

Good example of essay on life chances

[Family](#), [Parents](#)



Part A

In the following two scenarios the lives of a black female and white male with distinctly different lifestyles are described. Evidence of the wide gaps in society are clearly displayed by the following two examples.

The black female is born to a single mother who has a high school education; currently unemployed after losing her full-time job at a school cafeteria after Hurricane Katrina forced the school to shut down. In addition to the loss of her mother's full-time job loss after Hurricane Katrina, the family also lost their rental home, leaving them no option but to live in a FEMA trailer. Her mother receives only \$100 in child support, and is cleaning houses for income while looking for a full-time job. Based on the information provided about this family, I would guess that this family is in the lower social class of society, and most likely living below the poverty line. It is unlikely that they have access to health insurance considering the mother is unemployed, unless they are receiving health care via government assistance. Evidence of their substandard housing situation makes me question the type of neighborhood they live in, as well as a lack of good education based on the assumption that the schools around their neighborhood are not funded properly due to the lower income status of the residents. Not only does this family lack power, prestige, and privilege based on the evidence provided, but growing up in an African American, single parent home, the life chances of the individual (black female) growing up under these strained conditions are extremely limited in opportunity.

A white male, living in Manhattan with college educated parents, is likely to have many life chances the challenge of having a learning disability. My

guess is that the family falls into the upper middle class society considering the father owns his own construction company, which likely brings in upwards of \$100k. The power and privilege that the family has, based on the father's status as a business owner in Manhattan, increases the likelihood of the social and cultural capital they have access and exposure to. One would imagine that the family is able to spend their leisure time in ways that expose them to many diverse experiences, such as attending a Broadway show or travelling to a foreign country. The advantages that this individual has in the opportunities he has in life are tremendous despite his disability because he is a white male living in an established neighborhood that minimizes the stresses that inner city kids may face. In addition, he receives a quality education at his private schools and is able to overcome the learning disability challenges by working with private tutors. The combination of these privileges will open up many more life chances than the black female described above.

Part B

The mother and daughter from the first scenario in " Part A" from New Orleans have decided to move to Syracuse, New York. The mother has found a full-time job earning minimum wage, which is currently \$8. 75 per hour. The average yearly income before taxes will be approximately \$18, 200. In order to properly cover the cost of living, a budget must be made to forecast what the mother should expect for her monthly expenses in her move to Syracuse. In order to do this a spreadsheet has been created that will organize and calculate the expected monthly expenses for this family. The following data was found through various government websites, craigslist for

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the apartment and child care, and google searches for cost of living statistics.

There are two columns associated with the various expected monthly expenses. In the first row, the average low end cost is based on the family receiving no government assistance. The second column shows the expenses with the assistance of government aid. It is easy to see that even under the most conservative budget; this family could not afford to live on the mother's minimum wage income of \$1, 500 with expenses that total \$2, 150. Assuming, every attempt is made to find the cheapest options available, the average cost still exceeds what the mother earns. Therefore, government aid is one of the only feasible options for this family to survive despite the mother's full time job status.

With the help of government assistance, although the numbers are not guarantee, but are rounded to the average cost based on my research, the family will be able to afford the cost of living that will be decreased to only \$700 per month. This allows the family to have an additional \$800 that realistically will likely be used on various other necessities of living. It is critical for this mother to apply to as many government programs as she can qualify for.

According to the website for government assistance programs available in the state of New York, " Benefits. gov" I was able to find out the numerous government based programs offered in the state that could be utilized by this family in order to have the best quality life under the current terms. The government programs include assistance in subsidizing the cost of housing; the individual is responsible to pay up to 30% of his or her income towards

rent, after which the remainder can be paid by government social services. This program would allow the mother to save \$225 per month on rent. Another great social service government program would help the mother save nearly 50% of the cost of her utilities bills dropping the average total of \$375 down to possible \$150 or less. Child care services are also offered for individuals like this single mother who is working full-time and needs help to find a safe and reliable place to leave her daughter. When searching Craigslist, even the cheapest daycare programs were running upwards of \$400 per month, but with additional aid, this cost could possibly end up as low as \$100 per month if not completely free of cost. Once again, this allows the mother an additional savings of nearly \$300 per month from applying to this state social service program covered by the government for low income citizens. The next that will most likely be covered 100% would be the cost of groceries. Based on the very low income of this mother, she falls within the category to be given " food stamps" to feed herself and her daughter. The food program along with health coverage are both likely to be areas the government based social service programs will provide this family, which may relief the burden of healthcare cost, as well as groceries. As I contemplated whether or not I had missed any necessities while working on the budget, I realized that it would be helpful and mostly a necessity for the mother to have a cell phone. I looked at various mobile plans in the Syracuse region, and several options were available, but I found a government subsidy for a cell phone too. This was a big surprise, but I figured that as a single parent working full time, she would likely qualify for the free cell phone as well.

At first, although I used the most conservative lowest possible prices for her budget, I still was finding that she was well over the monthly income that she would receive. Thankfully after the incredible options available to her through the New York state social service programs, she was able to drop her monthly out of pocket cost down to \$700 per month. Hypothetically speaking, with the additional \$800 she would be able to provide additional options to improve her life through attending school, or saving up to purchase a vehicle, or any number of possibilities that would be impossible without these programs. The only area that I did not look for assistance was in transportation, which I found public transportation via bus to cost \$2 per one way leaving her with a daily expense of \$4 to travel to and from work. It was an eye-opener to see how difficult life is for an individual in this woman's position who is earning only minimum wage to survive even when placed into one of the most affordable cities in the United States. Luckily the government does have programs that individuals should utilize when found to be struggling financially this much. It is unfair for the individuals in higher socio-economic categories to question or look down upon the welfare system that the government provides because until you sit down and try to budget for a minimum wage single parent, the reality of the hardship cannot be comprehended.

Part C

Despite the full-time working status of many citizens living in the United States, 50 million of those still remain uninsured. As a societal issue, this is evidence of a system that needs is failing its citizens, a restructuring should be considered. The dissatisfaction of the American healthcare system is not

a new conversation, but has been a point of contention for more than half a century, as discussed in class lectures. Since the days of President Truman up to the current system under the leadership of President Obama, the challenge of healthcare still remains a sociological problem in America. Throughout the course discussions, aspects of the U. S. healthcare system have been examined. Several of these topics are reviewed in the following portion of the essay to provide comprehension of the important details responsible for the controversy surrounding the healthcare debate. These topics include the direct fee system, the problems associated with being uninsured, and the agreement or disagreement of healthcare for profit as an ongoing reality. The importance of healthcare is a fundamental factor that many would agree should be offered as a basic human right. Many developed nations throughout the world offer a universal healthcare system supported by the government of the countries. The U. S. is one of the only developed nations beside South Africa that fails to provide healthcare for each of its citizens.

First I will explain the direct fee system that the current U. S. healthcare system follows. In the direct fee system when an individual seeks medical care or service, the patient and/or their insurance is responsible to pay the individual cost per visit. For example, if a person gets sick with a fever and schedules an appointment with his or her doctor, the visit to be seen is charged a fee. Each time any type of medical care is provided, a separate 'price tag' is associated that must be paid either by the insurance company or the individual. Many people find this system unfair and a disadvantage to the quality of life that people lead based on their socio-economic position to

afford the increasingly high cost of healthcare. The primary advantage of this direct fee system is the freedom and flexibility that practitioners are able to exercise, without government interference. However, considering the numerous challenges medical doctors are facing with insurance companies unwilling to approve procedures recommended by physicians, even this aspect becomes a questionable benefit. Perhaps the advantage is seen through a lesser tax rate for the citizens of the United States.

The unfortunate reality of the direct fee system is the inequality that is evident by the socio-economic gap, which determines who can afford the high cost of healthcare versus the large percentage of the lower class members of society who suffer due to the inability to pay the costs associated with the direct fee system. It is often the minority groups, primarily the African American and Hispanic members that often find themselves most disadvantaged by this system considering their position in society in the lower socio-economic range. Caucasian men, women, and children living in power and privilege benefit the most from the direct fee system that is used in the United States. The direct fee system appears to be an unethical practice that determines that good health is only given to those who can pay for it.

Numerous detrimental consequences occur for those who remain uninsured. Based on class discussion, the uninsured individuals risk their lives through receiving very little medical care that is often pursued much too late. Early mortality is increased in the lives of uninsured individuals due to the lack of preventative care that is possible for those who are capable of regular visits with their doctor. When 23% of families without insurance are forced to

choose between purchasing sustenance for the family versus paying their medical bills, there is a serious breakdown in the social justice of the healthcare systems policies.

In the final portion of the discussion on the U. S. healthcare system, I would like to address the issue of healthcare for profit. It is my humble and bold position that healthcare should not be a ' for-profit' business. Unfortunately, the current healthcare system in the United States is a highly profitable business for the health insurance companies, pharmaceutical corporations, medical professionals, and nearly every aspect of the medical field. When profit is a factor, then greed will also be a symptom. Therefore, in order to find a feasible solution to reduce the increasing cost of healthcare, it is crucial to find a way to remove the profitability that motivates those in the healthcare industry. This is why placing the responsibility of healthcare as a universal social service managed by the government seems to be the appropriate measure for the United States government to take. Healthcare for profit will never allow the less fortunate to receive what I believe is a human right, not a privilege.