



# Ethics: Working with Individuals in Poverty

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O4A Conference 10/20/22-Session 1



# Disclaimer

- This training focuses on patterns within economic environments; **all patterns have exceptions.**
- Economic class is relative; it is a continuous line, not a clear-cut distinction.
- We all bring with us hidden rules of class in which we were raised. None are better than the other; they are just different.
- Today will require some vulnerability. You might notice some discomfort arise throughout our time together.

# Goal

Increase personal awareness of socioeconomic bias in order to develop alternative perspectives, empathy, and culturally sensitive skills that will enable providers to deliver proficient services to individuals and families living in poverty.

## Objectives

- Identify personal biases and expand self-awareness related to socioeconomic status
- Explain how economic realities and mental models of poverty, middle, and wealth class affect patterns of living
- Examine why and how poverty shapes brain development, leading to specific neurocognitive outcomes
- Identify considerations for providing ethical and effective services to individuals who experience low income or economic marginalization

# Agenda

## 1:30-3

- Factors that contribute to poverty
- Contextual differences related to poverty
- Mental model of poverty vs middle class
  - Social & Environmental Correlates: Hidden rules of class

## 3:30-5

- Hidden Rules (Continued)
- Neurobiological Correlates
- Poverty & impact on health & mental health
- Logistical barriers to services
- ICARE Model & application to professional role



Let's start  
with a self-  
reflection  
exercise



# Self-Reflection

What did my caregivers teach me about people in poverty?

Was I excluded or rejected by social groups because of my social status?

Was I denied or granted important life experiences or opportunities?

# Poverty: Contextual Differences to Consider

Absolute vs Relative

Urban vs Rural

Generational vs Situational

Identity Factors that Increase Risk

# Contextual Differences Related to Poverty

## Absolute

- Scarcity of necessities such as shelter, running water, food
- Focus on day-to-day survival
- Rare in US

## Relative

- **Economic status of a family whose income is insufficient to meet its society's average standard of living**



# Contextual Differences Related to Poverty

## Urban

- Slightly lower poverty rates (~13% compared to ~16.7% in rural)
- Crowded housing
- High crime rates
- Excessive noise levels
- Inadequate services
- Psychological disorders, divorce, & other social pathologies are higher

(Tine, 2017; Thiede et. Al, 2017)

## Rural

- Higher infant mortality
- Lower quality housing and health care
- Fewer formal support services
- Unemployment and underemployment are higher
- Less job offerings providing upward mobility
- Disabilities more common (~15.6% compared to 11.8% in urban)
- Isolation
- Receive, give, and expect significantly less help from others in their “town”

# Contextual Differences Related to Poverty

## Generational

- **More complex**
- **Sense of hopelessness**
- **Subjected to cultures & traditions of previous generations, which often can include a lack of value in the benefits of education**
- **Self-reinforcing**

## Situational

- **“Culture” of poverty usually not passed down**
- **Utilize social connections/support to get ahead**

(Payne, 2019)

# Identity Factors That Increase Risk for Poverty

- Being female (21%)
- Being born a person of color, particularly Black (23%), Hispanic (20%), or American Indian/Alaska Native (25%)
- Having LGBTQIA+ identity (22%)
- Being at either end of the age spectrum (child-14% or older adult-9%)
- Having a disability (20%)
- **Intersection of these identities significantly compounds one's likelihood of living in poverty**

(US BLS, 2017; APA, 2019; Creamer, Shrider, Burns, & Chen, 2022)

# The Debate: What causes poverty?

(DeVol, 2021)

Economic/political systems and structures

Resources and conditions of the community

Exploitation

Individual behaviors and circumstances

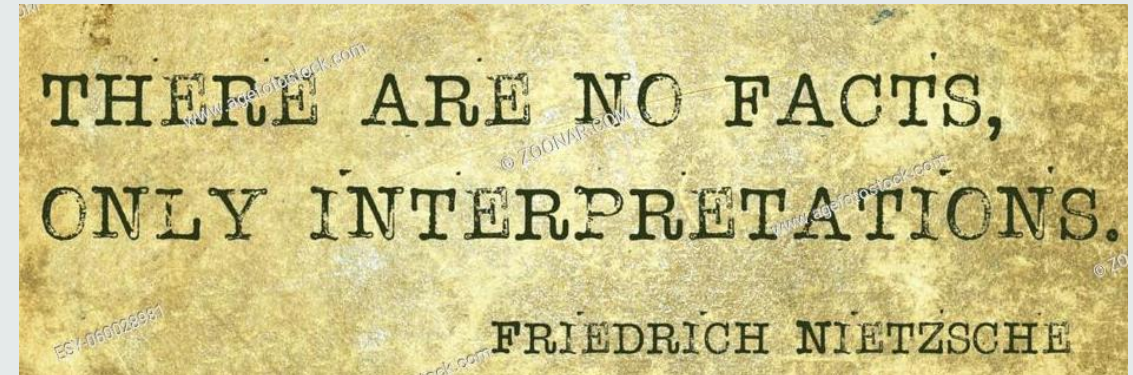
# The Culture of Generational Poverty

Mental Model of Middle Class vs Poverty Class



# Social Class Worldview Model (Mental Model)

- Social class has a distinct set of rules and cultural norms (Exists below awareness)
- One's social class worldview is a series of "lenses" through which one's social class and expectations are understood, including their place in a larger economic hierarchy
- Made up of three interrelated components:
  1. Economic culture (larger & smaller)
  2. Worldview
  3. Classism
- Impacts how we act
- Drive to maintain equilibrium



(Payne, 2005; Liu, 2011)

# Middle Class Mental Model

## Resources

- Schools
- Social Services
- Police
- Religious Organizations



## Businesses

- Shopping/strip malls
- Book stores
- Banks
- Fitness centers
- Vet clinics
- Office complexes
- Coffee shops
- Restaurants/bars
- Golf courses

(DeVol, 2021)

# Consider the Mental Model of Poverty

**Resources**

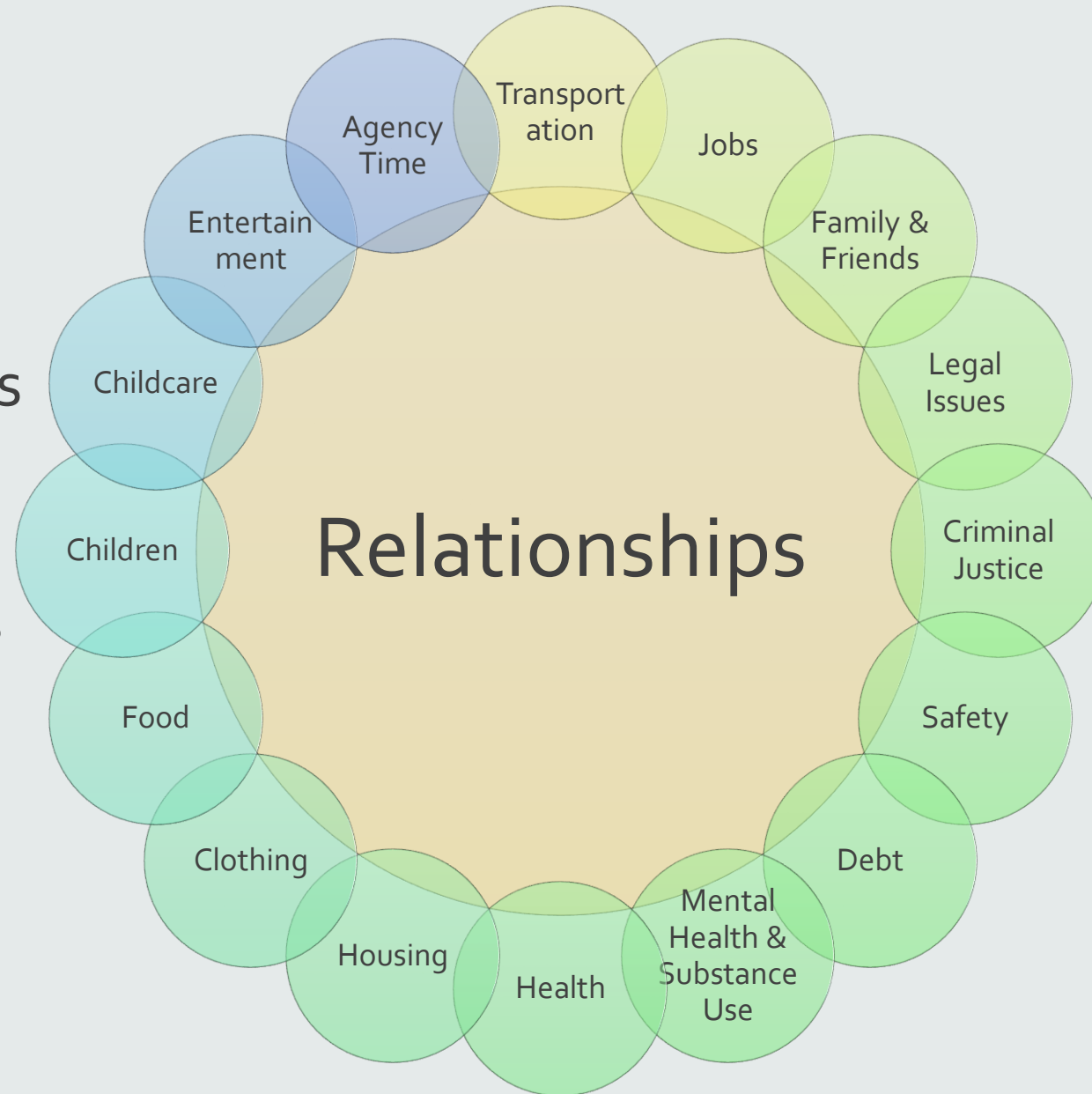


**Businesses**

# Poverty Class Mental Model

## Resources

- Schools
- Social Services
- Police
- Religious Organizations



## Businesses

- Pawn shop
- Liquor store
- Corner store
- Rent-to-own
- Laundromat
- Fast food
- Check cashing
- Temp services
- Used car lots
- Dollar store

(DeVol, 2021)

# Poverty: Doing Without Resources

(Payne, 2021)

## FINANCIAL

Being able to purchase the goods and services and sustain it.

## EMOTIONAL

Being able to choose and control emotional responses, particularly to negative situations, without engaging in self-destructive behavior. Shows itself through stamina, perseverance, & choices.

## MENTAL

Having the mental abilities/ 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 friends, family, and backup resources available to access in times of need.

## RELATIONSHIPS/ROLE MODELS

Frequent access to people who are appropriate, nurturing, and who do not engage in self-destructive behavior.

## KNOWLEDGE OF HIDDEN RULES

Knowing the unspoken cues and habits of different groups.

## LANGUAGE

Having vocabulary, language ability, & negotiation skills necessary to succeed in school/work settings





# Hot Buttons?



Write down 1-2 things that frustrate you  
when working with individuals in  
poverty?

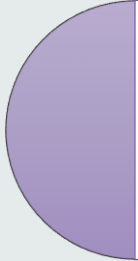


# Social & Environmental Correlates: Hidden Rules Among Classes

Consider that there are hidden rules in every environment:

- Raise your hand if you've ever flown on an airplane
  - What do you do?
  - How did you learn the rules?
  - What happens when you violate these rules?
- Ridden on an elevator?

# Hidden Rule: Primary Driving Forces



*Survival demands of the environment create the hidden rules of class*

- *Arise from cause-and-effect situations*
- *Reflect the mindsets that are needed to survive in that economic reality*

- Poverty
  - Survival, relationships, and entertainment
- Middle Class
  - Work, achievement, & material security
- Wealth
  - Social, financial, and political connections

# Hidden Rules: **Worldview**

## Poverty

- Sees world in terms of local setting

## Middle Class

- National setting

## Wealth

- International view



# Hidden Rules: Possessions



Poverty

People



Middle Class

Things



Wealth

One-of-a-kind objects,  
legacies, pedigrees

# Hidden Rules: Time

## Poverty

- Present most important
- Decisions made for the moment based on feelings or survival

## Middle Class

- Future most important
- Decisions made against future ramifications

## Wealth

- Tradition and history most important

(Payne, DeVol, & Smith, 2022)

# Hidden Rules: Food

## Poverty

- Key question: Did you have enough?
- Quantity important

## Middle Class

- Key question: Did you like it?
- Quality important

## Wealth

- Key question: Was it presented well?
- Presentation important



# Hidden Rules: Clothing

## Poverty

- Valued for individual style & expression of personality

## Middle Class

- Valued for its quality and acceptance into norms of middle class; labels important

## Wealth

- Valued for artistic sense & expression; designer important



(Payne, DeVol, & Smith, 2022)

# Hidden Rules: Personality

## Poverty

- Is for entertainment
- Sense of humor is highly valued

## Middle Class

- Is for acquisition and stability
- Achievement is highly valued

## Wealth

- Is for connections
- Financial, political, and social connections are highly valued

(Payne, DeVol, & Smith, 2022)



# Hidden Rules: **Social Emphasis**

## Poverty

- Social inclusion of the people they like

## Middle Class

- Emphasis on self-governance & self-sufficiency

## Wealth

- Emphasis is on social exclusion

# Hidden Rules: **Education**

## Poverty

- Valued and revered as abstract but not as reality

## Middle Class

- Crucial for climbing success ladder and making money

## Wealth

- Necessary tradition for making and maintaining connections

# Hidden Rules: Humor

Poverty

About people and sex

Middle Class

About situations

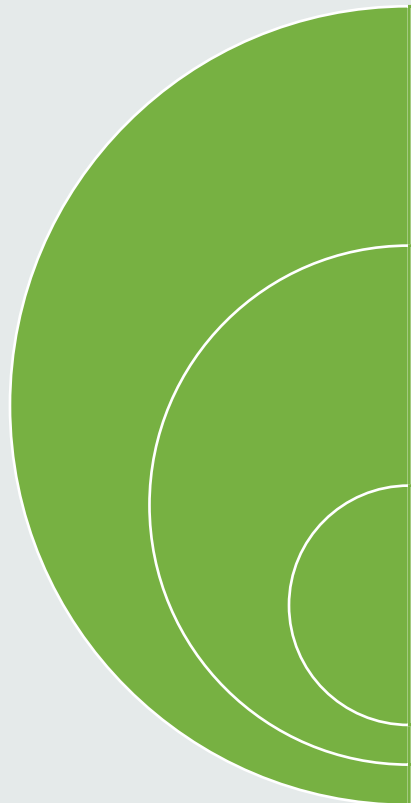
Wealth

About social faux pas



(Payne, DeVol, & Smith, 2022)

# Hidden Rules: **Love**



Poverty	<ul style="list-style-type: none"><li>• Conditional, based on whether one is “liked”</li></ul>
Middle Class	<ul style="list-style-type: none"><li>• Conditional, based largely on achievement</li></ul>
Wealth	<ul style="list-style-type: none"><li>• Conditional, related to social standings and connections</li></ul>

# Hidden Rules: Family Structure & Housing

## Poverty

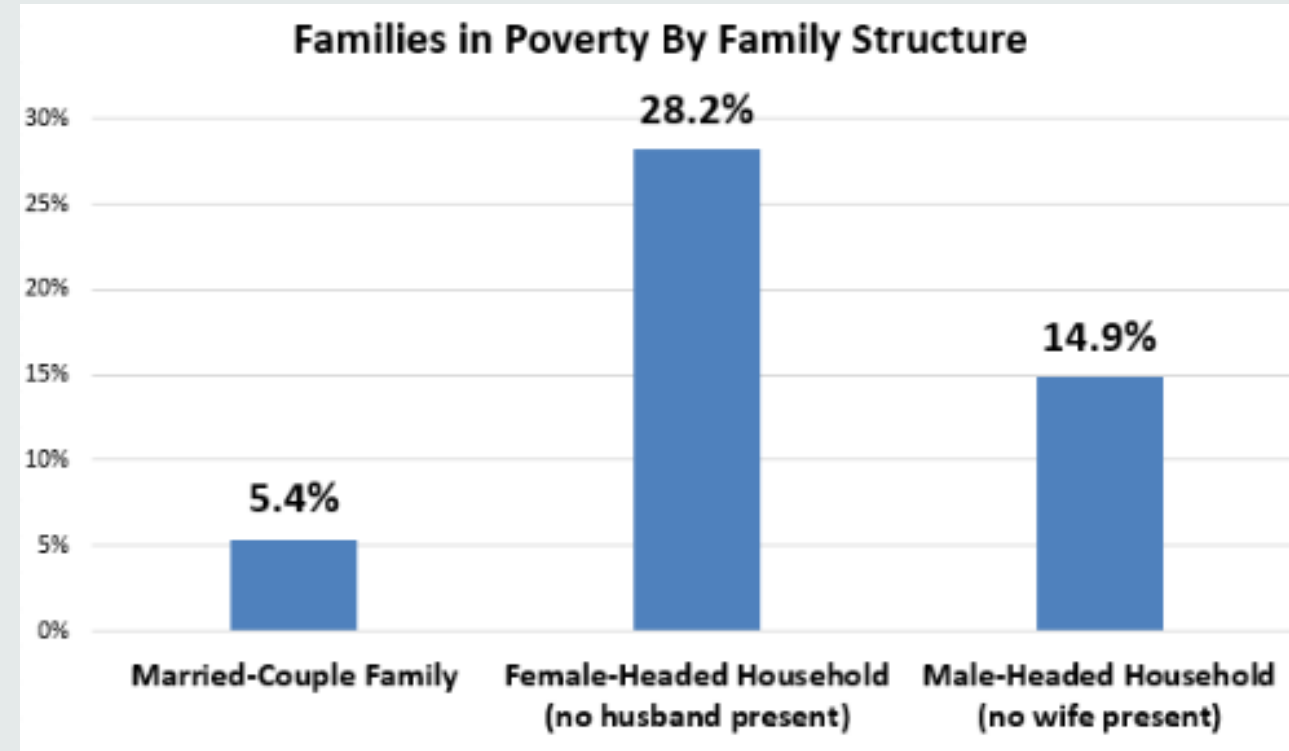
- Tends to be matriarchal

## Middle Class

- Tends to be patriarchal

## Wealth

- Depends on who has the money



(US Census Bureau, 2017; Lichter, 2019; Payne, DeVol, & Smith, 2022)

**436,611**  
OR  
**27%**

Renter households that are extremely low income

**\$25,750**

Maximum income for 4-person extremely low income household (state level)

**-252,027**

Shortage of rental homes affordable and available for extremely low income renters

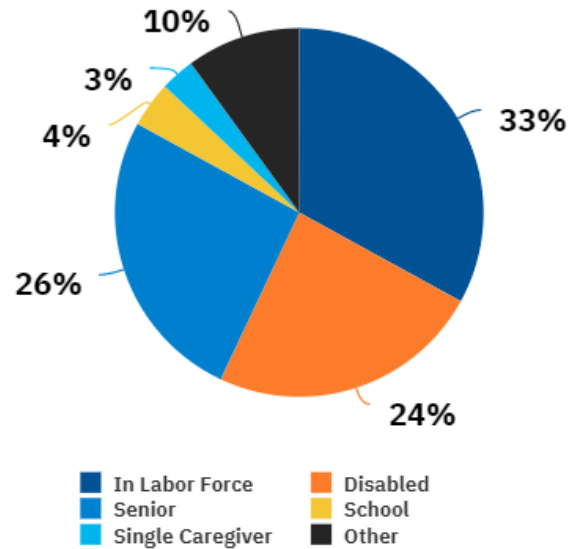
**\$34,608**

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

**66%**

Percent of extremely low income renter households with severe cost burden

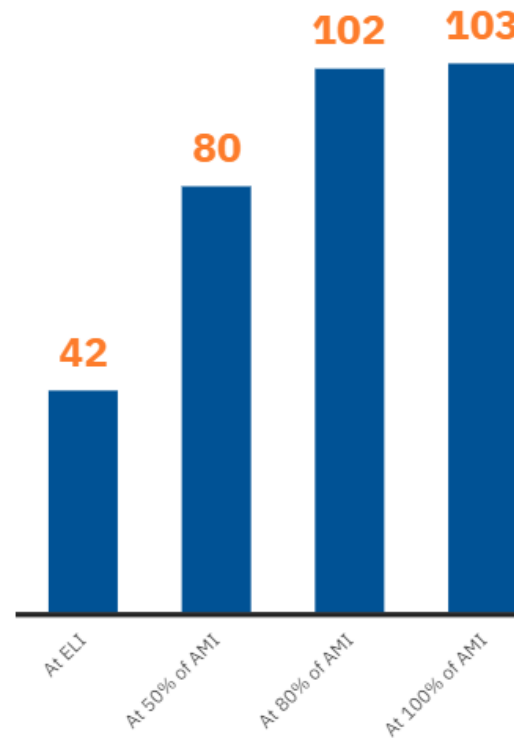
### EXTREMELY LOW INCOME RENTER HOUSEHOLDS



**Note:** Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. At the national level, 14% percent of extremely low income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week. More than 10% of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week.

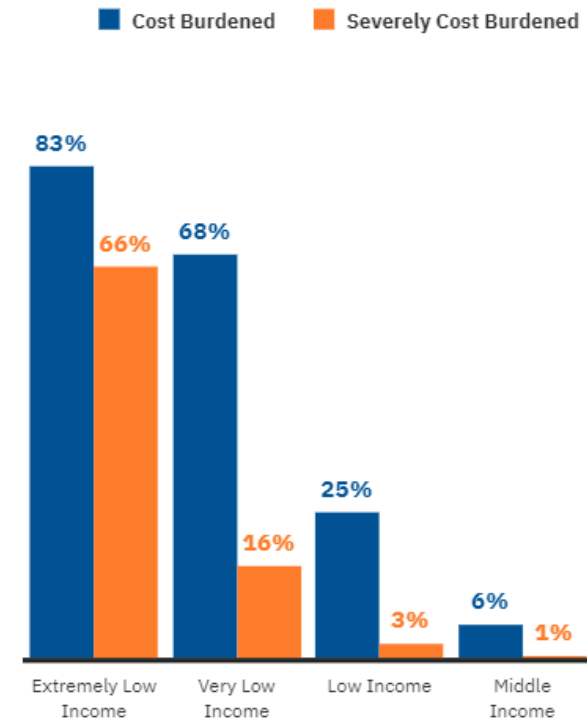
Source: 2019 ACS PUMS.

### AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2019 ACS PUMS

### HOUSING COST BURDEN BY INCOME GROUP



**Note:** Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.

Source: NLIHC tabulations of 2019 ACS PUMS

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$865**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,884** monthly or **\$34,608** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$16.64**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT OHIO:

### STATE FACTS

Minimum Wage	<b>\$8.80</b>
Average Renter Wage	<b>\$14.84</b>
2-Bedroom Housing Wage	<b>\$16.64</b>
Number of Renter Households	<b>1,587,312</b>
Percent Renters	<b>34%</b>

### MOST EXPENSIVE AREAS

### HOUSING WAGE

Union County	<b>\$20.79</b>
Columbus HMFA	<b>\$19.83</b>
Cincinnati HMFA	<b>\$17.62</b>
Cleveland-Elyria MSA	<b>\$16.63</b>
Akron MSA	<b>\$16.33</b>

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

\* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

**76**

Work Hours Per Week At  
Minimum Wage To Afford a 2-Bedroom  
Rental Home (at FMR)

**60**

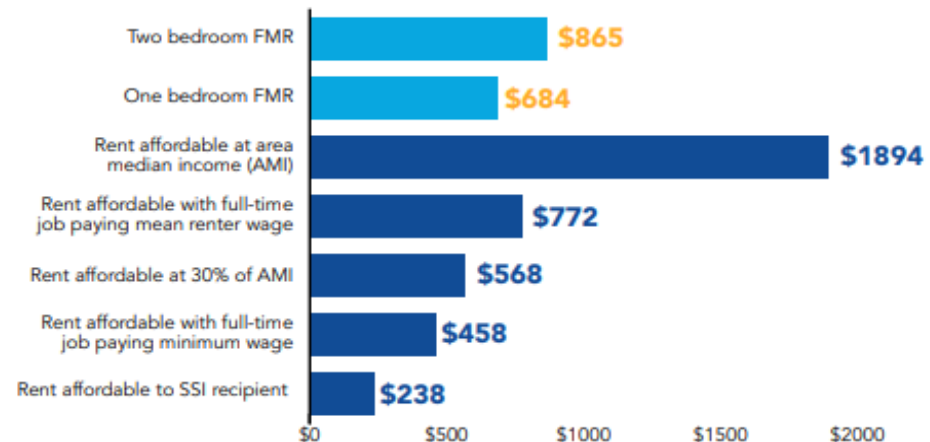
Work Hours Per Week At  
Minimum Wage To Afford a 1-Bedroom  
Rental Home (at FMR)

**1.9**

Number of Full-Time Jobs At  
Minimum Wage To Afford a  
2-Bedroom Rental Home (at FMR)

**1.5**

Number of Full-Time Jobs At  
Minimum Wage To Afford a  
1-Bedroom Rental Home (at FMR)







The bank says I can't afford a \$950 mortgage so I pay \$1400 a month in rent instead.

ifunny.co

When trying to buy a house, the bank be like "we have no way of knowing you'll pay back this mortgage of \$800/month".

...but I've been paying my landlord \$1500 a month in rent for the past two years.

"Why can't you save up \$20,000 to reassure us you can afford \$800/month?"

...because I've been paying my landlord \$1500 a month.



# Hidden Rules: **Money**

## Poverty

- To be used, spent

## Middle Class

- To be managed

## Wealth

- To be conserved, invested



## \$\$ Self-Reflection Checkpoint \$\$

What are things that you spend your spare money on?

Rough estimate of costs per month on basic needs

- Think of your monthly budget
- Does your budget match what you actually spend?
- How much do you actually have to spare?
- What percentage of your income goes toward housing?

*What if you found a job that paid you a few dollars/hr more, would you take that job?*

# The Gap



As we wrap up this session,  
check in with yourself regarding  
your hot buttons

Has your perspective on them changed at all?





# Questions/Comments & Break

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# Ethics: Working with Individuals in Poverty

Tatia Williams, Psy.D., LPCC-S, Psychologist  
O4A Conference 10/20/22-Session 2





# Goal

Increase personal awareness of socioeconomic bias in order to develop alternative perspectives, empathy, and culturally sensitive skills that will enable providers to deliver proficient services to individuals and families living in poverty.

## Objectives

- Identify personal biases and expand self-awareness related to socioeconomic status
- Explain how economic realities and mental models of poverty, middle, and wealth class affect patterns of living
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- Mental model of poverty vs middle class
  - Social & Environmental Correlates: Hidden Rules of Class

3:30-5

- **Hidden Rules (Continued)**
- **Neurobiological Correlates**
- **Poverty & impact on health & mental health**
- **Logistical barriers to services**
- **ICARE Model & application to professional role**

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- Today will require some vulnerability. You might notice some discomfort arise throughout our time together.

# Self-Reflection

What sorts of pressures were related to my family's income level?

Has my social class status changed over the years?

When have I engaged in classist behavior?



# Social & Environmental Correlates: Hidden Rules of Class (continued)

Recap from 1<sup>st</sup> Session

Hidden Rule	Poverty Class	Middle Class	Wealth Class
Driving Forces	Survival, relationships, entertainment	Work, achievement	Financial, political, & social connections
Worldview	Local setting	National setting	International view
Possessions	People	Things	One-of-a-kind objects, legacies, pedigrees
Time	Present most important; decisions made for moment based on feelings or survival	Future most important; decisions made against future ramifications	Traditions & history most important; decisions made partially on basis of tradition & decorum
Food	Quantity	Quality	Presentation
Clothing	Valued for individual style & expression of personality	Valued for quality & acceptance into norm of middle class; label important	Valued for artistic sense & expression; designer important
Personality	For entertainment; sense of humor highly valued	For acquisition & stability; achievement highly valued	For connections; financial, political, social connections highly valued
Social Emphasis	Inclusion of people who are liked	Self-governance & self-sufficiency	Emphasis on social exclusion
Education	Valued & revered as abstract but not reality	Crucial for climbing success ladder & making money	Necessary tradition for making and keeping connections
Humor	About people & sex	About situations	About social faux pas
Love	Conditional based on being liked	Conditional based on achievement	Conditional based on social standing & connections
Money	To be used, spent	To be managed	To be conserved, invested

\*This table only indicates patterns that may be seen. It is not intended to stereotype.

(Payne, DeVol, & Smith, 2022)



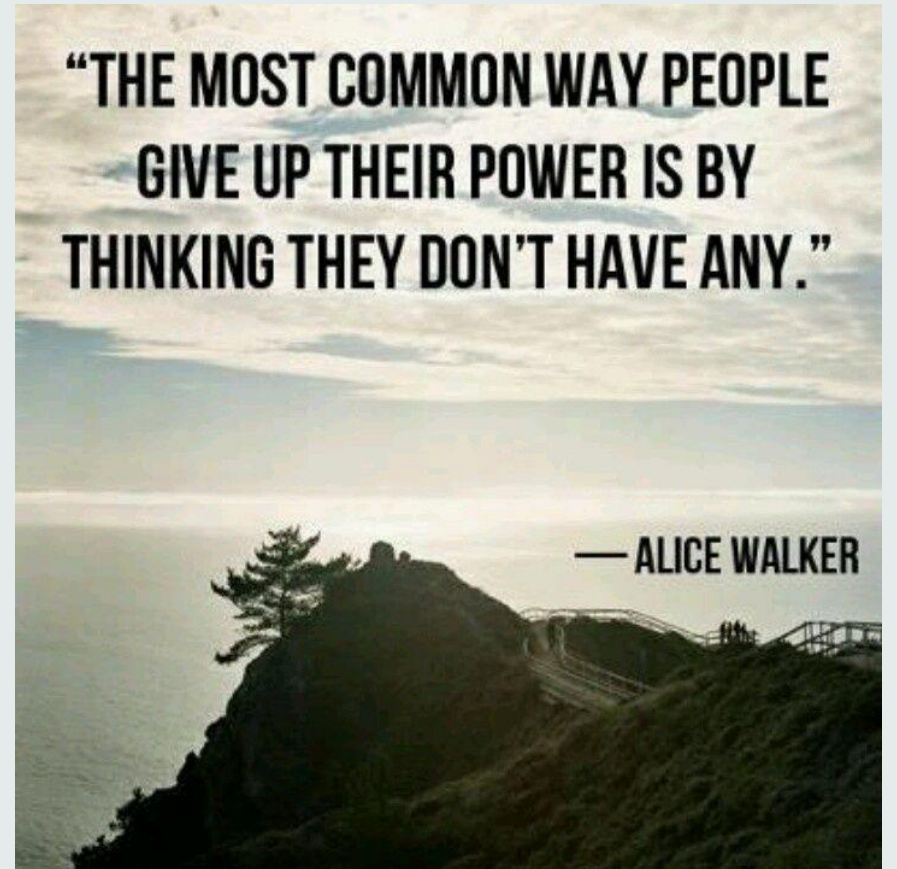
# Hidden Rules: **Destiny**

## Poverty

- Believes in fate
- Cannot do much to mitigate chance

## Middle Class & Wealth

- Believes in choice
- Can change future with good choices now





# Hidden Rules: Power

## Poverty

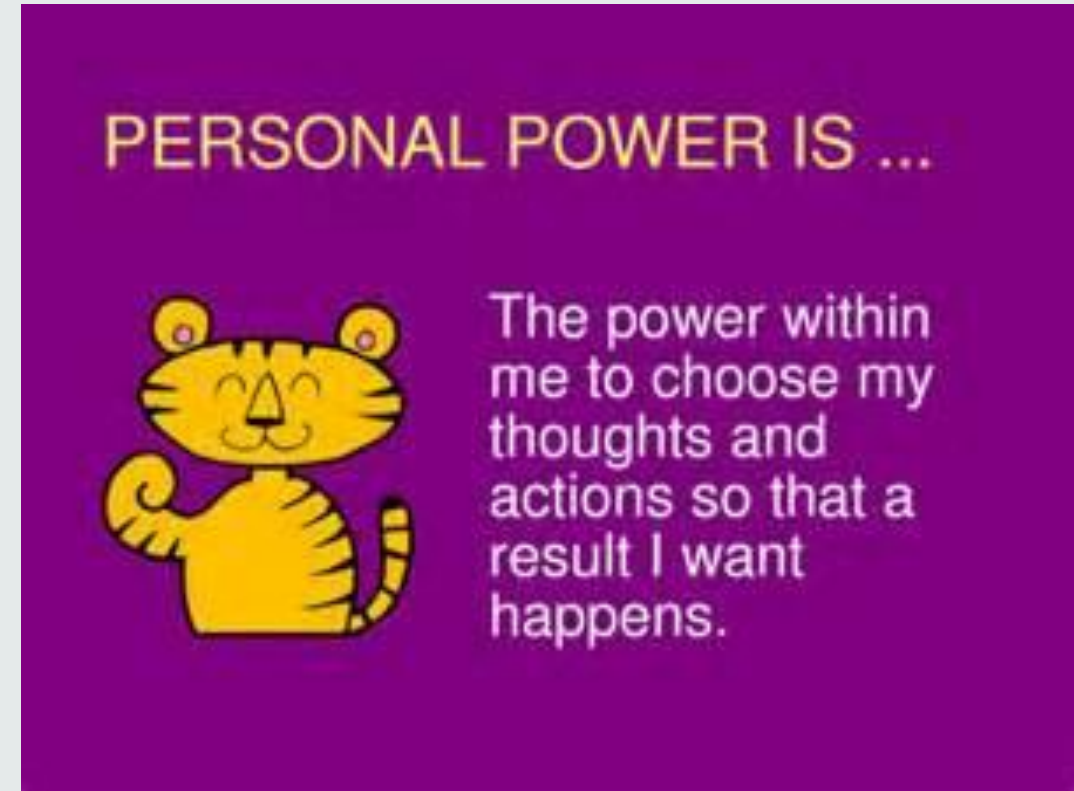
- Linked to personal respect
- Ability to fight
- Can't stop bad things from happening

## Middle Class

- Power/respect separated
- Responds to position
- Power in information and institutions

## Wealth

- Power in expertise, connections
- Power in stability
- Influences policy and direction



# Hidden Rules: **Language**

## Poverty

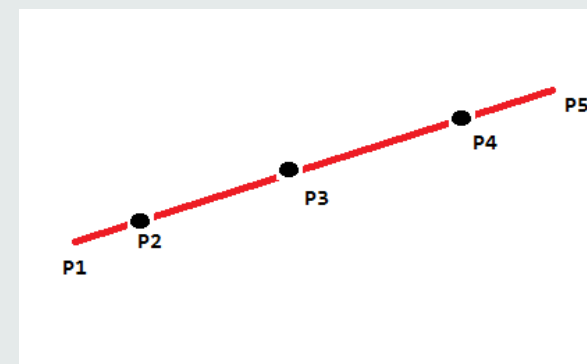
- Casual register
- Language is about survival

## Middle Class

- Formal register
- Language is about negotiation

## Wealth

- Formal register
- Language is about networking



[This Photo](#) by Unknown Author is licensed under [CCBY-SA](#)

(Payne, DeVol, & Smith, 2022)

# Language in Children Ages 1 to 3 in Stable Households by Economic Group

Number of words exposed to	Economic group	Affirmations (strokes)	Prohibitions (discounts)
10 million words	Welfare	1 for every	2
20 million words	Working class	2 for every	1
30 million words	Professional	5 for every	1

- SES differences in language processing skill & vocabulary are evident at 18 mo.  
(Hart & Risley, 1995; Fernald, A., Marchman, V. A., & Weisleder, A., 2013)
- Counterargument against language gap research  
(Johnson, 2015)

People living in poverty love their children as much as any other parent, but the **tyranny of the moment** affects how they parent.

Intentional parenting happens in middle class because it can! The resources are present to focus on carefully rearing children.

If an individual depends upon a random, episodic story structure for memory pattern, lives in an unpredictable environment, and has not developed the ability to plan, then...

- The individual **cannot plan**.
- If an individual cannot plan, they **cannot predict**.
- If they cannot predict, then they **cannot identify cause and effect**.
- If they cannot identify cause and effect, they **cannot identify consequence**.
- If they cannot identify consequence, they **cannot control impulsivity**.
- If they cannot control impulsivity, they have an inclination toward criminal behavior and a **greater likelihood of involvement in the criminal justice system**.

(Payne, 2019; Sandstrom & Huerta, 2013)

# Pre-Incarceration Poverty Rates

(Rabuy & Kopf, 2015)

Income from state prison inmates

- In 2014 dollars, incarcerated people had a median annual income of \$19,185 prior to their incarceration
  - 41% less than non-incarcerated people of similar ages

	Incarcerated people (prior to incarceration)		Non-incarcerated people	
	Men	Women	Men	Women
All	\$19,650	\$13,890	\$41,250	\$23,745
Black	\$17,625	\$12,735	\$31,245	\$24,255
Hispanic	\$19,740	\$11,820	\$30,000	\$15,000
White	\$21,975	\$15,480	\$47,505	\$26,130

**Figure 1.** Median annual incomes for incarcerated people prior to incarceration and non-incarcerated people ages 27-42, in 2014 dollars, by race/ethnicity and gender.

- Incarcerated people are dramatically concentrated at the lowest ends of the national income distribution





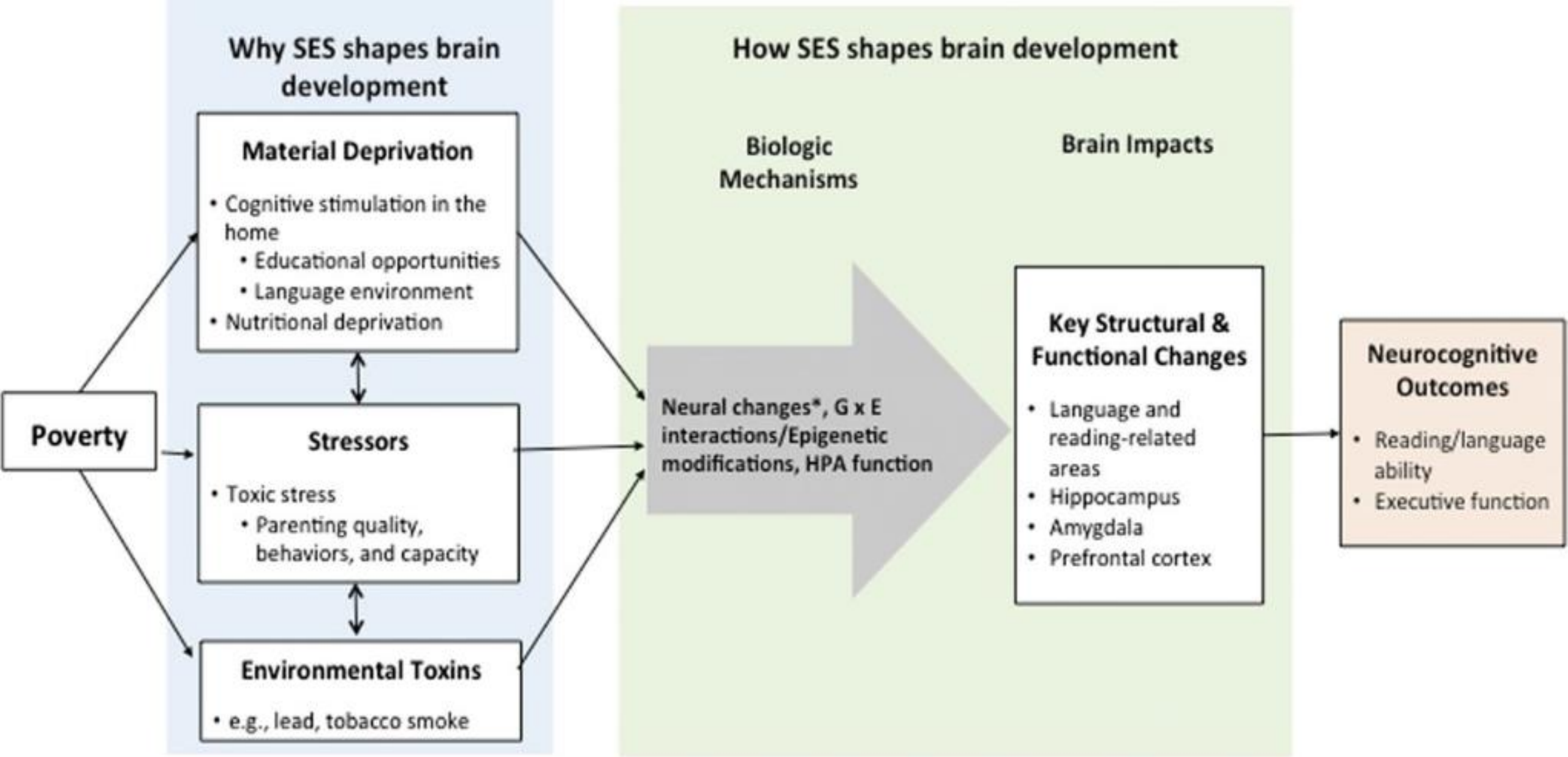
# Neurobiological Correlates & Illness



# Social Determinants of Health: SES & Illness

- Economic stability is **one of the most significant** social determinants of health, intersecting with all other physical and social determinants
- Residents of impoverished neighborhoods are at increased risk for:
  - exposure to toxins
  - mental illness
  - chronic disease
  - higher mortality
  - lower life expectancy
- Risk for heart disease, diabetes, and obesity is higher among those with the lowest income and education levels
- Older adults who are poor experience higher rates of disability and mortality
- People with disabilities are more vulnerable to the effects of poverty than other groups

(USDHHS ODPHP, 2022; Simon, Beder, & Manseau, 2018)



**Neuroscience of Poverty** (Johnson, Riis, & Noble, 2016; Farah, 2017; Hackman et al, 2015)

# Poverty Impedes Cognitive Functioning

(Mani, Mullainathan, Shafir, & Zhao, 2013; Mackey, et al, 2015)

## Lower glucocorticoid receptor expression in hippocampus

- Correlation with depression
- Lower declarative memory (fact/events)

## Less efficient regulation of the hypothalamic–pituitary–adrenal (HPA) axis

- Neurotransmitter & hormone imbalance
- Chronic trauma/stress responses
- Behavioral/emotional dysregulation

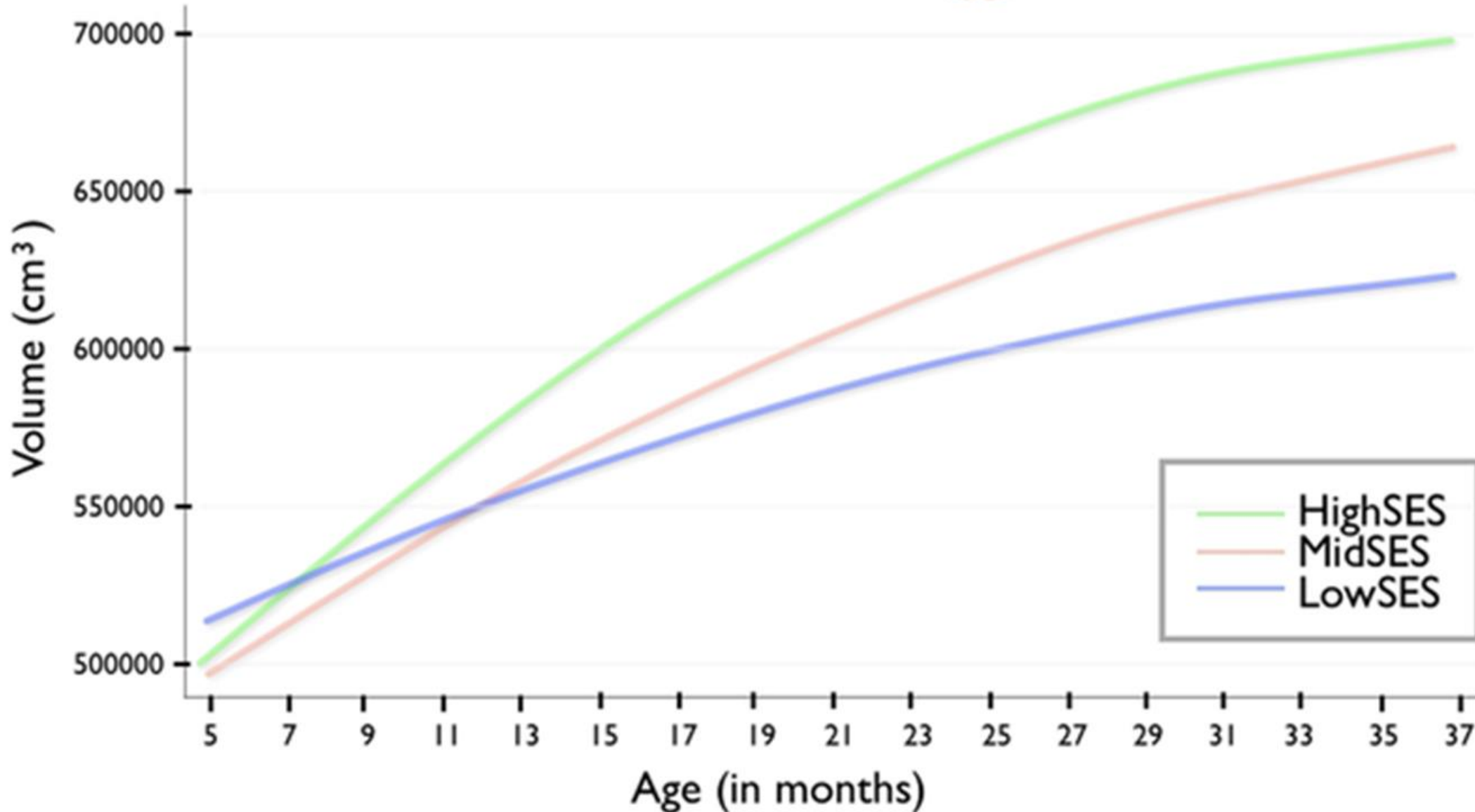
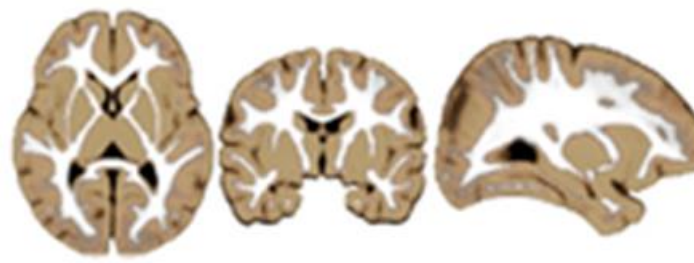
## Reduced gray matter in parietal and frontal lobe

- May impact sensory information regarding the location of parts of the body, interpreting visual information, and processing language/math
- Executive functioning deficits

## Excessive glucocorticoid exposure can affect neuroplasticity

- Decreased ability to modify, change, & adapt based on experience

# Total Gray Matter



(Hansen et al.,  
2013)

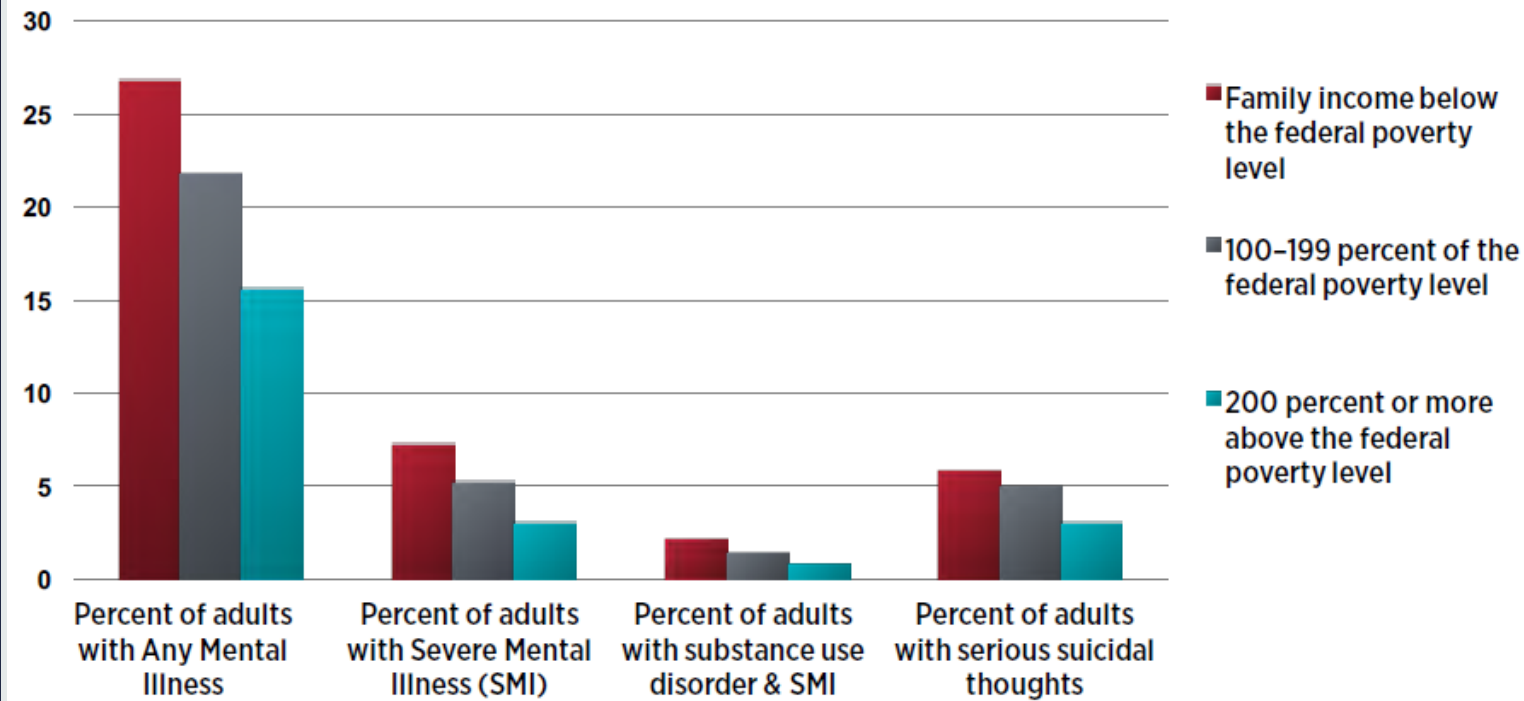
# Mental Health and Poverty

- Poverty impacts how we function at home, in the community, and in school/workplace
  - i.e. functional impairment=criteria for most mental health diagnoses
- Poverty may intensify the experience of mental illness
- Poverty may increase likelihood of onset of mental illness
  - Depression/Anxiety
  - PTSD
  - Substance misuse
  - Personality Disorders
- Experiencing mental illness may also increase the chances of living below the poverty line

(Knifton & Inglis, 2020)

# Bidirectional Correlation Between Mental Health & Poverty

(SAMHSA, 2013)



- Odds of a household experiencing food insecurity increased by 50-80% if a mother had moderate-severe depression
- Strong correlation between poor socioeconomic conditions and risk of psychiatric illness & hospitalization over time; Most go untreated

*NYU McSilver Ins. for Poverty Policy & Research, MH & Poverty Research Brief*

# Application of the Poverty Mental Model & Ethical Service Framework

# Logistical Barriers and Challenges to Receiving Services

- Units of service used versus available with Medicaid
  - Ex. 52 hours of ind/grp counseling per year for adults 21+ (if provider is certified by ODMHAS, 25 if not)
- Issues with spend downs (for those with income exceeding Medicaid limits, but in need of Medicaid-EBD, long term care facilities, excessive medical bills)
- Lack of insurance coverage
- Non-emergency Medical Transportation-Medicaid/Medicare
  - Ex. 15 round-trip visits per year, within 30-mile radius
- Lack of broadband internet
- Childcare
- Remembering appointments—reminder calls/texts/emails
- Limited work schedule flexibility
- Lack of support person's involvement in services due to being stretched thin with other demands
- Cell phone usage
  - Lifeline minutes replenished at onset of each month, must recertify annually
- Reading literacy of organization paperwork

(Ohio Department of Medicaid, 2022;  
Federal Communications Commission, 2022)



# I-CARE Model

*A humanistic & social justice framework*

1. Internally reflect
2. Cultivate positive relationships
3. Acknowledge the realities of poverty
4. Remove barriers to healthy human development
5. Expand on their unique personal strengths



(Foss & Kress, 2011; ACA, 2017)

# Individual Case Scenario

## Integration of Social Class Culture into Role

1. Considering your professional role, think about someone you have had a helping relationship with.
2. Reflect on the assumptions you have made about this person based on their dress, income, material resources, how they spend their time/money. How were they different/similar to you? How may this have impacted your relationship with them?
3. Identify how the hidden rules of their social class may impact their presenting concern and factors that maintain the problem:
  - Driving forces, worldview, possessions, time, food, clothing, personality, social emphasis, education, family structure, housing, money, destiny, power, language
4. How could/can you apply the I-CARE model to your work with them?



# Questions/Comments

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