

## Lucy, Ricky, Ethel and Fred

Radical change to the family will not sweep the nation as AFFEERCE begins. Although there will be powerful economic factors favoring the creation of alternative families, most of the initial experimentation will take place among those out of the mainstream; gays, lesbians and other sexual minorities, single parents, the very poor, the very rich, the very young and the very old. There will be few changes at first for more traditional working and middle class families. However, as they witness all the created wealth in the new and diverse families springing up around them, they'll want a way to take advantage of the economies of scale, too.

To get their toes wet, some of these traditional families will merge households with one another. The simple pairing of two couples comes with a vast number of possible charters specifying roles and responsibilities based on age, income, assets, knowledge, and other aspects.

I'll focus on a family whose members are not too different from the television characters. Fred and Ethel have a lovely house in the suburbs. Their two college graduates have left. One joined a monastic family, and the other married with no interest in moving back.

[Author's Note: This little skit was written when the baby tax was \$50,000, instead of the \$10,000 currently anticipated.]

Fred and Ethel love their home. Both have elaborate workshops in the basement for arts and crafts. Over the years, Ethel has created a beautiful garden. Fred is thinking about retiring from his job in advertising. With belt tightening, the \$1,800 a month mortgage payment, from a refinance 12 years ago, seems excessive for just two people. After all, Fred and Ethel will only receive \$740 a month in housing distributions. Fred is grandfathered in to Social Security, but being just 62, will get only \$1,100 at 70% of today's benefits. By the time Fred is 70 and Ethel 67, they will receive a combined AFFEERCE distribution of \$1,550 per month plus the \$1,100 of Social Security. If Fred waited until 70 to retire, he would get \$2,240 in Social Security, only then reaching parity with the \$3,200 he would receive at age 70 from Social Security today. With Social Security benefits 30% lower, along with other complaints, he and Ethel actively campaigned against capitulation, but lost in the nationwide vote. If either Fred or Ethel is widowed, parity with today's Social Security for the upper-middle class will be lost. Wealth creation in an AFFEERCE economy happens when people join together into families. Being single, either by choice, or by being the last to die, requires downsizing, if there are no other sources of funds.

Fred grumbled about his situation to Ricky, a recently married young clerical worker at work. Ricky loved Fred's spacious home. But he and Lucy could not afford to furnish a similar home with an \$1,800 a month mortgage, even with the \$740 a month housing distribution. Nor is it likely a bank would give him the loan with his \$22,000 yearly salary. If the bank did, it would make having a child impossible. Even living in their \$740 one bedroom apartment, it would take Lucy and Ricky over 2 years to fund a child. And that requires living off the income from Lucy's part time job at the chocolate factory.

"Lucy and I could move in with you," said Ricky. "We could be one happy family. That would bring in \$740 more dollars for the mortgage, and \$440 for food. Maybe Lucy and Ethel could even start their own bakery."

“Hmm,” said Fred. “That would certainly make things very solvent for my retirement. If one of us should pass away, there would still be plenty.... I like the idea,” Fred said suddenly. “I suppose since they passed that damn AFFEERCE thing, we might as well take advantage of it.”

Four months later...

Lucy and Ricky have moved in with Ethel and Fred. “I could get used to this,” said Fred, smoking a cigar. “Those saps in the government are paying \$1,480 every month on my mortgage. Kind of nice that the middle class is getting some government money for a change. Now I can retire and the two of us can travel the world in style.”

“Oh Fred,” said Ethel. “You don’t really want to retire and travel to those strange places. Besides, Lucy and I are just getting our pie delivery business going. If it weren’t for the accident last week, we would already be profitable.”

“Oy, the accident,” said Ricky, slapping his forehead.

“I do too want to retire,” said Fred. “And nothing you can say can change my mind.”

“How about this Fred?” said Ethel. “If you work three more months, the government will pay not just \$1480, but the entire \$1,800 mortgage payment every month with \$50 to boot. And after the mortgage is paid off in 18 years, that \$1,850 will keep on coming until we drop dead.”

“Oh nuts,” said Fred. “Even I know enough about this godforsaken system to know that four people equals \$1480 in housing distribution...and I don’t want some stranger moving in.”

“She’s not talking about a stranger,” said Lucy, looking radiant.

“Oh Fred,” said Ethel. “Wouldn’t it be nice to hear the patter of little feet around the house?”

“You want a dog?”

“Not a dog you bozo. Lucy and Ricky want a child.”

“Oh yeah,” said Fred. “And how are they going to afford one with this crackpot system they foisted on us?”

“Fred, you make one hundred eighty thousand dollars a year.”

“Shh,” said Fred, “That’s private information.”

“Oh Fred,” said Ethel. “They’re family.”

“I suppose,” said Fred. “But why should I pay for their child?”

“It will be our child too,” said Ethel. “And you’re not really paying for the child. Ricky can come up with \$8,000 now and another \$12,000 over the next year. And all of Lucy and my profits from delivering pies to the finest restaurants will go for Little Lucy or Little Ricky. Who knows how much that will be?”

“I can guess,” snorted Fred.

“All you’re doing is making up the small difference,” added Ethel.

“Small,” he harrumphed. “A minimum of 60% is more like it.”

“Oh please Fred, please. Remember how little Pat and Chris livened up the house?”

“Please Fred,” chimed in Lucy.

“What do you have to say about this Ricky?” said Fred, puffing on his cigar.

“Well it wasn’t my idea. But I was thinking. Maybe when this is over, I could take my entire salary and send you and Ethel on a luxury cruise around the world.”

“Oh no.” said Ethel. “I’m not leaving Lucy alone while she’s with child and I’m certainly not leaving after Little Lucy or Little Ricky is born.”

“You’re such a dear,” said Lucy.

“Well how about this?” said Ricky. “Five years after the baby is born, I’ll treat all five of us to a luxury cruise around the world. By then I should be making the big bucks.”

“You got yourself a deal,” said Fred extending his hand.

Lucy screamed and jumped on Fred’s lap. “Oh thank you, thank you, thank you. You’ll never regret this.”

“I already am,” grunted Fred, in pain.

“I got an idea Lucy,” said Ethel. “Let’s go maternity shopping.”