MONOPOLY

FAIRNESS HOUSE RULES

Monopoly is the world's most popular board game. It was conceived in 1903 to highlight the 'dark side' of monopolistic capitalism, but most people play it as a celebration of competition and the desire to accumulate wealth.

In its current form, the rules paint too rosy a picture of our society. So why not make them a little more realistic?

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The Fairness Foundation has developed a set of Monopoly 'house rules' that put a new spin on the classic game by reflecting the different starting points that people have in life, and how this affects their life chances.

The rules are based on The Fair Necessities, which sets out five fundamental components of a fair society, why they are needed and how to achieve them.

THE FAIR NECESSITIES



NEW RULE	HOW IT WORKS	WHY IT IS INCLUDED
1: A roll of the dice at the start of the game	Each player rolls the dice once at the start of the game. The number on the dice represents the circumstances into which you are both, from great wealth (six) all the way down to abject poverty (one).	It is a matter of pure, blind luck whether you are born into wealth, poverty or somewhere in between. But your family circumstances at birth have a huge impact on which opportunities you get throughout life.
2: Different starting amounts	The amount of money that you receive from the bank at the start depends on your opening dice roll, as follows. If you rolled a one, you get £500. For a two, £1,000. For a three, £1,500. For a four, £2,000. For a five, £3,000. And for a six, £5,000. (These figures underestimate the scale of wealth inequality in the UK.)	***Fair opportunities**: everyone should have the same substantive opportunities to realise their potential.* But high levels of wealth inequality (which reflect a lack of equal opportunities) make this impossible by putting multiple barriers in the way of those with fewer resources. In the UK today, 43% of wealth is held by 10% of households.
3: Different amounts when you pass GO	The amount of money that you collect when you pass GO also depends on your opening dice roll. If you rolled a one, collect £80. For a two, £100. For a three, £150. For a four, £200. For a five, £300. And for a six, £400. (And yes, these figures underplay income inequality in the UK.)	***Fair rewards**: everyone should be rewarded in proportion to their effort and talents.* But income and pay inequality in the UK are far too high to be explained purely by different levels of talent and hard work. In the UK in 2021, the top 10% received 1.4 times as much income as the bottom 40%.

4: Different chances and opportunities	When you pick up a Chance or Community Chest card, think back to your opening dice roll, and roll the dice again. If what the card says is *good* news, it only applies if your new dice roll scores *at or below* your original dice roll. If the card bears *bad* news, it only applies if your new dice roll scores *at or above* your original dice roll.	***Fair treatment****: everyone should be treated equally in terms of due process, respect, social status, political influence and public services*. This should apply regardless of wealth. But it isn't how our society works in practice. How else to explain that 54% of young people in prison have been in care, compared to less than 1% of all children?
5: Different amounts paid in rent	When you pay rent on a property, if you rolled a six on your opening dice roll, rejoice! You have managed to reduce your costs through a clever bit of tax avoidance. You only need to pay 80% of what you owe to the other player. The other 20% is paid to the other player by the bank.	***Fair exchange****: everyone should contribute to society as far as they can, and should be supported by society when they need it.* But this principle is undermined by those who avoid paying the tax that is due. Billions of pounds are lost to the government's coffers every year from tax avoidance and evasion.
6: Different 'costs of living'	When you get down to your last £200, your costs of living increase because of the 'poverty premium'. As a result, you only collect 80% of the usual amount that you receive for passing GO, unless and until you have more than £200 in your possession once again; it costs £5 to land on Just Visiting and Free Parking; and you pay 25% higher rent on utilities.	***Fair essentials****: everyone should have their basic needs met so that no one lives in poverty.* But 4.5 million people in the UK live in 'deep poverty' (over 50% below the poverty line). People living in poverty pay about £500 more per year for the same goods or services as everyone else (the 'poverty premium'), and inflation is hitting the poorest harder (11%, compared to 8% for the richest).
7. Different opportunities to buy property	Instead of running an open auction to buy unowned properties that the player who has landed on them doesn't want to (or can't afford to), bids should be taken first from those who rolled a six at the start, followed by those who rolled a five, and so on in descending order. Other players only have an opportunity to bid if earlier bidders have not taken the property. All bids must start at the base price.	Our housing market is spectacularly broken, with a growing percentage of people unable to buy their own house, unable to access social housing and forced to rent privately at huge costs. There are twice as many private renters as 15 years ago. Homeowners have made huge gains at the expense of others, with many seeing their houses appreciate more in value in a single year than many people earn from a year's work.
8. Different levels of 'social mobility'	Every third turn around the board, you have a chance to move up or down the social ladder. If you rolled one at the start, move up a level by rolling six. If you rolled two, move up a level by rolling five or six, and down by rolling one. If you rolled three or four, move up two levels by rolling six or up one by rolling five, or move down two levels by rolling one or one level by rolling two. If you rolled five, move up a level by rolling six, and down one by rolling one or two. Your new level affects all of the rules set out above.	We don't live in a real meritocracy, where someone's economic and social position is purely affected by their talent and hard work. We also live in a society with high levels of inequality, as outlined above. For these two reasons, we don't live in a society with high levels of social mobility, where it is not only possible but also relatively easy for those born into disadvantage to escape their circumstances and improve their position in life.

Developed by Will Snell at the Fairness Foundation, with help from Paul Lee, author of The Sense of Fairness