

Playing Spent!: FGWC Experiences of Poverty Simulation Games

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**Heather-Ann Layth¹****Abstract**

First-generation and working-class (FGWC) students bring a different set of life experiences to the classroom than students of privilege. As an instructor from an FGWC background, I use the poverty simulation game *Spent!* to make economic stratification understandable to students who have led lives of economic privilege and bring FGWC representation to the classroom in a way that honors their unique cultural capital. Despite a tendency toward consciousness raising for students of privilege, poverty simulation can still be a liberatory learning exercise for FGWC students when the cultural capital they bring to the classroom from their lived experience is valued and honored during the activity rather than objectified and subordinated. During the activity, as privileged students express shock at the realities of living paycheck to paycheck, FGWC students confidently share their situated knowledge of poverty. Building on prior assessments of the value of simulation games in the classroom, this article expands this knowledge by specifically looking at the experiences of FGWC students in addition to their more privileged peers in the context of *Spent!*

Keywords

game-based learning, poverty simulation, cultural capital, first generation/working class (FGWC)

Feminist sociology encourages us as researchers, theorists, and practitioners to recognize the intersecting identity positions we bring to our work. I am grateful for the opportunity to contribute to this special edition, with a focus on first-generation and/or working-class (FGWC) students and instructors, and to honor the rich social and cultural experiences FGWC populations bring to higher education. This article explores a poverty simulation game, *Spent!*, as a pedagogical tool not just to inspire awareness and empathic reflection in middle- and upper-class students but also as one that engages the unique cultural capital FGWC students bring to the classroom (King, Griffith, and Murphy 2017; Minicozzi and Roda 2020). Poverty simulation activities in the classroom frequently focus on how these activities affect students of privilege—this article flips the spotlight to center FGWC experiences with a poverty simulation activity.

Spent! is an online poverty simulation tool that challenges players to survive a month on only \$1,000 savings and an entry-level job. *Spent!* was created to expose people to the day-to-day struggles of poverty to gain a deeper understanding of living hand-to-mouth. This makes it a useful tool for educating students of privilege, but what about students familiar with the simulated circumstances?

Articles on pedagogy are implicitly oriented around an abstract ideal student who, while seemingly neutral, reflects traditional definitions of American university students as White, middle to upper class, and 18 to 23 years old (Carreiro and

¹Mississippi State University, Starkville, MS, USA

Corresponding Author:

Heather-Ann Layth, Department of Sociology, 390A Bowen Hall, Mississippi State, MS 39762, USA.
Email: hms464@msstate.edu

Kapitulik 2010). This veneer of neutrality obscures the reality of the classroom as a gendered, raced, classed, and aged institution (Acker 1990). This creates a climate in which consideration of the needs of marginalized and nontraditional students, including but not limited to FGWC students, are seen as a request for “specialized” treatment rather than a fundamental element of an inclusive educational space.

Acker (1990) argued that hierarchically structured bureaucratic organizations, such as higher education, are gendered processes obscured by the guise of neutrality as part of systems of control. The gender-neutral abstract category “student,” disembodied from the diverse humans who inhabit it, marginalizes students without the ascribed qualities that define the ideal (Acker 1990:150; Madden 2018). For example, institutional orientation toward the “ideal student” leaves students of color feeling invisible or like “a guest in someone else’s house” (Turner 1994) and fails to meet the specific educational needs of poor students (Adair 2001), including those who are pregnant and/or parenting (Madden 2018).

The very language of educators is often anachronistic to the lived experiences of students, fostering a disconnect between FGWC students and the rigid standards of the gendered, raced, and classed institution of higher education (Acker 1990; Freire 2000; Minicozzi and Roda 2020). Despite poverty simulation games’ disproportionate focus on generating self-reflection of participants’ own privilege, instructors can enhance lessons by making explicit connections to real-world resources. For example, the requirement to purchase health care in *Spent!* is an opportunity for all students to contemplate the long-term effects of being uninsured or underinsured. Instructors can then provide information about local sliding-scale and fee-free health options and walk students through the health care marketplace website as tangible methods of applying the lessons to improve students’ lives through a transformational learning process.

There are three keys to transformational learning: experience, critical reflection, and development (Merriam, Caffarella, and Baumgartner 2006). The first step should facilitate the students’ recognition of the concrete experiences that have brought them to the classroom. Next, students should engage in reflection upon those lived experiences so they may compare, contrast, and inspect them in conjunction with the course concepts. Students should be encouraged at this stage to inspect their lived experience as one among many, rather than as a default norm. Finally, to activate

knowledge acquisition and growth, students should actively engage with the material by pairing words with action.

When we write our syllabi, lesson plans, and student goals, we must keep in mind the goals the students bring to the classroom as well. Activity theory (Battista 2015) encourages educators to understand student learning goals and to consider the contextual implications of the power dynamics inherent in the classroom as well as the culturally specific tools with which students are equipped to approach learning. Game-based learning uses an experiential learning model (Kolb and Fry 1975) to stimulate knowledge activation and acquisition by seamlessly blending course material already learned with new knowledge or a new approach presented through gameplay (Ke 2016). Simulation games, through the connection of words and action, increase student recall and reduce resistance to student engagement with course concepts.

SIMULATION GAMES IN THE SOCIOLOGICAL CLASSROOM

Articles about the use of simulation games have appeared in *Teaching Sociology* since the early 1970s. In a comprehensive review considering why simulation games work in the classroom, Dorn (1989) reported that the 21 articles published to that point overwhelmingly lauded the affective learning results for students. In the 30+ years since Dorn’s review, another 21 *Teaching Sociology* articles on simulation games have expanded our understanding of this pedagogical tool. Most of the simulation games (De Luca and Benden 2019; Nickols and Nielsen 2011; Nnakwe 2021; Vandsburger et al. 2010) studied in a sociological context simulate poverty, often focusing on a specific aspect such as wealth, food insecurity, housing access, or the welfare system. Simulation games help the instructor, as much as the student, to focus learning outcomes on developing students’ capacity to apply and understand knowledge (Ricardo, Coelho, and Vaz de Carvalho 2015).

In this article, I discuss the game *Spent!*, created by Urban Ministries of Durham (UMD) in 2011 and available for free at www.playspent.com. UMD was founded in 2001 and works to comprehensively meet the needs of the poor, hungry, and homeless populations of Durham, North Carolina. They operate a café, a soup kitchen, a shelter, a food pantry, and clothing closet. They now serve as a “front door” to case management and resources intended to end or avoid homelessness for their clients (UMD 2022).

To play the game all one must do is navigate to the website. Immediately, visitors are greeted with information about the state of homelessness in Durham and goaded with the prompt, “But you’d never need help, right? Prove it.” Players are then informed that they have lost their job and house, have \$1,000 remaining in savings, and are challenged to survive 30 days.

MAKING DECISIONS IN SPENT!

Once the game begins, the player’s first decision is to select a job; they are offered a second-shift warehouse position with steady hours at \$14/hour, a temporary office job with variable hours at \$15/hour, or a restaurant position, also with variable hours, for \$2.13/hour plus tips. None of these jobs provide health care, so the game forces the player to select a bronze-, silver-, or gold-level plan from the health care marketplace. All three options cost at least one quarter of the character’s pay.

Next, the player must select a rental apartment. Using a sliding bar, they may select an apartment less than 1 mile from their work for a total of \$805 in rent (\$800) and travel costs (\$5) per month, an apartment 50 miles away from their work for a total of \$760 in rent (\$600) and travel costs (\$160) per month, or any range between. Once rent is paid, the player begins to face the daily grind of making ends meet living paycheck to paycheck.

Over the course of the game, they are hit again and again with financial decisions both big and small. For example, they must decide if they can afford to get home internet (\$60/mo) or rely on free service at the local library and whether to pay their apartment pet fee (\$350) or take their pet to the shelter. Some of the financial decisions the game presents evoke serious emotional responses; whether to tell a person they dropped \$10 or keep it, whether to accept a \$50 gig and miss their child’s school play, or even if they should give \$100 to their mother for medicine she needs and cannot afford.

Every time the player makes a choice, facts pop up on screen relaying relevant data about that choice. For example, when offered the opportunity to apply for food stamps, the game informs the player that in some states, as many as 55 percent of people eligible for SNAP benefits do not apply for them. If the player opts to go to work while sick, a bubble pops up to inform them that 33 million U.S. workers have no paid sick leave. This information is in student textbooks and class lectures, but through simulation, it is reified for the student in a more tangible way.

OTHER SIMULATION GAMES

A focus on what Madden (2018) calls the “ideal student” encourages classroom “awareness-raising” activities such as the Privilege Walk, the SNAP challenge, and the Community Action Poverty Simulation (a group activity kit costing \$2,500, which recommends facilitators attend a two-day training for an additional \$500). These activities intend to expose middle- and upper-class students to the harsh realities of poverty that are otherwise invisible in their lives. For example, the Privilege Walk is an activity in which the students line up and the instructor reads out several statements such as “I never worry that there will be enough food to eat in my home” or “I am able to go to the doctor when I am sick.” Students for whom the statement is true take a step forward, and those for whom it is not true take a step backward. Rather than honor the unique cultural capital FGWC students bring to the classroom, these activities use their physical bodies as a learning tool to facilitate awareness for more privileged students (Bolger 2020; Sarigianides and Banack 2021).

The SNAP Challenge asks students to live on a food stamp budget for a period of time, often a week. This consciousness-raising activity is also often performed by wealthy politicians and celebrities; however, in both cases, the rich, famous people and the upper-class students who adhere to the limitations of the challenge all know that when it ends, they can return to eating as before (Kurtzleben 2015). For students whose worlds include regular use of SNAP benefits, strict food budgeting, and even hunger, education is presented as a hypothetical future end to experiencing food insecurity. Classroom activities such as these can, but need not, be alienating for such students. Instructors using such activities should seek ways to use them as an opportunity to validate the cultural capital that FGWC students bring to the classroom (King et al. 2017) without exclusively using that capital as a tool to educate their peers from more privileged backgrounds.

Other studies have compared the effects of simulation gaming in different higher education settings but still fail to investigate or demonstrate sensitivity to the experiences of FGWC students in the classroom. Studies on the use of poverty simulation games, such as *Beat the Bourgeoisie* (Norris 2013), *USA Stratified Monopoly* (Fisher 2008), *The Game of Social Life* (Bramesfeld and Good 2015), and *Reversal of Fortune* (Groves, Warren, and Witschger 1996), frequently say in the demographics description of their sample that their

students are mostly middle-class. The findings from these studies generally report that students demonstrated increased understanding of barriers to social class mobility and empathy toward the poor (Nnakwe 2021; Vandsburger et al. 2010). These findings might be less applicable in more diverse classrooms, such as those in community colleges or regional public universities (Carreiro and Kapitulik 2010).

In some university settings, students may express outright resistance to feminist instruction around poverty and report feeling that simulations are unrealistic (Coghlan and Huggins 2004). Recognition of these potential complications continues to focus on reaching the “ideal student” with a transformational experience around poverty, under the assumption that it is not part of their lived experience. A more inclusive approach, centering experience as praxis, can encourage students to engage each other in a dialogue that acknowledges and honors the variable types of social and cultural capital students bring to the classroom (Bramesfeld and Good 2015; hooks 1994). Reflections from FGWC students in these earlier studies emphasize the validity of the game and how it made them reflect on their journey to the classroom (Groves et al. 1996). However, it remains the case that the pedagogical tactics of instructors at less prestigious, less expensive, less urban colleges and universities are underrepresented in literature on teaching poverty in general and the use of poverty simulation games in particular (Carreiro and Kapitulik 2010).

Poverty simulation can still be a liberatory learning exercise for FGWC students when the cultural capital they bring to the classroom from their lived experience is valued and honored during the activity rather than objectified and subordinated. Through group simulated learning, students can both experience a “reversal of fortune” and watch others do so, expanding the students’ perception of social realities. Preactivity discussion invites students to consider the experiences they bring to the classroom regarding working, housing, savings, and spending. In postactivity discussion, middle- and upper-class students report that the activity was “eye-opening” and that it put “the struggles of poor families in perspective,” while FGWC students shared remarks on how the game was “a lot more forcing than actual poverty.”

DESIGN AND DATA

Data for this analysis come from two elective Contemporary Social Problems courses at a large

state university in the U.S. South (see Table 1).¹ According to the most recent U.S. census data, the South has the lowest levels of both income and educational attainment in the country. Over 60 percent of the university’s undergraduates are in-state residents, with only 15 percent coming from outside of the U.S. South. Over one-third of undergraduate enrollees at this university are first-generation students.

Students engaged in preactivity discussion, played the game on their own, played the game together as a class, and participated in a postactivity group discussion. Finally, students were asked to voluntarily provide written feedback on the experience—this reflection was optional, anonymous, and ungraded. In the survey, students were asked open-ended questions about the simulation game followed by questions regarding social class status growing up and parental education.² This demographic information was requested only after the activity and at the end of the reflection as a precaution against perceived stereotype threat that could negatively impact transformational learning potential for FGWC students (Steele and Aronson 1995).

Out of 112 students enrolled across the two class sections, 55 students voluntarily took the anonymous survey. While data for race, year classification, and major are available for the classes as a whole, students were not asked to share these data on the anonymous reflection survey. Of the 55 students who did take the survey, 25 percent self-identified their social class growing up as poor, low, or low-middle class; another 44 percent said middle class; and 31 percent said upper-middle, high, or privileged. Class status is more traditionally measured using the social prestige of parental employment and education status, but the particularities of the economy in the U.S. South may render that a less than reliable measure. Allowing the students to self-report offers a clearer snapshot into their subjective experience of their class position than extrapolating from the job(s) of their parent(s) (Irwin 2015). Because precise social class measures were not collected, I coded all students who indicated their social class as poor, low, or low-middle class as working class for this project.

To measure first-generation status, I asked if either of their parents had attended college, again in an open-ended question.³ Some students elaborated that a parent had started but not finished or that their parent(s) had associate degrees from community college. In all, 25 percent ($n = 14$) of respondents were coded as first generation. Interestingly, FG and WC did not neatly map onto

Table 1. Course and Survey Descriptive Statistics.

Characteristic	Percentage
Course statistics (N = 112)	
Race	
White	60
Black	36
Other	4
Classification	
Freshman	15
Sophomore	28
Junior	27
Senior	30
Major	
Social sciences	33
STEM	33
Other	34
Survey statistics (N= 55)	
Social class	
Low	25
Middle	44
Upper	31
First generation	
Yes	25
No	75

one another. Forty-two percent of survey respondents were coded as *either* FG or WC, while only 9 percent were coded as both.

GAMEPLAY AND STUDENT REFLECTIONS

Easy online access to a digital game with no physical boards or pieces or set number of competitive roles makes Spent! accessible as a pedagogical simulation tool in large classrooms with 50 to 100 students. Students accessed the game on their personal laptops or mobile devices for individual rounds of play, and we used the podium and projector to play a round together as a class. Spent! gamifies learning for the students in a seamless blending of play and knowledge activation engaging them in active learning through simulation.

In the preactivity discussion, the students learn that their character has a child and a pet and that they have just lost their home, savings, and job. Course material on income inequality, loaded with facts and figures about poverty, too often falls short of inspiring students to employ their sociological

imagination to interpret their social world. “Banking” instructional models inform the students that half of all Americans have less than \$1,000 in savings on hand (Freire 2000). Spent! engages students’ agency to interpret and understand that concept by challenging them to survive 30 days starting from a stronger financial position than 51 percent of Americans (Velasquez 2021).

Throughout gameplay, the character is hit again and again with unexpected financial costs; although some are small or trivial and others are large and pull on the heartstrings, all are difficult to afford on the character’s income. FGWC students, both during the group play session and in the postactivity reflection questions, expressed shock at their more privileged classmates who balked at paying \$100 for mom’s medicine and questioned whether they were taking the exercise seriously. In class, a student yelled, “But it’s your mom, you’d do anything for your mom, she raised you!” and we clicked for our character to spend the money, leaving us with only \$16 and three days until payday.

At some point, the character’s phone rings; they have the option to answer or ignore it. During the group play session, FGWC students try to warn the others not to answer, and when we inevitably hear the bill collector on the line, they groan and call out “I told you not to pick it up!” A mark on the screen appears to remind the student’s character that they owe \$500 on their car loan, and it may be repossessed if they do not pay. This simulated threat of repossession concretizes earlier lessons where students learned that more than 1 in 10 American households have negative net worth.

Halfway through the month, the student’s character must buy groceries. This is when the students get the loudest during the group play session. The first students to speak frequently suggest healthy foods like carrots, apples, and milk. I begin adding them to the cart, and the total adds up quickly. Other students join in, yelling “no, no, no” and encouraging me to buy ramen instead of spaghetti, hot dogs instead of chicken, powdered drink mix instead of milk, and only one pack of toilet paper even as I remind them that this is supposed to last two people two weeks. Reflecting on their reactions to their classmates’ reactions, FGWC students reported feeling “that some [of my classmates] did not understand what it means to truly scrape by,” that “it was very easy to tell who had never seen poverty,” and that it was a “good activity to help the more fortunate understand how the less fortunate have to live” (Minicozzi and Roda 2020; Yosso 2005).

In the postactivity reflections, students from more privileged backgrounds reported surprise at the high costs of food, while some FGWC students reflected that the food prices in the game were unrealistically low. Students of all socioeconomic backgrounds expressed surprise at the shopping decisions of other students, whether at “how many of my classmates knew how to shop economically,” or at “some of the poor decisions my classmates made,” or even “how many different opinions there were amongst the class.” In a later lesson on food deserts, students referred back to this activity and made connections between access to healthy food, income inequality, and health outcomes.

As they progress through the second half of the month, the student’s character has a fender bender and is stuck with the options of paying hundreds of dollars they usually do not have or driving away. Students of privilege reflected on how the action of actively clicking to choose for their simulated character to drive away from the accident augmented their understanding of the realities of day-to-day poverty—“I was generally aware that people who are impoverished are forced into situations where they cannot comply with the law because it is simply too expensive,” but imagining myself in that position made it “more real.”

Overall, middle- and upper-class students reflected that the activity expanded their limited lived experience to make course concepts feel more real than just reading about them in the book. Two-thirds of these more privileged students reported the stress and frustration they felt during the game as the most surprising, specifically having to “struggle and make hard decisions every day,” “go without things,” or “give up opportunities.” One student who reported their economic background as “privileged” remarked that “it was shocking how many times I was forced to break the law because I literally did not have the money to comply.”

FGWC students also shared reflections that demonstrated transformational learning that builds from their lived experiences, remarking on “the sacrifices poor people have to make for their children” and the similarities to their own lives—particularly the grocery shopping. Nearly all of the FGWC students wrote that they felt the game “gives knowledge about how hard it is to be lower income” and that it is “realistic” and a “good representation of working class/poor life” or similar. It is noteworthy, however, that even the FGWC student reflections were primarily focused on how the game invited their classmates to learn and affirmed their existing knowledge.

They did not reflect that they themselves learned anything new from it.

DISCUSSION

Higher education is often presented to FGWC students as a panacea to poverty: Just get a college degree, and you will have a better life. Colleges and universities are gendered organizations (Acker 1990; Madden 2018) not built for the specific needs of FGWC students in administration or instruction. In classes studying topics around social inequality, FGWC students are often presented with materials and activities, such as the Privilege Walk and others mentioned previously, that depict their backgrounds and lived experiences as unfamiliar to the assumed audience of the “ideal student.”

Institutions of education serve a primary function of preparing students for an obedient life of service to the hegemonic status quo (Bowles and Gintis 1977, 2002; Swartz 2003) with barriers to entry that serve no functional purpose beyond maintaining social distance between the elite and the masses (Collins 1971; Khoo 2019; Tholen 2017). Despite this pessimistic view, through its liberatory capacity, higher education is fertile ground for change at both the individual and the systemic levels. To that end, instructors should work toward student-centered learning goals attainable through active and transformational learning that pairs words with action and aids students in recognizing and deploying their agency to shape their world. Centering students in the course will require more than just engaging activities or gamified learning; it must honor the real and diverse lives our students bring to the classroom.

Game-based learning in general and simulation in particular are strong pedagogical tools that lift course concepts from a position of background noise for our students into tangible opportunities to reflect on and change their own lives. In the spirit of bell hooks, activities like this one encourage praxis: the use of theory not as a tool of further domination but as one that is liberatory, as a venue for resisting hegemonic domination by making space to collectively engage in resistance capable of transforming the worlds that our students inhabit (hooks 1994). There remain some limitations in the utility of the Spent! activity. The game is getting dated, and students frequently remark that the prices for everything are too low. In larger class sizes, it may be difficult to play the game as one large group. Additionally, the goals of this activity would be difficult to achieve in an online setting, which does not easily permit multiple people to speak at once.

Postactivity written responses by students reported self-awareness and reflection on the active-learning experience and, most importantly, applied the game concepts to their lived worlds. Also noteworthy is that rather than a one-and-done temporary increase in empathy toward the poor and structural understanding of poverty, studies indicate that students continue throughout the semester to refer back to the transformative learning of game-based instruction (King and Cazessus 2018; Vandsburger et al. 2010). Student participation in the classroom increased in both quality and quantity after the activity, and over half of surveyed students reported in later reflection assignments that playing the game was one of their most powerful learning experiences. This is similar to findings from other game-based learning in sociology classrooms in which students continued to reference the activity throughout the rest of the course and in course evaluations (King and Cazessus 2018; Prince, Kozimor-King, and Steele 2015). The evidence of transformational learning in both FGWC students and their classmates from more privileged backgrounds is a clarion call for more purposive utilization of poverty simulation in ways that honor the unique cultural capital of our diverse student bodies.

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EDITORS' NOTE

Reviewers for this manuscript were, in alphabetical order, Colby King, Dresden Lackey, and Mary Scherer.

NOTES

1. Data collection for this project was approved by Mississippi State University's institutional review board (No. 22-047)
2. Exact question wording is available from the author by request.
3. The ASA Taskforce on FGWC report, published after this research was conducted, uses "completed a 4-year degree" rather than attended. Going forward, this author will utilize this more standardized definition.

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AUTHOR BIOGRAPHY

Heather-Ann Layth is a PhD candidate at Mississippi State University. Her main research interests are militant antifascism, political violence, and social justice movements. She is a first-generation, working-class scholar and a passionate instructor. She currently teaches contemporary social problems.