

Resources

Financial	Having the money to purchase goods and services, save for emergencies, and to invest. Having an understanding of how money works—being fiscally literate.
Emotional	Being able to choose and control emotional responses, particularly to negative situations, without engaging in self-destructive behavior. This is the “state of mind” that determines the way we think, feel, and behave at any given moment. It’s an internal resource and shows its self through stamina, perseverance, and choice. This is about interpersonal skills for teamwork, teaching others, leadership, negotiation, and working with people from many backgrounds.
Mental	Having the mental abilities and skills (reading, writing, computing) to deal with daily life. This includes how much education and training a person has in order to compete in the workplace for well-paying jobs.
Spiritual	Believing in divine purpose and guidance and/or having a rich culture that offers support and guidance.
Physical	Having physical health and mobility.
Support Systems	Having social networks of trustworthiness and reciprocity that include people from outside one’s immediate circle. This is an external resource. Communities with rich social capital will improve life for everyone, even those with low personal social capital.
Relationships, Role Models	Having frequent access to people who are appropriate, who are nurturing to children, and who do not engage in self-destructive behavior.
Integrity, Trust	Trust is linked to two issues: predictability and safety. Can I know with some certainty that this person will do what he/she says? Can I predict with some accuracy that it will occur every time? The second part of the question is safety: Will I be safe with this person? This is an internal asset.
Motivation, Persistence	Having the energy and drive to prepare for, plan, and complete projects, jobs, and personal changes. This is another internal asset.
Knowledge of the Hidden Rules	Knowing the unspoken cues and habits of both middle class and wealth

Where Resources Come From

Some resources are internal, coming from within the person. Some are external, coming from or being present in the family, neighborhood, and community. Some are both.

No one builds resources entirely on his/her own. Even physical beauty and high intelligence are genetic gifts from our parents.

As individuals we determine if we will utilize, even enhance, our resources.

Some families are building resources, passing on high internal and external assets to the next generation.

Some families are losing resources through accidents, illness, bad choices, and other circumstances, thus passing lower resources to the next generation.

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Building Resources

There are four common ways that people move out of poverty: an insight, goal, and determination to change; a particular talent or skill; a relationship with someone who guides and supports; and the pain of living in poverty. All of these ways are about utilizing and building resources.

Individuals can choose to build their own resources (for example, daily exercises to stay in shape, attending classes in money management).

Agencies can help people build resources. For example, mental health agencies can help individuals build emotional resources. Communities can help citizens build resources. For example, communities can attract businesses that pay good wages, and communities can provide social capital through organizations that are inclusive of diverse people.

The greater one's resources, the better the quality of life. It stands to reason that good health is preferable to illness, that financial stability is preferable to lack of basic needs, that having many friends and acquaintances is preferable to being alone and without friends. Poverty is not just about money. For example, it is possible to have very little money and be very high in other resources (for example, spiritual, mental, and emotional).

Likewise, it's possible to have strong financial resources and be spiritually impoverished. Resources are interlocking. For example, a serious injury will suddenly lower one's physical resources and could negatively impact a person's income (financial resources), the ability to think and remember (mental resources), and one's social life (social support) if the injury stops the person from joining others in activities once enjoyed.

The greater the resources, the easier it is to build other resources. If one has high emotional resources, it's easier to get and keep a job. Many people have the mental capability to do the job but can't get along with others, so they lose their jobs.