



Teaching with Spent: An Interdisciplinary Virtual Poverty Simulation

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Overview

The purpose of this poster is to share how poverty simulations have been used in higher education. Poverty simulations have been used to change college students' attitudes toward poverty (Browne & Roll, 2016; Nickols & Nielsen, 2011). Students enrolled in an introductory managerial finance course (FIN 301) completed a digital poverty simulation. Students prepared a reflection paper discussing their experiences with the simulation and attitudes toward poverty. This post will share students experiences and how faculty can use poverty simulations in their classrooms.

Literature Review

- Poverty in the U.S.A**
- 13% of households in April 2022 lived in poverty (Columbia University's Center on Poverty and Social Policy, 2022).
 - COVID-19 pandemic which drastically altered the US economy leading to mass unemployment and high inflation (Mutikani, 2022).
 - Americans are generally sympathetic to those living in poverty (Ekins, 2019), but they have different beliefs about the underlying causes of poverty.
 - **Internal Factors** include, but are not limited to, laziness, lack of education, and welfare-dependency (Hunt, 2004).
 - **Structural Factors** include, but are not limited to, inflation, mass unemployment, COVID-19, and lack of a living wage (Hunt, 2004).
 - College students will go into the "real world" and work with low-income clients. It is imperative that they develop empathy and understand the true nature of poverty. Thus, the Spent poverty simulation is one example of pedagogical tools used to teach college students about poverty.
- Simulations in Higher Education**
- Specific types of experiential learning that have been used throughout higher education to change attitudes towards a variety of topics (Seel, 2012).
 - Defined as "sequential decision-making classroom events in which students fulfill assigned roles to manage discipline-specific tasks within an environment that model's reality according to guidelines provided by the instructor" (Hertel & Millis, 2002, p. 15).
 - They can be used to present the realities of poverty (Hernández-Ramos et al., 2019; Smith et. al, 2017). Research showed that online poverty simulations are successful in changing student's attitudes toward poverty (Hernández-Ramos et. al, 2019; Smith et. al, 2017).

What is Spent?

- A free digital platform created by the Urban Ministries of Durham in February 2011
- Based on the real-world experiences of their clients
- The game takes on average between 9 to 11 mins
- More than 2 million users and has been played more than four million times in 196 countries (Durham, 2011; 2021)
- Players began the "month" with \$1,000, no job, no apartment, and no savings (Hernández-Ramos et al., 2019).
- Players navigate a series of choices such as selecting a job, health insurance plan and their living arrangement (Durham, 2021).
- Literature on Spent's poverty simulation extends to a few studies in pharmacy and healthcare (Smith et. al, 2016; Smith et. al, 2017; Hernández-Ramos et. al, 2019). These studies have reported increased student learning and changes in students' attitudes toward poverty.

SPENT

The Learning Opportunity

Learning Objectives

- Articulate the challenges that those living poverty might encounter
- Articulate their attitudes towards poverty and the causes of poverty
- Reflect on their experiences with the poverty simulation
- Identify solutions at the corporate level to eradicating poverty

Assignment

1. The instructor explained the significance of the assignment.
2. Students spend 15 - 30 minutes in-class completing the [Spent Simulation](#).
3. Students were asked to note of which job they selected, which health care plan, and the distance from their job do they reside.
4. Students completed a reflection paper with questions based on Kolb's (1984) Experiential Learning Model. **A complete list of questions are available via request.**
 - Identify your job, healthcare plan and rent choice. Why did you choose them? Did you make it to the end of the month?
 - Discuss three choices you were faced with and the outcomes associate with them.

Methods/Dataset

The 17 sampled students were enrolled in one of two synchronous sections of *Introduction to Managerial Finance* (FIN 301) during the Fall 2022 semester. Students completed the informed consent process via online signature. This dataset was part of a larger study examining:

- (1) Students' attitudes toward poverty,
- (2) Students' experiences with the Spent poverty simulation, and
- (3) Best practices for using virtual poverty simulations across disciplines in higher education.

Preliminary Results

Attitudes Toward Poverty

Theme 1 Students believe that poverty has several causes and is not due to one factor.

"I believed many things before doing this stimulation project what were the cause of poverty in United States...Low paying jobs are the cause of poverty. High price apartment, high cost of food and every extra thing that comes up on a weekly bases that you have to pay for causes people to choose to either have no more money until you get paid again or to give something away just to keep few extra dollars. Things come up every day that we have to pay for that we might not include in the monthly budget, like fees for dogs, replacing a tire, kids tutor lessons, being sick and needing to see a doctor. You almost have to make just enough to cover all of those expenses, but how much is enough?"

Instructor's Reflections

- Future research will include Spring 2022 (N=12) and Fall 2022 data (N=20) and will also examine student's experience with the Spent simulation.
- Assignment works well for in-person or online modalities
- Assignment is a great interdisciplinary teaching tool since poverty spans across disciplines.

Interdisciplinary Use

- The poverty simulation literature is heavily concentrated in **social work, public health, and nursing** (Hartman et al., 2020). Traditionally, they have been used to help:
 - Professionals connect their practice to the implications of poverty
 - Professionals to develop empathy for their impoverished clients
- **English and composition** instructors could use this simulation to encourage students to prepare creative writing pieces on the impact of poverty and their experiences.
- **Philosophy and religion** informs attitudes toward poverty (Davidson, 2009; Feagin, 1972; Hunt, 2004.) and instructors might use this poverty simulation to transition into a lecture on: Weber's Protestant Work Ethic and Philosopher Karl Marx's work classism

References are available upon request