
Personal Experience: Surviving On Minimum Wage

My life has many limits while living on minimum wage. Housing is the biggest expense I have ever had. While earning minimum wage income, I found that keeping housing costs affordable is critical. For this exercise I am making \$ 1,100 per month. However, in reality, my paycheck is not too far from that. With a take-home pay of roughly \$ 1,500 a month, it definitely took some work to budget all of my necessities. I rented a flat with a friend. Then I had no other choice but to rent a room from a friend that owns property. And last but not least, I met a family with a fully furnished basement for rent. It was not simple to find decent accommodation for less than \$ 1,100 a month. However, with some research, I was finally able to find the perfect place for \$ 800. I had to give up a lot of things in order to be able to survive on a minimum wage income that only paid \$1,100 a month.

Living on minimum wage, I have given up a couple of luxurious things. Transportation was one of the most expensive things I had to give up. For example, for my brother's birthday celebration, 'a large chunk of my expenditure' went to a 75-mile car trip – although I only calculated gas costs, but I did not calculate insurance or maintenance. I also started to buy only \$10 worth of gas at one time, instead of trying to fill my tank, and used a \$20 bill for regular maintenance. This almost destroyed my budget. A few years ago, I asked for a tool set for my birthday. So, now I do my own car maintenance and this has saved me over \$ 2,000 worth of car maintenance. The next luxury I had to give up was food. I nearly had to start eating junk food and had to stop eating healthy food, which was a problem. I can actually say that I was hungry just a few times, yet I gradually became less diverse and less balanced when on a diet. I was not rich enough to afford many fresh produce, and had to rely so heavily on inexpensive food items such as bread, chicken, peanut butter, and bananas. This was a transition, and I still can eat healthy but on a budget.

There was one risk that I ran into while living on minimum wage. Emergencies. I cannot always whip out a bank card when an emergency resurfaces. I did not have a way to prepare for emergencies. I now have a long-term budget, I can prepare for expenditures that happen only rarely, including auto repairs or visits to the doctor. I Started putting aside a couple bucks every week to help with these random expenses. For example, when any of these expenditures would show up and I did not see it coming, I would still have to pay the full cost promptly out of my \$65 budget. Such emergencies would leave me without enough money to go through the remainder of the month. This certainly caused me too much stress, but now I can pay for almost any emergency with my long-term spending plan. However, I can only use it on emergencies and not on trips, family, or vacations.

In summary, surviving on minimum wage is just not easy. There are challenges I had to face and one of them was delaying the opportunity to go to college earlier and find a better job. There were a couple reasons, I grew up in foster care, and being in circumstances where I could not wait for a job and took what I could get. Others may have reason different from me, but it's not easy. Some may see these as excuses and they might be, however, the point is that we, including myself, are doing our best to assist ourselves or family members. A person who makes an effort to actually work very hard needs the support of the governments by giving them an opportunity to make it. Giving everyone a chance would mean raising the minimum wage.

Everyone involved benefits from raising the minimum wage; the government, families and economy.

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