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GOCIOLOGY ACTIVITIES

Volume 3: Inequality & Change

- Financial Inequality
- Gender Inequality
- Racial Inequality
- Causes and
 - Consequences of Change

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LESSON 1: MINIMUM WAGE WOES

PURPOSE:

- Illustrate the difficulty of making a living on minimum wage
- Examine the conflict in our society due to lack of financial resources
- Bring a "real life" process (budgeting) into the classroom

MATERIALS:

- Copies of "Student Handout: Couple Data," page 2
- Copies of "Student Handout: Minimum Wage Woes," page 3

PROCEDURE:

- Ask students to brainstorm a list of bills a married couple with and without children would have to pay each month.
- Take a poll of how many students think it is possible to pay for bills when two people are working on minimum wage.
- Explain to students that they will be given some personal data on a couple and will have to determine if the couple can survive on minimum wage.
- Have students get in pairs.
- Distribute one section of the student handout.: "Couple Data," (p. 2) to each pair. (The data slips will have to be used more than once.)
- Instruct students to read through the information and ask questions if any clarification is needed.
- Distribute the student handout.: "Minimum Wage Woes," (p. 3) and read through the procedure with the students. The instructor needs to inform students as to the current minimum wage rate.

HINT: Monetary amounts for this activity will have to be increased from year to year – or changed to suit your geographic location.

- After appropriate time, choose one of the data slips to read out loud to the class and have the students assigned to that case report their findings. Discuss any differences of opinion.
- Repeat with the remaining data slips.

Steve and Margie

Steve and Margie both work minimum wage jobs. They have large credit card bills to pay off and need to make minimum monthly payments of \$42.00 or their balance will increase due to penalty payments. They should pay more, but sometimes they can only pay the minimum. Their one bedroom apartment rents for \$600.00/month, which includes water and electricity. They own one car, which Steve drives, but Margie has to take the bus to work. They do not have children.

John and Sara

John and Sara both work minimum wage jobs. They are expecting their second child very shortly. Their first child is three years old and is in daycare 8 hours a day, their second child will be in the same daycare. The duplex they rent is \$550.00 per month and they are responsible for paying all of the utility bills. They have one car, which they use to carpool, but the payments are \$124.00/month.

Jose and Mary

Jose and Mary both work minimum wage jobs – Jose works a second job part time (20 hours/week) too. They have two children who are taken care of by Mary's Mom so they don't have childcare expenses. They pay \$700.00 a month in rent for their two- bedroom apartment, and only the water bill is included in the rent. They have a car payment of \$98.00/month, but Jose takes the bus to work. They have a minimum \$23.00 credit card payment each month.

Peter and Janine

Peter and Janine both work minimum wage jobs. Peter just got laid off but they have \$500.00 in savings to carry them through until he finds work. (Assume it will take 3 months to find a new job – his income would then be \$167.00/month (post-tax) before that \$500.00 is depleted.) They rent a \$400.00 efficiency apartment, and have a \$130.00 car payment each month. They do not have children.

Name:

STUDENT HANDOUT: MINIMUM WAGE WOES

Income Analysis:							
	Minimum Wage	Hours of work/week	Pre-taxed Monthly income	Post-taxed Monthly income			
Earner #1:							
Earner #2:							
Combined take home pay:							
(To compute the post-taxed income, multiply the pre-taxed income by .66)							

Budget Analysis:

Circle the payments below that your assigned couple would have to make. Fill in the blanks according to the personal data given to you.

Basic Mont	hly Expenses:	Extra Monthly E	xpenses:	Special Monthly Expenses:	
Rent:		Cable:	\$30.00	Bus Fare:	\$35.00/person
Electricity:	\$40.00	Health Insurance:	\$200.00	Car Payment:	
Gas:	\$45.00	Savings:		Credit Card:	
Water:	\$50.00	Child Care:	\$2.30/hr		
Phone:	\$60.00		per child		
Groceries:	\$75.00/person				
Necessities:	\$30.00/person				
Total:		Total:	_	Total:	

Based on their wages:

- Can they afford any extra monthly expenses?
- If they don't have health insurance, what problems could they encounter?

What do they do in case of an emergency? _______