

## Beliefs about Poverty and Wealth Among High School Students

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### Abstract

While most research projects on poverty and wealth are quantitative, there is a dearth of qualitative research, particularly among students in the Philippines. As a result, this study uses a qualitative case study to explore high school students' beliefs about poverty and wealth. Data were collected from eight high school students from a Philippine all-boys school. All the participants were single and male. They were 13 to 17 years old. Qualitative data were collected utilizing Google Meet for online semi-structured interviews and focus group discussions. The responses were transcribed and recorded. Data were analyzed using thematic analysis. Findings revealed four themes. For the beliefs on poverty, (1) lack of opportunities results in poverty; (2) the root of poverty is unwise decisions. For the beliefs on wealth, (3) wealth reinforces life satisfaction; and (4) wealth changes personality. This research can be beneficial for teachers in the field of social sciences who touch on topics related to poverty and wealth. Other professionals working with high school students can use this as a tool to spark meaningful conversations. Using other research methodologies and expanding the number of participants and genders involved are suggested.

**Keywords:** Beliefs; Poverty; Wealth; High School Students; Filipino Students

## Introduction

Poverty and wealth are two commonly discussed concepts in the arena of the wide social sciences. They are talked about, for example, in sociology in which poverty is presented as a perennial problem, while wealth is a matter to be analyzed in relation to society. In economics, assessing the wealth and poverty of a territory through various metrics is a concern. Meanwhile, psychology explores further the mindset and behavior of both poor and wealthy individuals. Students are familiar with these words because they commonly come across them in various subjects, in conversations, and on media. Nonetheless, familiarity is still not equivalent to comprehension.

Unfortunately, many teachers dive immediately into teaching students about topics related to poverty and wealth—without uncovering first their prior beliefs. This can be problematic because disregarding their beliefs, teachers would not know where the students are coming from and hence cannot better facilitate learning. It can be analogized to a humorous situation in which a presenter just talks hastily and passionately to a crowd, without knowing that he is in the wrong room. To truly make learning authentic, it is pivotal for teachers to first recognize their beliefs and preconceptions about the topics. This is for teachers to know what points need a shift in thinking, refinement, or clarification—also, this reinforces student-centeredness.

A belief is an “attitude we have whenever we take something to be the case or regard it as true” (Primmer, 2018). In other words, we can believe in something even if it is not based on factuality, rational idea, or logical reasoning—and hence neither reflection nor critical thinking is a requirement. One just needs to be convinced and have faith in a certain matter. The origins or sources of beliefs vary ranging from, but not limited to, “environment, events, knowledge, past experiences, visualization,” and so on (Rao et al., 2009). Beliefs become frameworks or guiding lenses through which we see the world. They even “provide direction and meaning in life” (Rao et al., 2009). Therefore, not only that they are valued dearly, but also they can translate into action.

The difficulty with people’s beliefs is that it is not immediately obvious. They are hard to identify because they do not present themselves directly. For example, some students might have the belief that aspiring for riches is a grave sin, and that being poor is holy, as ingrained by elders. Teachers cannot pinpoint that, in exact, from a few meetings, most

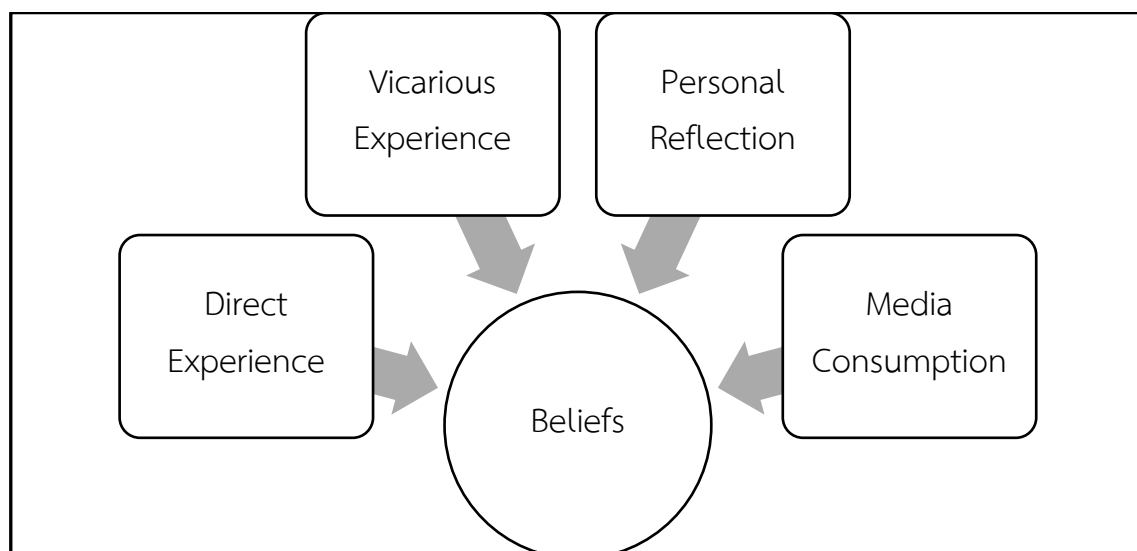
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especially if there are no questions or activities given to uncover these beliefs. Hence, teachers must be strategic and diligent in making beliefs explicit among the students. This can aid them to come up with necessary ways to better help students dispel outmoded beliefs or refine their thinking, leading to improve learning outcomes and achievement.

## Objective

The overarching aim of this study is to explore the beliefs about poverty and wealth among high school students. Commonly research undertakings about poverty and wealth are undertaken quantitatively, a few studies exist using qualitative exploration, most especially among students in the Philippine context. This scholarly endeavor shall partly bridge this research gap. For this study, poverty will not refer to merely the state of deficiency, as in poverty of attention; and wealth will not be blandly referred to as abundance, like a wealth of friends. For invariability in this paper, the dictionary definition of the following words shall be utilized—poverty shall mean “when people lack the means to satisfy their basic needs” (Encyclopedia Britannica, 2020); and wealth shall be referred to as “possession of a large amount of money, property, or other valuable things.” (Collins Dictionary, 2011).

## Conceptual Framework



In this research, we conceptualized that beliefs, let it about wealth or poverty, come from various factors like direct experience, vicarious or second-hand experience (which can be

gotten from books, magazines, etc), personal reflection, and media consumption. Hence, we made the online semi-structured interviews and focus group discussions flexible for the participants. We asked them a range of questions in which they can share their experiences, provide examples from news and media, and bring up their personal thoughts.

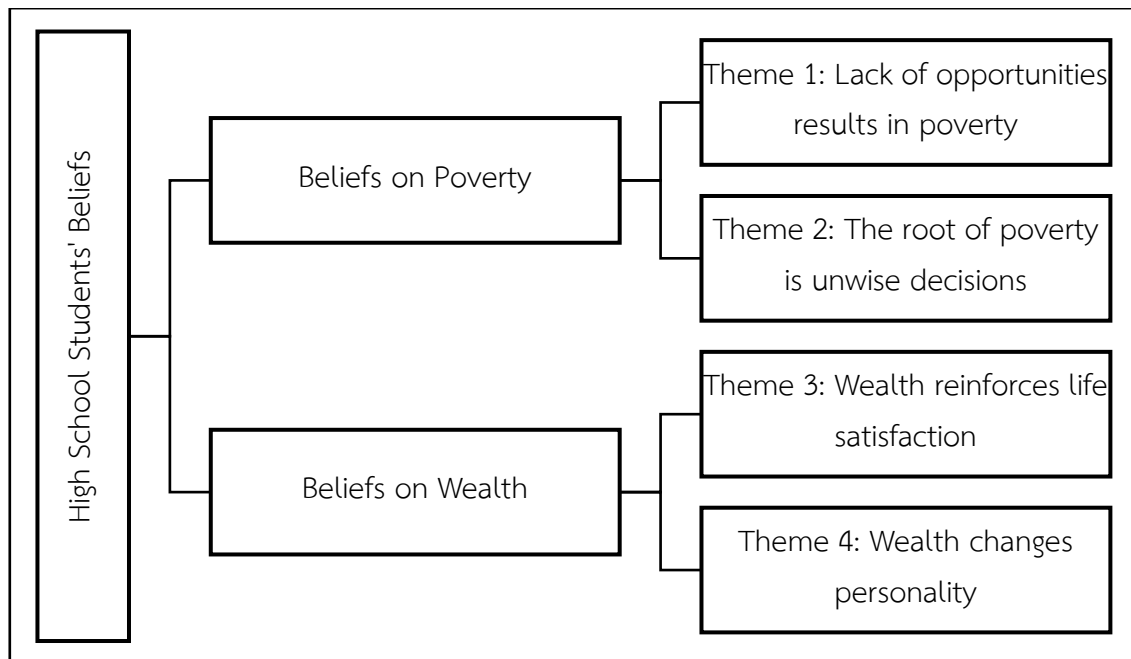
## Methods

In this research, we aimed to explore the beliefs about poverty and wealth among high school students. Since the exploration of beliefs was our intention, we found it fitting to utilize a qualitative case study, which is known for capturing vivid insights and thick descriptions of a phenomenon. Its results, however, are not generalizable to other contexts. We gathered data from eight high school students from an exclusive school for the boys in Muntinlupa City, Philippines. We utilized the convenience sampling technique, which means this sample was taken from a population of those who were convenient to reach. The participants were willing, gave their consent, and agreed to the data collection and research privacy terms.

Moreover, the participants were all male, single, and high school students. Their age ranged from 13 to 17, with a mean age of 15. We acquired qualitative data through online semi-structured interviews and focus group discussions. We utilized Google Meet as the main communication platform. They were recorded and transcribed. Afterward, we utilized thematic analysis to make sense of the data. From the term itself, thematic analysis captures themes (i.e., the commonalities and patterns). Hence, we classified, analyzed, and interpreted the themes. We did it manually on a collaborative document editor so we can see the justification and the consensus of the research group.

## Results and Discussion

Overall, findings indicate four (4) themes. For the beliefs on poverty—(1) lack of opportunities results in poverty; (2) the root of poverty is unwise decisions. For the beliefs on wealth—(3) wealth reinforces life satisfaction; and (4) wealth changes personality.



### Theme 1: Lack of opportunities results in poverty

This theme talks about how the lack of opportunities presented to people results in poverty. Worrying about day-to-day expenses is oftentimes experienced by most people, at least once in their lives. However, such is not the case for those in poverty who struggle to live through each day of their lives. For other people, such as Elijah, 13, to live in poverty is “to have a difficult time achieving your daily needs.” A few of the other participants thought that one main reason for people having to experience living in poverty is because of the lack of opportunities that they are presented with. These pertain not only to job openings, but also to things such as education, government benefits, and even chances for the people to make use of their human capital. In these modern times, such opportunities are more readily available to the average person. However, there are still situations wherein such moments are being gatekept by those with high authority and power in the community, which highlights a sort of corruption prevalent in different communities, not only within the Philippines but throughout the world. Such a lack of opportunities prevents those who are already poor from getting out of poverty, and even increases the probability for those who are non-poor, to become poor themselves (Asian Development Bank, 2009, p. 39).

One such factor, which falls under the general idea of a lack of opportunities, is the quality of education that one receives, particularly either being low-quality or none at all. If

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an individual were to receive proper education, starting from pre-school up until college, or at least high school, they would have a higher chance of getting out of poverty. This is because most skills are essential in our lives, such as cooperation, quick thinking, and decision making. Aside from that, other skills are necessary for certain occupations. For those interested in engineering, lessons and skills from the mathematical courses would be one of their basic requirements. Subsequently, for those interested in occupations concerning fields such as biology and astrology, the skills, and concepts that they would get from their scientific courses would be needed. Without such foundations, one would find it more difficult to fully understand what their aspiring occupation implies. One participant highlighted how education can be a probable root of the problems of people in poverty:

“The most probable reason for their problems would be the lack of education because, if you’re lacking in education, as our English teacher said, that would be where everything would start. If you have the proper education, there you would be able to develop your personal skills.” (Irad, 14)

Another factor, which is tied to the lack of education, would be the loss of opportunities for one to make use of their skills and talents. Once a person finishes their studies, their achievements would be included in their portfolios. This is because of the credentials tied to their names. Without such credentials, it would be more difficult for an individual to find opportunities wherein they could show off their skills and talents. One such situation would be OJT, or on-the-job training. By being part of those who could go on OJT, one would be able to experience what it truly means to work in a workplace. This would allow one to hone their skills and seek out fields wherein one excels. Without such training, one’s skills may end up dull, and potential would be left untapped, leaving one without the necessary skills that some businesses look for. Whilst most opportunities to hone one’s skill would come from areas related to their educational background, there are of course other instances in one’s life that can do the same. For those who live in poverty, they make use of their skills and talents in their day-to-day lives, just to get by. The only problem is that since they are considered to be not worth one’s time, their efforts often get overlooked, especially by those who regard themselves as higher than those around them. Because of this, they are never really given the opportunity to shine and showcase their talents. This agrees with one of our participants, Elijah (13), who stated, “There are some hard-working people out there, and they

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have their brains and wits to be used but aren't really given any opportunities to use their individual skills." To access such opportunities, "it is critical that the young poor have improved access to quality education and be equipped with skills required in the modern sector of the economy." (Rutkowski, 2015)

Lastly, one of the notable reasons why people cannot seem to get out of poverty would be the scarcity of job openings. Again, this is interrelated with the previous points. Most businesses would deem that an individual would be qualified or unqualified for their line of work, based on their educational background, credentials, and list of achievements. Whilst this is true, there are other reasons for the lack of job openings, such as gatekeeping. Those with power would often only mingle with those who they deem equal to them. This leads to connections only forming within those in the upper echelon of society. This means that those in the lower echelon, those who are in poverty, don't receive support from those who could provide it. As stated by Elijah (13), "There really are rich people who only support their friends. So, the only ones who benefit from that would be those in their circle." Because of this, it would be more difficult for a person in poverty to receive any successful job opportunities, which significantly lessens their chances of getting out of poverty. But, there is something else to think about. If a person experiencing poverty were to get the proper education, opportunities to use their talents, and even job opportunities, would that get them out of poverty? Unfortunately, when presented with such foundations, it would still depend on the person and how they would make use of what they have been given.

## **Theme 2: The root of poverty is unwise decisions**

This theme refers to undertaking unwise choices as a cause of poverty, a common theme that emerged after analyzing the data from the participants. A sizable portion of them shared that people become impoverished because of their doings—more particularly, it is because they have made poor financial and economic decisions in life. The belief is that the decision of a person will affect his socio-economic status. One of the things they shared is that their parents were not able to pursue ways to improve wealth because they were busy making ends meet.

Depending on the government for their lives is part of the poverty mentality. Poverty mentality refers to the mindset that they will never have enough wealth. The government is supposed

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to be a helping hand, not something that can carry people on their backs. Earning mainly from donations and begging for government money are acts of depending so much on the government that it leads to a poverty mentality. People become poor because of unwise decisions; one of which is that they embrace a poverty mentality. Some people who undertake criminal acts mainly are the ones who have this mentality. Also, they lack the patience and determination to earn so. Kyrene, 17, mentions, “The ones who do robbery, kidnapping, are the ones who lack money, wherein they will use the money from doing such a vicious act for their needs, but prioritizing wants, making it an unwise decision of theirs”. With this statement, another reason why unwise decisions are the root of poverty stems.

“Poor people typically use what they have earned for gambling, not for their needs but for their wants like satisfaction brought by prostitutes, wine and cigarettes, or using it to gamble again,” shared by CJ, 17. This seems to be true not only for poor people. The difference is that the poor only have limited money that they use—which must be for their needs—for their wants. Other people, on the other hand, have money for their needs and wants and this does not affect their lives much. Another thing why poor people usually prioritize their wants other than needs is because they want something to boast about it. The majority of wealthy people would say that it was not easy starting from the bottom to the top; one of its consequences is that of restraining themselves from buying their wants. Thus, poor people make such unwise decisions.

“Investing is a great way to earn money and to become wealthy. But most poor people do not seem to consider that option, perhaps another unwise decision that they commonly do. And to be honest, investing had greatly affected my income more than just saving in my bank” continued Kyrene, 17. To many, investing is a great opportunity to earn more money, preferably real estate or a house and lot. There are various advantages to investing in real estate. Investors may enjoy consistent income flow, good returns, tax advantages, and diversity with well-chosen assets, and real estate can be used to grow wealth (Palmer, 2022). With such, investing in real estate is greatly beneficial, and a great investment for beginner, also to experts. But yes, some poor people might lack money to be able to pay deadlines, which leads us back again to that they need to earn money.

Based on the participants, the main problem of poor people is that they have a mindset of lack which in turn concretizes the lack of money to support themselves and their families.



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They either do not want to earn money or use their money wrong because of their unwise decisions. These unwise decisions could branch to other problems that lead poor people to even a lower downfall financially. This also can be worsened if they start doing criminal acts.

### **Theme 3: Wealth reinforces life satisfaction**

This theme talks about how the state of being rich reinforces the life satisfaction of people. Ownership of high wealth is a dream that many people work their whole lives to achieve. People make money to satisfy their basic needs and, if their wealth allows it, to buy luxuries like houses or extravagant clothes and other things that make people happy. Most of the participants believed that having a lot of wealth can give people more opportunities to follow their dreams and aspirations. Leander, 15, mentioned that if he had wealth, he would start a restaurant, and mentioned that he would be satisfied with that.

Organically, independence is achieved when people are not tied down to anything and are wealthy enough to not think about how they would need to pay their bills or provide for themselves and can leave the work to their employees unlike the rich who can enjoy more luxuries like traveling which allows them to live freer lives and be able to focus on more important things. For example, people like Elon Musk who dreams of building an empire on Mars, or Jeff Bezos who was able to go to space using his wealth (Taylor & Chang, 2021) are people who can spend their time fulfilling their grandiose dreams.

Middle-class people who work as employees do not have the luxury to spend their lives doing extraordinary things and are trapped in the cycle of spending and saving their salary for life. In fact, Irad, 14, asserted that “we can notice from employees that their sequence goes as follows. For one month, they will work. By the end of the month, they get their salary, what do they do with it? Spend it here, spend it there. In the end, nothing will be left. What will they do? They will work for another month. By the end of the month, they receive their salary again. They won’t save it and spend it on their luxuries. That’s how their life will go for tens [or many] years.” This goes to show that employees who are not as wealthy as those at the top of the socioeconomic pyramid won’t be able to enjoy the same life satisfaction since they have less freedom and would be more focused on satisfying the bare minimum of their needs and wants for life and would not have sufficient time for their dreams and aspirations.

Many participants shared that wealth could give people life satisfaction when it is used in helping others. Terrence, 15, advanced, “If I became rich in the standards of today’s society then I would like to use my wealth to alleviate the problems in society through donations or by starting non-profit organizations or by trying to do things that I cannot do right now since I am a student without a form of income. Doing these things contribute towards my ambition to help others.” This idea coincides with a study that bore results that showcased how helping others to regulate their emotions predicted better emotional and cognitive outcomes for those participants who were given the help (Pogosyan & Shrader, 2018) which means that people feel better when they are given a gift than when they receive it.

This is not limited to only those who aspire to be rich and people who are successful also gain life satisfaction from helping others. This is proven by people like Warren Buffet who pledged to donate 99% of their total net worth to people who are in need and to only keep 1%. He also reiterated that by doing this he and his family are happily showing their gratitude to the people who work for the betterment of the world but are not rewarded properly like how someone who saves the lives of others on a battlefield is rewarded with a medal, or how a great teacher is only rewarded with thank-you notes from parents and students but those who can detect the mispricing of securities are rewarded with sums reaching into the billions (Buffet, 2006) and this conveys that there are wealthy people who can achieve life satisfaction through helping others.

A large number of participants shared that the biggest factor that wealth can give is that it can provide people with enjoyment and leisure. Irad, 14, pinpointed, “You can also get luxuries like vehicles, another house, jewelry, and stuff like that from wealth.” And this statement shows that while money cannot buy happiness it can buy things that can make people happy like sports cars or a trip to beautiful places. Many people sacrifice their blood and sweat and become wealthy in the process just to be able to enjoy a good retirement life in the future. This is very reminiscent of Cale Henituse, a character, in the book “Trash of the Count’s Family” who reasons that the driving force for all of his actions is: “I want to work hard now so that I can slack off later” (Han, 2016).

While most of the participants found it alright to become very rich, a few of them are satisfied with what they have just like Terrence, 15, who maintained, “I am satisfied with staying as a middle-class person since I can see my hard work and the fruit of my efforts.”

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This shows that there are also people who are pleased with looking back at their lives and gaining satisfaction from realizing how far they have come. Participant Leander, 15, said, “Personally, I am a person that cherishes connections more. Some people say that money can buy happiness but if you already have a lot of friends, family, or even a girlfriend then it would probably make me happier with this rather than if I was super-rich.” This highlights that other people gain more life satisfaction from being with the ones that they love than if they were extremely wealthy. People who are at the top of the social pyramid also tend to have a lot of problems that are brought about by the abundance of money just like Adolf Merckle who had a net worth of 9.3 billion dollars but committed suicide because his company made losses of 500 million dollars (Marsh, 2009). This means that while wealth reinforces life satisfaction for most people, there are also several exceptions and nuances to this and instead of giving those people life satisfaction it gives them problems or sometimes even a reason to end their own lives.

#### **Theme 4: Wealth changes personality**

This theme talks about how wealth can change a person’s personality. Wealth can have different impacts on a person’s attitude and personality, according to the participants. They gain more confidence in themselves, or they become corrupt. According to the participants, regardless of a person’s profession, wealth changes them for the better or the worse. It’s hard to get away from the influence of money. Wealth creates these persistent social contexts that you live in throughout your life. Having more money gives you more autonomy and control over your own life. Wealthy people tend to be more narcissistic and think they’re more able and skilled than an average person, and so having more wealth can make a person end up being dishonest and selfish (Kraus et al., 2009).

An object that falls under the idea of a person changing is them becoming a better person. A person that changes for the better is usually surrounded by people who went through the same situations and have more knowledge on becoming an upright person; and as Elijah, 13, claimed, “He was guided by people who already knew how to handle money, have a lot of experience, and now the advantages and disadvantage”. Relationships matter as a person grows richer. A wealthy person that is surrounded by healthy relationships tends to infect others with their good habits, positive mindset, and enthusiasm. They open closed doors

for others. People find their life circumstances improve as they spend more time in them (Corley, 2010).

Some wealthy people are extremely generous—they are called philanthropists. They are the people who donate strategically using money, experience, talents, or skills, to lessen or eliminate social problems and improve the welfare of other people through supporting projects and activities in which the average person and people who are in poverty benefit. Simple, but one of the greatest acts of generosity that a wealthy person who is small-scale; sponsoring a scholar, supporting a scholar are some of the things to do but this can help them in the long run, which later can help them eliminate social problems. Philanthropists say that the secret to living is giving. By contributing to the welfare of others, many communities, and people, find more meaning in their lives. Several distinguished people picked up this lesson. Hence, they devote themselves to donating their money or financial resources to communities and causes that need assistance. Well-known philanthropists create a large difference by giving back a part of their wealth and setting an essential example for others. People such as Bill Gates, Warren Buffet, and significantly more philanthropists could already have ended world poverty through their donations reaching billions of dollars each (Robbins et al., 2017).

On the other hand, wealth not only gives people the passion to give, but it also has the power to turn them corrupt. As some people get rich, they lose compassion and empathy. They become more entitled and feel they are the center of the world. According to Elijah, 13, “You probably know Justin Bieber, right? When he got rich, there were situations when he wouldn’t treat his fans nicely. For me, money had an effect there. If you think of it if he wasn’t as rich, would he still do the same to his fans? From my perspective, he wouldn’t act in such a way if not because of money.” Wealth makes a person more ungrateful, and they lose empathy. Wealthy individuals tend to rationalize greed and self-interest as something worth praising. Wealth can also cloud a person’s judgment. A study shows that people who drive the oldest, cheapest cars stop and wait for a person to cross a pedestrian lane, while people who drive expensive cars drive right through and break the law; 50% of the expensive car class ignored pedestrians (Piff, 2013). This exemplifies that generally wealthier individuals cheat more on rules and do not care about people more often than those who have lower income.

## Conclusions

Beliefs are not noticeable at one glance and hence they are commonly neglected. However, they are important to be uncovered because for an individual, beliefs help make sense of the world he lives in. A belief is a lens through which a person gets to see things. It is powerful. High school students are not exempted from this. Hence, we assert that teachers who touch on topics about poverty and wealth must pay attention to their students' beliefs so the former can help them refine those which can lead to empowerment.

In this paper, we have explored the beliefs on poverty and wealth of high school students in the Philippine context. We contend that this qualitative research is an insightful addition to the existing literature since research on this topic is mainly in the quantitative format. For the beliefs about poverty, the results disclose that high school students believed that poor people find it difficult to get out of poverty because they do not have skills, education, and credentials that they can utilize to have a job or build a business. High school students also considered that poverty is because of impoverished people's own doings—more particularly, it is because they made poor financial and economic decisions in the past. Meanwhile, for the beliefs on wealth, high school students saw that wealth can bolster life satisfaction because it can be used to achieve dreams and help people. Further, they thought wealth can change people's personalities for better or worse.

The findings here can be beneficial for teachers in the field of social sciences (e.g., economics, sociology, psychology, politics) and can become an impetus for them to uncover their students' beliefs, as well. School administrators, counselors, and other professionals working with high school students can use this as a reference.

## Recommendations

Though responses were rich and exhaustive, a noteworthy limitation of this is its results are difficult to generalize, given that it employed a case study format. Other research methodologies should be used in future studies. We also recommend that future researchers expand the number of participants and add people of different genders. As a result, we believe that these suggestions can help seize data that we were unable to capture in this study.

## Authors' Contributions

L. Giray conceptualized the study; crafted the introduction, methodology, and conclusion; and edited the final manuscript. JD Aquino, RR Catubig, JM Diaz, and ME Labrador collected the data and wrote the results and discussion. All contributed to data analysis.

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