

Family Resource Practices for Families Living in Poverty

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Abstract

Family resource management seeks to strengthen consumers' abilities to build and maintain economic security. Family life educators must understand the unique circumstances of families in poverty to support them and teach strategies for maximizing resources. This paper examines family resource management practices that support educators' knowledge and understanding of the support systems within the community systems that surround families living in poverty.

Family resource practices for families living in poverty

The number of people living in poverty in the United States is increasing at an alarming rate, up from 6.4 million (6.7 percent) in 2000 to 6.8 million (9.2 percent) in 2001 (U.S. Bureau of the Census 2001). Because social and economic class is defined by income, professionals who work with families living in poverty must be especially cognizant of the hidden rules among classes as they interact across social systems. The goal of teaching family resource management is to strengthen consumers' abilities to build and maintain economic security. Families living in poverty must focus on ways to maximize their resources to sustain them when there are resource gaps or their resources are unstable. This paper examines poverty and outlines practices that can help family life educators working in family resource management understand the multiple community systems that surround families living in poverty.

Poverty can be defined as "the extent to which an individual does without resources" (Payne 2001). This definition focuses on the individual, which brings with it a stereotype associated with families on governmental assistance. However, individuals in poverty are not the only recipients of government assistance, nor should stereotypes and prejudices be fostered about them (Payne 2001). Others within the community are dependent upon government services and assistance as well. Farm subsidies are an example of government assistance that is available to the middle- to

upper-class and farming population. State and federal loan programs for students, home buyers, and entrepreneurs are other ways government provides aid to other citizens.

Families consume eight basic resources. These are available in varying quantities and poverty may still exist if these are untapped as resources. In her book, *A Framework for Understanding Poverty*, Ruby Payne (2001) outlines the basic resources that families must manage and maximize to become self-sufficient. Briefly, these resources include:

- *Financial*: Having the money to purchase goods and services.
- *Emotional*: Being able to choose and control emotional responses, particularly to negative situations, without engaging in self-destructive behavior. This is an internal resource and shows itself through stamina, perseverance, and 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 external resources such as friends, family, and backup resources accessible in times of need.
- *Relationships/role models*: Having frequent access to nurturing adult(s) who interact appropriately with children and who do not engage in self-destructive behavior.
- *Knowledge of hidden rules*: Knowing the unspoken cues and habits of a group.

Besides understanding the array of resources available to families, educators must also understand the concept of social capital. Social capital includes social and resource networks, family and community norms, and social trust. Social capital facilitates the coordination and cooperation of resources for the mutual benefit of family members within a community (Putnam 2000). Social capital involves putting these networks and existing relationships to work to create a safety net during vulnerable times. It is evident that having a network of individuals available at a moment's notice to provide both physical and emotional support is vital. Within the culture of poverty, this network usually consists of extended family, friends, and sometimes co-workers. However, families often become disconnected from natural support mechanisms: extended family, friends, neighbors, and community structures. This is a concern when there is an erosion

of social capital, central and basic resources upon which people living in poverty depend (PovertyNet 2003).

Payne's (2001) "support systems" component equates to what others (Hogan 2001) refer to as social capital. According to Payne, there is a continuum of support systems ranging from those who help individuals cope to those who provide information or even skills. For example, what support systems are engaged when helping a child with homework? Who in the support system knows enough math to help the child? Or when advocating for a child's needs, who knows how to negotiate and resolve difficult situations with a teacher, or who understands the court or school system? Information and skills put to work within social systems are crucial to self-sufficiency and family success (Payne 2001). Without helpers along the way, families falter, regardless of economic standing. Within the boundaries of poverty, it is essential that there be encouragers and interveners at every point of need.

For the cycle of generational poverty to be broken, children must see their parents and caregivers grapple successfully with the social system. The prime place this occurs is in the school setting. Children use role models who show them from an early age how to get along with others. A role model who can show them that there is a better way of life and that there are possibilities for change in their lives is a role model who will provide a positive example. As Payne (2001) points out, "...schools are virtually the only places where [poor] students can learn the choices and rules of the middle class." Therefore it is essential that teachers know the disadvantages under which these children live each day. In some cases the school setting will be the first *ordered* environment that the child has ever known. A teacher can have a tremendous influence upon such a child. For example, a teacher can introduce the child to the concept of time management and can teach organizational skills, since children of poverty are frequently disorganized and may have little sense of time (Payne 2001). Discipline is usually an issue as well, so the child can be taught conflict-resolution skills rather than settling disputes with verbal or physical assaults. More than anything, children of poverty must be made to feel a sense of belonging through the emotional support and warmth that often comes from teachers and classmates.

Relationships ground all aspects of social capital and social support systems. For educators, it is important to view any family with regard to each relationship layered within the family members' lives. Bronfenbrenner's ecological model posits that the people and events that surround a person directly influence him/her in other aspects of life (2002). By observing the relationships and structure of households that live in poverty and the influences of marginal relationships within those households, educators can gain insight into the understanding of family situations. Payne contends, "We can neither excuse persons from poverty nor scold them for not knowing; rather as professionals we provide support, insistence, and expectations"(2001). Clinging to counterproductive or damaging relationships is one of the most common reasons that

people remain in generational poverty. Thus, in addition to relying on support systems, people with limited resources may also need to break some relationships. However, familiarity with the current situation often overrides good judgement and the unknown aspects of a potential change. Comments such as the following are common: "I know what I have to deal with here to survive, but I don't know what change could bring to my life - it may be worse."

In addition to positive relationships, family structure is an element with which educators should be aware. The family structure in generationally poor families tends to be matriarchal. Children living in families with a female householder and no husband present experience a poverty rate of 48.9 percent; more than five times the rate for children in two-parent families (9.2 percent) (U.S. Bureau of the Census 2001). Besides mother-centered families, there are often common-law marriages. Second generations then mirror these arrangements with multiple relationships, some legal and some not. These irregular lifestyle and relationship patterns continue until the poverty cycle is broken (Payne 2001).

Families experiencing generational poverty often hold a worldview limited to their local setting. The driving forces in their lives may be survival, relationships, or entertainment. The importance of the world outside their immediate community dims in comparison with the importance of living through the recurring crises of obtaining basic needs (Payne 2001). Educators should be cognizant of this view.

Education is a key factor in breaking the generational cycle of poverty. It provides a means of escape. Individuals can break the poverty cycle for one of several reasons. These may include having a driving goal, vision, or aspiration; a catalyzing situation that is so painful that anything would be better; someone who takes a special interest in them and sponsors them, modeling a different way; or a gift such as a specific talent or ability that provides an opportunity for them to excel" (Payne 2001).

Educators must realize that relationships with families living in poverty undergird and catalyze change. This can be viewed in terms of a balancing act. Stephen Covey (1989) lists seven deposits made to the individual to counterbalance seven withdrawals made from the individual in poverty. For example, assisting a family with goal-setting becomes a deposit that is replaced with the old expert model of prescribing goals for the individual. This sort of empowerment proves highly valuable and motivating to families.

Social capital, support systems, and relationships, serve a triple function that must be understood by family life educators supporting families in poverty. Building social capital and support systems are individually based actions. Changes in these areas happen through individual empowerment. For families living in poverty, educators serve as critical supporters to individuals and families using these tools to work their way to self-sufficiency and economic security.

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