie Stransky</td>
</tr>
</tbody>
</table>

1:30-3:00PM | **Modules 5: Languages**
There are 5 different language registers used by each economic class: static, formal, consultative, casual and intimate. Each register has an appropriate use determined by the audience, topic, purpose and location. Module 5 also deals with nonverbal communication, your messaging, how you are being received and how to become “bilingual.”

<table>
<thead>
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</thead>
</table>
| 3:00-3:05PM | **Module 6: Resources**  
To better understand people from poverty, the definition of poverty will be the “extent to which an individual does without resources.” Explore the 8 resources and ways to nurture and build them.  |

### Closing Remarks
Economic Class and Health: Poverty Matters

- **INDIVIDUAL**
  - Personal and professional mission

- **INSTITUTION**
  - Response to POLICY

- **COMMUNITY**
  - Impact of economic and cultural diversity on health and disparate resource consumption

- **POLICY**
  - Erosion of financial and human capital
POVERTY:
The extent to which an individual does without resources.
OBJECTIVES

1. Explore the concrete experience of people in generational poverty.
2. Create a mental model of poverty.
3. Analyze elements of the model.
4. Create a mental model of middle class.
5. Understand the interlocking nature of the models and the demands of the environment.

Individual Lens
FYI: Use of Accurate Models

* Bridges is not a program
* Bridges is a “lens”
* The lens defines economic class environments
* The mental models include poverty, middle class, and wealth
* Interventions do not work when models are inaccurate
At your table build a mental model of POVERTY

How is time spent?
What organizations are you involved in?
How do you recreate?
Where do you live?
What businesses are near you?
What is most important?
At your table build a mental model of MIDDLE CLASS

How is time spent?
What organizations are you involved in?
How do you recreate?
Where do you live?
What businesses are near you?
What is most important?
Mental Model for Poverty

- Fast food
- Check cashing
- Temp services
- Used car lots
- Dollar store

Businesses

- Pawn shop
- Liquor store
- Corner store
- Rent-to-own
- Laundromat

Developed by Phil DeVol
Mental Model for Middle Class

Businesses

- Shopping/strip malls
- Bookstores
- Banks
- Fitness centers
- Veterinary clinics
- Office complexes
- Coffee shops
- Restaurants/bars
- Golf courses

Developed by Phil DeVol
Mental Model for Wealth

This applies to the wealthiest 1% of households in the United States—those with a net worth of $7.8 million or more.
For a dialogue to occur, we must suspend our mental models.

Source: *The Fifth Discipline Fieldbook* by Peter Senge.
OBJECTIVES

1. Understand the causes of poverty in order to build resources.

2. Understand what is needed to build a sustainable community.

Individual Lens
Why might someone be in poverty?
Poverty -

Generational -
Situational -

(Key Points page 7 #4)

Caused By:
- Absence of Resources
- Political/Economical
- Wrong Choices
- Exploitation
## Causes of Poverty—Research Continuum

<table>
<thead>
<tr>
<th>Individual Behaviors and Circumstances</th>
<th>Community Conditions</th>
<th>Exploitation</th>
<th>Political/Economic Structures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Definition:</strong> Research on the choices, behaviors, and circumstances of people in poverty</td>
<td><strong>Definition:</strong> Research on resources and human and social capital in the city or county</td>
<td><strong>Definition:</strong> Research on the impact of exploitation on individuals and communities</td>
<td><strong>Definition:</strong> Research on political, economic, and social policies and systems at the organizational, city/county, state, national, and international levels</td>
</tr>
</tbody>
</table>

**Sample topics:**
- Racism
- Discrimination by age, gender, disability, race, sexual identity
- Layoffs
- Middle class flight
- Plant closings
- Underfunded schools
- Weak safety net
- Criminalizing poverty
- Charity that leads to dependency
- 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
- Return on political investment (ROPI)
- Bursting “bubbles”
- Free trade agreements
- Lack of wealth-creating mechanisms
- Stagnant wages
- Insecure pensions
- Deindustrialization
- Increased productivity
- Minimum wage, living wage, self-sufficient wage
- Globalization
- Declining middle class
- Decline in unions
- Taxation patterns

<table>
<thead>
<tr>
<th>Item</th>
<th>Delta County</th>
<th>National avg.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Price</td>
<td>$179,000</td>
<td>$231,000</td>
</tr>
<tr>
<td>Avg. Mortgage Payment</td>
<td>$906</td>
<td>$1170.00</td>
</tr>
<tr>
<td>Rent (2 bed)</td>
<td>$933</td>
<td>$1148.00</td>
</tr>
</tbody>
</table>

http://www.bestplaces.net  *mortgage calculation based on 4.5% rate
Housing

Nationally there are only 30 units affordable and available for every 100 extremely low income households. Federal Assistance serves only ¼ of those who qualify.

70% of people in poverty spent over 50% of their income on housing

“Where are you living?”

Implies Stability

Dec 29, 2009 - Denver post.com - Childhood Poverty in CO
Colorado

Monthly Rent Affordable to Selected Income with Two-Bedroom FMR example

In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is $916. In order to afford this level of rent and utilities - without paying more than 30% of income on housing - a household must earn $3,052 monthly or $36,623 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of: $17.61

In Colorado, a minimum wage worker earns an hourly wage of $8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Colorado, the estimated mean (average) wage for a renter is $14.90. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom affordable.

Source: [http://www.housingcolorado.org/?page=affordablehousingco](http://www.housingcolorado.org/?page=affordablehousingco)
What is the Living Wage in your County?

Delta
Adult - $11.10 minimum wage Colorado
Adult w/ 1 child - $25.69
Adult w/ 2 children - $30.20

http://livingwage.mit.edu/counties/08077

$11.10 x 40hr = $444 x 52 weeks = $23,088 30% is $6926 /12 = $577 affordable rent
$16 x 40 = $640 x52 weeks = $33,280 30% is $9984/12 = $832 affordable rent
Research: Income, Race, and Health

Learning Exercise

- Talk to your neighbors about how you have seen the health inequities linked to income and race.
- How do these inequities show up and impact the quality of work that you are called to do?
Inequities in Health

Two Bodies of Research

Population Health Disparities

Healthcare Disparities
Population Health Disparities

Health disparities research focuses on how living conditions and environments influence health outcomes for groups with lower hierarchy.
Health Disparities Research Linked to Health Outcomes

- Lower economic status
- Lower social status associated with racial/ethnic discrimination
- Individuals employed in stressful working conditions with low hierarchy and decision-making capacity
# Healthcare Research Areas

## Table of Healthcare Research Areas

<table>
<thead>
<tr>
<th>ACCESS</th>
<th>AVAILABILITY</th>
<th>COST</th>
<th>QUALITY</th>
<th>EFFICACY</th>
<th>COMMUNICATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ability to engage with a healthcare provider, system, resource</td>
<td>Conditions and timeframe in which care can be received or allowed</td>
<td>Actual cost, price charged, and amount paid for services offered or provided</td>
<td>Extent to which services provided actually improve health outcomes</td>
<td>Capacity to produce desired or optimal health outcome at the individual, institutional, community, and policy levels</td>
<td>Verbal and nonverbal tools for reciprocal shared meaning and communication that positively impact health outcomes</td>
</tr>
</tbody>
</table>

### DEFINITION

- **Access**: Ability to engage with a healthcare provider, system, resource.
- **Availability**: Conditions and timeframe in which care can be received or allowed.
- **Cost**: Actual cost, price charged, and amount paid for services offered or provided.
- **Quality**: Extent to which services provided actually improve health outcomes.
- **Efficacy**: Capacity to produce desired or optimal health outcome at the individual, institutional, community, and policy levels.
- **Communication**: Verbal and nonverbal tools for reciprocal shared meaning and communication that positively impact health outcomes.

### EXAMPLES

- Public transportation
- Insurance type
- Insurance co-pay
- Provider types, number, and location
- Appointment access
- Provider/agency policies
- Contact information
- Medication types
- Specialty care options
- Provider types, numbers, mix
- Hours of operation
- Location of providers
- Continuity of care
- Fragmentation in delivery system
- Payer source
- Insurance
- Reimbursement models
- Types of medication and cost
- Billing processes coding
- Legal/regulatory requirements
- Paperwork costs
- Non-coverage of complementary and alternative medicine
- Standards of practice
- Suboptimal management plans
- Knowledge of plans
- Level of continuity of delivery system
- Level of fragmentation of delivery system
- Knowledge bases and experience of providers' staff
- Competitions among health systems
- Wraparound case management services
- Appropriate materials and expectations
- Individual resource analysis, 9 resources—financial, emotional, mental, spiritual, physical, support systems, relationships/role models, knowledge of hidden rules, formal register
- Community resource analysis
- Outcomes and disparities by subgroup (race, class, gender)
- Social cohesion (everyone represented)
- Social coherence (does it make sense?)
- Patient compliance
- Readmissions
- Change Model
- Hidden rules
- Formal register
- Abstract representational systems
- Impact of poverty on planning, thinking, and allostatic load
- Information gathering from story (plot versus character)
- Mental models for communication
- Role of one-on-one relationships in compliance
- Role of nonverbals in survival environment
What We Know

POVERTY TAXES THE BRAIN

Emily Badger writes:

„Poverty imposes such a massive cognitive load on the poor that they have little bandwidth â‚¬ a mental burden akin to losing 13 IQ points â‚¬ Coping not just with a shortfall of money, but also with a concurrent shortfall of cognitive resources.‰

Poverty and the Developing Brain: Insights from Neuro-imaging

- Poverty is a significant social problem, affecting how individuals live and the resources available to them. For children, poverty represents a chronically suboptimal developmental environment as much as it reflects a state of economic stress.

- Brain imaging has contributed to the understanding of economic disparity by identifying changes in the brain's structure and function associated with poverty.

- Due to the plasticity of neural pathways, some of the effects of poverty on the brain may be reversible.

What We Know

- Costs of health and healthcare are increasing annually
- The majority of baby boomers will be on Medicare by 2020
- Health is directly related to education and socioeconomic status
- **Lack of resources** reduces individual, institutional, and community collective efficacy
POVERTY AND DEATH

From Debra Watson:

- A research team from Columbia University’s Mailman School of Public Health in New York City has estimated that 875,000 deaths in the U.S. in 2000 could be attributed to a cluster of social factors bound up with poverty and income inequality. According to U.S. government statistics, some 2.45 million Americans died in 2000. Thus, the researchers’ estimate means that social deprivation was responsible for some 36 percent of total U.S. deaths that year, a staggering total.

- Watson quotes Dr. Galea, chair of Mailman’s Department of Epidemiology, as saying, “If you say that 291,000 deaths are due to poverty and income inequality, then those things matter, too."

- These excess deaths represent a huge potential loss of intellectual, financial, and human social capital.
MODULE THREE
BRIDGES CONSTRUCTS

OBJECTIVE
Establish key concepts that underlie Bridges Out of Poverty and aha! Process knowledge.

Individual Lens
1. Use the lens of economic class to understand and take responsibility for your own societal experience while being open to the experiences of others.

2. At the intersections of poverty with other social disparities (racial, gender, physical ability, age, etc.), address inequalities in access to resources.

3. Define poverty as the extent to which a person, institution, or community does without resources.

4. Build relationships of mutual respect.

5. Base plans on the premise that people in all classes, sectors, and political persuasions are problem solvers and need to be at the decision making table.

Source: Bridges Out of Poverty Training Supplement, p. 25
6. Base plans on accurate mental models of poverty, middle class, and wealth.

7. At the individual, institutional, and community/policy levels: Stabilize the environment, remove barriers to transition, and build resources.

8. Address all causes of poverty (four areas of research).


10. Build economically sustainable communities in which everyone can live well.

Source: Bridges Out of Poverty Training Supplement, p. 25
1. Use the lens of economic class to understand and take responsibility for your own societal experience while being open to the experiences of others.

2. Address inequalities in access to resources at the intersection of poverty with other social disparities (racial, gender, physical disability, etc.).

3. Define poverty as the extent to which a person, institution, or community does without resources.

4. Build relationships of mutual respect.

5. Base plans on the premise that people in all classes, sectors, and political persuasions are problem solvers and need to be at the decision-making table.
6. Base plans on accurate mental models of poverty, middle class, and wealth.

7. Stabilize the environment, remove barriers to transition, and build resources at the individual, institutional, and community/policy levels.

8. Address all causes of poverty (four areas of research).

   Note: Bridges uses six areas of research.


10. Build sustainable communities in which everyone can live well.
OBJECTIVE
Understand and give examples of the hidden rules of the three economic class environments.

Individual Lens
Could You Survive Quiz
**Hidden Rules**

**Situated-learning environments**
- Are unspoken cues and habit of a group—are learned collectively
- Become deep rooted expectations
- Can be learned in new environments too
- Are critical to transitioning along the continuum from poverty to wealth
- Impact relationships (social capital)
- Impact health behaviors
<table>
<thead>
<tr>
<th></th>
<th>Poverty</th>
<th>Middle Class</th>
<th>Wealth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>POSESSIONS</strong></td>
<td>People.</td>
<td>Things.</td>
<td>One-of-a-kind objects, legacies, pedigrees.</td>
</tr>
<tr>
<td><strong>MONEY</strong></td>
<td>To be used, spent.</td>
<td>To be managed.</td>
<td>To be conserved, invested.</td>
</tr>
<tr>
<td><strong>PERSONALITY</strong></td>
<td>Is for entertainment. Sense of humor is highly valued.</td>
<td>Is for acquisition and stability. Achievement is highly valued.</td>
<td>Is for connections. Financial, political, social connections are highly valued.</td>
</tr>
<tr>
<td><strong>SOCIAL EMPHASIS</strong></td>
<td>Social inclusion of the people they like.</td>
<td>Emphasis is on self-governance and self-sufficiency.</td>
<td>Emphasis is on social exclusion.</td>
</tr>
<tr>
<td><strong>FOOD</strong></td>
<td>Key question: Did you have enough? Quantity important.</td>
<td>Key question: Did you like it? Quality important.</td>
<td>Key question: Was it presented well? Presentation important.</td>
</tr>
<tr>
<td><strong>CLOTHING</strong></td>
<td>Clothing valued for individual style and expression of personality.</td>
<td>Clothing valued for its quality and acceptance into norm of middle class. Label important.</td>
<td>Clothing valued for its artistic sense and expression. Designer important.</td>
</tr>
<tr>
<td><strong>TIME</strong></td>
<td>Present most important. Decisions made for moment based on feelings or survival.</td>
<td>Future most important. Decisions made against future ramifications.</td>
<td>Traditions and history most important. Decisions made partially on basis of tradition and decorum.</td>
</tr>
<tr>
<td><strong>EDUCATION</strong></td>
<td>Valued and revered as abstract but not as reality.</td>
<td>Crucial for climbing success ladder and making money.</td>
<td>Necessary tradition for making and maintaining connections.</td>
</tr>
<tr>
<td><strong>LANGUAGE</strong></td>
<td>Casual register. Language is about survival.</td>
<td>Formal register. Language is about negotiation.</td>
<td>Formal register. Language is about networking.</td>
</tr>
<tr>
<td><strong>HOUSEHOLD DYNAMICS</strong></td>
<td>Tends to be matriarchal.</td>
<td>Tends to be patriarchal.</td>
<td>Depends on who has money.</td>
</tr>
<tr>
<td><strong>WORLDVIEW</strong></td>
<td>Sees world in terms of local setting.</td>
<td>Sees world in terms of national setting.</td>
<td>Sees world in terms of international view.</td>
</tr>
<tr>
<td><strong>LOVE</strong></td>
<td>Love and acceptance conditional, based upon whether individual is liked.</td>
<td>Love and acceptance conditional and based largely upon achievement.</td>
<td>Love and acceptance conditional and related to social standing and connections.</td>
</tr>
<tr>
<td><strong>DRIVING FORCES</strong></td>
<td>Survival, relationships, entertainment.</td>
<td>Work, achievement.</td>
<td>Financial, political, social connections.</td>
</tr>
<tr>
<td><strong>HUMOR</strong></td>
<td>About people and sex.</td>
<td>About situations.</td>
<td>About social faux pas.</td>
</tr>
</tbody>
</table>
WHAT CAN YOU DO IN THE WORK AND AGENCY SETTING?

Hidden Rules

- Understand the hidden rules of your work/agency setting.
- Understand the hidden rules that customers and employees bring with them.
- Ensure that programs are not based on one set of hidden rules.

Institutional Lens
Review
Health & Health Care Checklists
Page 52 BTHH
1. Do you see:
   - Hidden Rules
   - Language
   - Family Structure
   - Resources
   - Future Story
   - Support for Transition

2. What tools could you use to help?

http://www.youtube.com/watch?v=Q8VXrHeL
Tammy’s story part 2
LUNCH TIME!!!
OBJECTIVES

1. Distinguish the different registers of language and assist people in the development of the formal register.

2. Understand how language register, story structure, and language experience influence cognitive development.
## REGISTERS OF LANGUAGE

<table>
<thead>
<tr>
<th>REGISTER</th>
<th>EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>FROZEN</td>
<td>Language that is always the same. For example: Lord's Prayer, wedding vows, etc.</td>
</tr>
<tr>
<td>FORMAL</td>
<td>The standard sentence syntax and word choice of work and school. Has complete sentences and specific word choice.</td>
</tr>
<tr>
<td>CONSULTATIVE</td>
<td>Formal register when used in conversation. Discourse pattern not quite as direct as formal register.</td>
</tr>
<tr>
<td>CASUAL</td>
<td>Language between friends and is characterized by a 400- to 800-word vocabulary. Word choice general and not specific. Conversation dependent upon nonverbal assists. Sentence syntax often incomplete.</td>
</tr>
<tr>
<td>INTIMATE</td>
<td>Language between lovers or twins. Language of sexual harassment.</td>
</tr>
</tbody>
</table>

Adapted from work of Martin Joos
What the Data Show

- There is disparity in patient care between lower hierarchy groups and greater hierarchy groups.
- Disparity is not necessarily associated with insurance or access.
- Disparities are more likely associated with human interactions in healthcare settings.
How a patient is perceived—the perceptual lens of the clinic staff and the healthcare institution—influences the treatment the patient experiences.

How the patient perceives the staff is equally powerful.
“If the mother appears to be at least middle-class and is—it is assumed that “something happened” and that the mother had completed appropriate perinatal preventive treatment, did not smoke, drink, use drugs, or make other poor decisions that compromised the pregnancy.

... *There was* a different discussion about the mother who appears to be from poverty. There was likely to be less *generosity in assigning good choices* to the mother and family. Staff tended to assume that this mother smoked or drank during the pregnancy.”

Excerpts from an interview with a prominent healthcare provider
PATTERNS OF DISCOURSE

FORMAL
CASUAL

arrow

circular arrow
We almost always communicate with patients in formal and frozen registers.

Patients/clients in generational poverty generally speak casual and intimate registers.

In poverty, concrete communication is more powerful, including nonverbals.
Abstract - can hold ideas and reason w/consequences inside the head. Teaching occurs outside the head. Learning occurs inside the head.

Concrete - must touch to understand and think (Thinking inside the head)

In poverty “When I tell my kids to do something, I need them to do it NOW. It is a safety factor. They are not to think, just react to what I say.” Is it because they are not intelligent enough to know/learn? NO, it is because they have not been taught to think abstract.
Lack of Abstract Thinking
* Lack of ability to plan

Lack of Ability to Plan
* No control of impulses or understanding of consequences
* No future story

No Future Story
* No identity
YOUR Main Focus should be...

RELATIONSHIP = MOST VITAL

“No Significant Learning occurs w/o a Significant Relationship.”

-Dr. James Comer
Use your adult voice when you speak to me.

Your educational background can quickly become a barrier for me. Be more of a resource and less of an “expert”.

Find out what is important to me, point it out and find ways for me to build on that.

Help me to identify my strengths and resources. Show me how to use them. I don’t always see them myself.
I am a concrete thinker:

- Draw it out or use visual aides to help me see abstract ideas and paths.
- Use flash cards that I can take home with me so I can focus on one step or concept at a time.
What Happens in Healthcare Settings?

Examples of *lack of* institutional efficacy:

- Delayed or inappropriate clinical interventions.
- Medical staff incentivized to use formal language.
- Abstract words make up formal register.
- Client/patient outcomes get compromised.
- Written communication without nonverbal assists can lead to lack of compliance.
Mental Model for Disease Management

- Past
- Present
- Future

STABILITY SCALE
Unstable | Stable

Support Team

Created by:
Mental Model for Progression of Congestive Heart Failure

- 2 Heart Attacks
- High Blood Pressure
- Salt/sodium
- Weight every day
- Pills 2 x day

Created by Sarah Garee and Philip DeVol
OBJECTIVES

1. Analyze the eight resources of the customer/employee and make interventions based on those resources that are present.

2. Understand that being stuck in poverty is often related to missing pieces; identify ways to build resources.
DEFINITION OF RESOURCES

FINANCIAL
Being able to purchase the goods and services of that class and sustain it.

EMOTIONAL
Being able to choose and control emotional responses, particularly to negative situations, without engaging in self-destructive behavior. Shows itself through choices.

MENTAL
Having the mental abilities and acquired skills (reading, writing, computing) to deal with daily life.

SPIRITUAL
Believing in (divine) purpose and guidance.

PHYSICAL
Having physical health and mobility.

SUPPORT SYSTEMS
Having friends, family, and backup resources available to access in times of need. These are external resources.

RELATIONSHIPS/ROLE MODELS
Having frequent access to adult(s) who are appropriate, nurturing, and who do not engage in destructive behavior.

KNOWLEDGE OF HIDDEN RULES
Knowing the unspoken cues and habits of a group.
MENTAL MODEL OF RESOURCES

Devised by Terie Dreussi-Smith

Hidden rules (Choice: two sets)

1 2 3 4 5 – ?
HOW TO—RESOURCE HAND
Sandy—Recently Separated: Current Resources

- Annual income $120k
- Financial assets

- Depression
- Binge drinking
- Angry outbursts
- Good sense of humor
- Empathetic/understanding

Overall good health, but now...
- Binge drinking
- Cannot sleep
- Under-eating
- Stopped exercise
- Smoking again
- Ignoring preventive healthcare

Financial

Mental

Emotional

Spiritual

Physical

Support Systems

Role Models

Influential friends

Familiar with and uses hidden rules of poverty and middle class

Colleagues

Therapists

Professors

BRIDGING

BONDING

Hidden rules (Choice: two sets)

1 2 3 4 5 – ?

Developed by Terie Dreussi-Smith

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## MENTAL MODEL OF RESOURCES

<table>
<thead>
<tr>
<th></th>
<th>Financial</th>
<th>Emotional</th>
<th>Mental</th>
<th>Spiritual</th>
<th>Physical</th>
<th>Support Systems</th>
<th>Relationships</th>
<th>Hidden Rules</th>
<th>Integrity</th>
<th>Motivation</th>
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Life Focus = Getting Through TODAY

“Every day is just one crisis after another. I have no power over what will happen tomorrow so how can I think about change? Change doesn’t make sense to me. There is NO TIME for change!”

Time Horizons for Planing Ahead:
Poverty = TODAY
Middle  = 5 years
Wealth  = 20+ years
Tool #1: Seeing Life through the Lens of a Future Story

- Ask: “What would it feel like...what would it be like if....”

- Use both negative and positive examples to help me decide my own future story.
“If you choose” = You are in charge (power) and there is a choice.
“Then you have chosen..” = builds future story

Important: YOU MUST SAY THE SENTENCE TWICE

Don’t just tell me what one behavior gets me. Talk to me about what 2 total different behaviors will get me.
Tool #7: Reflective Listening

Questions Can Be Roadblocks
- Instead, listen and reflect on what you have heard in order to guide the person through their thought process.
- What they are saying may not be the root of the problem but may lead to what really is.
- Try to guide them through the lens of their future story.
“Does a person have a sense of being linked to the mainstream of society, of being in the dominant subculture, of being in accord with society’s values?”

“Can a person perceive society’s messages as information, rather than as noise? In this regard, the poor education that typically accompanies poverty biases toward the latter.”

“Does a person have the resources to carry out plans?”

“Does a person get meaningful feedback from society—do their messages make a difference?”

Robert Sapolsky, Aaron Antonovsky
A Four-Part Strategy:

- Use advocates or navigators
- Use language the patient is likely to know and tie it to pictures and drawings
- Procedures should be outlined two ways—with words and pictures
- For patient compliance to work, retelling by the patient is essential
- Draw mental models for impact
What Does It All Mean?

* Poverty is a concrete, sensory, reactive world
* The medical community is verbal, abstract, representational, and proactive
* Without language, access, and bridging and bonding capital, one lacks the tools necessary to negotiate and manipulate his/her position in the world of healthcare services
“If you have come to help me, you can go home again. But if you see my struggles as a part of your own survival, then perhaps we can work together.”  

Lila Watson
In the first image, it is assumed that everyone will benefit from the same supports. They are being treated equally.

In the second image, individuals are given different supports to make it possible for them to have equal access to the game. They are being treated equitably.

In the third image, all three can see the game without any supports or accommodations because the cause of the inequity was addressed. The systemic barrier has been removed.
Courageously Crossing the Bridge

It takes a lot of courage to release the familiar and seemingly secure, to embrace the new. But there is no real security in what is no longer meaningful. There is more security in the adventurous and exciting, for in movement there is life, and in change there is power.

· Alan Philip Cohen
## Hidden Rules Among Classes

<table>
<thead>
<tr>
<th></th>
<th>POVERTY</th>
<th>MIDDLE CLASS</th>
<th>WEALTH</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>POSSESSIONS</strong></td>
<td>People.</td>
<td>Things.</td>
<td>One-of-a-kind objects, legacies, pedigrees.</td>
</tr>
<tr>
<td><strong>MONEY</strong></td>
<td>To be used, spent.</td>
<td>To be managed.</td>
<td>To be conserved, invested.</td>
</tr>
<tr>
<td><strong>PERSONALITY</strong></td>
<td>Is for entertainment. Sense of humor is highly valued.</td>
<td>Is for acquisition and stability. Achievement is highly valued.</td>
<td>Is for connections. Financial, political, social connections are highly valued.</td>
</tr>
<tr>
<td><strong>SOCIAL EMPHASIS</strong></td>
<td>Social inclusion of people he/she likes.</td>
<td>Emphasis is on self-governance and self-sufficiency.</td>
<td>Emphasis is on social exclusion.</td>
</tr>
<tr>
<td><strong>FOOD</strong></td>
<td>Key question: Did you have enough? Quantity important.</td>
<td>Key question: Did you like it? Quality Important.</td>
<td>Key question: Was it presented well? Presentation important.</td>
</tr>
<tr>
<td><strong>CLOTHING</strong></td>
<td>Clothing valued for individual style and expression of personality.</td>
<td>Clothing valued for its quality and acceptance into norm of middle class.</td>
<td>Clothing valued for its artistic sense and expression. Designer important.</td>
</tr>
<tr>
<td><strong>TIME</strong></td>
<td>Present most important. Decisions made for moment based on feelings or survival.</td>
<td>Future most important. Decisions made against future ramifications; Traditions and history, most important, Decisions made partially on basis of tradition and decorum.</td>
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<tr>
<td><strong>EDUCATION</strong></td>
<td>Valued and revered as abstract but not as reality.</td>
<td>Crucial for climbing success ladder and making money.</td>
<td>Necessary tradition for making and maintaining connections.</td>
</tr>
<tr>
<td><strong>LANGUAGE</strong></td>
<td>Casual register. Language is about survival.</td>
<td>Formal register. Language is about negotiation.</td>
<td>Formal register. Language is about networking.</td>
</tr>
<tr>
<td><strong>FAMILY STRUCTURE</strong></td>
<td>Tends to be matriarchal.</td>
<td>Tends to be patriarchal.</td>
<td>Depends on who has money.</td>
</tr>
<tr>
<td><strong>WORLD VIEW</strong></td>
<td>Sees world in terms of local setting.</td>
<td>Sees world in terms of notional setting.</td>
<td>Sees world in terms of international view.</td>
</tr>
<tr>
<td><strong>LOVE</strong></td>
<td>Love and acceptance conditional based upon whether individual is liked.</td>
<td>Love and acceptance conditional and based largely upon achievement.</td>
<td>Love and acceptance conditional and related to social standing and connections.</td>
</tr>
<tr>
<td><strong>HUMOR</strong></td>
<td>About people and sex.</td>
<td>About situations.</td>
<td>About social faux pas.</td>
</tr>
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</table>


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WHAT DOES IT TAKE TO SURVIVE IN

Wealth

Middle Class

Poverty

This exercise will help you to understand the differences between the 3 social classes and to visualize how each class lives.

As you answer the questions, think how you would feel if you were put into those environments and asked to function like “everyone” else in that social class? Would you feel comfortable? Could you do it without help?
Could You Survive in Wealth?

*Put a check by each item you know how to do.*

☐ 1. I can read a menu in French, English and another language.

☐ 2. I have several favorite restaurants in different countries of the world.

☐ 3. During the holidays, I know how to hire a decorator to identify the appropriate themes and items with which to decorate the house.

☐ 4. I know who my preferred financial advisor, legal service, designer, domestic-employment service and hair stylists are.

☐ 5. I have at least 2 residences that are staffed and maintained.

☐ 6. I know how to ensure confidentiality and loyalty from my domestic staff.

☐ 7. I have at least 2 or 3 “screens’ that keep people who I do not wish to see away from me.

☐ 8. I fly in my own plane or the company plane.

☐ 9. I know how to enroll my children in the preferred private schools.

☐ 10. I know how to host the parties that “key” people attend.

☐ 11. I am on the boards of at least 2 charities.

☐ 12. I know the hidden rules of the Junior League.

☐ 13. I support or buy the work of a particular artist.

☐ 14. I know how to read a corporate financial statement and analyze my own financial statements.
Could You Survive in Middle Class?

*Put a check by each item you know how to do.*

1. I know how to get my children into Little League, piano lessons, soccer, etc.
2. I know how to set a table properly.
3. I know which stores are the most likely to carry the clothing brands my family wears.
4. My children know the best name brands in clothing.
5. I know how to order in a nice restaurant.
6. I know how to use a credit card, checking account and savings Account.
7. I understand an annuity or 401 K.
8. I understand term life insurance, disability insurance, 20/80 medical insurance policies, house insurance.
9. I talk to my children about going to college.
10. I know how to get one of the best interest rates on my new car loan.
11. I understand the difference among principal, interest and escrow statements on my house payment.
12. I know how to get a library card.
13. I know how to use most of the tools in the garage.
14. I repair items in my house almost immediately when they break – or I know a repair services and call it.
15. I know how to help my children with their homework.
Could You Survive in Poverty?

*Put a check by each item you know how to do.*

1. I know which churches and sections of town have the best rummage sales.
2. I know which rummage sales have “bag sales” and when.
3. I know which grocery stores’ garbage bins can be accessed for thrown-away food.
4. I know how to get someone out of jail.
5. I know how to physically fight and defend myself.
6. I know how to get a gun, even if I have a police record.
7. I know how to keep my clothes from being stolen at the Laundromat.
8. I know what problems to look for in a used car.
9. I know how to live without a checking account, credit card or debit card.
10. I know how to live without electricity and a phone.
11. I know how to use a knife as scissors.
12. I can entertain a group of friends with my personality and my stories.
13. I know what to do when I don’t have money to pay the bills.
14. I know how to move in half a day.
15. I know how to get and use food stamps or an electronic card for benefits.
16. I know where the free medical clinics are.

Adapted from “Bridges Out of Poverty” by Ruby Payne PhD, Phillip E. DeVol and Terie Dreussi Smith

☐ 17. I am very good at trading and bartering.

☐ 18. I can get by without a car.