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Introduction

The workbook *Getting Ahead in a Just-Gettin'-By World: Building Your Resources for a Better Life* is for people who are living in poverty or unstable situations. It's about building economic stability for ourselves. It's about a better future for our communities.

In Getting Ahead we study poverty and near poverty through the *lens of economic class** to better understand how our society and the economy work. In groups of 6–12 people, we investigate the impact that poverty and low wages have on us and what it takes to move from a just-getting-by world to a getting-ahead world. The idea of “getting ahead” means action and movement – getting ahead of where we are now, towards a future that we really want.

* NOTE: All asterisks in this workbook refer to vocabulary words and phrases that will be defined at the end of each section – this introduction and the 10 modules. Some of these words and phrases may already be familiar, but a number of them have special meanings in the context of this work.

The first edition of *Getting Ahead in a Just-Gettin'-By World* was published in 2004 and has been used in many communities in the United States, Canada, Australia and Slovakia. Thousands of people have already used this learning experience to take charge of their future. Many Getting Ahead (GA) graduates have stabilised their lives and built their financial, educational and social resources as a result of the investigations sparked by this workbook. They also have begun working with others to deal with poverty at the community level. GA graduates have developed a voice in poverty issues and are now at the decision-making tables in many communities.

Getting Ahead is almost certainly going to be different from any educational experience you've ever had. In Getting Ahead you will be the expert regarding your life, the person with information that others need, and a problem solver in your own life, as well as in the community. No one is going to tell you what to do or think. No one is going to “assess” you, evaluate you or hand you a plan.

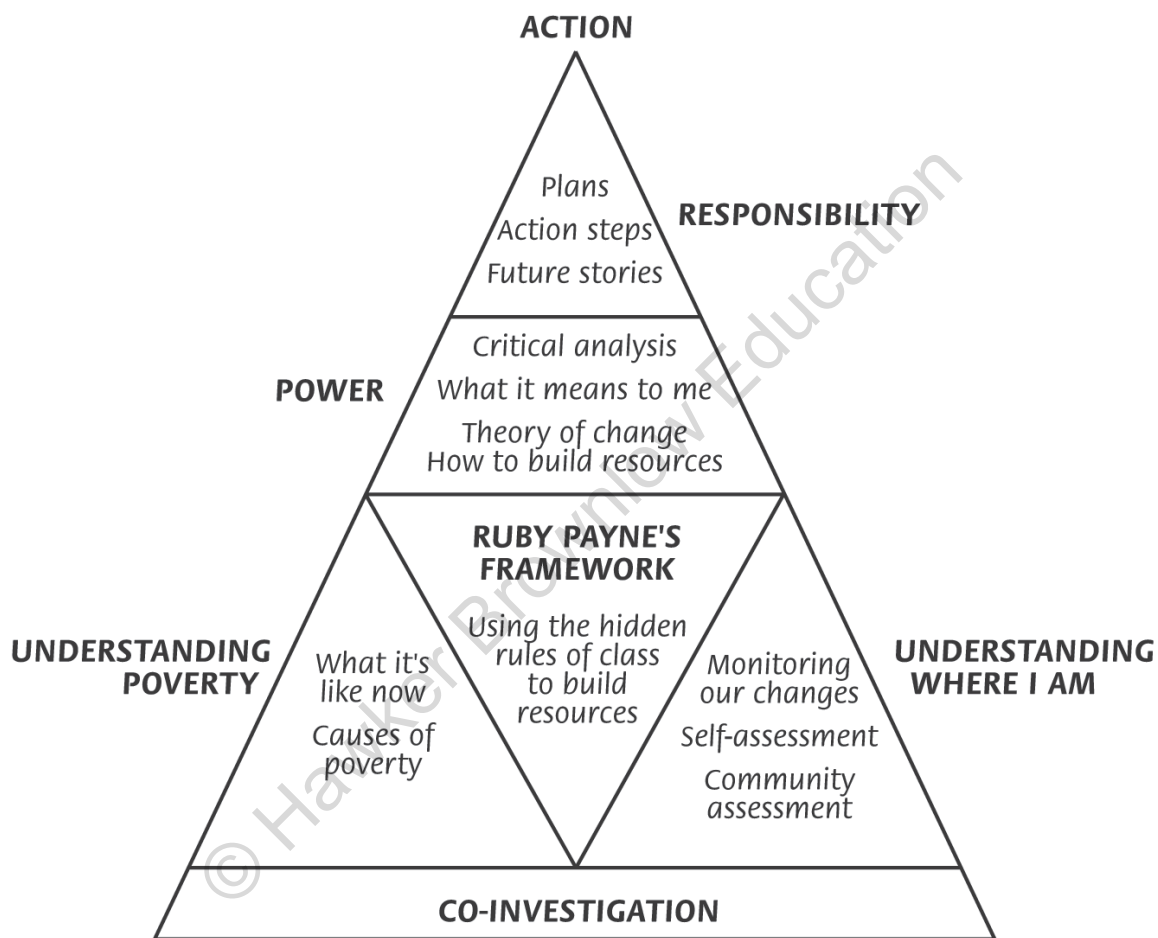
Getting Ahead is about your future story. We're all living out the stories of our lives. Part of each person's story comes from the past, from where and how we live, from the people in our lives, from history, and from world or national events. Just as who we are today was decided by what we did yesterday, who we'll be tomorrow is decided by what we do today. Whether we know it or not, we're all creating our future stories right now. Getting Ahead is one tool you can use to help create your future story.

In 1999 Ruby Payne, Terie Dreussi-Smith and I wrote *Bridges Out of Poverty*. It was for people who work in social services, healthcare, workforce development, criminal justice and community development. We spent most of our time presenting our ideas to people in those organisations. In 2001 I began meeting with people in poverty to see what they thought of our ideas. It was by listening to them that I developed and wrote *Getting Ahead in a Just-Gettin'-By World*. The

people who have gone through Getting Ahead changed our understanding of poverty and showed us what to do about it.

Getting Ahead is going to be hard work. No one will be lecturing or teaching in typical ways, which means the learning has to be done by you and the group. In Getting Ahead you will be an investigator. That defines you as someone who digs for the facts and doesn't settle for the obvious answer. Investigators look for the truth.

The triangle you see below is a symbol that includes, in capsule form, everything we'll be doing. The facilitator will make a large copy of the triangle so the group can refer to it as we move through the workbook. Once you've learned



what each section of the triangle means, it will be a quick and easy way to tell where we've been, where we're going and how it all fits together. To understand what we'll be doing, let's start at the bottom of the triangle and work our way to the top.

Bottom of Triangle: Co-Investigation

Everyone in Getting Ahead is an investigator. That includes the facilitator, who doesn't have all the answers and will be learning along with everyone else. The facilitator is guiding the group but is also part of the group. Together, the group

will co-investigate every part of the Triangle. Sometimes the group will study big issues that affect all people, while at other times we will focus on our own unique experiences.

The idea of co-investigation has been embraced by sponsors (the agencies that organise and host Getting Ahead workgroups) and community groups. Many, like the Bridges Steering Committees, work closely with GA investigators after they graduate. The GA grads might say, “We are co-investigating the barriers that ex-felons from poverty encounter when trying to find employment.” By this they mean that all economic classes are involved in the work.

One of the unique features of Getting Ahead and Bridges initiatives is that the members solve problems by acting as co-investigators. In this way people from all classes have something to offer, and everyone is a problem solver. Co-investigation is the foundation of Getting Ahead work.

Bottom Left of Triangle: Understanding Poverty

We’ll spend quite a bit of time investigating what poverty is, what it’s like for us personally and what it’s like for our community. The investigations into understanding poverty will be guided by the following modules:

Module 1 – My Life Now

We’ll define what poverty is like in our community in great detail, and we’ll draw a mental model titled “*Mental Model** of Poverty”. After investigating our personal situations, we’ll each make a mental model called “My Life Now”.

Module 3 – Causes of Poverty

To better understand poverty, we have to understand it from different perspectives. This section introduces areas of research that tell part of the story. We’ll learn that poverty is about much more than just the choices individuals make. Plans made by individuals, organisations and communities need to take into account *all* the causes of poverty.

Centre of Triangle: Ruby Payne’s ‘Framework’

This section of the workbook is based on a framework for understanding economic class that was first described by Dr Ruby K. Payne in the mid-1990s. Her work has been helping teachers do a better job, so that children from poverty do better in school. Payne’s hidden rules of economic class can be used to build relationships of mutual respect, help us navigate new environments and build resources.

Module 4 – Hidden Rules of Economic Class

The wealthy, the middle class and the poor: Every group has its own hidden rules. If we decide to take steps to build economic stability, we have to know and be able to use the hidden rules of middle class. If a person wants

to get out of the middle class, he/she has to know and be able to use the hidden rules of wealth. In short, if we want to understand people from different classes, we need to be able to understand and use their hidden rules when the situation calls for it.

Module 5 – Language Resources and Relationships

Language is especially important because language can make or break relationships. Language is used for learning and to resolve conflicts. “Formal register” and the language of *negotiation** are powerful tools when dealing with people in the middle class and wealth.

Module 6 – Eleven Resources

Poverty is defined as “the extent to which an individual does without resources”; it’s not just how much income or wealth we have. A high quality of life includes other resources, such as good physical health, a rich social and emotional life, and more. This definition gives us something to do about poverty: Build resources.

Bottom Right of Triangle: Understanding Where I Am

Having investigated poverty, it’s time to apply the information.

Module 2 – Theory of Change*

Building economic stability means making some changes. Whatever plans you make, they should be yours and not someone else’s. This module shows us how you can take charge of your changes, and it gives you a way to monitor how you are doing.

Module 7 – Self-Assessment of Resources

Most agencies evaluate or assess people in some way. In Getting Ahead, you conduct a self-assessment of your own resources. This self-assessment is even more beneficial because you can include everything, not just one part of your life, and you do it for yourself, rather than having it done for you or to you. This self-assessment is the foundation for the personal plan for economic security that you will soon create.

Module 8 – Community Assessment

In this module we complete the work we began in Module 3 by doing an assessment of community resources. This is the foundation for our plan for community prosperity.

Centre Section: Power

In this section we reflect back on everything we’ve learned. When we see the bigger picture, we can do a critical analysis and figure out what it means to us and what we want to do about our particular personal situations. With the

information we have, we can gain power – both in our own lives and in our communities.

Module 2 – Theory of Change

Here we revisit Module 2. The Getting Ahead Theory of Change helps free us from being in the cycle of solving the same problems again and again. When we are in a safe place, have time to think, and can come up with new ideas, we're able to take charge of our lives.

Module 9 – Building Resources

Building resources is virtually the only way to establish economic stability, but it's hard to do. If it were easy, we wouldn't be getting together like this. The thinking we do here will be used when you make your individual plan.

Top Section of Triangle: Responsibility

Module 10 – Personal and Community Plan

This is when you develop a detailed plan that will move you towards your future story. This plan develops naturally from everything you've done so far. You will create a "Mental Model of My Future Story", and the group will create a "Mental Model of Community Prosperity".

As you work through the modules, you will develop a "Future Story Portfolio". This is basically a folder of all your work (mental models, worksheets, reflections and, of course, your plans).

Top of Triangle: Action (Getting Started on Your Future Story)

Information about how GA graduates have supported each other is found in the websites mentioned in Appendix I of the *Getting Ahead* workbook. It also describes some of the support strategies developed by sponsors, communities and other organisations. Your sponsor will let you know about the supports in place in your community. Those plans may have been developed with the help of GA graduates from the first classes. Or, it could be that your group will need to help design the supports for those in the group – and those who follow you.

Taking Part in Getting Ahead

We know that everyone has experiences, skills and talents that can be used to help others and the community, so we need you to share your ideas, thoughts and feelings with the group. About half of the learning that you get out of Getting Ahead comes from the content of the workbook. The other half will result from the discussions you have around the table.

For the best possible learning experience, the group members need to be accountable to each other. Your input and the input of the others are crucial to the success of Getting Ahead. You want to be accountable to yourself first, then to the group for attending every session, being on time, doing your share of the investigations and participating in the discussions.

You are the reason Getting Ahead works. As always, it's going to be an adventure!

Best wishes.

Phil DeVol

* **Vocabulary List for the Introduction**

Lens of economic class: examining poverty and prosperity by focusing primarily on economic information and class issues instead of age, gender, race, ethnicity, disability, sexual orientation, all of which are valid lenses

Mental models: pictures in the mind that help us learn quickly and remember longer

Negotiation: ways to reach an agreement

Theory of change: a system of ideas intended to explain how something happens

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The lack of affordable housing is one of the engines that drive chaos and insecurity. Some people have subsidised housing, while others are on their own to find housing they can afford. With the rising rent prices and the long waiting lists for government housing, many people are returning to live with relatives or crowding into apartments, houses and caravans with friends. People are living in campgrounds, long-term motels, shelters, cars and on the street.

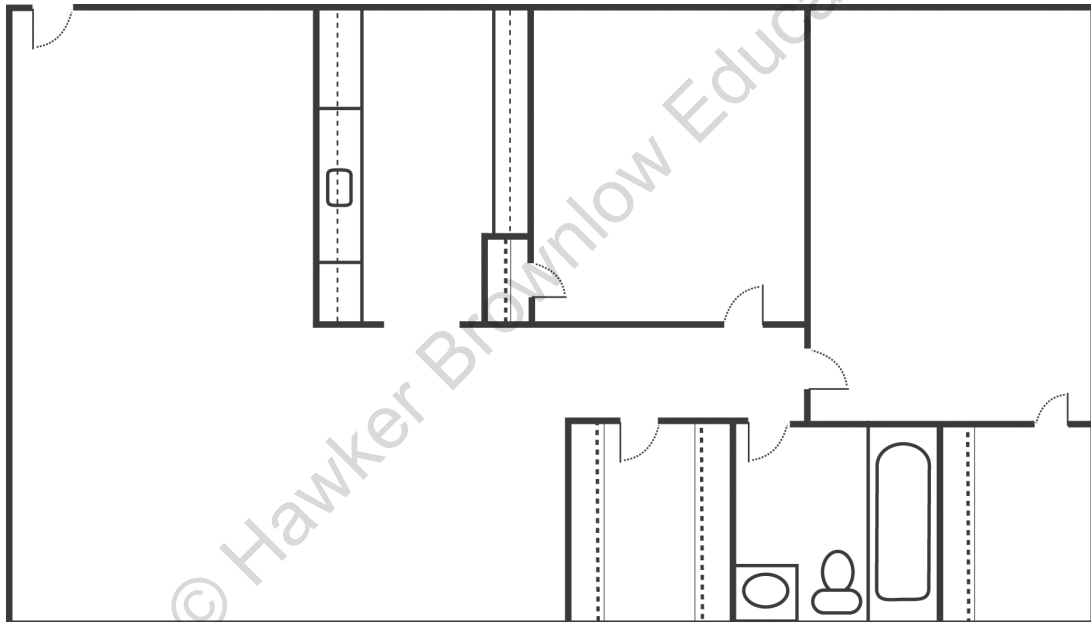
Activity: Mental Model of Floor Plan of My Apartment/House



Time: 15 minutes

Materials: Paper and pen or pencil

Procedure: Draw the floor plan of the house or apartment where you are staying now (see an example below). Put the initials of everyone who sleeps in the house in the room where he/she sleeps.



Discussion



1. What are the conditions of the house or apartment in terms of lighting, bathrooms, kitchen fixtures, furniture and entertainment centres?
2. How many people are staying where you live? How many are related to you – and how many aren't?
3. Are people doubling up or “couch surfing”? If so, how many?
4. How does the living arrangement affect children?



Activity: Affordable Housing Payment Threshold Calculator

Time: 10 Minutes
Materials: Calculator

Procedure: Review the example, then enter your information in the “Actual” worksheet.

Example: Affordable Housing Payment Threshold			
Calculation A		\$4,000	
Monthly income (before taxes)	x 25%	\$1,000	A. Payment threshold is 25% of monthly income
Calculation B			
Monthly income (before taxes)		\$4,000	
Monthly loan payments (car loans, school loans, other loans)	–	\$500	
Monthly utility payments (phone, electric, water, etc.)	–	\$300	
Balance	=	\$3,200	
	x 30%	\$960	B. Payment threshold is 30% of monthly income minus loan and utility payments.
Affordable Housing Payment Threshold (enter the amount in A. or B., whichever is less): \$960			

Actual			
Calculation A		\$	
Monthly income (before taxes)	x 25%	\$	A. Payment threshold is 25% of monthly income
Calculation B			
Monthly income (before taxes)		\$	
Monthly loan payments (car loans, school loans, other loans)	–	\$	
Monthly utility payments (phone, electric, water, etc.)	–	\$	
Balance	=	\$	
	x 30%	\$	B. Payment threshold is 30% of monthly income minus loan and utility payments.
Affordable Housing Payment Threshold (enter the amount in A. or B., whichever is less): \$ _____			

Note. Worksheet provided courtesy of Paul J. Pfeiffer, MBA, CFP®.

Discussion



1. How much are you paying for housing now? How does that compare with the calculation you just did?
2. How does the housing payment recommended by the Affordable Housing Payment Threshold calculator compare with what the other GA investigators are paying?
3. How does this information relate to the housing crisis where you live?

If your cost of housing is more than 30% of your income, the next activity will help you figure how much you need to earn.

Wages

How much does your current job (or your last one, if you aren't working now) pay? How much do you receive in government benefits? How many hours a week do (or did) you work? What kind of job can you do that would earn enough to make the rent payment? What is the relationship between housing costs and wages?

The key questions are: "How much do we have to make an hour to afford the rent?" and "How much is left over for the rest of the expenses?"

The first table shows how much a person/couple/family needs to earn per week (after tax) in order to be considered on the poverty line for the March quarter 2012. The poverty line has steadily risen over the past three decades, meaning wages and government payments have had to rise to match. For example, the estimated weekly income (including housing) for a couple plus two children is \$883.48, \$17.03 over the poverty line for December 2011.

The minimum wage has risen over the past two decades to try and match rising costs. The current minimum wage in Australia is \$15.51 per hour and is one of the best minimum wages in the world. However, the minimum wage is still only 54% of the estimated average income.

Table 1: Poverty Lines: Australia, March Quarter, 2012^{a, b}

<i>Income Unit</i>	<i>Including Housing \$ per week</i>	<i>Other than Housing \$ per week</i>
Head in workforce		
Couple	629.21	460.20
Couple plus 1	756.35	572.05
Couple plus 2	883.48	683.90
Couple plus 3	1010.61	795.75
Couple plus 4	1137.75	906.36
Single person	470.36	316.55
Single parent plus 1	603.86	434.76
Single parent plus 2	730.90	546.61
Single parent plus 3	858.04	658.46
Single parent plus 4	985.17	770.31
Head not in workforce		
Couple	540.25	371.15
Couple plus 1	667.38	483.09
Couple plus 2	794.51	594.94
Couple plus 3	921.65	706.78
Couple plus 4	1048.78	817.40
Single person	381.40	227.58
Single parent plus 1	514.80	345.79
Single parent plus 2	641.94	457.64
Single parent plus 3	769.07	569.49
Single parent plus 4	896.20	681.34

Source: <http://melbourneinstitute.com/downloads/publications/Poverty%20Lines/Poverty-lines-Australia-March-2012.pdf>
Melbourne Institute of Applied Economic and Social Research