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In Search of An Affordable Apartment

After conducting an intensive internet search, I was able to find an available apartment on www.trulia.com for a single occupancy (1 bath) in my area for \$1,197 per month. At this rate, this is almost 50 percent of my income which is \$2,400 per month. Searching for single occupancy apartments that were no more than 30 percent of my income was challenging. For instance, while I was unable to find single occupancy apartments that were 30 percent of income, what I was able to find for this price were shared apartments for \$785.

If I chose to spend \$1,197 to live at this apartment, then this would leave me with \$1,203 to spend on other expenses for food, clothing, toiletries, and transportation. Being that the apartment is in the East New York section of Brooklyn, New York, it is in walking distance to where I am currently employed in Brownsville. So, this would save me \$110 monthly if I chose to walk to work daily instead of taking public transportation. However, this would have an adverse effect on my circumstances if I have to visit other program sites in Brooklyn and across the city.

Also, what I did not factor into this equation were federal and state taxes. Assuming only one-eighth of my monthly check was going towards taxes, this would leave me with \$300 more deducted from the previously mentioned \$2,400. Factor rent and transportation into the mix, I am left with \$793 remaining to spend for the remainder of the month. Due to inflation, prices for goods have skyrocketed exponentially. In fact, the other day I went into the supermarket to purchase a dozen of eggs and they cost me \$10; going food shopping is costly expense. Thus, before the month ends, I will have spent my entire check. I would have to make, at the very least, \$20 an hour (\$3,600 per month) to afford the lowest priced apartment in my area without it depleting my resources before the month ends. Minimum wage will not allow afford me the

opportunity of meeting all my financial obligations while also saving money for a rainy day. This will then impact my ability to spend saved resources on activities such as going out to the movies, the museum, or simply taking a vacation.

References

https://www.trulia.com/for_rent/Brooklyn,NY/1p_beds/0-1200_price/APARTMENT,APARTMENT_COMMUNITY,APARTMENT%7CCONDO%7CTOWNHOUSE,CONDO,COOP,LOFT,TIC_type/