



## A Framework for Understanding Poverty Ruby Payne

Poverty is.....

“the extent to which an individual does without resources.” (Payne, 2005)

### The Eight Resources Identified by Dr. Payne



**Financial:** Money

**Emotional:** Ability to choose and control emotional responses

**Mental:** Having mental abilities and skills

**Spiritual:** Believing in divine purpose/guidance

**Physical:** Physical health and mobility

**Support Systems:** Friends, family, backup resources

**Relationships/Role Models:** Frequent access to adults who are appropriate and nurturing

**Knowledge of Hidden Rules:** Knowing the unspoken cues and habits of a group