Life Happens: A Work, Class, & Access to Resources Exercise

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The Objectives:

1. For families to provide their members with the basic necessities of:
   - Food
   - Clothing
   - Shelter
   - Taxes
2. For families to provide their children with the best possible education.
3. To maintain the physical and mental well being of each family member by providing:
   - Health care
   - Entertainment
   - Vacations

The Equipment:

- Family Descriptions
- Cost of Living Sheets
- Life Happens Cards

Preparation:

Have class members count off from 1-6. After counting off, class members should then divide into six groups according to their respective numbers.

Each group is then given a Family Profile that indicates the make-up of the family (e.g., how many adults, children, etc.), the household income, the amount of assets, as well as any special circumstances.

During the Exercise:

Each family must meet the needs of each member and develop and maintain the budget of the household. Families should calculate a monthly budget.

The instructor periodically distributes Life Happens cards that indicate an event or circumstance that will impact the family. Members of that particular family will have to make attempts to accommodate the events and circumstances of these cards.

The instructor acts as the government/state/and any other institution that has the responsibility of insuring the welfare and safety of children. Due to the lack of response or the irresponsibility of particular families, it may be necessary to take children into protective custody.

Ending the Exercise:

The game ends after each family has had adequate time to manage their budgets, deal with their particular life circumstances (as determined by their profile and Life Happens cards), etc.

Each family should give an oral report describing their family (how many members, what kind of housing they live in, what their jobs are, etc.) and what an average week day and an average weekend looks like.

More information about this exercise, as well as copies of Life Happens cards can be found at:  
http://web.stcloudstate.edu/teore/life
for their family. They should then explain what happened to them by way of life events, how they dealt with those events, and what the impact was on their family. The class will then discuss how well they think each family dealt with their particular situations.

FAMILY DESCRIPTIONS

A Note About the Families: Income levels of the families below are based on data from the 2017 US Census Current Population Report. The income levels of the families essentially represent median incomes in the different income quintiles and are “typical” for the occupations described. It is important to note that none of the families meet official definitions of poor or marginally poor. As a result, they do not qualify for any social services.
Family Profile #1

Gross Annual Income: $32,739.20
After Tax Annual Income: $28,391.00
Monthly Income: $2,365.92
Assets: $0.00

Family Members: 1 Adult Female
1 Adult Male
1 female child age 6

Description: Your family lives in an apartment in a small town outside a large metropolitan area. Both adults work full-time for minimum wage with a small employer ($7.87/hour). Your employers provide no health benefits or vacation time. There is no mass transit available. Your child has a learning disability and requires additional tutoring outside of the public school she attends.

Instructions

Getting started:
- Identify:
  - One person to serve as “head of household”
  - One person to serve as a note taker
  - One person to serve as a facilitator
  - One person to serve as a task master
  - One person (or more) to keep track of the quality of life of your family

Calculating your budget:
- Be sure to accommodate all mandatory expenditures
- Consider how your family is preparing for any unexpected expenses

During the exercise:
- Each time you receive a Life Happens card, consider how the event impacts your budget and do your best to accommodate the event.
- When you get a new card, you can assume that it is a new month (i.e., you just got paid).
- As you experience different Life Happens events, spend some time discussing how the event impacts the quality of life of your family.
- Throughout the exercise, discuss with each other:
  - How your family is doing (i.e., quality of life). Are you happy? Stressed out?
  - If your family is “successful” or merely getting by.
  - What, if anything, needs to change to help you all do better?
Family Profile #2

Gross Annual Income: $39,377.00  
After Tax Annual Income: $27,387.48  
Monthly Income: $2,307.29  
Assets: $0.00  

Family Members:  
2 adult females  
1 female child age 10  
1 male teenager age 18  

Description: Your family lives in an apartment in a large metropolitan area. One adult works as a teacher of pre-school in the public schools. She and her 18-year-old child are covered under her employer’s insurance program. The other adult recently lost her job as an employee at a major appliance company. There is a metropolitan bus service available. The teenager is applying to go to college. NOTE: You have a student loan payment in addition to regular monthly bills.

Instructions

Getting started:

- Identify:  
  - One person to serve as “head of household”  
  - One person to serve as a note taker  
  - One person to serve as a facilitator  
  - One person to serve as a task master  
  - One person (or more) to keep track of the quality of life of your family  

Calculating your budget:

- Be sure to accommodate all mandatory expenditures  
- Consider how your family is preparing for any unexpected expenses  

During the exercise:

- Each time you receive a Life Happens card, consider how the event impacts your budget and do your best to accommodate the event.  
- When you get a new card, you can assume that it is a new month (i.e., you just got paid).  
- As you experience different Life Happens events, spend some time discussing how the event impacts the quality of life of your family.  
- Throughout the exercise, discuss with each other:  
  - How your family is doing (i.e., quality of life). Are you happy? Stressed out?  
  - If your family is “successful” or merely getting by.  
  - What, if anything, needs to change to help you all do better?
Family Profile #3

Gross Annual Income: $52,000.00
After Tax Annual Income: $44,388.00
Monthly Income: $3,699.00
Assets: $5,000.00 (Non-liquid)

Family Members: 1 Adult Female
1 Adult Male
3 Teenagers age 13-17

Description: Your family lives in a (not-yet-paid-for) house in a small town outside a large metropolitan area. One adult works full-time at a refrigerator plant. The other adult works part-time at a catalog warehouse. There is a metropolitan bus service available. The youngest child is autistic and requires an adult be home with him.

Instructions

Getting started:
- Identify:
  - One person to serve as “head of household”
  - One person to serve as a note taker
  - One person to serve as a facilitator
  - One person to serve as a task master
  - One person (or more) to keep track of the quality of life of your family

Calculating your budget:
- Be sure to accommodate all mandatory expenditures
- Consider how your family is preparing for any unexpected expenses

During the exercise:
- Each time you receive a Life Happens card, consider how the event impacts your budget and do your best to accommodate the event.
- When you get a new card, you can assume that it is a new month (i.e., you just got paid).
- As you experience different Life Happens events, spend some time discussing how the event impacts the quality of life of your family.
- Throughout the exercise, discuss with each other:
  - How your family is doing (i.e., quality of life). Are you happy? Stressed out?
  - If your family is “successful” or merely getting by.
  - What, if anything, needs to change to help you all do better?
Family Profile #4

**Gross Annual Income:** $49,242.00
**After Tax Annual Income:** $39,000.00
**Monthly Income:** $3,250.00
**Assets:** $5,000.00 (Non-liquid)

**Family Members:**
- 1 Adult Female
- 1 Adult Male
- 1 female child age 4
- 1 male child age 8

**Description:** Your family lives in a (not-yet-paid-for) house in a large metropolitan area. Both adults work full-time in a small business that you own. Your health insurance is provided through your business. **NOTE:** You have a student loan payment in addition to regular monthly bills.

**Instructions**

**Getting started:**
- Identify:
  - One person to serve as “head of household”
  - One person to serve as a note taker
  - One person to serve as a facilitator
  - One person to serve as a task master
  - One person (or more) to keep track of the quality of life of your family

**Calculating your budget:**
- Be sure to accommodate all mandatory expenditures
- Consider how your family is preparing for any unexpected expenses

**During the exercise:**
- Each time you receive a *Life Happens* card, consider how the event impacts your budget and do your best to accommodate the event.
- When you get a new card, you can assume that it is a new month (i.e., you just got paid).
- As you experience different *Life Happens* events, spend some time discussing how the event impacts the quality of life of your family.
- Throughout the exercise, discuss with each other:
  - How your family is doing (i.e., quality of life). Are you happy? Stressed out?
  - If your family is “successful” or merely getting by.
  - What, if anything, needs to change to help you all do better?
Family Profile #5

**Gross Annual Income:** $74,109.00  
**After Tax Annual Income:** $57,305.00  
**Monthly Income:** $4,775.42  
**Assets:** $0.00

**Family Members:**  
3 Adults  
1 male child age 10  
1 female child age 12

**Description:** Your family lives in a 3-bedroom apartment in a suburb of a large metropolitan area. An elderly relative recently moved into the residence. One adult works full-time as a nurse’s aide in a near-by hospital. Another adult works full-time as a school security guard. The elderly relative does receive social security benefits. There is a metropolitan bus service available nearby your home. The elderly relative is not able to provide childcare.

**Instructions**

**Getting started:**

- Identify:  
  - One person to serve as “head of household”  
  - One person to serve as a note taker  
  - One person to serve as a facilitator  
  - One person to serve as a task master  
  - One person (or more) to keep track of the quality of life of your family

**Calculating your budget:**

- Be sure to accommodate all mandatory expenditures  
- Consider how your family is preparing for any unexpected expenses

**During the exercise:**

- Each time you receive a *Life Happens* card, consider how the event impacts your budget and do your best to accommodate the event.  
- When you get a new card, you can assume that it is a new month (i.e., you just got paid).  
- As you experience different *Life Happens* events, spend some time discussing how the event impacts the quality of life of your family.  
- Throughout the exercise, discuss with each other:  
  - How your family is doing (i.e., quality of life). Are you happy? Stressed out?  
  - If your family is “successful” or merely getting by.  
  - What, if anything, needs to change to help you all do better?
Family Profile #6

**Gross Annual Income:** $60,873.00  
**After Tax Annual Income:** $48,000.00  
**Monthly Income:** $4,000.00  
**Assets:** $10,000.00 (Non-liquid)

**Family Members:**  
2 Adult Males  
1 female child age 12  
1 teenage male age 16

**Description:** Your family lives in a (not-yet-paid-for) house in a large metropolitan area. You own two cars, one of which is paid for. Both adults work as public defenders: one full-time and the other part-time. Each employer provides health benefits. Your son is hoping to graduate early from high school and is considering traveling before attending college. Your daughter has a learning disability and requires additional tutoring outside of the public school she attends. **NOTE:** You have a student loan payment in addition to regular monthly bills.

**Instructions**

Getting started:
- Identify:  
  - One person to serve as “head of household”  
  - One person to serve as a note taker  
  - One person to serve as a facilitator  
  - One person to serve as a task master  
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Calculating your budget:
- Be sure to accommodate all mandatory expenditures  
- Consider how your family is preparing for any unexpected expenses

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  - What, if anything, needs to change to help you all do better?
COST OF LIVING
Mandatory Monthly Costs

FOOD
Food on sale (lower quality, mostly prepared foods): $150 per person
Food not on sale (higher quality, fresh vegetables, etc.): $250 per person

CLOTHING
Buying new and cleaning old: $20.00 per person (minimum)

SHELTER
Renting a 2 bedroom apartment: $700 (electric not included)
Renting a 3 bedroom apartment: $950 (electric not included)
Mortgage on a 3 bedroom home: $1,000/month (no utilities included)
$1,800 annual property taxes

UTILITIES
Gas/Water: $200
Electric: $100
Phone: $65 (minimum)

TRANSPORTATION
New Car Payment:
  - Lexus RX 350: $700
  - Honda Civic Hybrid: $400
  - Ford Fusion: $320

Used Car: $200 (monthly costs for car for repair and service costs.) Note: if you have a used car you must also purchase at least one monthly bus pass.

Car Insurance:
  - Package 1
    - $90/month/car
    - $500 deductible
    - No coverage for uninsured drivers
  - Package 2
    - $135/month/car
    - $250 deductible
    - Uninsured driver coverage

Gas: $200/car/month (minimum)
Bus: $47/month

EDUCATION
Through High School:
  - Public: Free
  - Private: Catholic High School $8,600/year (more if you’re not Catholic)
    - Prep School $14,000/year for day student
    - $33,000/year for boarding student

College Tuition & Fees:
  - Community $5,000/year
  - State $7,400/year
  - Ivy League $59,000/year
  - College Application Fees $40.00/college

Student Loans: $200/month (Families 2, 4, and 6)
### HEALTH INSURANCE

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze Plan</td>
<td>$90/individual</td>
<td>Covers 60% of costs</td>
</tr>
<tr>
<td>Silver Plan</td>
<td>$150/individual</td>
<td>Covers 70% of costs</td>
</tr>
<tr>
<td>Gold Plan</td>
<td>$300/individual</td>
<td>Covers 80% of costs</td>
</tr>
<tr>
<td>Platinum Plan</td>
<td>$400/individual</td>
<td>Covers 90% of costs</td>
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</tbody>
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### CHILD CARE

- **Basic care (no activities or educational programs):** $250 (1 child); $450 (2+ children)
- **Quality care (activities and educational programs):** $900 (1 child); $1,200 (2+ children)

### MISCELLANEOUS PERSONAL AND HOUSEHOLD EXPENSES

- Costs for everything from toothpaste to home repairs: $81.25/person

### TAXES

- $50.00/person

### CREDIT CARD BILLS

- $125.00/month (minimum payment)

### Optional Expenses

- **Cable:** $50/month
- **Broadband Internet:** $30.00/month
- **Netflix/Hulu subscription:** $8.00/month
- **Going out to the movies:** $20.00/adult; $15.00/child
- **Donations (religious organizations, charities):** You determine amount.
- **Personal (haircuts, cosmetics):** You determine amount.
- **Gym membership:** $40/month
- **Pet food/Pet Care:** $40/month

### Other Costs You May Incur Due to “Life Happens” Events

- **Live-in nurse:** $500/week
- **Physician (office visit only):** $75
- **X-rays and other tests:** $500 per x-ray/test
- **Hospital stay:** $1,500/day
- **Pre-natal visits:** $300.00
- **Braces:** $2,500
- **Car Repairs:** $150
- **Plumber:** $100/hour (3 hour minimum)
- **Hotel:** $175/night
- **Motel:** $95/night
- **Dining out (fancy):** $35/person
- **Dining out (fast food):** $15/person