



MAKING THE RIGHT CHOICES

LIVE UNITED

HOW DO YOU MANAGE YOUR RESOURCES?

You are married and both of you work. You have two children (1 infant and 1 toddler) and live in northern New Jersey.

The number of “candies” you receive represents your total monthly budget for the purposes of this game. The moderator will provide instructions on how to play.



EXPENSE	POVERTY	SURVIVAL	STABILITY
Housing 	Rented shared apartment in a bad area ○○○	Rented 2 bedroom apartment ○○○○○○○○	3 bedroom house with mortgage ○○○○○○○○ ○○
Child Care 	Unqualified neighbor or relative (part-time) ○○	Family child care homes ○○○○○○○○	Accredited child care center ○○○○○○○○ ○○
Food 	Food pantry supplements ○	Thrifty food plan ○○○	Moderate food plan +1 meal out ○○○○
Transportation 	Limited public transportation ○	Public transportation OR 1 car ○○	Public transportation OR 2 cars ○○○○○○○○
Health Care 	Use emergency room and clinics ○	Nominal out of pocket expense ○○	Employer sponsored health plan ○○○○
Technology 	None	Smart phone ○	Smart phone, home internet ○○
Miscellaneous 	Clothing ○	Cable, clothing ○	Cable, clothing, holiday gifts ○○○
Savings 	None	None	Nominal ○○○
Taxes 	Income taxes (EITC credit) ○	Income taxes ○○○○	Income taxes ○○○○○○



WHAT DOES IT REALLY COST TO LIVE IN N.J.? Sustainable Household Budget vs. Household Survival Budget vs. Poverty Budget, 2016

Monthly costs for a family in New Jersey (2 adults, 1 infant, 1 toddler)

The total number of New Jersey households that cannot afford basic needs continues to increase despite reports of overall improvement in employment and gains in median incomes. Many families continue to face challenges from low wages, depleted savings, and the increasing cost of basic household goods.

EXPENSE	POVERTY	SURVIVAL	STABILITY
Housing			
3 bedroom house with mortgage			\$1,610
Rented 2 bedroom apartment (Fair Market Rate)		\$1,330	
Rented, shared apartment in a bad area	\$438		
Child Care			
Accredited child care center			\$1,989
Family child care homes		\$1,512	
Unqualified neighbor or relative (part-time)	\$495		
Food			
Moderate food plan plus 1 meal out			\$1,146
Thrifty food plan		\$603	
Food pantry supplements	\$198		
Transportation			
Public and 1 car or 2 cars			\$1,004
Public OR 1 car		\$544	
Limited public and walking	\$179		
Health Care			
Employer-sponsored health plan			\$1,113
Nominal out of pocket expense		\$787	
Use emergency room and clinics	\$258		
Technology	\$0	\$75	\$129
Miscellaneous	\$190	\$566	\$963
Savings	\$0	\$0	\$963
Taxes	\$267	\$812	\$2,634
MONTHLY TOTAL	\$2,025	\$6,229	\$11,551
ANNUAL TOTAL	\$24,300	\$74,748	\$138,612
REQUIRED HOURLY WAGE FOR TWO WORKERS	\$12.15	\$37.37	\$69.31