

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?"
Teaching Sociology 45(2):168-76.

Gender Stratified Monopoly: Why Do I Earn Less and Pay More?

Stacy L Smith

Kansas State University

Emporia State University

Corresponding Author:

Email: stacylee@ksu.edu

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

Abstract

A modified version of Monopoly has long been used as a simulation exercise to teach inequality. Versions of Modified Monopoly (MM) have touched on minority status relative to inequality, but without an exploration of the complex interaction between minority status and class. This paper introduces Gender Stratified Monopoly (GSM), an adaptation that can be added to existing version of MM, as a step toward such a conversation. I draw upon written student reflections and observations from five test courses over two years to demonstrate the effectiveness of GSM. Data indicates student recognition of the female status as more economically challenging and less "fair" relative to the male status, with real-world consequences.

Keywords

active learning, gender, inequalities, simulation, social class

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

On a typical day, the 60-seat classroom holds rows of molded plastic desks filled with students hunched over their cell phones as they wait for class to start. On *this* day the room buzzes with activity as a teacher hands out copies of the Parker Brothers board game Monopoly and directs students to form small groups. Some pull desks together to form a tight circle, the writing surfaces creating an uneven, temporary table. Others push chairs out of the way and lounge on the floor; a student in a wheelchair and classmates gather around an accessible desk. The noise level in the room rises to a steady chatter as students set up game boards and select unmarked envelopes stuffed with Monopoly cash and property from the game boxes.

This scene has been common in classrooms for over two decades (Paul et al. 2004), as teachers address concepts such as social inequality, stratification, and class mobility (hereafter called "inequality"). Students steeped from childhood in the "bootstrap" narrative of meritocracy and individualism are often hostile toward these concepts (Coghlan and Huggins 2004; Fisher 2008; Jessup 2001; McCammon 1999; Waldner and Kinney 2004). Their resistance is not naiveté. College has been touted as *the* key to economic success and in some ways it is: in 2014 the unemployment rate among high school graduates (14.7 percent) was twice that of college graduates (7.2 percent) (Institute for College Access N.d.). Most undergraduates (62 percent) work while attending college, primarily in food and other service industries. Slightly less than half (40 percent) work 30+ hours per week, while one-fourth work full time *and* attend school full time. Graduating students battle staggering amounts of debt: in 2014, 69 percent owed nearly \$29,000 in student loans (Institute for College Access N.d.). Clearly, students are working hard and gambling time, energy and wages on the promise of class mobility. The stakes are high, and students are motivated to cling to their belief in the economic power of bootstraps.

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

Using Monopoly to teach inequality requires modifying the game, and several sociological versions of "Modified Monopoly" (MM) exist (see Coghlan and Huggins 2004; Fisher 2008; Jessup 2001; Paul, Dodder and Hart 2004; Waldner and Kinney 2004). All versions alter game rules and procedures to more closely mimic real life, making MM a "simulation game": an activity that illustrates a concept through the alteration of rules and roles to model some aspect of reality (Dorn 1989). Simulation games teach difficult topics through direct experience (Dorn 1989). Although a full discussion of simulation games is beyond the scope of this paper (see Dorn 1989 for an excellent analysis), the literature supports the following conclusions: when introduced purposefully, simulation games (1) break up the typical class routine, engaging students (Coghlan and Huggins 2004; Dorn 1989; McCammon 1999), (2) bridge abstract concepts and lived experience, making the abstract accessible (Fisher 2008; Jessup 2001), and (3) have the potential to build student empathy, thought to be key in sparking social change (Fischer 2008; Jessup 2001; McCammon 1999; Paul et al. 2004).

Modified Monopoly involves a three-stage process and a considerable commitment of classroom time. In the briefing stage, the teacher sets the stage for game play using any preferred combination of readings, lectures, videos or activities, explicitly connecting the modified rules to course material (Fisher 2008; Waldner and Kinney 2004). Game play occupies a 50- to 75-minute class, followed by guided, structured debriefing that allows students to "analyze, evaluate and integrate what they have learned" as well as critically evaluate the game, cementing learning (Dorn 1989:11; Fisher 2008). Debriefing can occur through class discussion, in writing, or often through a combination of the two (Coghlan and Huggins 2004; Dorn 1989, Fischer 2008; Jessup 2001). Written reflections allow the teacher to analyze how well the exercise met learning outcomes. Briefing and debriefing are equally as important as game play, and teachers can

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

employ the game in a number of contexts and at varying levels by carefully considering learning outcomes during these stages.

Although some versions do give a nod to minority status (see Jessup 2001 and Fisher 2008 below), MM has taken a largely one-dimensional approach to inequality by focusing primarily on wealth and income. An intersectional approach, in contrast, would demonstrate the effects of belonging to a particular economic class while *also* being female, Latinx, and so on. A fully intersectional version of MM would, unfortunately, likely become too complex for classroom use; therefore, this paper details how teachers can take a first step toward an intersectional model of MM by explicitly gendering the game.

COMMON VERSIONS OF MODIFIED MONOPOLY

Several versions of MM have been used in Sociology classrooms. In "Sociopoly," Jessup (2001) sought to teach social inequality by randomly assigning unequal wealth, status and privilege to student teams representing "whites, Hispanics, African Americans, and female-householders with no husband present" (105). Once bankrupt, students "must stand in the corner [of the classroom] until the game is over" (Jessup 2001:105), shaming the failed player. Students are debriefed during class discussion and asked to answer a series of open-ended questions about class inequality. Jessup (2001) reported a range of emotional responses from students: surprise about the level of inequality, anger, and relief from being provided an explanation for the students' own struggles. A small number felt that the game itself was unfair. Jessup concluded that Sociopoly successfully taught inequality, engaged students, and encouraged empathy.

Coghlan and Huggins (2004) modified Monopoly to teach class inequality and stratification. Students receive a packet containing a game token, decreasing amounts of money based on U.S. Census income quintiles, and property for the top two quintiles. Following game

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

play, students record starting and ending assets and complete a set of written reflection questions. Students map their beginning and ending assets in class, illustrating upward and downward class mobility, finding that upward class mobility is rare. Lower quintile players reported negative feelings (frustration, anger) and middle class or higher players reported positive feelings (happiness, hope). Students wrote that social position had a great deal to do with their chances in the game, showing that the exercise was successful in teaching students about the influences of social structure on individual success (Coghlan and Huggins 2004).

Waldner and Kinney (2004) involved students in applying sociological theory to deconstruct traditional, taken-for-granted game rules such as wealth-dependent "winning" to arrive at a revised rule set. In practice, student generated rules align with other MM games: players represent different social classes with decreasing amounts of income, wealth, and privilege (Waldner and Kinney 2004). Following the game, students complete a worksheet that includes beginning and ending class and assets, which is then used during debriefing to demonstrate the limitations of class mobility. Students also critique the game and the authors note that the game does not account for race and gender. Waldner and Kinney (2004) assessed MM through quantitative analysis of a pre- and post-test administered in one MM class and one lecture class. The MM group showed greater understanding of the social-structural influences on inequality and lowered adherence to the doctrine of individualism (Waldner and Kinney 2004).

Paul, Dodder, and Hart (2004) created Sociological Monopoly to teach inequality through an unequal distribution of wealth, property and power. This version of MM has the advantage of using one game set: students form four groups, each representing a player in a hierarchical system. The authors replaced Chance and Community Chest cards with "Moving Up" and "Moving Down" cards: each student rolls the dice in turn and changes groups depending on life

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

events such as a dip in the stock market (move down) or starting a small business (move up). To illustrate power inequality, the elite class can change game rules with the support of the upper class; lower classes can change rules as well but must achieve buy-in from all classes above them. Written reflections showed that elite and upper class players experienced positive emotions whereas the middle and poor classes experienced anger and frustration (Paul et al. 2004). The authors concluded that the game successfully taught social stratification.

Fisher (2008) created "USA Stratified Monopoly" to demonstrate social class stratification. Students roll dice for social class positions and are given rules that favor the upper classes and penalize the lower classes. Fisher inserts gender into the game by telling students about the "gendered nature of social class stratification" (276), seating male surplus students with a working-class player and female surplus students with a lower-class player. To emphasize the influence of social change, Fisher (2008) interrupts game play to change rules at certain points: first, to announce that upper-class players may now alter rules as they please, second, to announce a revolution and direct the upper-class and lower-class players to switch places and third, to announce "that the world has just ended and so has the game" (277). "Poor" players are tasked with game clean-up (Fisher 2008:277). Students debrief in groups that discuss game play and emotional responses, and submit a written assignment linking game play to theory. Fisher (2008) reports that students question their perceptions and values, empathize with others, and generalize what they experienced to everyday life.

GENDERING THE GAME

I created "Gender Stratified Monopoly" (GSM) in response to a practical problem: how to use MM across diverse courses, with different learning objectives, without overly complicating teaching preparation. The link between courses and objectives was gender. Consequences from

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

master statuses often cut across social class, with profound effects on life chances. Women earn less income on average than male peers, are more likely than men to become single heads of households, and are more likely to fall into poverty as a result of divorce (Laughlin 2014; U.S. Bureau of the Census 2016; U.S. Bureau of Labor 2015b). Causes of gender-based economic disparity are more complex than the gender category alone; therefore, GSM also adds children, marital status, and life events to the game. I designed GSM to integrate with Fischer's (2008) model, which does not directly address gender; however, with some alterations it could be integrated into other versions of MM as well.

Limitations of Gender Stratified Monopoly

Simulation games are a compromise between complex reality (Dorn 1989), limited classroom time, and student tolerance. Gendering the game addresses the reality-simulation issue by tying the classroom experience closely to everyday life. To do so, GSM provides a detailed "model of reality" (Dorn 1989:9) for each rule added MM. Game play may also be limited by the teacher's ability to handle the strong emotions common to simulation games (Fisher 2008; Jessup 2001; McCammon 1999). GSM pushes students hard, and the teacher must be prepared to manage student emotions during game play by walking among groups, answering questions, solving disputes, encouraging students, and tying student experiences to material covered in the briefing. Teachers who are uncertain of their ability to manage student emotions may want to consider another exercise, seek a mentor, or ask a colleague to lead the exercise.

Although overlapping minority statuses regularly result in frustrating situations in real life, in the classroom too much frustration impedes learning. For these reasons, GSM has been limited to cisgender, monogamous relationships. These limitations should be addressed during both the briefing and debriefing. Depending on course learning objectives, the teacher may want

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

to encourage students to consider how the game might have progressed differently with the added complexity of gender identity, sexual orientation, romantic attraction, and partnership style. How, for example, does transitioning from male to female affect one's earning potential? How does the motherhood penalty affect two partnered women?

Gender Stratified Monopoly Game Play

All MM versions require preparation of game materials prior to game play: at minimum, unmarked envelopes stuffed with varying amounts of cash, property and tokens save time in the classroom. Random selection determines envelope distribution. When adding GSM, these envelopes also contain randomly assigned cards designating gender, number of children, and marital status. Random selection should be emphasized in the classroom, as it accomplishes the following: (1) students are "born" into a class and gender by the "luck of the draw"; (2) it reduces the implicit and explicit perpetuation of stereotypes by game preparers, eliminating deliberate combinations; and most importantly, (3) it illustrates the effect of being female at *all* levels of game play. A divorcing upper class female may be insulated from economic hardship but will still earn less than her male counterpart. The following materials detail specific additions to GSM. Although I briefed students on this information during a lecture, others may want to assign readings, videos, or class activities in keeping with their teaching style.

Gender Binary: Male/Female. Each student receives a card printed with "Male" or "Female." Because male-ness is considered normative, the female card adds:

- Collect 20% less when passing "GO!" or earning other income
- Pay 10% more for purchases

Discussion: The ratio of earnings between women and men ranges from 79 percent (U.S. Bureau of the Census 2016) and 82.5 percent (U.S. Bureau of Labor 2015c) depending on the reporting agency, and with little change over decades. To ease calculation, women collect 80 percent of the

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

"normal" income. During briefing/debriefing the teacher may wish to include data from the Census and Bureau of Labor Statistics on the widening gender wage gap for older full-time workers; an opportunity to discuss social conditions that may be responsible for such changes.

Women also pay more than men for identical goods and services such as used cars, haircuts, and dry cleaning, resulting in a "gender tax" in excess of \$1,000 annually, and pay seven percent more than men for needlessly gendered everyday products such as toys, clothing, personal care items. Several states have subsequently enacted price discrimination legislation (NYC Department of Consumer Affairs 2015:6). Quite simply, women spend more money for being female, *before* accounting for necessary goods such as feminine hygiene products. A ten percent penalty on purchases is reasonable and easy for students to calculate.

During game play, students with the "Female" card experience another inequality: because "male" is the normative experience, "female" players are forced to make calculations that complicate interactions and consume time. Female players often use calculators or rely on (potentially erroneous) mental calculations made by the group. Thus, the experience of playing the game itself *is simply not the same for those randomly dealt a female card.*

Number of Children: 0, 1, 2, 7. Each student receives a card printed with "Children: X," where X is either 0, 1, 2, or 7. Cards with one or more children add:

Congratulations on your bounding bundle(s) of joy! For each child, pay \$10 per round to the bank.

Discussion: Small families of two children predominate in the United States, largely due to the cost of raising a child (Gao 2015) (with five players, add another "2" card). Although families with seven children are rare, the "welfare queen" is a common stereotype; a player struggling with seven children is an effective way to show that large families are difficult to support. One child costs a two-parent household \$4,500 - \$12,700 per year, most of which is spent on housing

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

and food. Multiple-child households and single parents spend less per child (Lino 2014). The \$10 per round per child cost emphasizes the disproportionate effect of children on income, particularly when children require medical care. Students with little income routinely report being economically devastated as a result of paying for children: some go bankrupt as a result.

Marital Binary: Married/Unmarried. Each student receives a card printed with "Married" or "Unmarried," which adds:

Congratulations! You are now a dual income household! Collect an extra \$100 when you pass "GO!"

Discussion: "Married" players receive increased income to simulate the economic benefits of a two-adult household. Although not every marital partner earns an income by working outside the home, non-employed partners (usually women) perform household labor that allows employed spouses the time and flexibility to advance a career and increase earnings. If we adjust household income for unpaid labor, based on market rates for similar hired workers, that income increases by nearly one-third (30 percent). Such is the unrealized value of household labor (Bridgman et al. 2012). During game play, the additional \$100 allows married players to accumulate wealth more quickly than their single opponents and mitigates the cost of having children. Married players thus experience more resilience in the face of economic crisis.

During the briefing or debriefing, the teacher may acknowledge that marriage does not benefit men and women equally. Regardless of employment status, women consistently perform more hours of household labor and child care (more than eight hours per week in 2014) (Bridgman et al. 2012; U.S. Bureau of Labor 2015a). Women thus have measurably less time for work, school, or leisure, potentially contributing to the cultural perception that women are less driven and career-oriented than men. Cultural attitudes also affect women's earning potential: called the "motherhood penalty," mothers are perceived to be less competent, receive lower

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

starting salaries, and experience a wage gap of approximately five percent per child less than non-mothers (Budig and England 2001; Correll, Benard, and Paik 2007; Staff and Mortimer 2012). Research suggests that gaps in employment and schooling due to raising children do not fully account for the motherhood penalty (Budig and England 2001). Women with children are at a disadvantage regardless of marital status; however, a dual income mitigates that effect.

Life Events. Two announcements and a "Divorce" card complicate game play. The effectiveness of each life event depends upon interrupting students once they have begun to fully experience their reality (approximately 15–20 minutes). Depending on the length of class, allow 5–10 minutes between life events so that students can grasp the results.

Announcement 1: "For players with children: one of your children climbed a tree and fell out, breaking an arm and resulting in an emergency room visit. Pay \$200 to the community chest."

Discussion: Health care costs disproportionately affect lower income players. Approximately 20 percent of the population—generally the impoverished, the elderly, and young children—visits the emergency room at least once per year: some use the emergency room for primary care. Over one-fourth of the U.S. population had trouble paying for medical care, and nearly one-fourth had been paying off medical debt over time (Centers for Disease Prevention and Control 2013).

Households with children up to age 17 and families living at less than 250 percent of the Federal Poverty Line are at higher risk of economic distress from medical bills. Nearly 17 percent of those surveyed were unable to pay their medical bills at all (Cohen and Kirzinger 2014). When a family struggles to pay medical bills for even one person, "the entire family may be at risk for financial burden" (Cohen and Kirzinger 2014:5). Paying \$200 to the bank for a broken arm represents an unexpected event that illustrates the damaging effects of inadequate health care coverage for the less wealthy. The lowest income players may have to borrow or lose the game.

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

During the briefing/debriefing, the teacher may want to discuss other significant challenges poor health care creates, such as lifelong problems with learning and life expectancy.

Announcement 2: "All players: last night, you went out to a party and had a great time. Unfortunately, you were tipsy when you left the party and you totaled your car. You owe \$100 to the bank for a new car. If you have more than two children, you must buy a bigger, more expensive car: you owe \$150 to the bank."

Discussion: Students usually cheer and laugh at the first sentence. They quickly sober up when they realize that the expense of having children cuts across all social statuses but again disproportionately affects the less wealthy.

Divorce card: Approximately 10–15 minutes prior to ending the game, the teacher distributes a "Divorce" card to one or two, but not all, married players at each game board. The "Divorce" card adds a new set of rules for the recipient player(s):

Sadly, you are no longer a dual income household.

- Divide all of your assets and debt (money, property, houses) in half and return half to the bank. Sell property or cards as needed to accomplish this task.
- Lose the marital benefit. No longer collect \$100 when you pass "GO!"
- If "Male" with children, pay \$10 per child per round to the "Female" player to your right
- If "Female" with children, your per child tax increases by \$5 per round

Discussion: Dividing game assets and debt mimics the division of property in divorce, to which students often react with disbelief. Divorce does not affect men and women equally: women are far more likely to become single heads of households with primary custody of children (Laughlin 2014). Single-parent households are more likely to suffer economically, with nearly half of children living below the poverty line compared to just 14 percent of children with married parents (Laughlin 2014). The \$10 per round paid to a nearby female player, but not all female players, reflects the fact that some female heads of households do not receive child support.

Gender Stratified Monopoly emphasizes gender as a complex real-world status that cuts across other statuses. Students experience reduced income and increased expenses simply from

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

placement into one binary gender category. They also experience the benefits and detriments of marriage and children, and the disproportionate effects of divorce on women and children.

ASSESSMENT

Undergraduates at a small public university in the Great Plains played GSM in several sections of Intimate Relationships, Victimology, and the Sociology of Divorce during the 2014 and 2015 academic years, with assessments gathered under IRB protocol during the 2015–2016 academic year. The game was also successfully used in a three-hour summer workshop of high school students at a large state university in 2016. Students in the assessed courses were statistically similar to the undergraduate population of the university: predominantly white (68.6 percent), female (60.5 percent), and with a median age of 20; just over one-third are undergraduates (Emporia State University N.d.). These students represented more than 27 majors, with Sociology, Crime and Delinquency Studies, Elementary Education and Pre-Nursing occurring at the highest frequencies. Of 231 enrolled students, 151 completed Informed Consent forms; four forms were discarded for unreadable signatures. Some students did not respond to the debriefing questions, resulting in a sample size of $n=115$.

Assessment of simulation games focuses on student participation and analysis of the effectiveness of the game (Dorn 1989), which can be accomplished through any combination of pre- and post-testing (Waldner and Kinney 2004), interviews, questionnaires (Jessup 2001), or writing assignments (Coghlan and Huggins 2004; Paul et al. 2004; Fisher 2008). In addition to classroom discussion, the debriefing process for this study included written reflection questions specific to learning outcomes for each course, posted on an online discussion board. Students were asked (1) what happened during the game, (2) what they found interesting, (3) whether game play was realistic, and (4) to reflect on the influence of class and gender on decision-

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

making for leaving unsatisfactory or abusive relationships. Divorce and/or intimate partner violence provided a vehicle for tying game play to reality, as Dorn (1989) suggests. I coded stringently, only noting comments that clearly addressed particular categories and applying a single code once per response to avoid oversampling. Open coding revealed positive responses: students wrote about both class and gender inequality; the effect of children on economic well-being; and the interplay of class, income and wealth, parenthood, and divorce.

RESULTS

I was concerned that complicating game play with GSM would overwhelm students and dilute the lesson, but this concern was not borne out. Over half (56 percent) of responses explicitly discussed class inequality, noting differences in wealth, income and privilege associated with varying social classes. The working class, one student wrote, afforded "very few opportunities for advancement," and "money seemed to just be spent for the means of survival." An upper-class student who had never played Monopoly wrote: "I didn't understand why others weren't buying [property]. I think . . . some people take money for granted, especially when it is right in front of them to use and others don't have the same means."

Gender inequality also figured heavily in student responses: 57 percent explicitly commented on the wage gap, the gender tax, and the ways in which children complicate women's lives more profoundly than they do men's. "There are many factors that separate men from women," a student wrote, "and it shows in this game." A female student playing as male wrote that it was a "nice change" to play a male character and have fewer money woes; however, some students playing as females responded with anger: "When I first read . . . that . . . I would pay more and earn less I was mad but soon . . . realized that its [sic] reality. We live in a world where women are not equal to men and a society that has simply accepted it."

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

The cost of parenthood made an impression on students, even though they were not asked to reflect on the topic. Thirty-six percent commented on the economic drain of children for all but the wealthiest. A married male called his two children a "burden"; another wrote:

I didn't even have enough money to cover the cost [of the child's broken arm] because at every turn I was paying support for my child. . . . Although it was just a game I envisioned on what could have happened in real life. . . . I would end up having to borrow so much money that I would be so deep in debt that I wouldn't be able to provide [for my child] at some point and maybe even have my child taken from me.

Several low-income parents were driven to bankruptcy. An impoverished single female with two children "started the game with . . . \$300 and pretty much lost it all within four rolls. I had to pay rent two-three times and was sent to jail"; her story was common. At the lower class levels, gender was no protection: a lower-class male player with two children "spent the majority of . . . turns sitting in jail because [I] couldn't afford to get out." One group of players went so far as to change the rules so that others could remain in the game; a few impoverished players "sold" their children to a wealthy player, and another guarded the bank to prevent theft. It is clear that pairing parenthood and economic difficulties created strain that many players were not able to overcome.

Students pointed to the unequal effects of class (71 percent) and gender (25 percent) when assessing a partner's ability to leave an unsatisfactory relationship. Most stated that wealthier players could more easily divorce because a higher income more easily absorbs the lost wealth and income, but that "the fear of great loss . . . would keep a member of [even the] upper class or . . . middle class quiet." Many students wrote that divorce would be impossible for impoverished players who need both incomes for survival. "My set of problems differed completely from that of the lower classes," wrote a wealthy player. "While I was upset about relinquishing half my assets to my ex-husband, they were putting their only property up for collateral just to survive." Although male players did feel the economic sting of divorce,

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

responses focused overwhelmingly on the vulnerability of female players, who usually have a smaller income, larger expenses, and are more likely than men to become a single parent. A wealthy male student wrote:

"If I were being abused I would have no issues leaving and keeping my children . . . Another person in the game . . . had no money and 7 children. If she was in an abusive marriage, I cannot see a way for her to leave her partner and take her children . . . She could save herself, but most women take the abuse because they can't fathom leaving their children in a situation like that.

Students explored the hierarchical effects of class and gender when reflecting on divorce:

wealthy players of either gender can handle divorce easily, but the effects of gender and downward class mobility increase as one becomes less wealthy. "When you add gender into the mix," explained a student, divorce "becomes more difficult. If you were male, it was fine. If you were female, you'd lose a social class and still be charged 10% more and get paid 20% less."

Game play elicited strong emotions: roughly five percent of respondents felt "angry," 20 percent felt "stress," and nearly 21 percent were distressed that the rules were "unfair," if realistic. Emotional response to GSM appears to have varied by social class in some cases. A keenly observant student reported: "I noticed how those who were [wealthy would] roll with no worry in the world, while myself and those in the working [and] lower class rolled cautiously, hoping for the best." A very few reacted with denial, mistakenly claiming that the wage gap is less than the game represents, and that "some people have savings and other things [so] . . . they wouldn't just become bankrupt or have nothing." Another claimed that an impoverished single female player that went bankrupt would, in the real world, "have found a way to keep going and provide for her kids; she wouldn't have just stopped like [in] the game." These comments reflect the bootstrap narrative of individualism that students cling to so persistently.

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

Students overwhelmingly (89 percent) found the game to be realistic. "I thought this game showed the dominance of the upper class, the difficulties of raising children alone, and the difficulty of being a woman," one student reflected. A few students rightly pointed out valid deficiencies: it does not account for social welfare programs or safety nets like extended families; however, students tend to overestimate the funds available from these sources. The majority of students criticizing the realism of the game stated that the game was not unequal *enough*: the game was "by no means a valid representation of the true inequality in the United States. The U.S. has much more of a gap between the upper class and the poor."

Gender Stratified Monopoly takes a first step toward complicating MM to represent a complex reality, and can serve as a template for further modification. As a simulation game, GSM achieves its objective: addressing gender and class in diverse courses without unduly burdening the teacher. Modified Monopoly and GSM can also wake a need for change in students. One student wrote: "the game was a sort of a slap in the face. It made me open my eyes and wonder why it's like this." Students are capable of great change if they are properly motivated and educated, and used well, GSM can be a powerful tool. "I feel that the way different social classes were treated is unfair," a student reflected, "and it made me think deeper on the fact that this happens in real life and that [it] needs to change."

REFERENCES

Bridgman, Benjamin, Andrew Dugan, Mikhael Lal, Matthew Osborne, and Shaunda Villones. 2012. "Accounting for Household Production in the National Accounts, 1965–2010." *Survey of Current Business* 92(5):23-36. Retrieved May 4, 2016 (http://www.bea.gov/scb/pdf/2012/05%20May/0512_household.pdf) through Bureau of Economic Analysis, U.S. Department of Commerce (www.bea.gov).

- Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.
- Budig, Michelle J. and Paula England. 2001. "The Wage Penalty for Motherhood." *American Sociological Review* 66:204–225. (Retrieved from JSTOR on May 5, 2016).
- Centers for Disease Control and Prevention. 2013. <http://ticas.org/posd/home>. *Health, United States, 2012: With Special Feature on Emergency Care*. Atlanta, GA: U.S. Department of Health and Human Services. Retrieved February 27, 2016 (<http://www.cdc.gov/nchs/data/hus/hus12.pdf>).
- Coghlan, Catherine L. and Denise W. Huggins. 2004. "That's Not Fair!: A Simulation Exercise in Social Stratification and Structural Inequality." *Teaching Sociology* 32(2):177–87. (Retrieved from JSTOR on October 29, 2015).
- Cohen, Robin A. and Whitney K. Kirzinger. 2014. *Financial Burden of Medical Care: A Family Perspective*. NCHS Data Brief. No. 142. Atlanta, GA: Centers for Disease Control and Prevention. Retrieved February 27, 2016 (<http://www.cdc.gov/nchs/data/databriefs/db142.pdf>).
- Correll, Shelley J., Stephen Benard, and In Paik. 2007. "Getting a Job: Is There a Motherhood Penalty?" *American Journal of Sociology* 112(5):1297–1339. (Retrieved from JSTOR on May 5, 2016).
- Dorn, Dean S. 1989. "Simulation Games: One More Tool on the Pedagogical Shelf." *Teaching Sociology* 17(1):1–18. (Retrieved from JSTOR on April 11, 2015).
- Emporia State University. N.d. "Fall 2015 Student Profile." Retrieved February 20, 2016 (<https://www.emporia.edu/dotAsset/94a7b38a-e018-43b4-aaa04421ed202ab4.pdf>).
- Fisher, Edith M. 2008. "USA Stratified Monopoly: A Simulation Game about Social Class Stratification." *Teaching Sociology* 36(3):272–82. (Retrieved from JSTOR on October 29, 2015).

- Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.
- Gao, George. 2015. "Americans' Ideal Family Size is Smaller Than it Used to Be." Washington, DC: Pew Research Center. Retrieved February 27, 2016 (<http://www.pewresearch.org/fact-tank/2015/05/08/ideal-size-of-the-american-family/>).
- Jessup, Michael. 2001. "Sociopoly: Life on the Boardwalk." *Teaching Sociology* 29(1):102-09. (Retrieved from JSTOR on October 29, 2015).
- Laughlin, Lynda. 2014. Household Economic Studies. *A Child's Day: Living Arrangements, Nativity, and Family Transitions: 2011 (Selected Indicators of Child Well-Being)*. Washington, DC: US Department of Commerce: Economics and Statistics Administration, U.S. Bureau of the Census. Retrieved February 26, 2016 (<https://www.census.gov/content/dam/Census/library/publications/2014/demo/p70-139.pdf>).
- Lino, Mark. 2014. *Expenditures on Children by Families, 2013*. Pub. No. 1528-2012. Washington, DC: U.S. Department of Agriculture, Center for Nutrition Policy and Promotion. Retrieved February 26, 2016 (http://www.cnpp.usda.gov/sites/default/files/expenditures_on_children_by_families/crc2013.pdf).
- McCammon, Lucy. 1999. "Introducing Social Stratification and Inequality: An Active Learning Technique." *Teaching Sociology* 27(1):44-54. (Retrieved from JSTOR on April 11, 2015).
- New York City Department of Consumer Affairs. 2015. City of New York. *From Cradle to Cane: The Cost of Being a Female Consumer: A Study of Gender Pricing in New York City*. New York, NY: City of New York. Retrieved February 23, 2016 (<http://www1.nyc.gov/assets/dca/downloads/pdf/partners/Study-of-Gender-Pricing-in-NYC.pdf>).

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

Paul, John, Richard Dodder and Kristine Hart. 2004. "Ideal World or Real World: Using Monopoly to Teach Social Stratification." *Free Inquiry in Creative Sociology* 32(2):179–87.

Staff, Jeremy and Jeylan T. Mortimer. 2012. "Explaining the Motherhood Wage Penalty During the Early Occupational Career." *Demography* 49(1):1–21. (Retrieved from JSTOR on May 5, 2016).

The Institute for College Access & Success. N.d. "Student Debt and the Class of 2014." Retrieved May 4, 2016 (<http://ticas.org/posd/home>).

U.S. Bureau of Labor Statistics. 2015a. American Time Use Survey. *Charts by Topic: Household Activities*. Washington, DC: U.S. Bureau of Labor Statistics. Retrieved May 4, 2016 (<http://www.bls.gov/TUS/CHARTS/HOUSEHOLD.HTM>)

U.S. Bureau of Labor Statistics. 2015b. BLS Reports. *Highlights of women's earnings in 2014*. Report 1058. Washington, DC: U.S. Bureau of Labor Statistics. Retrieved February 23, 2016 (<http://www.bls.gov/opub/reports/cps/highlights-of-womens-earnings-in-2014.pdf>).

U.S. Bureau of Labor Statistics. 2015c. "Women's earnings compared to men's earnings in 2014." Retrieved February 23, 2016 (<http://www.bls.gov/opub/ted/2015/womens-earnings-compared-to-mens-earnings-in-2014.htm>).

U.S. Bureau of the Census. 2016. *Full-Time, Year-Round Workers and Median Earnings in the Past 12 Months by Sex and Detailed Occupation: 2014*. Washington, DC: U.S. Bureau of the Census. Retrieved February 23, 2016 (https://www.census.gov/people/io/publications/table_packages.html).

Waldner, Lisa K and William J. Kinney. 2004. "Playing Monopoly As a Strategy for Teaching Sociological Issues on Class Inequality." *Sociological Imagination* 40(2):111–30.

Smith, Stacy L. 2017. "Gender Stratified Monopoly: Why Do I Earn Less and Pay More?" *Teaching Sociology* 45(2):168-76.

Author Biography

Stacy L. Smith is a Ph.D. student of sociology in the Sociology, Anthropology, and Social Work Department at Kansas State University, and a full-time instructor in the Sociology, Anthropology, and Crime and Delinquency Studies Department at Emporia State University. Current research interests include social cohesion, culture, and group behavior.