

Can You Live on the Minimum Wage?

By JEREMY ASHKENAS FEB. 8, 2014

More than 4.8 million workers now earn the lowest legal pay. This calculator, for a single childless worker, shows the hard choices that have to be made living on the smallest paychecks.

Start by choosing your state:

The minimum wage in New York is **\$8.00** an hour. Tally your living expenses by entering what you think is the least you need for each item. You may find that even your rock-bottom expenses aren't met and that you have to work more hours, pay your bills late, borrow money or do without. [Related Editorial »](#)

\$2,000 in debt per year
Or, **5** more **hours** a week at a second job

• Each box represents \$1 of debt



Housing

Enter monthly rent or mortgage payments (and don't forget insurance, if this is paid separately) that you would expect to pay for a modest apartment or home in your area.

\$



Utilities and Services

Electricity, gas, heating oil, telephone, cable, Internet — add them up.

\$

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Minimum Wage?

By JEREMY ASHINGTON

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in debt per year

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1000

Monthly

100

Monthly