

Seniors



GET INVOLVED



45 MINUTES



PREPARATION
NEEDED

UNFAIR MONOPOLY



AIM

To use the game of Monopoly to explore and experience advantage, disadvantage and discrimination faced by various groups of people in the UK today.

WHAT YOU'LL NEED

- Monopoly Board
- Unfair Monopoly Activity Sheet and Discussion Questions

GET INVOLVED: UNFAIR MONOPOLY

THEME: SHAPING OUR WORLD



PREPARATION

A game of Monopoly will need to be used by the group. If there are more than 12 in the group, then a second game will be needed. You will need to have download and printed the activity sheet and discussion questions.



[Download 'Unfair Monopoly' Activity Sheet and Discussion Questions](#)



GETTING INTO THE ACTIVITY

Unfair Monopoly has been designed to help you look at and experience different advantages and disadvantages people encounter in their lives, some of which are based on their gender, ethnicity, background or income. This is done by playing a short game of monopoly, but with a few differences.

Character Profiles: Each person playing will be given a character profile. This will tell them their age, ethnicity, home ownership, car ownership, income and more.

Different Starting Positions: Based on their character, players will find they have different amounts of money to start the game with and some will find they even have properties to begin with.

Pass Go: Each character will earn a different 'Pass Go' rate, based on their income.

Car v No Car: Players with a car can use two dice, but those who rely on public transport or walking can only use one.

That's Life Cards: Community chest and chance cards have been replaced with 'That's Life!' cards. These will explore issues that people face and how these impact different people in different ways. Topics include stop & search, male dominance in decision making, the 'pink tax', university places and more.

The whole game has been built around statistics surrounding ethnicity, gender, income and more. After the game, you will then find some discussion questions to take a look at to explore how you found playing the game as different characters, what issues you faced and the impacts these have on people's lives.



IDEAS TO TAKE THIS FURTHER...

Choose one of the issues presented in 'Unfair Monopoly' and explore it more. Find out some more information about the impact it has on people's lives and then aim to do something about it. This might be by pledging to directly help the people it impacts, or by contacting a decision maker and encouraging them to take up the issue and make a difference.

UNFAIR MONOPOLY

Aim: To use the game of Monopoly to explore and experience advantage/disadvantage and discrimination faced by different groups of people in the UK today.

The Monopoly Board

- Use a standard monopoly board. Different version of monopoly are fine, you will just need to adapt the money if the game now uses thousands and millions, rather than tens and hundreds.
- Instead of using the community chest / chance cards, this game should use our specially created 'That's Life!' cards.
- This game requires 'That's Life!' cards to be picked up as often as possible. Therefore if a player lands on free parking, a railway station, energy boards, visiting jail or the two tax squares, instead of the normal action for that square they should pick up a 'That's Life!' card.

Character Profiles:

- Each player will have a character profile. These will explain the character's ethnicity, gender, age, background, income and more. These profiles will become particularly important during the game when the 'That's Life!' cards are picked up.
 - **Starting money:** This states how much money each person starts with and is decided based on the character's background.
 - **Pass Go:** This is the amount of money the character collects when passing go. This is based on what the character's salary might be.
 - **Property Rules:** Some characters are unable to buy properties on certain sides of the board due to their, income, ethnicity, or because of their credit history. Ethnicity is a factor as statistics show some ethnic minorities being far less likely to live in 'affluent' areas than others. (UK Gov statistics).
 - **Car Ownership:** This is important as car owners can play with two dice, but those who don't own a car can only play with one dice. This reflects the increased ability to access jobs and other opportunities that a car owner has.
 - **Starting information:** This has any other important information about the character, which may be relevant during the 'That's Life!' cards. It also details if the character starts with any properties. This should be allocated by the banker before the game starts.

How to Play:

- This game is designed for 6 players. Where there are less, leaders should take on additional roles. Where there are more players, pair up and have two people playing together for each character. Where more than 12 people are playing, play separate games.
- Before starting, each person should randomly select one of the player profile cards. Study this card, but don't share the information with anyone else. On the card is some starting information (money, go rate, properties etc). A leader should act as banker. Show the leader your profile card and collect your starting money and properties.
- That's Life Cards - These are where the game's discussion points will come in. When a player lands on one of these squares, they should pick up a card and read it out. **The action on the card impacts any player detailed on the card, not just the person who has picked up the card.**
- Play a game of monopoly as normal, however this game is designed to be played quickly, include everyone and not be played to completion, therefore follow these additional rules:
 - Properties can be purchased on the first time around the board.
 - Players cannot go bankrupt. If a player cannot pay, they should be taken down to £0 and forced to hand over any assets, then allowed to carry on.
 - Play for a set period of time (20-30 mins). At the end of the time, the person with the most money & assets wins.

UNFAIR MONOPOLY: CHARACTER CARDS

<p>PLAYER 1</p> <ul style="list-style-type: none"> • Ethnicity, Gender & Age: White British Male (32) • Starting Money: £5000 • Pass Go: £300 • Property Rules: Can buy properties anywhere • Home Ownership: Owns a home • Car Ownership: Car owner • Starting Information: Benefited from a large inheritance and as such owns the three most expensive properties on the board at the beginning of the game. Works for his Dad's business as a director. 	<p>PLAYER 2</p> <ul style="list-style-type: none"> • Ethnicity, Gender & Age: White British Female (25) • Starting Money: £800 • Pass Go: £100 • Property Rules: Can't buy a property on the second half of the board due to bad credit. • Home Ownership: Lives in a council house • Car Ownership: No car • Starting Information: Has 3 kids, on benefits and lives in a council house. Currently in debt and must pay £10 straight back to the bank every time she passes go.
<p>PLAYER 3</p> <ul style="list-style-type: none"> • Ethnicity, Gender & Age: Mixed Heritage Female (40) • Starting Money: £2500 • Pass Go: £250 • Property Rules: Can buy properties anywhere • Home Ownership: Owns a home • Car Ownership: Car owner • Starting Information: Solicitor with 1 child. Starts the game with 1 property on the second side of the board. 	<p>PLAYER 4</p> <ul style="list-style-type: none"> • Ethnicity, Gender & Age: Black Afro Caribbean Male (48) • Starting Money: £1500 • Pass Go: £100 • Property Rules: Can't buy a property on the second half of the board. • Home Ownership: Rents • Car Ownership: No car. Uses public transport. • Starting Information: A warehouse worker on a zero hours contract. Minimum wage.
<p>PLAYER 5</p> <ul style="list-style-type: none"> • Ethnicity, Gender & Age: Chinese Male (55) • Starting Money: £3000 • Pass Go: £500 • Property Rules: Can buy properties anywhere • Home Ownership: Owns a home • Car Ownership: Car owner • Starting Information: Successful entrepreneur and business owner. Owns two properties on the 3rd side of the board. 	<p>PLAYER 6</p> <ul style="list-style-type: none"> • Ethnicity, Gender & Age: Asian Male (28) • Starting Money: £1500 • Pass Go: £150 • Property Rules: Can't buy properties on the 4th side of the board. • Home Ownership: Rents • Car Ownership: No car. Uses public transport. • Starting Information: A bus driver on an average income.

Please note, all the starting positions have been decided based on statistics surrounding ethnicity / gender and the impact this has on average income, employment status, home ownership, car ownership, likelihood to live in 'affluent' areas and more.

Statistics have been gathered from the UK Government website.

UNFAIR MONOPOLY: THAT'S LIFE CARDS

THAT'S LIFE! PINK TAX

The 'Pink Tax' is where women end up paying more than men for everyday items.

Result: All women characters must pay £30 to the bank.

THAT'S LIFE! RENTING COSTS

Renting is expensive and the costs are only ever increasing. Rent has gone up yet again.

Result: All characters whose home ownership status is 'renting' must pay £10 to the bank every time they pass go.

THAT'S LIFE! STOP & SEARCH

The police are carrying out stop and searches in your neighbourhood

Result: Any character who is black must miss their next turn due to being stopped and searched.

THAT'S LIFE! MALE DOMINANCE

Either male characters or female characters can collect £50 each from the bank. Have a vote to decide which gender can have the cash.

Result: Characters of the winning gender collect £50 each.

THAT'S LIFE! DEPRIVED NEIGHBOURHOODS

A deprived neighbourhood means less opportunities and more potential to hit obstacles, illness and disruption.

Result: Any character who is Asian must miss their next 'Pass Go' payment to represent the costs of missed opportunities from living in a deprived neighbourhood.

THAT'S LIFE! HOUSE PRICE INCREASE

House prices increase by 8%. Those people who own a house benefit from this. Those who rent now find house prices even more unaffordable.

Result: Those characters who own their homes (rather than rent) can collect £50 per property.

THAT'S LIFE! MATERNITY LEAVE

Congratulations, you're having a baby! Women are statistically more likely to make career sacrifices to provide child care.

Result: All women characters must only collect 50% of their 'Pass Go' income next time they pass go.

THAT'S LIFE! GRADUATION!

Congratulations, you've passed your university course... That's if you went to university. A degree brings great job opportunities with higher incomes.

Result: Characters 1, 3 & 5 can collect a £100 graduation bonus.

THAT'S LIFE! GO TO JAIL!

'Go to jail, go directly to jail. Do not pass go, do not collect £200'. Oh no, you've ended up in prison!

Result: Any black player must now go to jail and continue the game from there (paying £50 to get out).

THAT'S LIFE! LOST YOUR JOB

You've lost your job! This is particularly bad for those who rely on public transport, as your ability to find work is reliant on there being good public transport networks.

Result: Those who don't own a car must miss out on their next 'Pass Go' payment, as it takes time to find a new job.

UNFAIR MONOPOLY: THAT'S LIFE CARDS INFO

Pink Tax

Products aimed at women are usually more expensive. One such example of this is with toiletries. Women's deodorants are 10% more expensive than men's'. Razors are on average 7% more expensive and moisturisers can be up to 30% more expensive depending on if it is for males or females. The same can be found for clothing as well as toys for boys and girls.

Source: <https://www.riftrefunds.co.uk/blogs/pink-tax-today-how-much-extra-do-women-and-girls-pay-for-everyday-essentials/>

Renting Costs

Rent is expensive and often more expensive than paying a mortgage. However the need to generate a large house deposit (often well over £15,000) means many are blocked from home ownership and stuck with these ever increasing costs. Over a fifth of the poorest 10% of households now rent privately (rather than own or live in council supported housing), spending more of their monthly expenditure on housing (35%) than those who are owner occupiers (18%).

Source: <https://competitionandmarkets.blog.gov.uk/2015/03/13/private-rented-housing-problems-for-tenants-on-a-low-income/>

Stop & Search

Black people are statistically more likely to be stopped and searched than any other ethnicity. Out of every 1000 people the numbers that were stopped and searched per ethnicity were 6 white, 15 Asian, 16 mixed heritage and 54 black. (i.e 6 out of 1000 white people were stopped and search compared to 56 out of 1000 black people).

Source:

<https://www.ethnicity-facts-figures.service.gov.uk/crime-justice-and-the-law/policing/stop-and-search/latest>

Male Dominance

Male decision makers dominate big business and politics. This can result in decisions being made which don't always have women's issues and viewpoints at the centre of decision making. Just 6 out of the 100 largest companies in the UK have female CEOs (6%). The other 94 (94%) are men. $\frac{2}{3}$ of MPs in the UK Parliament are men, this is however the lowest it has ever been, with more and more women becoming MPs.

Source:

<https://www.businessleader.co.uk/women-account-for-just-6-of-ftse-100-ceos-and-are-paid-far-less/113174/>

Deprived Neighbourhoods

Asian people are the group most likely to live in a deprived neighbourhood in the UK. Nearly 15% of people in the UK's most deprived neighbourhoods are Asian, far higher than the 9% who are white. Deprived neighbourhoods are notoriously difficult to get out of, with people experiencing less of life's opportunities including access to the best education, health benefits and social opportunities.

Source: <https://www.ethnicity-facts-figures.service.gov.uk/uk-population-by-ethnicity/demographics/people-living-in-deprived-neighbourhoods/latest>

House Price Increase

Over the last few years, house prices have increased by around 8% per year. Considering the price of houses, that's a lot of money! Those who are not on the property ladder are finding the prospect of owning a house less and less achievable.

Source:

<https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/housepriceindex/december2020>

UNFAIR MONOPOLY: THAT'S LIFE CARDS INFO

Maternity Leave

Maternity leave is paid at 90% for the first 6 weeks and then to a maximum of £150 per week for the following weeks for up to a year. For many, this can be a significant reduction in income. Almost 3 in 10 mothers (28.5%) with a child aged 14 years and under said they had reduced their working hours because of childcare reasons. This compared with 1 in 20 fathers (4.8%).

Source: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/familiesandthelabourmarketengland/2019>

Graduation

Whilst university is open to all, some people from lower income families and from certain ethnicities struggle to access higher education, particularly some of the best universities in the country. The Russell Group make up some of the best universities in the UK. Their ethnicity breakdown of students shows that only 35% black and 40% Asian applicants are accepted, compared to 48% of Chinese and 52% of white applicants. Universities are making progress in improving their ethnicity breakdown, with percentages of black students increasing each year. On average a graduate can earn around £10,000 more than a non graduate.

Source: <https://revisesociology.com/tag/life-chances/>

Go to Jail!

Black people were over 3 times as likely to be arrested as white people – there were 32 arrests for every 1,000 Black people, and 10 arrests for every 1,000 White people. Additionally men are 6 times more likely to be arrested than women.

Source: <https://www.ethnicity-facts-figures.service.gov.uk/crime-justice-and-the-law/policing/number-of-arrests/latest>

Lost Your Job

Job losses are part of life. They happen. However finding a new job is far easier for those who own a car, as they are more able to transport themselves to new jobs and get to interviews wherever they are. Those who rely on public transport are more limited and therefore may take longer to find a new job. 20% of households have no access to a car, with ethnic minorities far more likely to experience this problem.

Source: <https://www.ethnicity-facts-figures.service.gov.uk/culture-and-community/transport/car-or-van-ownership/latest>

UNFAIR MONOPOLY: DISCUSSION QUESTIONS

During the game, after each 'That's Life!' card, have a short discussion about that situation and who it has impacted.

- What is the issue?
- Who has it impacted most?
- What would the real life impacts of this be?
- If this is the 2nd or more 'That's Life!' card affecting the player, what is the cumulative impact?

Once the game has finished, count up the money and assets and reveal who won.

Now one by one, go around the group and reveal your characters. Could anyone guess what character you were playing based on how you were doing in the game?

After the game have a longer conversation about how you found the game, what you saw developing during the game and how this might impact people in everyday life.

- How did this game compare to a normal game of Monopoly?
- How did you feel playing your character?
- How did players who had lots feel when they saw other characters with far less struggling?
- Who didn't like how some characters seemed to have everything in their favour?
- Did any of the advantaged characters consider trying to help anyone financially?
- Is it OK to have an 'advantage over others if you've worked hard for it? Is it OK to have the same (or greater) advantage over others if you've 'just' inherited it? (Player 1 v Player 5)
- Pick out one of two of the issue on the 'That's Life!' cards and have a chat about them. What could be done to reduce this issue and make things fairer?