

Dickens B Charles

Activity Journal #3

SWK555/SWK355: Social Welfare Policy and Services:

I did the simulations twice. I learned living off minimum wage is extremely difficult. Bills never go away, and life occurs. You or your child getting sick can set you back. At times making decisions which one may believe can best benefit them can ultimately hurt you in return. One must always plan for unforeseen circumstances, but when you are struggling financially when these circumstances occur, all one can do is try and maintain. There were difficult points within the simulation which I realized that if I had to deal with in actuality would be hard. Selling my belongings, or asking friends for financial assistance more than once would be very hard for me to handle. Having collectors call me, and me hanging up because I did not have the money to pay for certain bills were hard for me.

I made the decision to best protect myself and my child. During my first simulations I tried everything to best save money, essentially I tried to make cuts here and there and even tried avoid paying certain bills, only having to pay more money in the end. I tried to make certain cuts but ended up hurting myself in the end. Within the simulation process I learned that living off minimum wage is extremely hard especially having a child to care, its nearly impossible. Simple accidents like dropping the vase because of the fear that I may lose my job and not admitting to resulted in a coworker losing was a hard situation. Maintaining a healthy life style is extremely difficult if you are living in poverty. The cost for healthy foods is more expensive compared to the unhealthy options. For some, wanting to live healthy have to factor in the cost for going to gym which is very expensive. Health care cost is expensive as well. Whether one decides to use a cheaper or more cost efficient plan the cost for co-pay essentially adds up resulting in paying a lot for health care. Throughout the simulation I learned that minimum wage is simply not enough for someone to live off of and maintain a well balanced life.

Groceries, rent, cell phone bills, health insurance, and basic necessities does not allow for individuals

to have flexibility with spending or even choices. Everyday inconveniences also puts a damper on monthly spendings.