

What Makes The GOOD Life....

Quotes from Around the World

“A better life for me is to be healthy, peaceful and to live in love without hunger.

Love is more than anything. Money has no value in the absence of love.”

- a poor older woman in Ethiopia.

“Being well means to not worry about your children... to have a house and livestockto know you can sell your output; to sit and chat with friends and neighbors.”

- a middle aged man in Bulgaria.

“Well being is a life free from daily worries about lack of money.”

- a Russian man.

A Bolivian says...

“Quality of life is high when you have a family, to feel supported and understood. You can have money but without a family it's worth nothing.”

A Brazilian says that quality of life is -

“Not having to go through so many rough spots.

When there is cohesion, no quarrels, no hard feelings, happiness, peace in life - that is the good life.”

(All quotes taken from World Bank Web site entitled: “Poverty Trends and Voices of the Poor: What Makes the Good Life.” www.worldbank.org/poverty/data/trends/what.htm)

What Makes A HARD Life....

Quotes from Around the World

“My children were hungry and I told them the rice is cooking, until they fell asleep from hunger.”

- an older man in Egypt.

“There is no control over anything, at any hour a gun could go off, especially at night.”

- a woman in Brazil.

“Each day there is a funeral in a nearby village because of distance to the hospital.””

- a Zambian woman.

A group of young Jamaican men said...

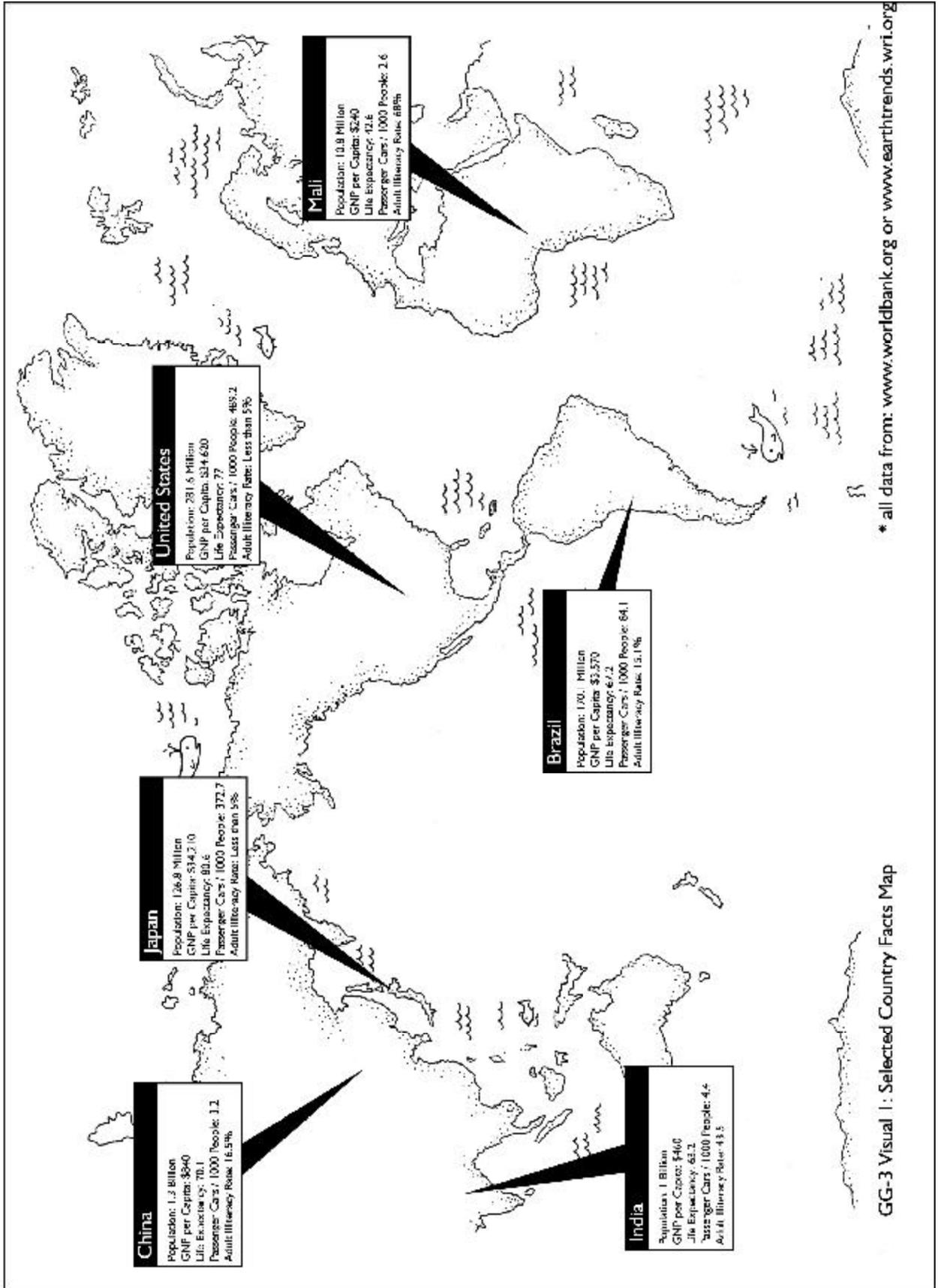
“Poverty. It means we don't believe in self, we hardly travel out of the community...so frustrated, just locked up in the house all day.”

“Poor people cannot improve their status because they live day by day, and if they get sick then they are in trouble because they have to borrow money and pay interest.”

- a Vietnamese man

(All quotes taken from World Bank Web site entitled: “Poverty Trends and Voices of the Poor: What Makes the Good Life.” www.worldbank.org/poverty/data/trends/what.htm)

GG 2



* all data from: www.worldbank.org or www.earthtrends.wri.org

GG-3 Visual 1: Selected Country Facts Map

FAMILY #1



The SHEN Family

CHINA

FATHER: Shen Zhu

MOTHER: Jin Wu Li

SON: Shen Li Rong

SON'S WIFE: Li Wen Ho

GRANDCHILDREN: Shen Bin, age 4 and Shen Ling Ho, age 7

Two adult daughters of Shen Zhu and Jin Wu Li are married and living with their husband's families.

Housing



The family lives in a rural village of 800 people two miles from the nearest town. The house is brick with a clay tile roof. Shen Zhu and Jin Wu Li live on one side of the house and their son's family lives on the other. Each has their own kitchen and bedrooms but the family shares a living room and outdoor courtyard. The house was built by the family on land rented from the government.

Clothing



In the older generation men and women wear the same things: loose pants, a buttoned shirt and a warm cotton jacket buttoned to the collar. This was the style of clothing recommended by the government during and after the communist revolution in China. The younger generation wears western-style clothing including dresses and sport clothes. This reflects the increasing openness of China to the outside world.

Food



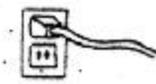
The most important food is rice. It is served at every meal. The family eats a wide range of things with rice including vegetables, tofu, fish, eggs, pork and chicken. They eat pickles, sauces, soups and stews that are flavored with garlic, onion, soy sauce, fish sauce and many other spices. Family members usually drink water, tea and fruit juice with meals. The family eats their food from small bowls using chopsticks instead of a fork.

Water



Water is piped into one faucet in the central courtyard of the house. Here the family collects water in pots and buckets for cooking, drinking, bathing and cleaning. The family washes clothing in the river that runs past the house.

Fuel



The home has electricity that is used for lights, radio and television. Cooking takes place over a gas stove and heat in winter comes from a kerosene heater.

Sanitation



The family uses an outhouse as their bathroom. All waste (including what comes from the pigs and chickens) is treated and put on the soil to increase its fertility.

Work



All adults in the family are farmers. Together they rent land from the government and grow rice, vegetables and fruit. They raise pigs and chickens and have a small fish pond. Shen Zhu worked for the government during the revolution as the chief of production for his village. Jin Wu Li and her daughter-in-law work on the farm but also cook, clean the house, care for the children and take vegetables and fruit to the town market twice a week. Each year the family grows enough rice to meet their own needs and sells the extra for profit.

Income



The family earns about \$ 2,100 in local currency (Yuan) each year.

Possessions



Chairs (8)	Fan (1)	Sewing machine (1)
Beds (3)	Wooden dressers (2)	Couches (2) Tables (4)
Moped (1)	Bicycles (3)	Radios (2) Television (1)

Children's' toys: 2 dolls, plastic truck, tricycle, wooden horse, blocks, paints
 Clothes: several sets for each family member
 Shoes: two pair per family member
 Farm animals: 5 pigs, 100 fish, 25 chickens
 Kitchen goods: kettle, 2 cooking pans, bowls, rice cooker, bamboo steamers, baskets, clay pots, buckets, knives, spoons, chopsticks
 Farm tools: hoe, shovel, machete, ax, fishing nets, ox plow.
 Other: Quilts(3), pillows (5), sheets, towels(3)

Religion

Do not practice religion.
 (Practicing religion was discouraged under the communist government.)

Education



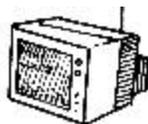
Shen Zhu and Jin Wu Li both completed the sixth grade. Their son and daughters went to school for 9 years and learned math, Chinese, communist ideology and did work projects for the community. Shen Bin and Shen Li Ho are studying at the local primary school. There is a law in China that all children must attend school for at least 9 years.

Family structure



In China it is common for several generations to live together in one household. Often sons will stay with their parents after they are married and grandparents help to care for the children. Daughters usually go live with their husband's family. In China it is very important to respect elders.

Fun and entertainment



The family usually spends two hours each evening watching television. The whole family, especially the grandparents, like to play with and pay attention to the grand children. Jin Wu Li makes visits to elderly friends in the village where she helps them clean and do laundry while they talk. Shen Ling Ho is in a dance troupe at her school. They perform for the village during national holidays and for the Chinese New Year.



Budget for the Shen Family

These are the wants and needs of the family this year.
You must decide what the family can afford.

Yearly income: \$ 2,100.00
(after taxes paid to the government)

Item:	Cost:	Description:	Amount spent:
Food	\$1,281	To meet the basic nutritional needs of the family (\$900) For sodas, snacks, tobacco and alcohol (\$381)	
Rent /house payments	\$ 300	Paid to the government each year for the land.	
Fuel (electricity, gas, wood and other)	\$ 140	To government for electricity (\$48 per year), to buy canisters of cooking gas (\$18 for year), to heat the house in winter with kerosene (\$38), gasoline for moped (\$40)	
Water and sanitation	\$ 24	Fee paid to government for water (\$2 per month).	
Clothes and shoes	\$150	Buys one complete outfit for each family member (\$20) and one pair of shoes for each family member (\$5 each).	
Medicine and health care	\$0	Paid for by the government	
For the farm	\$ 300	Rental of oxen for plowing (\$30), fertilizers for crops (\$100), new seeds (\$30), new tools and tool repairs (\$140)	
Transportation	\$25	For repairs to moped (\$15), for repairs to 3 bicycles (\$10)	
Education expenses	\$0	Education is paid for by the government	
Animals (pets)	\$120	To pay for 4 new baby pigs (\$15 each) and 20 baby chickens (\$3 each), these can be used for food or sold at a profit later.	
Entertainment	\$ 30	For going to see 4 opera performances in the town (\$3 each), 2 cassettes of popular music (\$5 each), 3 plastic toys for the children (\$2 each).	

Budget for the Shen Family

Item:	Cost:	Description:	Amount spent:
Extras/Other	\$115	Bolt of cloth for sewing clothes (\$20), decorations and firecrackers for New Years celebrations (\$10), a trip to the big city to visit relatives (\$50), a new set of bowls and dishes (\$20), two new carved chairs for the living room (\$15 each)	
Donations	\$20	To help a poor relative.	
Savings	\$100	To save up for better farm equipment in the future.	
Totals			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

FAMILY #2



The MEHTA Family

INDIA

FATHER: Shankar Mehta

MOTHER: Asha Mehta

CHILDREN: Dipali (11), Sujha (9), Sanjay(6), Naveen (2)

OTHER FAMILY MEMBERS IN HOUSEHOLD:

Shankar's brothers: Dilip and Mohan

Housing



The family lives in a small village in the countryside. They bought land for the house and farm with the money from Asha's wedding dowry. The family built the walls of the house themselves from hard-packed dirt. The roof is made from clay tiles and the floor is also dirt. The house is several rooms arranged around a central courtyard.

Clothing



Women dress in long colorful skirts and tight blouses called "saris". The sari is a long cloth that can be wrapped to make a skirt. The end becomes a shawl or head covering. Men wear long cotton shirts and either loose fitting pants or a wrap-around skirt. Shoes are usually sandals or flip flops.

Food



The family eats rice and a flat round bread called "chapati" with every meal. Along with this go different vegetable and bean sauces. Occasionally the family eats chicken or fish but they never eat beef. In the Hindu religion of India, it is forbidden. They do eat yogurt, cheese, milk and butter. The family usually eats with their hands, using the chapati to scoop up rice, vegetables and sauce. Everyone in the family likes their food spicy hot!

Water



Water comes from a well in the courtyard with a hand pump connected to it. This well water is used for cooking, drinking, washing, bathing and for doing laundry in the courtyard.

Fuel



The Mehta home got electricity a few years ago but the family only uses it for electric lights and the radio. Food is cooked over a wood fire. The weather stays warm all year so no fuel is necessary for heat and the family does not own a car or motorcycle. They travel by foot, bicycle, bus or train.

Sanitation



The family uses an outhouse off the courtyard of the house. Everyone bathes once a day in the courtyard behind a small wall for privacy.

Work

Shankar is a farmer. He grows rice and vegetables on a small plot of land owned by the family. Usually he grows enough rice to feed the family for the year but when the weather is bad there may not be enough food. If there is extra he sells it to men who come to the village to buy grain. To earn extra money he carves small wooden boxes that can be sold in the city.

Asha spends most of her time in the house. She cooks, cleans, cares for the children, collects firewood, shops for food at the village market. Shankar's brothers help him with the farm; they will stay with the Mehtas until they get married.

Income

The family earns about \$700 In local currency (Rupis) each year.

Possessions

Bed/couches -called "charpis" (4) Chairs (3)
 Bicycle (1) Small radio (1)
 Cooking and eating utensils (pots, pans, clay water jugs, metal bucket, knives, spoons, cups and plates)
 Pictures of Hindu gods and goddesses which decorate the walls
 Wooden statue of a Hindu god
 Clothing (3 saris for Asha, 3 shirts, 2 pants and 1 wrap for Shankar, two changes of clothing for each child, bracelets, earrings, rings)
 Farm tools (ox plow, ax, hoe, shovel, wheel barrow, buckets)
 Baskets
 Broom
 Ladder

Religion

Hindu.

Education

Asha did not go to school. Shanker attended only 5 years of schooling. Their children go to the village school where they learn reading, writing and mathematics. The school is too small to fit all of the students so they have to sit outside under trees to learn.

Family structure

The Hindu religion warns against caring too much about wealth. To the Mehtas collecting material things is not given much importance. Family, customs and tradition are more important to the family and a happy year is one in which everyone is healthy and has plenty to eat. It is common for family members to come and stay and much respect is given to elders. Shankar goes to seek the advice of his uncles whenever he makes a major decision.

Fun and entertainment

Asha and the children enjoy visits from family and neighbors. Men and women usually have separate friends. When Asha's friends come to visit they talk and joke while they paint decorations on their hands and feet or plait one another's hair. Shankar belongs to a wrestling club in the village and he enjoys sitting with the men and talking about farming and politics.

Once in a while, if the family has extra money, they go to see a movie in the nearest town. The children play games outdoors and look forward to visits to the village of storytellers, snake charmers and the man who brings a trained monkey to do tricks.



Budget for the Mehta Family

These are the wants and needs of the family this year.
You must decide what the family can afford.

Yearly income: \$ 700.00

Item:	Cost:	Description:	Amount spent:
Food	\$364	To maintain minimum nutritional requirements for family.	
Rent /house payments	\$0	Land and house are owned by the family.	
Fuel (electricity, gas, wood and other)		Electricity (\$1 per month), wood and dung (\$2 per month)	
Water and sanitation	\$100	For materials and labor to build a new and better outhouse which will help protect family health.	
Clothes, shoes jewelry	\$88	Will buy one new sari for Asha (\$20), two new shirts for Shankar (\$10 each) and one outfit plus shoes for each child (\$12 per child)	
Medicine and health care	\$ 20	The government runs a free clinic in the nearest town. The family goes there to see a doctor but they must pay for their own medicines. In the typical year the family must spend \$20 to keep everyone well.	
For the farm	\$130	Will pay for fertilizers (\$70), new seeds (\$30) and some new farm tools (\$30)	
For the woodcarving business	\$ 15	To buy a new set of knives (\$10) and special oils to stain and polish the wood (\$5)	
Transportation	\$30	To pay for bus and train passes to the city to sell wood carvings and buy materials (\$20), maintenance for bicycle (\$10).	
Education expenses	\$ 30	The 3 oldest children attend the free village school. Cost of books, pens and paper is \$10 per child. The children would get a much better education and have a chance to earn more money in the future if they go to boarding school in the town. Cost of boarding school is \$80 per child per year.	
Entertainment	\$10	Will pay for the family to go to 2 movies a year in the town.	

Budget for the Mehta Family

Item:	Cost:	Description:	Amount spent:
Extras/Other	\$80	Makeup, coconut oil, jewelry, dyes for hands and feet (\$25 per year), flowers for the religious festivals (\$5 per year) bicycle repairs (\$10 per year). To buy a gas stove so the family does not have to cut down trees or collect dung to cook with, stove and canister (\$40)	
Donations	\$3	Cost of food given to beggars and holy men who pass through the village.	
Savings	\$10	Savings to go towards better education for one child.	
Totals			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

FAMILY #3



The TOURE Family

MALI, WEST AFRICA

FATHER: Abubakar Toure

MOTHER: Fatima Toure

CHILDREN: Cici (12), Mohamed (10), Brehma (7), Fatou (6), Ali (5) and Osman (1).

OTHER FAMILY MEMBERS IN HOUSEHOLD:

Abubakar's mother

Fatima's younger sister

Abubakar's nephew

Housing



The house is made from mud bricks, smoothed over with more mud to make the walls and roof. It forms small rooms around a central courtyard. The front door is really a gate that opens from the narrow street into the courtyard. Since the weather is hot all year, the family spends most of its time in the courtyard. Rooms are used for sleeping, escaping rain and for storage.

Clothing



Both men and women wear long colorful robes called "bubu's". They are made from richly dyed and embroidered cotton. The women also wear matching scarves on their heads. The children wear shorts and T-shirts as well as bubus like their parents.

Food



The family eats together from a large communal bowl. Meals are usually rice flavored with tomato, pepper and garlic, stew made from dried fish, porridge made from millet and sorghum grains, peanuts, vegetables like spinach, onion and okra and fruit like mango and papaya. When guests come to visit it is traditional to offer them small glasses of strong, sweet, black tea.

Water



Water comes from a well in the center of the village. Women or children collect water in buckets or clay pots and carry it back to the house on their heads.

Fuel



The house has no electricity. Wood or dung is collected by the women and children and is used for cooking. The family travels by foot, donkey or bicycle and does not use fuel for a car. They do not need fuel for heat since the weather is hot all year round.

Sanitation



The family uses an outhouse called a "nyegan" for their bathroom that stands apart from the house but is also made from mud bricks. They bathe and wash clothes in the river.

Work



The family business is buying and selling grain. Abubakar buys large sacks of grain from local farmers and takes it by donkey and boat to sell at a profit in the town market each week. He also fishes in the river and sells whatever the family does not eat. Fatima helps him with grain sales, pounds grain, cooks, carries water, collects firewood and dung for fuel, sweeps the compound, cares for the children and grows vegetables on a small plot of land. She is helped by Abubakar's mother and the older children. Abubakar's nephew repairs bicycles and gives most of his income to the family.

Income



The family earns about \$800 (in local currency) each year.

Possessions



Chairs / wooden stools (4)
 Beds (one wood platform and several woven mats)
 Stove (2 small wood stoves)
 Radio (1 battery powered) Bicycle (1)
 Farm animals: Donkey (1), Sheep (2), Goats (4), Chickens (10)
 Clothes: One formal outfit per person, two work outfits for each adult.
 One set of play clothes for each child.
 One pair of shoes for each adult and the oldest four children. No shoes for the two youngest children.
 Tools: Fishing net, calculator, ax, shovel, hoe, pens and notebook.
 Other: cooking pots, water pots, spoons, knives, eating bowl, tea pot, cups, woven baskets, pestle and mortar (to grind grain), buckets, plastic washing tubs.

Religion

Islam. The family prays five times a day and fasts during the day for one month each year in the religious festival of Ramadan.

Education



Both Abubakar and Fatima went to religious school for 9 years. The school taught them reading, writing, mathematics and the verses of the Koran (the holy book of Islamic religion.) Mohamed, Brehma and Fatou attend this school now but Cici stays home to help with the housework.

Family structure



Family is very important to the Toure family. They welcome parents, brothers, sisters, nieces, nephews and cousins in to their home to visit or to stay - no one is turned away. Family members are expected to help one another by sharing money, food and caring for the children.

Fun and entertainment



Laughing, joking and playing pranks are common in the Toure household. Visiting or receiving visits from family and friends is the most common form of entertainment. When visitors come, Abubakar offers them sweet tea and many hours are spent telling stories, joking and talking about current events. Abubakar also likes to listen to soccer games and news on his small radio.

There are many religious festivals in the village. During festivals, the family dresses in their best clothes. They dance to drums and traditional music, listen to folktales and sing traditional songs all day and into the night.

Fatima and her sister like to gather with other women from the village in the shade of a big mango tree to do one another's hair and exchange news and gossip.



Budget for the Toure Family

These are the wants and needs of the family this year.
You must decide what the family can afford.

Yearly income: \$ 800.00 (after business expenses)

Item:	Cost:	Description:	Amount spent:
Food	\$456	To maintain minimum nutritional requirements for family.	
Rent /house payments	\$0	Family owns land and built the house themselves.	
Fuel (electricity, gas, wood and other)	\$ 25	To buy wood for cooking to add to what can be collected for free. Less money means more time spent collecting fire wood or dung.	
Water and sanitation	\$ 50	Would provide materials and labor to build a better outhouse. This would be better for the health of the family.	
Clothes and shoes	\$110	This amount would provide one bubu for each adult (\$20 each) and a complete set of clothing plus shoes for each child (\$7 each)	
Medicine and health care	\$ 60	The government provides cheap clinics but people must pay a small amount for each visit and buy their own medicines. On average the family must spend at least \$60 in a year to treat the usual illnesses.	
Transportation	\$15	The family travels by bus to the nearest town to visit family and to sell extra vegetables, fruit or fish in the big market. (\$1 each time). Bicycle repairs to keep it working (\$5)	
Education expenses	\$ 60	School fees are \$10 per child per year. Books, pens and paper cost \$5 per child per year. This amount allows 4 of the children to go to school. (Cici stays home to help with housework and the baby is too young for school.)	
Animals (pets)	\$ 72	Owning animals is a kind of insurance for the family. They can be sold quickly to get money to pay for treatment of serious illness or a funeral. 2 Goats (\$15 each), 2 sheep (\$15 each) and 6 chickens (\$2 each)	
Entertainment	\$45	New batteries for the radio (\$3 each month), a soccer ball for the children (\$5), a new tea set for entertaining guests (\$5)	

Budget for the Toure Family

Item:	Cost:	Description:	Amount spent:
Extras/Other	\$644	A used motorcycle (\$150), to get electricity in the house (\$150), a new cooking stove that uses less wood (\$40) new woven mats for the floor (\$4), labor and materials for a new well in the family compound (\$300)	
Donations	\$10	It is the duty of a devout Muslim to give alms (charity) to the poorest.	
Savings	\$40	Would like to save for the extras listed above.	
Totals			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

FAMILY #4



The NORITA Family

JAPAN

FATHER: Koki Norita

MOTHER: Taniko Norita

CHILDREN: Aki, age 5 and Sachiko, age 8

Housing



The Noritas own a two bedroom apartment located on the outskirts of a big city. In addition to bedrooms, the apartment has a living/dining area, kitchen, bathroom, and balcony. The apartment is easy walking distance to shopping and the train station.

Clothing



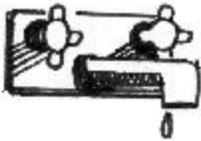
Koki wears suits to work and on weekends dresses in more casual pants and shirts. Taniko wears western-style dresses, pants and shirts. Both of the girls wear uniforms to school and casual western-style clothing after school and on weekends. Each family member owns a more traditional Japanese kimono - but these are only worn on special occasions.

Food



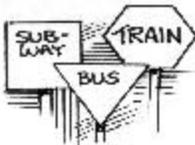
The family eats using chopsticks and rice is a staple at most meals. They eat lots of fish and other seafood - both raw and cooked, some beef and chicken, pickled vegetables, dried seaweed, noodle soups, tofu, fruit juices, sweets and snacks. Soy sauce and horseradish are used to spice many foods. They also enjoy eating more western style food on occasion, including french fries, sandwiches and sodas.

Water



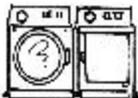
The family apartment is connected to the municipal water and sewer system. Water is piped directly into the family's kitchen, bathroom and washing machine.

Fuel



The Noritas own one car which they mostly use to visit family or for weekend trips. Everyone in the family uses the public transportation system for most of their daily needs. Koki commutes one hour each way by train to his work in the city. Sachiko and Aki take the train to school and Taniko can do most of her shopping by foot. Electricity provides heat for home and powers all lights and appliances.

Sanitation



The bathroom has a large bathtub, flush toilet and sink. Clothes washing is done in the electric clothes washer and dryer.

Work



Koki Norita is an accountant who works for a manufacturing company in the city. He must leave the house at 5:30 am and often does not return until after 8:00 pm. Taniko worked as a sales person in a shop before the children were born but now works at home caring for the girls, shopping, cooking and keeping the household going. Two days a week she volunteers at Aki's kindergarten.

Income



The family earns about \$48,000 after taxes each year.

Possessions



- | | | |
|----------------------|-------------------------|-------------------|
| Car (1) | Clothes: Pants (30) | Electronic Piano |
| Televisions (3) | Dresses (25) | Antique Pottery |
| VCR | Shirts (70) | Framed Pictures |
| Computer | Sweaters (25) | Wall Posters |
| Printer | Suits (8) | Vacuum Cleaner |
| Refrigerator | Coats/Jackets (6) | Cleaning Supplies |
| Microwave | Shorts (15) | Hair Dryer |
| Rice Cooker | Towels, Sheets, Pillows | Makeup, Jewelry |
| Stove/Oven | Chest of Drawers (4) | Kimonos (4) |
| Beds/Futons (4) | CDs (100) | Lamps (8) |
| Tables (4) | Books (125) | Desks (2) |
| Bicycles (4) | Washing Machine | |
| Chairs (6) | Clothes Dryer | |
| Stereo/CD Player (2) | Dishwasher | |
| Karaoke Machine (1) | Garbage Disposal | |
| Quilts (7) | Children's Toys (Many) | |
| Rugs/Mats (8) | | |

Kitchen and dining equipment: pots, pans, bowls, plates, cups, chopsticks, teapots, steamer, fryer, spoons, knives, forks.

Religion



Buddhist

Education



Koki completed high school and four years of university, getting his degree in accounting. Taniko completed high school. Both girls attend public schools. Their parents expect them to go to university one day but to get in, the girls must pass a series of very difficult exams. To improve her chances, Sachiko attends special school on Saturdays where she does exam preparation.

Family structure



The family is very close and quite traditional. Taniko is not expected to work outside the home since she is married and has children. Things may be different for her daughters though, especially if they get university education. Respect for elders is very important and Taniko and Koki expect to help care for their parents as they grow older.

Fun and entertainment



When they can, the family loves to take vacations to the countryside and to other towns and cities in Japan. They took one vacation to Hong Kong and would like to one day visit Europe and the United States. Koki socializes with friends from work. They often go out to restaurants and karaoke bars together. Taniko likes to visit her sister on weekends and belongs to a cooking club where she learns how to make international foods. The girls are very busy with after school activities such as swimming, dance and art classes. In their free time they like to watch television and play with friends.



Budget for the Norita Family

These are the wants and needs of the family this year.
You must decide what the family can afford.

Yearly income: \$48,000.00 (after taxes)

Item:	Cost:	Description:	Amount spent:
Food	\$12,000	To meet basic nutritional requirements for the family plus snacks and special foods.	
Rent /house payments	\$15,600	Monthly payments on the apartment are \$1,300.	
Fuel (electricity, gas, wood and other)	\$2,800	Gas for the car (\$1,000) and electricity for the household \$1,800.	
Water and sanitation	\$500	Paid to the city for water, sewer and garbage service.	
Clothes and shoes	\$2,500	To buy new clothes and shoes for the children and several new sets of clothing for Taniko and Koki.	
Medicine and health care	\$800	Koki's job pays for medical care for the family except for medicines and small fees for doctor visits.	
Transportation	\$4,200	\$3,000 pays for train fares for Koki and the girls. Car payments are \$100 per month.	
Education expenses	\$2,150	Education is free through the 12 th grade but the family pays extra for swimming lessons (\$500), art lessons (\$300), dance lessons (\$350) and for Saturday exam school (\$1,000).	
Animals (pets)	\$200	To pay for food and vet bills for Suki the family's cat.	
Entertainment	\$3,000	\$1,000 pays for movies for the family (one ticket costs \$10). Koki spends about \$1,300 a year in Karaoke bars and the remainder is spent on toys, computer games and music.	

Budget for the Norita Family

Item:	Cost:	Description:	Amount spent:
Extras/Other	\$5,000	The family would like to visit the United States - especially Disney World, in the next year. The cost of the trip is expected to be \$5,000.	
Donations	\$200	To the local Buddhist temple	
Savings	\$7,000	The family would like to save \$7,000 to put towards retirement, travel and a new car.	
Totals			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

FAMILY #5



The PAULO Family

FATHER: Javier Paulo

BRAZIL

MOTHER: Maria Paulo

CHILDREN: Santiago, age 10, Ramon, age 7 and Marta, age 2

GRANDPARENT: Rosa (Javier's mother)

Housing



The family owns an apartment in a poor neighborhood outside of the city. The apartment has three bedrooms, a bathroom, living/dining room and kitchen. The floors and walls are cement and there are bars on the windows since there are problems with theft in the neighborhood. The apartment belonged to Javier's father and the family moved in with his mother when the father died.

Clothing



The weather is warm most of the year so family members almost always dress in summer clothes. Most of the clothing is bought in second-hand stores that sell used clothing from the United States. The children wear flip-flops and sandals or go barefoot. The adults wear flip-flops most of the time but own leather shoes for special occasions.

Food



Typical meals for the family consist of rice, beans, fried bananas, fried meats, bread, fresh juices and soda. For breakfast the family often eats bread and coffee or hot cocoa.

Water



Water is piped into bathroom and kitchen of the apartment which is used for cooking and washing. Clothes washing takes place on the roof of the apartment building where there is a cement clothes washing area and space for clothes-lines for drying.

Transportation & Fuel



The family owns a small motorcycle which uses gasoline. Javier uses it to get to and from work and for outings at night. Maria and the children walk to shopping, work and school or else take public buses or taxis. The home has electricity that is used for lights and appliances. Cooking takes place on a gas stove.

Sanitation



The family bathroom has a sink, flush toilet and a stand-up shower but no bathtub. Laundry is done on the roof of the apartment building.

Work



Javier is a city bus driver and works six days a week. It usually takes him 30 minutes to get to his job by motorcycle. Maria works in a beauty salon not far from the family's apartment. She works four days a week cutting hair.

Income



The family earns about \$5,500 each year.

Possessions



- Motorcycle
- Book Shelves (2)
- Beds (4)
- Statues of the Virgin Mary and saints (4)
- Tables (2)
- Pictures for the wall (10)
- Television
- Clothes: Pants 20
- Window Fans (3)
- Shirts 25
- Stereo
- Shorts 15
- Refrigerator
- Dresses 12
- Gas stove
- Shoes 15
- Couch
- Makeup, jewelry
- Chairs (8)
- Dressers (4)
- Towels, blankets, sheets, pillows
- Kitchen: Pots, pans, plates, cups, glasses, large spoons, silverware,
- Cassette tapes: 25
- Childrens toys: soccer ball, dolls, toy cars and trucks.

Religion



Roman Catholic

Education



Both Javier and Maria finished school through the sixth grade. After that they began to work. Santiago and Ramon go to school near where they live. Ramon hopes to go to college one day but he knows that it will be difficult for his family to pay for him to go.

Family Structure



In Brazil family is considered very important. It is quite common for parents to live with their grown children and children are expected to care for their elderly parents. The door is always open to friends and family alike and the whole family lives a very social life.

Fun and Entertainment



Almost every weekend there are parties to go to given by friends and family that celebrate birthdays, baptisms, marriages or holidays. There is almost always dancing at parties and the whole family loves to listen to music and dance. Javier and the boys play soccer with friends and Maria and Rosa follow their favorite soap operas on the television. On special occasions Javier and Maria will go dancing together at a club.



Budget for the Paulo Family

These are the wants and needs of the family this year.
You must decide what the family can afford.

Yearly income: \$ 5,500.00 (after taxes)

Item:	Cost:	Description:	Amount spent:
Food	\$2,475	To meet the basic nutritional needs of the family plus some extras like sodas and sweets.	
Rent /house payments	\$0	The apartment belonged to Javier's father, when he died Javier and his family moved in to live with and care for Javier's mother.	
Fuel (electricity, gas, wood and other)	\$690	To buy gasoline for the motorcycle (\$520 per year). Electricity costs \$120 per year and cooking gas for the stove costs \$150 per year	
Water and sanitation	\$150	Is paid to the city for public water and sewer service each year.	
Clothes and shoes	\$300	Buys school clothes and shoes for the children and at least two sets of clothing for Javier, Maria and Rosa each year.	
Medicine and health care	\$450	The family can go to low cost public clinics for some medical treatment but Rosa suffers from illnesses that require many different medicines. The family must buy expensive medicines from a private pharmacy.	
Transportation	\$320	Pays for repairs to the motorcycle (\$70 per year) and travel by local bus and taxi (\$250 per year).	
Education expenses	\$110	Buys school books and supplies for the children. Public schools are free but they do not give a very good education. Private schools are better but they are expensive (\$500 per year)	
Animals (pets)	0	The family does not own a pet.	
Entertainment	\$250	Pays for the occasional visit to a dance club by Javier and Maria (\$50), parties given at home to celebrate special events (\$200), and toys for the children (\$40).	

Budget for the Paulo Family

Item:	Cost:	Description:	Amount spent:
Extras/Other	\$1,700	Javier would like to buy a used car which costs \$1,500 and Maria would like to take the whole family to visit to her parents and sister who live in a town that is 100 miles away. Travel expenses will be at least \$200.	
Donations	\$90	Donations to the church	
Savings	\$500	The family would like to save some money to send Ramon to a private school so that he will have better future opportunities.	
Totals			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

FAMILY #5



The HAMPTON Family

VIRGINIA, USA

FATHER: John Hampton

MOTHER: Anna Hampton

CHILDREN: Jimmy (13), Angela (7)

OTHER: Rex the Dog.

Housing



The family lives in a two story, single-family home located in the suburbs of a city. The house is brick with a private yard and a garage for the family's two cars. John and Anna borrowed money from the bank to buy the house ten years ago and must pay off a little of the loan every month. The house has three bedrooms, living room, dining room, two bathrooms, kitchen and family room.

Clothing



John usually wears a suit to work and Anna wears professional dresses and pantsuits. Jimmy and Angela wear jeans, t-shirts and shorts most of the time and the whole family dresses in casual clothes on the weekends including jeans, sweat shirts and shorts. John and Anna wear dress shoes to work but the kids wear sport shoes most of the time.

Food



When the family eats at home they usually eat cereal and milk for breakfast, sandwiches, chips, salads and soups for lunch and beef or chicken with pasta, potatoes, rice or bread and a side vegetable. The family usually eats out once or twice a week. When they do, they typically eat pizza, hamburgers, Chinese or Mexican food.

Water



The family home is attached to public water and sewer service. Water is piped directly into the family's kitchen and bathrooms.

Transportation & Fuel



The Hamptons own two cars, one small four-door and one SUV. Both cars use gasoline. The home is heated with a natural gas furnace; electricity is used for appliances and lights.

Sanitation



The family has two bathrooms in the house complete with sink, tub, shower and flush toilets for bathing and hygiene. Clothes are washed in the family's electric washer and dryer.

Work



John is a computer technician for a company located about 15 miles from the family home. He works about 45 hours a week and is paid a salary. His job provides health, dental and retirement benefits. Anna is a part-time school counselor who works at a local public school located 3 miles from home. She is also paid a salary for her work.

Income



The family earns about \$45,000 after taxes each year.

Possessions



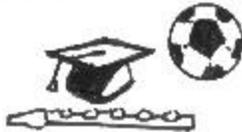
- | | | |
|--|---------------------|-------------------------------|
| Cars (2) | Dressers (5) | Bicycles (4) |
| Computer | Beds (4) | Framed pictures (15) |
| Printer | Rugs (3) | Home decorations: many |
| Televisions (2) | Sewing Machine | Quilts, blankets, towels |
| VCR | Golf Clubs | Medicines, cleaning supplies. |
| Refrigerator | Clothes : 50 pants, | Air conditioners (3) |
| Microwave | 30 sweaters | Ceiling fan |
| Washing machine | 60 shirts/blouses | Bookshelves (4) |
| Clothes dryer | 25 dresses | Lamps (12) |
| Dishwasher | 30 pairs of shoes | Stereo CD player |
| Toaster oven | Side tables (4) | Makeup, jewelry |
| Hair dryers (2) | Couch and chair set | Videos, CD's |
| Dining room table | Tools | Chairs (10) |
| Other tables (3) | Computer games | Lawn Mower |
| Books (200) | Lawn furniture | Gardening equipment |
| Children's toys: many | Flute, guitar | |
| Pots, pans, plates, bowls, cups, silverware, serving dishes, glasses, knives, other utensils | | |

Religion



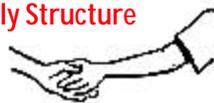
Christian (Methodist)

Education



Both John and Anna completed high school and four years of college. Angela and Jimmy go to public school and attend classes outside of school to learn how to play guitar and flute. They also attend other after school activities such as soccer, gymnastics and ballet and go to Sunday school while their parents attend church.

Family Structure



The family is so busy with work, school and other activities that sometimes it is difficult to find much time to spend all together but they always try to eat dinner together. Anna's parents live in Florida and John's parents live in New York. They try to get together for Christmas and Thanksgiving each year.

Fun and Entertainment



On weekends the family often goes out to eat together and then to a movie. John plays golf with friends and Anna enjoys gardening, crafts and doing volunteer work. The whole family enjoys watching television or videos together. Jimmy plays video games, basketball and soccer. Angela plays softball, does gymnastics and takes ballet classes.



Budget for the Hampton Family

These are the wants and needs of the family this year.
You must decide what the family can afford.

Yearly income: \$45,000.00 (after taxes)

Item:	Cost:	Description:	Amount spent:
Food	\$8,000	\$ 5,000 are spent each year on groceries and the rest is spent on meals in restaurants (\$3,000)	
Rent /house payments	\$14,400	The monthly house payment is \$1,200	
Fuel (electricity, gas, wood and other)	\$3,555	\$1,900 is spent on gasoline for both cars. \$840 goes to paying for home electricity and \$815 pays for heating the home with natural gas.	
Water and sanitation	\$500	Pays for public water, sewer and garbage collection service.	
Clothes and shoes	\$2,000	Will buy new school clothes and shoes for the children (\$600), plus new work and play clothes for both parents and children throughout the year, especially for Christmas and birthdays.	
Medicine and health care	\$2,400	Pays for health insurance and purchase of medicines throughout the year.	
Transportation	\$3,000	Pay \$200 per month on car payments. The rest pays for airplane tickets for the family to visit relatives in Florida and New York.	
Education expenses	\$200	Pays for school supplies, computer programs and books for the children each year.	
Animals (pets)	\$500	Pays for dog food and visits to the vet for Rex.	
Entertainment	\$2,000	\$600 pays for golf club fees, \$360 is spent on movie tickets, \$150 on video rentals, \$200 on computer games \$240 on sports equipment and \$450 is spent on other toys and games for the children and adults.	

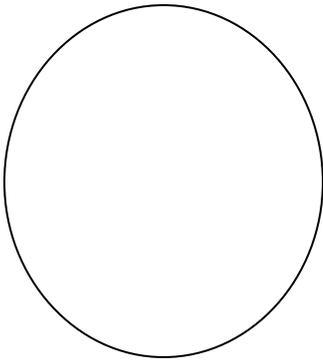
Budget for the Hampton Family

Item:	Cost:	Description:	Amount spent:
Extras/Other	\$4,200	The family would like to buy a new sofa for the living room this year (\$1,200). They would also like to take a trip to Disney World for a week (\$3,000).	
Donations	\$300	Goes to the church and charity groups.	
Savings	\$6,000	Would like to save \$6,000 for children's college fees and retirement.	
Totals			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?



Family Budget

These are the wants and needs of a family this year.
You must decide what the family can afford.

Yearly income: \$ _____ (*after taxes*)

Item:	Cost:	Description:	Amount spent:
Food			
Rent /house payments			
Fuel (electricity, gas, wood and other)			
Water and sanitation			
Clothes and shoes			
Medicine and health care			
Transportation			
Education expenses			
Animals (pets)			
Entertainment			

Budget for the _____ Family

Item:	Cost:	Description:	Amount spent:
Extras/Other			
Donations			
Savings			
Totals			

G.G.L.

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?