**Functional English - Final Draft of the Essay**

**Living in Poverty**

It is said that money cannot buy happiness, but it is a lesser known fact that poverty cannot buy anything. According to the World Bank, as of 2023 over 18% of the world's population lives in extreme poverty. In Pakistan, there are disparities in minimum wage rates. For example, the minimum wage set by the federal government is often lower than the estimated living wage in many regions of the country, making it challenging for low-income workers to meet their basic needs. Hence, poverty is a curse that significantly restricts the means to acquire education, health, and transportation.

To begin with, poverty limits the ability to obtain education. A poor person cannot afford to study in a private institute because private colleges and universities often have significantly higher tuition costs than public institutions. Moreover, it is very difficult for them to afford expensive books and courses as they have to allocate their limited resources to other pressing financial obligations, leaving no room for educational expenses. Furthermore, poverty restricts the access to technology, a poor person is unable to afford any technology or internet that could help him in his or her education. Therefore, necessary steps should be taken to ensure that education is accessible to all, irrespective of financial status.

In addition, poverty also means unavailability of quality food, health insurance, and private hospitals. Poor individuals often find themselves facing a lack of healthy and nutritious food. It is one of the main reasons due to which they tend to face health related issues in their everyday lifestyle. Besides, they are unable to afford health insurance which drags them even behind in the race of life as they are forced to be in debt. To make matters worse, there is a great shortage of public hospitals which is yet another reason for their loans or debt as they are forced to seek health care and facilities in private hospitals. To sum it up, poverty doesn't just affect money; it also makes it tough to get good food and healthcare.

Last but not the least, poverty also affects the way people commute. Whether it is the freedom of transportation, reaching anywhere timely, or traveling abroad poverty cannot buy either of them. Firstly, individuals living in poverty often find themselves with limited options for transportation. Public transit may not be as accessible or reliable, restricting their ability to move freely. Secondly, the financial burden of car ownership, including fuel, maintenance, and insurance, is often beyond their imagination. Not having a personal vehicle causes challenges in job opportunities and participation in important life events. Therefore, it is not wrong to say that taking trips to far-off lands is often just a dream for poor people. In a nutshell, being short on money really affects how people travel and the way people navigate their daily lives.

Henceforth, poverty makes it really hard for people to get a good education, stay healthy, and travel easily. Money problems keep many from going to better schools, having the right tools for learning, and even affording books. Poor people also struggle to get good food and healthcare due to unaffordability issues. When it comes to traveling, public transportation may not be great, and owning a car is too expensive. In light of these challenges, it is imperative for the government to implement policies that ensure equal access to quality education, affordable healthcare, and improved transportation options. Prioritizing investments in education, healthcare, and public transportation will not only uplift individuals but also contribute to the overall well-being and progress of the community.