

Poverty Simulation/SPENT Training Challenge

Introduction

A significant number of Americans struggle to subsist on low incomes. There are a number of agencies, organizations, and individuals providing education, advocacy and services to those living in low income or in poverty, however there remains very limited awareness of the challenges these families and individuals face. Additionally, many are misinformed and harbor damaging stereotypes of the “poor” and “homeless”. The **SPENT Poverty Simulation** model is designed to be easily applied to training sessions, staff meetings, individuals and groups in as little time as a single hour. This makes the SPENT simulation optimal for national service training.

Background

The poverty simulation, **SPENT**, was created by a Durham, North Carolina advertising agency as a way to engage new donors and volunteers for Urban Ministries of Durham (UMD), <http://www.umdurham.org/>. UMD is a diverse group of faith communities that care for Durham’s homeless and impoverished neighbors, providing food, shelter, clothing and supportive services for over 6,000 people every year. **SPENT** has crossed all geographic, economic, and social boundaries. Even educators and employers are using **SPENT** as an interactive lesson for their students and employees regarding financial literacy and social responsibility. People from all over the world are finding **SPENT** to be a valuable tool for understanding how difficult and painful it is to live on the edge of losing everything.

Exercise – Play SPENT

We’re going to challenge the way you think about poverty and homelessness. You work hard. Do the right thing. Homelessness is something that will never happen to you, right? Sometimes, all it takes is one life-changing experience to land you on the streets: a job loss, death of a loved one, divorce, natural disaster, or serious illness. Next thing you know, a chain of events sends things spiraling out of control... How would you cope? Where would you go? What would you do? Figure something out, right? We invite you to take the challenge...**Play SPENT**.

Disclaimers

- Choosing the **Friend** option leads to a Facebook page to share the SPENT link, a brilliant marketing tool, but it does end your participation in the simulation. You are encouraged to make another selection so that the simulation will continue.
- At the end of the simulation the final screen makes a request to donate to Urban Ministries of Durham. Giving to Urban Ministries is not required for participation and is not an expectation of this activity. Select **Try Again** or **Exit**.

Time to Play SPENT

Play **Spent** individually or in small groups at <http://playspent.org/>

1. Introductory Screen



Click "Accept the Challenge"

2. Find a Job Screen



Click "Find a Job"

3. Job Selection Screen



Three jobs are available; you must select one to begin the challenge. Move the cursor over each job for hourly wage and work schedule.

- Restaurant Server
- Warehouse Worker
- Temp

Discussion Questions

Consider the questions below and recommend others for discussion.

1. What did you learn in this challenge?
2. Were you surprised by anything you learned?
3. What are some reasons you believe individuals and families find themselves in poverty or homeless?
4. Do you have an increased understanding of others in your community?
5. How can you make a difference for a low-income family?
6. What are some agencies in your community who serve low-income and homeless individuals and families? What do they offer?
7. How is your national service program reaching out to serve low-income and homeless individuals?
8. Was this simulation helpful to you? How?
9. Would you recommend this exercise for anyone? Who?