Hidden Rules of Class

How well could you survive?

People who grow up in poverty learn different things from people who grow up wealthy or in middle class. But most educational institutions and businesses operate with middle-class norms. Most faculty, staff, and students grew up learning the hidden rules of middle-class families. It’s no surprise, then, that children of poverty struggle in education and business environments.

Instructions: Test your survival skills needed by different economic classes by checking those boxes next to each item that applies to you.

Could you survive in

Poverty

I know how to…

- …find the best rummage sales
- …locate grocery stores’ garbage bins that have thrown-away food
- …bail someone out of jail
- …physically fight and defend myself
- …get a gun, even if I have a police record
- …sniff out problems in a used car
- …live without a checking account
- …manage without electricity and a phone
- …get by when I don’t have money to pay the bills
- …move in half a day
- …get and use food stamps
- …find free medical clinics
- …get around without a car
Could you survive in

Middle Class

I know how to…

- ...get my children into Little League, piano lessons, and soccer
- ...set a table properly
- ...find stores that sell the clothing brands my family wears
- ...order comfortably in a nice restaurant
- ...use a credit card, checking, and/or savings account
- ...evaluate insurance (life, disability, medical, homeowners, and personal property)
- ...talk to my children about going to college
- ...get the best interest rate on my car loan
- ...explain the differences among the principal, interest, and escrow statements on my house payment
- ...decorate the house for each holiday
- ...get a library card
- ...use the different tools in the garage
- ...repair items in my house almost immediately after they break, or I know a repair service and call it

Could you survive in

Wealth

I know how to…

- ...read a menu in English, French, and another language
- ...rate my favorite restaurants in different countries around the world
- ...hire a professional decorator to help decorate my home during the holidays
- ...name my preferred financial advisor, lawyer, designer, hairdresser, and domestic-employment service
- ...staff and maintain at least two homes that I own
- ...ensure confidentiality and loyalty with domestic staff
- ...use two or three “screens” that keep people whom I don’t wish to see away from me
- ...fly in my own, or the company, plane
- ...enroll my children in preferred private schools
- ...serve on the boards of at least two charities
- ...recognize the hidden rules of the Junior League
- ...support or buy the work of a particular artist
- ...read a corporate balance sheet and analyze my own financial statement