

## Mental Model of Poverty

Element	Concrete Knowledge	Abstract Knowledge
Cars and transportation	<p>Vehicles are not dependable and require constant repair; breakdowns result in lost jobs, missed appointments, and stress.</p> <p>Insufficient public transportation limits mobility.</p>	<p>Cars purchased “as is” from buy-here, pay-here dealers come with interest rates as high as 15.5 percent</p>
Housing	<p>Houses are often in isolated rural areas or unsafe urban and suburban neighborhoods. Houses are crowded, people come and go, there is no private place for children to do their homework, rooms are used for many purposes, people sleep on the couch, repairs can’t be made, landlord can be difficult, people have to move frequently</p>	<p>Fifty-nine percent of people in poverty pay more than 50 percent of their income for housing</p> <p>Affordable rental units have been on the decline since 1970</p>
Jobs & Money	<p>Jobs don’t pay enough, temp work doesn’t provide enough hours or benefits, many work two jobs to make ends meet, no Vacation.</p> <p>Money is a constant worry. People are vulnerable to the price of gas going to \$2 (or more) a gallon and milk going to \$3 a gallon</p>	<p>Proportion of unemployed workers looking for a job for twenty-seven weeks or more: 23 percent, highest proportion in twenty years.</p> <p>If the minimum wage (\$5.15) kept pace with inflation, it would be more than \$7.50 an hour or \$15,000 a year. Most available jobs had three unhappy traits:</p> <p>They paid low wages, offered no benefits, and led nowhere</p>
Food	<p>There are concerns about not having enough. Grocery stores have moved out of the neighborhood. Local grocery stores that stayed overcharge, and the quality of produce is poor. Must buy from convenience stores. Fast-food outlets provide relatively cheap but fattening food.</p>	<p>Twenty-three percent of the nation’s lower-income classes are obese, compared with 16 percent of the middle and upper classes. Large supermarket chains (the best bet for affordable, fresh and healthy foods) abandoned less affluent city neighborhoods, focusing instead on the suburbs. A 1997 USDA study found that food prices, including those for produce, are, on average, 10 percent higher in inner-city food markets than they are in the suburbs ... There are three times as many supermarkets in wealthy neighborhoods as in poor ones.</p>
Illness & Health Care	<p>Being sick, caring for others who are sick, and trying to get healthcare are time- consuming and exhausting.</p>	<p>Poverty is associated with increased risks of cardiovascular disease, respiratory disease, ulcers, rheumatoid disorders, psychiatric diseases, and a number of types of</p>

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		cancer
Children	It's hard to get kids through the day; people have concerns about school, health, clothing, and safety. Childcare arrangements are unreliable, while good childcare either is unavailable or too expensive.	<p>There are many more poor children in the US than in most Western European countries. In the United States, one-fifth of all children live below the poverty level</p> <p>Two in every five children live in poor or near-poor families</p>
Safety, Crime	Protecting your people and yourself is a constant concern. The criminal justice system is part of life; members of the family are in jail, on parole, or on probation. The drug culture is threatening.	<p>Prison population: one in 143 adults in prison, an all-time high</p> <p>Sixty to seventy percent of people in prison are from poverty.</p>
Friends & Neighbors	Relationships are important. They are a resource needed for survival.	<p>Inner-city social networks are not nearly as dense or effective as those Stack found in the late 1960s, for like the sprawling suburbs and small villages in the heartland, inner cities too have less social capital nowadays than they once did.</p> <p>Individuals who grow up in socially isolated rural and inner-city areas are held back, not merely because they tend to be financially and educationally deprived, but also because they are relatively poor in social ties that can provide a 'hand up'"</p>
Entertainment	Entertainment takes many forms, including cable television, video games, drugs, alcohol, music, and spending time with friends.	Entertainment is a driving force for people in poverty. It helps them survive a very stressful life
Agency Time	<p>People in poverty typically go to three to nine agencies in the course of a year to get needs addressed.</p> <p>Each agency demands behavioral changes, a plan of action, and time for the activities listed in the plan.</p>	<p>Much of human life consists of playing roles within specific institutions. Individuals' chances of interacting with any given kind of institution are not random: Families from elite backgrounds tend to participate in institutions serving the elite, and families in poverty tend to be involved in institutions serving the poor.</p> <p>Children grow up within a broad, highly stratified social system.</p>