Another theory for the perpetual cycle of poverty is that poor people have their own culture with a different set of values and beliefs which keep them trapped within that cycle generation to generation. This theory has been explored by Ruby K. Payne in her book A Framework for Understanding Poverty. In this book she explains how there is a class system in the United States where there is a wealthy upper class, a middle class, and the working poor class. These classes each have their own set of rules and values which differ from each other. In order to understand the culture of poverty and how the poor class's set of rules tend to keep them trapped in this continual cycle Payne describes these rules and how they affect the poor class. Time is something that is treated differently by the poor; they generally do not plan ahead but simply live in the moment which keeps them from saving money which will help their children escape poverty