



Broke

HOW I MADE POVERTY A GAME

DANA GOLD



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Dana Gold

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These next pages are ostensibly about a game, a game I have been developing for almost as long as Dungeons & Dragons has been around. This game, *Broke*, was created to try to awaken compassion, create empathy, and share the frustrating journey of those entrapped and entangled in the U.S. system of poverty. *Broke* plunges players into the world of the poor, a place where feeding your kids and paying the rent compete with one another. A world where having your mind consumed with the challenges of everyday living leaves you with little time or energy to navigate through a system that is structured to keep you at the center of a spiral that is difficult to emerge from.

Broke forces players to make decisions lifted from the real-life experience of people struggling with poverty. The game gives players the opportunity to try to make the best decision

possible given the limitations of an over-taxed brain, under-financed bank account and competing, heart-tugging priorities. Which child can I afford to send on a field trip? Do I have the money to pay for transportation to my grandchild's birthday party? Should I bail out my mentally ill brother who got arrested for shoplifting one too many times or let him stay in jail? Minor decisions become just as challenging as the major ones when the economic pressure is relentless.

But this game isn't just an academic exercise. I built this based upon my experiences. After years of working in soup kitchens, food pantries, shelters and halfway houses for people struggling with economic instability, I have witnessed thousands of their situations. Through *Broke* I share these stories in a way that gives fledgling social workers, soon-to-be lawyers, police officers in training and educators-in-the-making the opportunity to walk in another person's shoes.

Anecdotal evidence and post-experience surveys reveal that people report profound empathy for those that are poor after gameplay.

"I never realized how difficult making the right choices could be... and how complex and pressure-filled it is to live in poverty."

"The game made me respect people in poverty more, and have more empathy for their struggles."

"The game was able to help me understand my own experience of growing up poor."

But this story isn't just about a game and its impact on those who have played it. This story is about my life.

* * *

Pretty much all of my realizations that we were poor occurred in the grocery store. I remember my mom being able to cash my father's paycheck at the grocery store because it was so small. And for the times when he didn't get a paycheck, we received government assistance. Food stamps were essential for feeding our family of six.

I remember the first time I realized that food stamps made my mom's food choices open for public inspection and disdain. It was my tenth birthday. We were at the grocery store purchasing treats for my party—orange soda and Pringles, the ultimate in 10-year-old party food. When my mom pulled out food stamps to give to the cashier, I vividly remember the lady behind us scowling as she shook her head while staring at the liter of store-brand, soda-pop.

As I got older, I learned shame from the simple act of sneaking a piece of my family's highly-rationed, weekly loaf of bread. I balled the bread into my fist so none of my three siblings could see, and then I would climb the stairs to my room and shove the whole thing in my mouth.

During my teenage years, I wore multiple sweatshirts instead of a coat because I didn't want my mom to spend money I knew she didn't have. I reserved the privilege of having *a real*

winter coat for my younger siblings. I learned to claim “broke chic” as a style choice and shouldered it with a certain defiant humor. To this day buying clothes for myself is an ordeal. The last time I bought myself a winter coat, I could barely breathe as I stood at the cash register. The coat was a size too big, and it really wasn’t that warm, but it was on sale. I felt a deep sense of shame buying something so extravagant for myself.

When I graduated from high school, I hoped a college degree would lead to my economic stability. I applied and earned an interview with Georgetown University. I had to wear my mother’s clothes to the interview we hosted in our home as I had nothing appropriate of my own to wear. It must have been an ever so strange experience for the be-suited Georgetown alum who sat on the cat-shredded couch in our rented house. My mother was working so there were no parents to greet our esteemed visitor with coffee or even a glass of water. The social graces of such a visit were not something inherently part of my coming-up-poor existence. Needless to say, I wasn’t accepted into Georgetown.

I did, however, get into Penn State University.

I remember move-in day at Penn State as an eye-opening moment of income disparity. I watched vans pull up to the dorm filled with staggering amounts of household possessions. There were televisions, stereo systems and what seemed to me to be mountains of clothing. Everything I

owned didn't even fill the backseat of our Volkswagen Rabbit. When my roommate surveyed my closet, she asked where the rest of my clothes were. When I explained that these ten hangers held everything I owned, she asked if she could use my closet as well as hers since she was seriously concerned about where all her clothes were going to fit.

I worked three jobs through college in addition to taking a full course load. With government grants, patches sewn onto the seat of my favorite jeans, and a hot-pot perpetually full of soup, I made it through college with very few loans. The riches of a cafeteria with always enough food was like manna from heaven.

* * *

Those early experiences with poverty led me to develop a deep interest in issues concerning social justice. My experience growing up poor and my love of history brought me to study global development particularly as it was being expressed in South Africa, Zimbabwe and other African countries emerging from colonial rule. These countries were pushing off the fetters that bound their people to lives of injustice and poverty. I was excited to see what the leaders of these countries might do with their new-found freedom to govern themselves. So, through the mentorship of encouraging faculty, and a nice fat loan, I decided to finish my undergraduate degree at the University of Nairobi in

Kenya. I wanted to see justice-in-the-making and the end to structural inequality for myself.

When I arrived in Nairobi, the semester had not yet started. The room I was assigned to in the dorms was on a deserted hall. Overwhelmed with my decision to travel by myself to a country so far from home, I felt vulnerable and at the same time mouth-agape fascinated by all that surrounded me. I had never been a racial minority ever before and had always seen myself as part of the “under-class” by virtue of my poverty. Here, I was no longer the “poor” friend in my bevy of monied Penn State friends. In Kenya, I was by the nature of my skin color, a colonizer, privileged in a whole new way I had never experienced previously. Here I was white, young, and wealthy by comparison.

My biggest challenge in my first week at The University of Nairobi was finding the cafeteria. I had been told by the registrar that there was one cafeteria open somewhere on this sprawling, urban campus but being pretty horrible with directions, I couldn't find it. I had purchased a few bananas and tangerines from a street vendor, but when I'd eaten those, I had no choice but to gather up some guts and find the dining hall.

One evening, I set out to find food once again. I followed a steady trickle of students who all seemed to be flowing in one solid stream down to campus. I figured, if I followed the students, I might find food. I followed this stream of students

into a large hall. There were hundreds of chairs lined up into rows facing a stage. There was no food, but there was plenty to feast my eyes upon.

I had grown up in an area that was almost entirely white. I had never lived in a city and vividly remember at the age of eight, the first time I encountered a Black child my age at day camp. While I had grown up poor, I had never been a racial minority. I had always been able to mask my economic status for the most part and was able to fit in by reason of the color of my skin and the privilege that accompanied that. But that day in Nairobi, I didn't fit in. At least, I didn't think I did. I was the only white person in a conference hall filled with nearly one thousand Black Kenyan students.

As the room grew steadily more crowded, students began sitting on window ledges and sharing chairs. A young woman asked me to scoot over and share my seat. As I sat hip to hip and shoulder to shoulder with her, I found myself feeling happily invisible in the midst of what turned out to be the entire freshman class who had shown up for a lecture on study skills. No one was paying any particular attention to me. Their interest in one another overwhelmed their passing attention to the one White student in the room. I was delighted to be invisible in the comforting way I usually was in any crowd. I was enthralled by this opportunity to be immersed in familiar chatter with an unfamiliar accent. Laughter erupted around a shared story, secrets were told behind cupped hands, flirtations evolved as eyes met and shy

smiles were exchanged. It was just like any crowd of students in any college in any part of the world. Kenya, or at least that tiny microcosm of Nairobi, no longer felt so foreign. Instead, it felt familiar.

It was in this room that my culture shock began to fade. A young woman leaned in and asked me my name. Another shared with me an article in a magazine. A young man hustled up behind me as we were leaving after the lecture and asked me if I knew how to act and if I would like to audition for the play he was directing about apartheid. They needed a White woman as a political foil in the drama. I asked when and where and my short-lived career as an actor on the Kenyan stage commenced.

These people became my friends. We shared laughter, secrets, and textbooks. These students trusted me enough to invite me to their homes. Homes scattered across the Texas-wide country of Kenya. I stayed in their homes made of wattle and daub. I carried water from a mile-distant stream in a jar on my head (and none too well, to their great mirth). I also held their baby nieces and cousins and sisters and brothers on my lap. Many of these little ones had distended bellies and copper hair – signs of real malnutrition and hunger.

It was from my Kenyan college friends that I learned about a very different kind of poverty. One that appeared very different from what I had experienced in the U.S.. I learned about dinner being what you could pick from the pathways

when the crops weren't yet ready for harvest. I learned about the privilege of tea with milk and sugar. I learned about the luxury of a purchased loaf of bread.

After a year of insight, incredible growth and rich friendships, it was time for me to plot my next steps post-University. I struggled to figure out what I should do next. Stay in Kenya longer and maybe teach school? Go on to graduate school back in the US? Join the Peace Corps? Discussing this over beers one evening, one of my friends, Kamau, decided it was time for me to get some life advice.

He told me to go home.

“Go back home, Dana. We don't need you here. We can solve our own problems. Your path lies in your country. Your problems in the U.S. need your attention. Go home and solve those. The best thing you can do for us is to make justice happen there, because when the giant of the United States shrugs its shoulders, it sends tidal waves that knock us off our feet.”

I took his advice. I did what Kamau suggested. I went home and enrolled in graduate school. I was ready to apply Kamau's wisdom and try and address the problems of injustice in my own country and, more specifically, in my own neighborhood.

* * *

The graduate school I attended was located in an economically challenged neighborhood that had been decimated by very poor urban planning and intentional structural oppression. It was an isolated urban island cut off by a traffic circle that choked off the business center. Commerce struggled to meet the needs of those who lived in the area and businesses abandoned the corridor. Public housing complexes also ringed the business district, further creating an atmosphere that discouraged new economic development. The YMCA closed, the movie theatre shuttered; there remained two lunch counters, a shoe shop and a couple tobacco stores.

I felt just as shy and lost here as I did when I first arrived in Kenya. This was the first American city I was ever to live in. I brought my inherent racism and preconceived prejudices into this new milieu, just like I had in Kenya. But I had made a promise to Kamau that I was going to work for justice in my own country. As lost as I felt, I was going to once again, follow the flow of people and see where it took me.

This time the flow led me to a soup kitchen.

As a money-strapped grad student, I saw a job-posting to be an assistant at a neighborhood soup kitchen. I thought I might start my career as a justice-maker by serving soup. On the day of my interview, I wore my best dress, readied my resume, and hoped I would pass as professional enough to get the job.

When I opened the heavy, gothic door with the wrought iron handle that led into the basement of the church, I walked into a tight space jig-sawed with tables and all manner of individuals. Mostly older folks, it seemed to me, and mostly smoking.

I felt like I stuck out like a sore thumb. I was so sure someone was going to ask me for money.

I found an empty seat at a table with a few women. I eased myself into a chair. Trying for casual, but hoping—once again—for the comfort of invisibility.

I smiled a hello at the woman just to my left. She had chopped short black bangs and a worn-too-many-times, pink sweater. There were stains on that sweater. I assumed they were soup that didn't make it past her very ample bosom.

She smiled back.

“Hello honey,” she said. “I'm Rosie. What's your name?”

I extended my hand. “I'm Dana.”

Rosie shook my hand.

“Is this your first time here, honey,” she asked.

I felt so pegged. So uncomfortable. So certain she was going to ask me for money.

“Yes, Rosie, it is.”

Rosie reached across the table and placed both her warm hands on my forearm.

“Honey,” she said, “first time is hard on everyone. It’ll get easier. You’ll get used to it.”

Before we spoke, I looked across the table and saw someone poor, someone dependent, someone different. But Rosie didn’t see different. She saw herself in me.

With that simple act of compassion, my perspective pivoted.

I thought I was going to go to the soup kitchen to “do” justice work. To be the helper. Just like I had pondered staying in Kenya and “doing” justice work by being a helper there. I had learned in these invaluable interactions with Kamau, and now Rosie, that I had pretty much nothing to offer and everything to learn.

I learned all of my lessons on poverty by following the flow. By acknowledging my prejudice, and accepting my ignorance, I learned more from following the flow than from any graduate degree I might earn.

One evening after I left the soup kitchen, where I now worked, I met Dina and her four-year old daughter. They were sitting on the curb outside the church. As we spoke, she told me that she’d bought a bus ticket from Philly and climbed aboard a Greyhound bound for Pittsburgh, clutching her daughter, Rita, by the hand. Dina and little Rita had

literally nowhere to go that night. We called around to all the shelters, but they were full. Once again, I went with the flow and invited them to spend the night at my place.

That night turned into three months together in my one room apartment. Dina and Rita on the floor, me in my single bed. We shared meals, laughter and food stamps. I learned a lot about four-year-olds and how incredibly difficult it was to get an affordable apartment or a job when you had no phone and no permanent address.

My heart broke when Dina and Rita disappeared one day without a trace. Dina was ashamed to admit that she had run up my phone bill with hundreds of dollars in long distance calls she couldn't afford to repay. She was also well aware that my landlord wasn't happy with her presence in my apartment. Out of guilt and desperation, she took Rita and vanished.

Throughout the next dozen years I learned more hard lessons from people like Dina. The men, women and children who shared with me their stories, their struggles, and their dreams. The people I witnessed struggling with homelessness, hunger, underemployment, family troubles, health problems and just about everything else life throws at all of us, have been my greatest teachers.

But what makes their struggles of the heart and head and checkbook different than perhaps your struggles with the heart and head and checkbook is that last part of the equation:

the checkbook. Money, in my opinion, is the single biggest factor that must be considered when overcoming the challenges of poverty. While an individuals' problems such as mental health, substance abuse, lack of access to education, and family disruption contribute to being enmired in the poverty spiral, the way out of poverty has mostly to do with attaining adequate income.

I worked in the soup kitchen for a few years as I completed my master's degree. During that time, something happened that completely upended the teeter-totter stability that kept our soup kitchen guests' checkbooks balanced: welfare reform.

With welfare reform, individuals who used to qualify to receive a small monthly cash benefit and food stamps, were reduced to receiving only three months of income each year. People who used to be able to take home a jar of the "soup of the day" to their own rented room, no longer had a rented room to take that jar home to. All of a sudden, people no longer had the small monthly check that made paying rent possible. Formerly housed individuals were now on the street.

So, in addition to being a soup kitchen we became a homeless shelter. We went from running a soup kitchen that helped fill people's bellies and stretch their food stamp dollar to hosting thirty men in a church basement, newly homeless due to the shift in political tides.

We pushed aside the lunch tables and brought in beds from a local church camp. Iron-framed bunk-beds and thin, camper-worn mattresses were lined up against the walls. None of us could believe this was happening. None of us thought this would ever become the long-term solution to this brand-new, systemic challenge.

* * *

I knew a thing or two about running a homeless shelter, because my family was homeless for a short while. We weren't evicted because we couldn't afford rent; we ran from our home in fear of the violent and dangerous man who was my father. We hid—scattered to the winds. I never called myself homeless—but I was.

Years later, my daughter was homeless. Running from the noise inside her head and a morass of bad decisions, she hid in tents beneath bridges throughout the country. She never called herself homeless — but she was.

Quickly, our short-term homeless shelter became a permanent solution, and I became its director. I tried very hard to focus on the individual and their need for respect and kindness. I printed out a sign and hung it over the doorway: “This is a House of Heroes.” I wanted everyone who walked through that door to know just what I thought of them. They were not losers. They were normal people in really difficult situations. They were doing amazing things despite the odds of where they had landed. They were heroes in my eyes.

One night while doing intake at the shelter, I met Ted. Ted had just been discharged from the hospital. He was as thin as a blade of grass and no taller than your average middle school boy, but his face, black, blue and bandaged, and his two broken arms, both rigidly cast at strange angles, told a whole different story. Ted had been robbed and beaten, and whoever had last let him sleep on their couch was not willing to take him back. He was asking me if he could stay with us. He needed a bed in our shelter.

I had no idea how that was going to work. Ted could neither feed nor dress himself. But here he was with nowhere else to go.

When you are poor, you can develop a lot of compassion. Most of the men who stayed at the shelter were really good people currently struggling with really bad situations, most of which could have been solved with enough money.

So the other shelter guests understood. They knew Ted needed to stay here at our shelter, with them. It could work out for Ted, if we all worked together. They volunteered to help Ted. They helped to feed him, pull up his blankets and tuck him in at night. They helped to get him dressed. They stirred his coffee and helped him smoke his cigarettes.

Wait, cigarettes? Why are they buying cigarettes? It's such an expensive, ridiculous waste of money! They may be heroes in your opinion, but come on, how smart can they be if they are wasting their money on cigarettes? (Remember the lady staring daggers at

me and my mom over the coveted orange soda and birthday party Pringles?)

Let's talk about this. About making decisions. About how to spend your limited, never-goes-far-enough money. If you stop buying cigarettes altogether, you might save about sixty dollars a month. What can sixty dollars do? It barely pays for a single bag of groceries. It doesn't even cover a monthly bus pass. But what do cigarettes do for you? They make you feel better—calmer. They make you feel worthwhile in a way, like you are entitled to a little bit of a luxury, a release, just like everyone else in the rest of the world.

But in the U.S., instead of giving poor Ted enough money to rent a room and buy cigarettes, we take that money and pay me to watch him sleep in a crowded room full of strangers. If you do the math, it costs a ton more to pay a shelter manager, a security guard, overnight supervisors, a social worker, the utilities and the rent to keep a shelter operating 365 days a year for thirty years than it does to keep Ted happy in his own rented room with his cigs.

The system pays me instead of Ted, because, in part, they don't like Ted buying cigarettes. Be as moralistic as you want, but bottom line, it sure is a lot more efficient and cost effective to let Ted make his own choices and send me off to find a different line of work.

The systems that surround poverty are parasitic. We've created an entire industry that surrounds the poor with

supportive services and programs, but never do we give the poor what they actually need to get out of poverty. Money and peace of mind.

With enough money and enough freedom from the mind-numbing stress of crushing poverty, individuals can and will make good and productive decisions for themselves and their futures. We have the solution. We lack the will to implement it.

* * *

Adequate income allows us the ability to address life's challenging situations with more creativity and a certain calm rationality.

The ability to think clearly is essential when dealing with difficult situations and poverty knocks clear thinking out of the ballpark. Without sufficient income, thinking clearly and creatively becomes extremely challenging. This sociological paradigm was noted by some brilliant professors at Princeton University who sought to undertake a study on the effects of poverty and wealth on decision making (Poverty Impedes Cognitive Function, Science, August 30, 2013).

Princeton researchers Zhao, Shafir and Mani developed a study protocol that has dual pillars. The first pillar of the study involved researchers setting up a randomized survey in a New Jersey mall. Research students with clipboards were placed in the mall to recruit shoppers to participate in their experiment.

Once shoppers were recruited, a few demographic questions were asked in order to assign participants to one of two groups. The first group was comprised of individuals who earned around \$70,000 annually. The second group was made up of individuals who earned around \$20,000 a year. After sorting people into groups according to income, the researchers asked each group of participants to consider a hypothetical problem while they took a cognitive functions tests.

The first problem they posed to each group concerned a low-cost car repair. Imagine, they asked each group of participants, that your car needs a repair that's going to cost around \$150. The participants were asked to consider whether they would like to pay for the repair straight away, borrow money to make this repair, or just delay the repair.

That's all the participants were asked—to just think about the car repair problem while they took the cognitive functions test. The outcome of the cognitive tests were then evaluated. The result was that every participant, richer and poorer alike, did equally as well on their cognitive tests.

The researchers then moved onto the second step of their experiment. They posed another problem to the participants in both groups: this time your car needs a much costlier fix. Maybe it needs tires and brakes or it won't pass inspection. This time the car repair is going to cost closer to \$1,500 to repair.

Again, they asked their mall-going-participants to ponder the choice of whether to pay, borrow or delay the repairs.

Participants then took another set of cognitive tests while they mulled over the problem about this more costly car repair. This time the results between the two groups were markedly different. People with lower incomes demonstrated an average thirteen-point drop in score on their cognitive tests after the fictional \$1,500 repair was posed to them.

The people with fatter checkbooks demonstrated no significant change in their cognitive functions scores. Even pondering an imaginary scenario, where there was no actual risk – having more resources – a fatter checkbook— freed up the ability to think. To simply think.

To make sure that this result was not culturally influenced, or limited to New Jersey mall goers, a similar cognitive test was given to sugarcane farmers in India before and after their yearly harvest. The sugarcane farmers were a lot smarter—thirteen points of IQ smarter—after the harvest when their bellies were full and their bills were paid.

Similar experiment and the same result halfway around the world. Princeton's research provides evidence that poverty affects the brains ability to function.

Poverty and all its related concerns require so much mental energy that the poor have less remaining brainpower to devote to other areas of life... As a result, people of limited means are more likely to

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make mistakes and bad decisions that may be amplified by — and perpetuate — their financial woes.

Poverty essentially changes your brain's internal equilibrium, almost like a change in your insulin level. When living in poverty, physical changes take place that result in your brain processing challenges, even fictional ones, like too much sugar for a diabetic.

Poverty Brain, I call it. The “I-can’t-do-math-I-can’t-think-there-is-no-way-out-my-heart-is-palpitating-there’s-not-a-creative-problem-solving-cell-left-in-my-body”

Poverty-brain.

* * *

Poverty brain is simply not a match for the choices demanded by the systems that surround poverty . The system is insane. Crazy making. Nonsensical. Dehumanizing. Forcing people with the fewest resources to make the most challenging, values-be-damned, choices imaginable.

Care to take part in another little experiment, this time for my own research project? Just imagine with me:

You are on the street. Homeless. You are my daughter.

You call a homeless shelter. The homeless shelter your mother ran all those many years ago. The one where your family volunteered to take dinner once a month. You know how to get there. It feels familiar. When you call, the shelter

worker says they have beds available, but you have to call Central Intake in order to get one of those beds. She gives you the number.

You call Central Intake. You are put on hold. Every so often, the recorded Central Intake voice calmly tells you where you are in the “on hold” line. There are three poor souls ahead of you. Ten minutes later, there are two poor souls ahead of you. Forty minutes later you are the desperate poor soul the officious, stressed-out social worker places on a waiting list for the shelter you called earlier. While you were on hold, the shelter beds were taken. No more beds there tonight. No more beds in any shelter tonight. Call tomorrow, she warns, to hold your place on the waiting list.

So, you do. You call tomorrow. This time, the-poor-soul-on-hold-list is only 4 minutes long – but there still aren’t any beds available. Call tomorrow, the social worker warns again, or you’ll go to the bottom of the list.

This third time you need to call, your phone is out of minutes, so you borrow a phone from the security guard at the library. That day, the-poor-soul-on-hold-list is twenty minutes long. The security guard is killing you with his eyes. You try to keep your head lowered to avoid eye contact, but he comes over and keeps tapping you on the shoulder, and you keep making nice noises and desperate pleas and everyone around can hear what you are saying.

They all know you are homeless. They all know you are

desperate. Your problems are like a seeping pool of nasty on the library floor. People step around you with a slightly wrinkled nose and a pitiful glance. There are still no beds available, social worker number 3 tells you. Call again tomorrow, she says, so you don't lose your place on the list.

That same day, after you leave the library and the fuming security guard, you find a guy outside who will share his tent – and his weed. No waiting line for those willing to sleep under the bridge.

You decide. You choose. What would you do?

You might choose to keep calling Central Intake. You might choose the shared tent. But whatever your choice, you are definitely down a minimum of 13 IQ points, and probably willing to smoke whatever might be handed to you, no-questions-asked.

Who designed this system? This Central Intake? And who designed the forms you have to fill out for medical assistance so you can get into a rehab or a psychiatric hospital? Was it the same committee that came up with the list of requirements that doesn't allow you to qualify for food stamps without an address? And who decided that food pantries are only open once a month, hidden away in the basement of a church somewhere? We did. All of us did. With our votes or our choices. We did.

The ability to navigate a crazy-making system with a brain

overwhelmed by a continual lack of assets is heroic. People do it. They do. I've witnessed it. But it doesn't have to be so hard. It really doesn't.

In the early nineties, I was the founding Executive Director and Clinical Supervisor of Sojourner House, a halfway house for homeless women addicted to substances. Alcohol and crack were the main drugs of choice at the time and there was nowhere in Pittsburgh where women could get help when they had children in tow. So, we opened Sojourner House to give women a year to get their lives back together, living with their children in their own apartment with supportive staff and an insightful, compassionate structure. A lot of the women did really well. I keep up with them via social media these days.

Not only were the women of Sojourner House struggling with addiction as single mothers with very limited income, but almost all of the women were also given the label of being dually diagnosed.

What this means is that along with an addiction you have a healthy side dish of mental illness. Or maybe mental illness is the main dish and the addiction is the secret sauce. But what it means, really, is that it is damn hard to recover. And damn hard to get help.

Not every treatment center for addiction is equipped to work with individuals suffering from mental illness. And very few

treatment facilities for those with mental illness treat addiction.

But at Sojourner House, we did it all. Whatever it was you were struggling with, we were open to supporting you through it. But in order to qualify for admission into Sojourner House, mothers first had to go through inpatient treatment.

Treatment centers or rehabs, as they are called, that accept medical assistance are rough places. In order to qualify, you must regularly be using crack, heroin, meth, alcohol or some other substance. You probably are also using a healthy dose of pills. And probably, weed every day. Oh, and don't forget the alcohol. Everyone needs a chaser.

The treatment center's first order of business is to get all that junk out of your system without you losing your mind. You share a detox ward with a dozen other people who are also crashing from their particular "drugs of choice" after hitting the proverbial rock bottom. None of you are in a good place right then.

They give you lots of "comfort meds" to get you through this very difficult time, some of which also have significant withdrawal symptoms if you are not carefully tapered off of them. You watch lots of movies in order to avoid the blown-to-bits reality of your life. You smoke a lot of cigarettes, argue with others just as cranky and irrational from withdrawal as you are and sleep as much as possible.

That takes about seven days.

If you're lucky, you now have fourteen days left at the treatment center. Many, many, many people are returned from whence they came at this point. The unlucky ones who have "bad" insurance (i.e., the poor) are thrust back out onto the street, basically detoxed, but barely.

But let's pretend that you have medical insurance and the rehab accepts your form of insurance as payment. If you've got this bingo on your dance card, you are granted another two weeks of inpatient treatment.

During the next week at the treatment center, you meet your therapist and get interviewed by a psychiatrist. You tell the psychiatrist that you are depressed, anxious and suicidal. Your thoughts are racing. He senses what might be anxiety, depression with a dash of ADHD. Could be, he thinks, bipolar disorder.

They prescribe a few psychiatric meds. You dutifully take them, hoping they will stabilize you – help you to cope with the crushing mess of your life. You meet with the psychiatrist once a week usually for less than 15 minutes. Each time they adjust your meds, update your psychiatric diagnosis and add or subtract medications.

Let's say you are diagnosed with bipolar disorder, a serious challenge. Plenty of women who passed through the doors of Sojourner House were treated for bipolar with Lithium,

Thorazine, Seroquel and Risperdal, along with a bunch of other drugs in their single twenty-one day sojourn through an inpatient treatment center. And through this psychiatric haze of pills, and a body barely done with withdrawal, they commence treating you for your addiction.

Remember, the dizzying array of junk in your body was just layered over with “comfort meds.” And all those drugs and their residue didn’t get magically erased from your brain. Your brain is still in full-blown where-the-fuck-am-I mode.

And of course, if you can’t sleep, they give you a pill for that. And if you can’t shit, they give you pills for that, too. And if you’re sick to your stomach – they’ve got another one for you. And if you can’t get out of bed, or you fall asleep during education meetings or speaker sessions, they “confront” you. Not gently.

A common statistic that rehabs recite to their patients is that two-thirds of those enrolled in rehab will fail. Most will fail multiple times.

The implication of that statement isn’t “We aren’t doing a very good job treating you.” It is *YOU* will fail because *YOU* aren’t doing a very good job here at treatment.

After four weeks of this carnival, they discharge you from treatment and send you back home with just enough psychiatric medications to get you through a week. They give you a long, fill-in-the-blank boilerplate discharge plan.

Buried in there is the suggestion that you should find a psychiatrist that treats people with co-occurring disorders. The psychiatrist they suggest for you, they also recommend to everyone they discharge, since this is a rare breed of doctor.

Very few psychiatrists treat addicts with mental health problems, especially if they are on medical assistance. In fact, many psychiatrists are a cash only venture these days. Hence, it isn't a surprise that the one you are referred to is booked solid with no open appointments for at least a month.

What do you do about your prescribed psych meds that run out in just a few days? The withdrawal symptoms for psych meds include seizures, suicidal thinking, nightmares, vomiting, anxiety, and insomnia.

Oh, and by the way, your normal problems are all there still waiting for you. Kids who need food and help with homework. Worried parents, angry partners and demanding landlords. Bills to pay and no way to pay them.

If you're like many, many desperate people in this situation, you start using drugs again.

But what if you had more buffer, deeper pockets, more assets? You might get more help. You might not have as much pressure. You might be luckier. I'd bet on it.

* * *

So how do we change all this?

Stories don't work. I've told these stories a million times. Some people pity the hardships my family went through. Many people have complimented me on the work I've done.

But it is hard to feel poverty when you don't live in it. For most of us, poverty is an abstract construct or a problem that could easily be outwitted with the application of enough discipline and hard work. Even though I grew up on food stamps, I still didn't get it. Twenty-five year old me thought I was going to create justice in the US by working in a soup kitchen. I didn't even begin to understand how oppressive our social welfare system was until I listened to and worked alongside the people ensnared within that system. People like Rosie. People like Ted. Perhaps people like you.

In order to get the system to be more responsive, those of us outside the system have to do more than donate food to a pantry or volunteer at the shelter. We have to listen, we have to understand, and then we have to act.

But if we don't have access to a Rosie or a Ted, how do we understand? How do we hear what they have to teach us?

This is the question I've tried to address throughout my professional life. How do I help others feel the pressures of poverty? How do I help people understand the IQ drop and the poverty shock? How could I help people experience the choices and situations poverty forces you into? How could I help people feel the dignity-squishing, idea-zapping process of living life without enough money to navigate everything

from paying for adequate day care to keeping a phone in your vulnerable child's hand?

Well, a game. A game might do that.

* * *

Broke—the game I developed over these past many years with the help of friends, colleagues, scores of volunteers, and enthusiastic professors and students—is excellent at pissing people off and creating empathy.

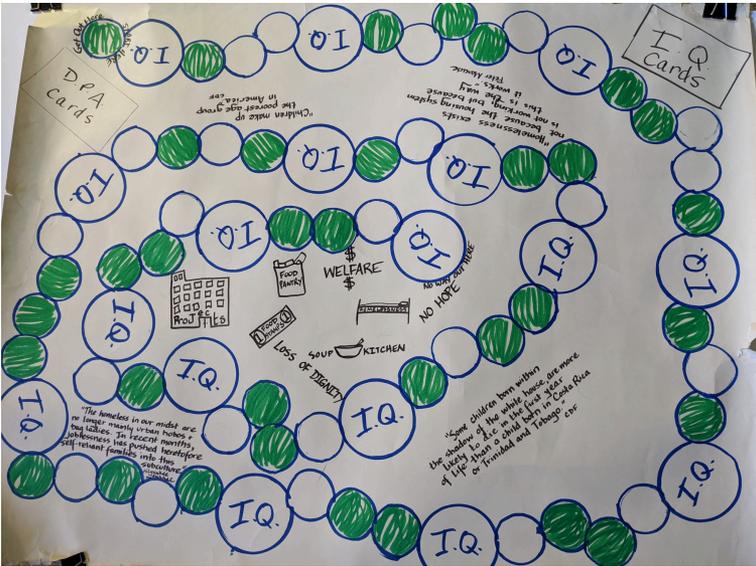


Figure 1: Broke's original game board design

I began working on the game in 1990. I had been invited to teach a week long class on homelessness at a summer institute at Wilson College. I was required to assign a reading

list and to create a syllabus. Only a few years out of grad school, I assigned a theological treatise on human suffering that seemed weighty enough to give me, barely scraping thirty, a certain gravitas.

A month prior to the class, I dug out the book I assigned and started to reread it. Holy, bloody hell—there was no way I could expect to teach a class using this book! It was heavy on the existential angst and almost incomprehensible.

With a flash of insight, I decided to create a game to teach people about the infuriating and unfair system of poverty in which I worked. I borrowed the movers and dice from my kid's *Chutes and Ladders* game and traced circles into ever-deepening spiral on a large sheet of paper. Then, I carefully transposed the real-life stories of the hundreds of people I had worked with onto playing cards. These cards, drawn from a stack, thrust players into stress-invoking situations without enough resources to navigate them. Each card had an outcome that pushed the player further into the spiral—the number of spaces dependent on the severity of the situation. If the situation was relatively benign, they were left to stay where they had landed on the board.

Then, using the “Get Out of Jail Free” card idea from Monopoly, I made another deck of what I called IQ cards. These IQ Cards were the player's ticket out of the spiral. Each IQ Card required the player to have knowledge of the welfare system. If they could answer the question on the IQ Card

correctly, they could move out of the spiral a few spaces and back toward “Safety”, which was the goal of the game.

I called the game *The Department of Public Welfare*.

I will never forget the first day we played that game at the summer institute. The students were grateful for the diversion from the deadening tome I had assigned. By the end of the game, one man stood with hand on hip and mouth agape and just said, “Wow. I get it. I really get it. Getting out of poverty is just really, really hard.”

The whole class looked at me with nodding heads. What can we do to make all this change, they asked? How can we help? After that I didn’t make them read any more of that awful book. Instead, we discussed system change.

While some people hate this game because of the mounting feelings of stress and pressure they feel as they try to think their way out of the poverty spiral, most people find it revelatory.

Over the years, the game has taken on different elements and taken different names. For a few years it was called *The Poverty Spiral*. Now it is called *Broke*.

Broke is structured differently than the original game thanks to years of game-testing and feedback.

Now, to begin the game, each player takes on a character that connects them to the motivation and risk they carry on

their hearts and heads as they make decisions in the game. A rough outline of each character's family structure, income and living situation are all bullet-pointed on color-coded Character Cards that are distributed along with their paired color of mover at the start of the game.

WHO ARE YOU?

You are in your early 20's,
unmarried

CHILDREN: None

OCCUPATION: Food Service

EDUCATION: College Diploma,
Bachelor of Arts

RESIDENCE: Urban, apartment renter

CHALLENGES: You have a dead end job
and limited career opportu-
nities with current degree.
Your social activities are
costly.

The Character Cards help each player know how many kids

Broke

they have and how old they are. They let you know if you farm, work low wage jobs or if you just graduated college.

You find out if you are a senior citizen or a recently divorced parent. It tells you whether you live in the city, suburbs or under a bridge.

In addition, each player has a different start spot on the board that corresponds with their color-coded character card and mover. The recent college graduate (red) starts the closest to Stability. The homeless player (purple) starts the furthest from Stability. Depending on their start space's proximity to Stability on the gameboard, some players will find it easier to reach and maintain Stability, which is the goal for the game.



Not only does the college grad start closest to Stability, but also they also receive more Star Cards than any other player. Star Cards replace the original game's IQ Cards. Star Cards

DANA GOLD

enable players to skip backwards through the spiral towards Stability. Star Cards describe different assets specific to each player's character or privilege. Star Cards may allow you to move towards Stability because you are a native English speaker, a Christian or white. Or they may give you a boost out of the spiral because of aspects of character, such as generosity or honesty.



Figure 2: Star Cards explain each players assets and privileges in the game.

Movement on the board is dictated by choices outlined on the Situation Cards. Each player, during their turn, draws a Situation Card from the deck and reads it aloud. The Situation Cards are all based on real-life scenarios culled from

the experience of those who rely on soup kitchens, government support and homeless shelters. These are the stories of Ted and Rosie and so many others I had the privilege to work with throughout my career. Situations address a wide variety of psychosocial and economic issues such as choosing to work while ill or whether to sell your food stamps to buy sanitary pads for your middle-school daughter. Each player decides between Choice 1 or Choice 2 as outlined on the card. The Result of each choice is explained at the bottom of the card, with either a negative or positive consequence. Then each player takes a roll of the dice that pulls them either further into, or out of, the poverty spiral.

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SITUATION:
Your son's father is in prison. The prison is over 2 hours away, so you don't visit often because the trip is expensive. One day, you get a call from the school. Your son was removed from the classroom for threatening his teacher. When you confront him, he yells, "I don't care if I get in trouble. I want to go to jail. I want to be with Dad!"

CHOICE 1:
Promise your son a visit with his father next month.

CHOICE 2:
Don't go. You don't have the money and you don't want to encourage a connection to your son's father.

CHOICE 3? - YOUR PRIVILEGE

RESULT 1:
You're behind on your rent because of the trip. Toss the BIG die and move into the spiral the number of spaces rolled.

RESULT 2:
A child who doesn't know their parent will fill the void with fantasy. Toss the BIG die and move into the spiral the number of spaces rolled.

Figure 3: Situation Cards pose challenges for the players and foster feelings of tension and stress within the game.

There are several mechanics that help determine consequences or outcomes for decisions while playing *Broke*. There is a Big Die (4, 5, or 6) and a Little Die (1, 2, or 3). Every player is instructed to roll the Big Die or Little Die depending on the choice made in each posed situation.

The Big Die is rolled for the most severe situations, such as making decisions about taking on debt or taking in your addicted sisters' children. The Little Die is rolled for situations like deciding whether or not to pay your library fines or eat at the soup kitchen.

Since each player independently makes their own decision on each situation that affects them, each player rolls independently to learn the consequence of their personal choice. Even if two players make the same decision about whether to let their child visit their father in prison, the single mom might roll a 6, that puts them further into the spiral than the farmer, who rolls a 4. Just like in real life, some of us just have better luck than others.

The most infuriating factor in *Broke* is that each situation forces players to choose one of two options. Some players argue, "I wouldn't make either of those decisions.", or "I am smarter than that," or "I am a great problem solver." It's not uncommon for someone to muse "This is stupid."

Remember that thirteen-point drop in cognitive function that Princeton showcased in their research? This is how *Broke* simulates that drop. *Broke* takes away the luxury of creative

problem-solving by forcing players to choose one of two proscribed options.

Except when it doesn't.

Introduced on each Situation Card is another dynamic called Third Choice Privilege. Third Choice Privilege gives one player the ability to make a choice not outlined in either of the two proscribed options on the Situation Card. This privilege only happens when you are the player drawing the card, which means one out of every six times you get the option to use your privilege to be a clear-headed, creative problem solver.

The risk you take when you use Third Choice Privilege is that your competitors in the game get to decide whether your choice is unrealistic, or if it's actually a good idea. It's also possible that they may not like your position on the board and vote against you. If the majority votes against you, the penalty is steep. But if majority votes with you, and agrees with your creative solution, the reward is equally as significant.

Ironically, few players ever exercise their Third Choice Privilege, especially as the tension in the game increases. The simulated stress in *Broke* appears to affect a player's ability to trust their own judgement, a little bit like the Princeton experiment in the New Jersey mall.

After playing *Broke*, people have told me that they felt

stressed. They didn't like having their values challenged. They tell me that the game is frustrating.

Why is this game so frustrating? That's the point. Poverty is frustrating.

Why is this game so hard to win? That's the point. Poverty is hard to overcome.

The point is that the system that sends people caroming from wall-to-wall in this cavern of poverty needs to be broken wide open and transformed. We can create ways out if we have the will and insight to do so. *Broke*, I hope, will plant that insight and will into the people who sit around the game board, draw a card from the deck and make a choice.

* * *

Because much of my work has been located in Pittsburgh, I've been lucky enough to develop an ongoing, decades long partnership with Carnegie Mellon University's Entertainment Technology Center, working with Drew Davidson, Jess Hammer and Jesse Schell. *Broke* has been nurtured along by these great champions. Because of this partnership, *Broke* got the benefit of math wizzes and artists, and just this past year, in 2019, *Broke* got the benefit of computer programmers and producers. *Broke* the board game is now also an app.



Figure 4: Broke the game as an app

When I first began conversations about *Broke* with Drew and Jess, both saw the potential for a digitized version of the board game. I did, too. But my imagination never matched the inventiveness of the ETC team that created the app for *Broke*.

While depending on the same real-life situations that fuel the boardgame, *Broke the app* uses texts, emails and news updates delivered to your phone. Because of the highly personal relationship we have with our phones, receiving a game generated text from your “spouse” or your “mom” brings with it an emotional intensity not available through other media.



Figure 5: Texts from your “sister” mimic real-life relationships

The same frustrations we feel from real-life emails from our landlord or the pointless arguments you can get into with robo-generated texts are also mimicked in the game. News

alerts pop-up with a little ding, alerting you to the latest cut in transportation funding, which you might not care too much about, until you see your app bank account dipping deeper into the red.

In your text-based interactions in the app, you have the opportunity to decide whether or not to let your friend stay on your couch or let your brother spend some time in jail. But if you piss off the people in your app-life, you'll see them exit your friend group with a snarky or heart-rending message. Each choice you make via text or email impacts both the apps' bank and friend account. The goal of each ten-minute round? Keep your bank balance in the green and your relationships intact.

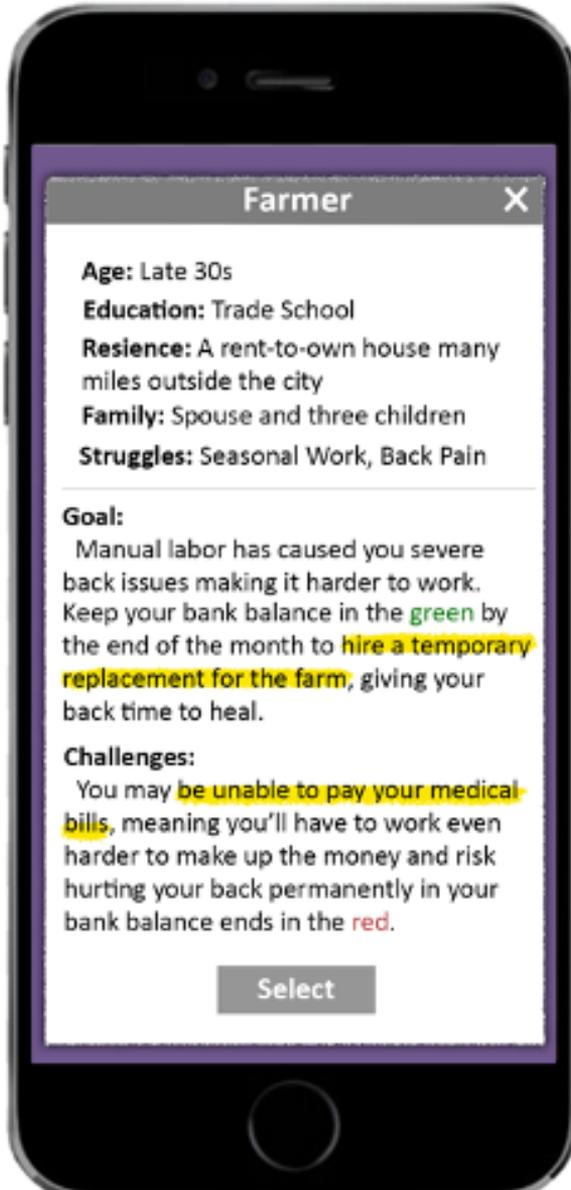


Figure 6: Broke allows you to play as different characters with distinct socio-economic backgrounds and

motivations

Because there are six characters in the app, you have the opportunity to play several times, experiencing the variations in your own decision-making priorities based on your character. How easy was it to win as the recent college grad versus balancing all your accounts as a farmer? Did you make different decisions when you were a parent? How did it feel to decide you couldn't afford to buy your middle school daughter tampons?

Once again, people who play *Broke* the app are frustrated and visibly pissed off. They want to win this game on their phone. They complain that the game is stacked against them. But often those same complaining players tell me they couldn't stop thinking about *Broke* for weeks afterwards. In their words, the game is intense.

Broke, the app version is free, and therefore has the ability to reach a wide-array of people quickly, giving them an accessible and frustrating glimpse of life with too few resources and high-stakes, competing priorities. *Broke* is also still a great board game, too. You can get access to it through Brokethegame.com.

So, I invite you to help dismantle the systems that make poverty so intransigent, by playing a little game first. By getting a little frustrated and annoyed. By, I hope, getting pissed as hell. By gaining some insight and empathy and

dismantling your own assumptions about poverty as you draw a card, make a choice and roll the dice. By playing a game that lets you virtually venture into a soup kitchen and make a choice about where to sit, and what to say. Just like I did, a zillion years ago.

About the Author

Dana Gold is Chief Operating Officer of Jewish Family and Community Services of Pittsburgh, where she supports the work of professionals resettling refugees, helping detained immigrant children, feeding the hungry, finding people jobs, caregivers and guardians and encouraging people facing every manner of life's challenges. Previously in her career, Dana founded four non-profits.

In Pittsburgh she founded Bridge House, a halfway house for men struggling to overcome homelessness and then, Sojourner House, where she worked with women and their children, battling to regain their families, torn apart by addiction. The other two organizations she founded support children orphaned by HIV/AIDS in South Africa.

About the ETC Press

The ETC Press was founded in 2005 under the direction of Dr. Drew Davidson, the Director of Carnegie Mellon University's Entertainment Technology Center (ETC), as an open access, digital-first publishing house.

What does all that mean?

The ETC Press publishes three types of work: peer-reviewed work (research-based books, textbooks, academic journals, conference proceedings), general audience work (trade nonfiction, singles, Well Played singles), and research and white papers.

The common tie for all of these is a focus on issues related to entertainment technologies as they are applied across a variety of fields.

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write about the impact of emerging technologies and their significance in society.

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