

*The Self-Sufficiency Standard for New Jersey 2008*

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**Table 1**  
**The Self-Sufficiency Standard for**  
**Atlantic County, NJ, 2008**

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + schoolage</b>	<b>Adult + teenager</b>	<b>Adult + infant + infant</b>	<b>Adult + infant + preschooler</b>
Housing	866	1033	1033	1033	1033	1033	1033
Child Care	0	624	646	430	0	1248	1270
Food	237	348	359	421	447	457	467
Transportation	59	59	59	59	59	59	59
Health Care	133	318	318	329	341	329	328
Miscellaneous	130	238	241	227	188	313	316
Taxes	261	491	503	450	295	671	683
Earned Income Tax Credit (-)	0	0	0	0	-116	0	0
Child Care Tax Credit (-)	0	-60	-60	-63	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.58	\$16.86	\$17.13	\$15.93	\$12.29	\$21.83	\$22.10
Monthly	\$1,686	\$2,968	\$3,016	\$2,804	\$2,163	\$3,842	\$3,889
Annual	\$20,229	\$35,618	\$36,188	\$33,646	\$25,955	\$46,108	\$46,670

For data sources and methodology, see  
 The Real Cost of Living in 2008  
 The Self-Sufficiency Standard for New Jersey  
 at <http://www.Isnj.org/PovResrch.cfm>  
 or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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<b>Monthly Costs</b>	<b>Adult + infant + schoolage</b>	<b>Adult + infant + teenager</b>	<b>Adult + preschooler + preschooler</b>	<b>Adult + preschooler + schoolage</b>	<b>Adult + preschooler + teenager</b>	<b>Adult + schoolage + schoolage</b>	<b>Adult + schoolage + teenager</b>
Housing	1033	1033	1033	1033	1033	1033	1033
Child Care	1054	624	1292	1076	646	859	430
Food	527	551	477	537	562	597	621
Transportation	59	59	59	59	59	59	59
Health Care	340	352	328	339	351	351	363
Miscellaneous	301	262	319	304	265	290	251
Taxes	630	500	694	641	512	587	437
Earned Income Tax Credit (-)	0	0	0	0	0	0	-62
Child Care Tax Credit (-)	-100	-58	-100	-100	-58	-105	-63
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$20.89	\$17.93	\$22.36	\$21.16	\$18.20	\$19.91	\$16.49
Monthly	\$3,676	\$3,157	\$3,936	\$3,723	\$3,203	\$3,504	\$2,901
Annual	\$44,118	\$37,879	\$47,232	\$44,680	\$38,440	\$42,048	\$34,818

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**Table 1**  
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**Atlantic County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1033	1310	1310	1310	1310	1310	1310
Child Care	0	1872	1894	1677	1248	1916	1700
Food	646	554	563	620	644	573	630
Transportation	59	59	59	59	59	59	59
Health Care	374	340	339	351	363	338	350
Miscellaneous	211	413	417	402	362	420	405
Taxes	272	962	974	918	769	986	930
Earned Income Tax Credit (-)	-243	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$12.42	\$29.32	\$29.58	\$28.34	\$25.02	\$29.85	\$28.60
Monthly	\$2,185	\$5,160	\$5,206	\$4,988	\$4,404	\$5,253	\$5,034
Annual	\$26,223	\$61,919	\$62,477	\$59,851	\$52,851	\$63,035	\$60,409

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**Atlantic County, NJ, 2008**

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1310	1310	1310	1310	1310	1310	1310
Child Care	1270	1483	1054	624	1939	1722	1292
Food	653	687	710	734	583	640	663
Transportation	59	59	59	59	59	59	59
Health Care	362	362	373	385	338	349	361
Miscellaneous	365	390	351	311	423	408	369
Taxes	780	874	726	599	998	942	792
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$25.29	\$27.36	\$24.05	\$21.15	\$30.11	\$28.87	\$25.55
Monthly	\$4,450	\$4,815	\$4,233	\$3,722	\$5,299	\$5,081	\$4,496
Annual	\$53,404	\$57,783	\$50,802	\$44,661	\$63,594	\$60,967	\$53,957

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**Table 1**  
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	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1310	1310	1310	1310	1310	1310	1310
Child Care	1506	1076	646	1289	859	430	0
Food	697	720	744	754	777	800	824
Transportation	59	59	59	59	59	59	59
Health Care	361	373	384	373	384	396	408
Miscellaneous	393	354	314	378	339	300	260
Taxes	886	738	610	830	684	556	415
Earned Income Tax Credit (-)	0	0	0	0	0	0	-41
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-53	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$27.62	\$24.32	\$21.41	\$26.38	\$23.08	\$20.16	\$16.96
Monthly	\$4,862	\$4,280	\$3,768	\$4,643	\$4,063	\$3,548	\$2,984
Annual	\$58,341	\$51,355	\$45,214	\$55,715	\$48,753	\$42,573	\$35,813

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<b>Monthly Costs</b>	<b>2 Adults</b>	<b>2 Adults + infant</b>	<b>2 Adults + preschooler</b>	<b>2 Adults + schoolage</b>	<b>2 Adults + teenager</b>	<b>2 Adults + infant + infant</b>	<b>2 Adults + infant + preschooler</b>
Housing	866	1033	1033	1033	1033	1033	1033
Child Care	0	624	646	430	0	1248	1270
Food	467	570	581	640	665	662	672
Transportation	118	118	118	118	118	118	118
Health Care	363	374	373	385	397	385	384
Miscellaneous	181	272	275	261	221	345	348
Taxes	291	486	497	444	334	660	671
Earned Income Tax Credit (-)	0	0	0	0	-60	0	0
Child Care Tax Credit (-)	0	-55	-55	-58	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$6.50	\$9.48	\$9.62	\$9.00	\$7.46	\$11.88	\$12.01
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,287	\$3,339	\$3,385	\$3,169	\$2,625	\$4,183	\$4,229
Annual	\$27,442	\$40,063	\$40,625	\$38,033	\$31,498	\$50,193	\$50,746

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<b>Monthly Costs</b>	<b>2 Adults + infant + schoolage</b>	<b>2 Adults + infant + teenager</b>	<b>2 Adults + preschooler + preschooler</b>	<b>2 Adults + preschooler + schoolage</b>	<b>2 Adults + preschooler + teenager</b>	<b>2 Adults + schoolage + schoolage</b>	<b>2 Adults + schoolage + teenager</b>
Housing	1033	1033	1033	1033	1033	1033	1033
Child Care	1054	624	1292	1076	646	859	430
Food	729	752	682	739	762	795	819
Transportation	118	118	118	118	118	118	118
Health Care	396	407	383	395	407	406	418
Miscellaneous	333	293	351	336	297	321	282
Taxes	617	489	682	628	500	575	446
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-53	-100	-100	-53	-100	-55
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$11.40</b>	<b>\$9.93</b>	<b>\$12.14</b>	<b>\$11.53</b>	<b>\$10.07</b>	<b>\$10.91</b>	<b>\$9.44</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$4,012</b>	<b>\$3,497</b>	<b>\$4,275</b>	<b>\$4,058</b>	<b>\$3,543</b>	<b>\$3,841</b>	<b>\$3,323</b>
Annual	<b>\$48,144</b>	<b>\$41,964</b>	<b>\$51,299</b>	<b>\$48,697</b>	<b>\$42,517</b>	<b>\$46,095</b>	<b>\$39,880</b>

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	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1033	1310	1310	1310	1310	1310	1310
Child Care	0	1872	1894	1677	1248	1916	1700
Food	842	742	751	805	827	760	814
Transportation	118	118	118	118	118	118	118
Health Care	430	396	395	406	418	394	406
Miscellaneous	242	444	447	432	392	450	435
Taxes	310	948	959	902	750	971	914
Earned Income Tax Credit (-)	-171	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$7.49	\$15.56	\$15.69	\$15.06	\$13.39	\$15.82	\$15.19
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,637	\$5,478	\$5,524	\$5,301	\$4,713	\$5,570	\$5,346
Annual	\$31,642	\$65,736	\$66,285	\$63,608	\$56,553	\$66,835	\$64,158

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<b>Monthly Costs</b>							
Housing	1310	1310	1310	1310	1310	1310	1310
Child Care	1270	1483	1054	624	1939	1722	1292
Food	836	868	891	913	770	824	846
Transportation	118	118	118	118	118	118	118
Health Care	417	417	429	441	393	405	417
Miscellaneous	395	420	380	341	453	438	398
Taxes	764	857	706	578	983	926	776
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.53	\$14.56	\$12.89	\$11.43	\$15.95	\$15.32	\$13.66
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,762	\$5,123	\$4,537	\$4,024	\$5,615	\$5,392	\$4,807
Annual	\$57,138	\$61,481	\$54,446	\$48,285	\$67,384	\$64,707	\$57,688

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<b>Monthly Costs</b>							
Housing	1310	1310	1310	1310	1310	1310	1310
Child Care	1506	1076	646	1289	859	430	0
Food	878	900	922	932	954	976	998
Transportation	118	118	118	118	118	118	118
Health Care	417	428	440	428	440	452	463
Miscellaneous	423	383	344	408	368	329	289
Taxes	869	717	589	812	662	534	423
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$14.69</b>	<b>\$13.02</b>	<b>\$11.56</b>	<b>\$14.05</b>	<b>\$12.39</b>	<b>\$10.93</b>	<b>\$9.52</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$5,169</b>	<b>\$4,583</b>	<b>\$4,069</b>	<b>\$4,946</b>	<b>\$4,362</b>	<b>\$3,848</b>	<b>\$3,352</b>
Annual	<b>\$62,031</b>	<b>\$54,990</b>	<b>\$48,829</b>	<b>\$59,354</b>	<b>\$52,338</b>	<b>\$46,177</b>	<b>\$40,223</b>

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Table 2  
The Self-Sufficiency Standard for  
Bergen County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1188	1332	1332	1332	1332	1332	1332
Child Care	0	819	927	631	0	1638	1746
Food	245	359	371	435	462	472	483
Transportation	299	306	306	306	299	306	306
Health Care	133	318	318	329	341	329	328
Miscellaneous	187	314	325	303	243	408	420
Taxes	468	774	817	737	535	1054	1125
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.32	\$23.24	\$24.22	\$22.39	\$17.78	\$29.96	\$31.10
Monthly	\$2,521	\$4,089	\$4,263	\$3,940	\$3,130	\$5,272	\$5,474
Annual	\$30,247	\$49,073	\$51,154	\$47,284	\$37,556	\$63,269	\$65,682

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Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1332	1332	1332	1332	1332	1332	1332
Child Care	1450	819	1854	1558	927	1261	631
Food	544	569	493	555	580	617	642
Transportation	306	306	306	306	306	306	306
Health Care	340	352	328	339	351	351	363
Miscellaneous	397	338	431	409	350	387	327
Taxes	990	779	1197	1062	822	946	741
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$28.94	\$24.31	\$32.24	\$30.08	\$25.29	\$28.03	\$23.44
Monthly	\$5,093	\$4,279	\$5,675	\$5,294	\$4,451	\$4,933	\$4,125
Annual	\$61,115	\$51,346	\$68,095	\$63,528	\$53,418	\$59,193	\$49,497

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Table 2  
The Self-Sufficiency Standard for  
Bergen County, NJ, 2008

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1332	1645	1645	1645	1645	1645	1645
Child Care	0	2458	2565	2269	1638	2673	2377
Food	667	572	582	641	665	592	651
Transportation	299	306	306	306	306	306	306
Health Care	374	340	339	351	363	338	350
Miscellaneous	267	532	544	521	462	556	533
Taxes	538	1674	1755	1598	1224	1836	1680
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.82	\$40.78	\$41.97	\$39.67	\$33.82	\$43.17	\$40.87
Monthly	\$3,312	\$7,177	\$7,387	\$6,982	\$5,953	\$7,597	\$7,192
Annual	\$39,747	\$86,121	\$88,643	\$83,778	\$71,437	\$91,166	\$86,308

For data sources and methodology, see  
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The Self-Sufficiency Standard for New Jersey  
at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 2  
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	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1645	1645	1645	1645	1645	1645	1645
Child Care	1746	2080	1450	819	2781	2485	1854
Food	675	710	734	758	603	661	685
Transportation	306	306	306	306	306	306	306
Health Care	362	362	373	385	338	349	361
Miscellaneous	473	510	451	391	567	545	485
Taxes	1295	1530	1159	894	1917	1761	1370
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$34.96	\$38.60	\$32.77	\$27.83	\$44.36	\$42.06	\$36.12
Monthly	\$6,153	\$6,793	\$5,768	\$4,898	\$7,807	\$7,402	\$6,357
Annual	\$73,840	\$81,516	\$69,212	\$58,781	\$93,688	\$88,830	\$76,287

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Table 2  
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	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<b>Monthly Costs</b>							
Housing	1645	1645	1645	1645	1645	1645	1645
Child Care	2188	1558	927	1892	1261	631	0
Food	720	744	768	779	803	827	851
Transportation	306	306	306	306	306	306	299
Health Care	361	373	384	373	384	396	408
Miscellaneous	522	463	403	499	440	380	320
Taxes	1604	1230	938	1461	1093	853	647
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$39.75	\$33.91	\$28.82	\$37.53	\$31.72	\$26.92	\$22.28
Monthly	\$6,997	\$5,968	\$5,072	\$6,605	\$5,582	\$4,738	\$3,921
Annual	\$83,959	\$71,615	\$60,863	\$79,255	\$66,987	\$56,853	\$47,051

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The Self-Sufficiency Standard for  
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Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	1188	1332	1332	1332	1332	1332
Child Care	0	819	927	631	0	1638	1746
Food	482	589	600	662	687	684	694
Transportation	581	588	588	588	581	588	588
Health Care	363	374	373	385	397	385	384
Miscellaneous	261	370	382	360	300	463	474
Taxes	552	854	899	814	610	1104	1148
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.74	\$13.62	\$14.11	\$13.18	\$10.86	\$16.84	\$17.33
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,428	\$4,794	\$4,968	\$4,638	\$3,824	\$5,927	\$6,101
Annual	\$41,137	\$57,523	\$59,614	\$55,656	\$45,887	\$71,124	\$73,206

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Table 2  
The Self-Sufficiency Standard for  
Bergen County, NJ, 2008

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1332	1332	1332	1332	1332	1332	1332
Child Care	1450	819	1854	1558	927	1261	631
Food	753	777	704	763	787	822	846
Transportation	588	588	588	588	588	588	588
Health Care	396	407	383	395	407	406	418
Miscellaneous	452	392	486	464	404	441	381
Taxes	1063	855	1196	1107	899	1022	814
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$16.38</b>	<b>\$14.07</b>	<b>\$17.83</b>	<b>\$16.87</b>	<b>\$14.57</b>	<b>\$15.93</b>	<b>\$13.62</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$5,766</b>	<b>\$4,954</b>	<b>\$6,277</b>	<b>\$5,940</b>	<b>\$5,127</b>	<b>\$5,606</b>	<b>\$4,793</b>
Annual	<b>\$69,196</b>	<b>\$59,447</b>	<b>\$75,322</b>	<b>\$71,278</b>	<b>\$61,529</b>	<b>\$67,268</b>	<b>\$57,519</b>

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Table 2  
The Self-Sufficiency Standard for  
Bergen County, NJ, 2008

Monthly Costs	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
	Housing	1332	1645	1645	1645	1645	1645
Child Care	0	2458	2565	2269	1638	2673	2377
Food	870	766	776	832	855	786	841
Transportation	581	588	588	588	588	588	588
Health Care	430	396	395	406	418	394	406
Miscellaneous	321	585	597	574	514	609	586
Taxes	607	1519	1598	1469	1218	1678	1521
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.29	\$21.61	\$22.20	\$21.12	\$18.54	\$22.79	\$21.63
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,975	\$7,606	\$7,814	\$7,433	\$6,527	\$8,023	\$7,613
Annual	\$47,706	\$91,274	\$93,765	\$89,200	\$78,323	\$96,276	\$91,361

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Table 2  
The Self-Sufficiency Standard for  
Bergen County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1645	1645	1645	1645	1645	1645	1645
Child Care	1746	2080	1450	819	2781	2485	1854
Food	864	897	920	943	795	851	874
Transportation	588	588	588	588	588	588	588
Health Care	417	417	429	441	393	405	417
Miscellaneous	526	563	503	444	620	597	538
Taxes	1265	1420	1171	962	1752	1601	1312
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$19.04	\$20.63	\$18.06	\$15.74	\$23.37	\$22.22	\$19.54
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,702	\$7,260	\$6,356	\$5,541	\$8,226	\$7,822	\$6,877
Annual	\$80,426	\$87,125	\$76,267	\$66,497	\$98,707	\$93,866	\$82,528

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Table 2  
The Self-Sufficiency Standard for  
Bergen County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1645	1645	1645	1645	1645	1645	1645
Child Care	2188	1558	927	1892	1261	631	0
Food	907	930	953	963	986	1008	1031
Transportation	588	588	588	588	588	588	581
Health Care	417	428	440	428	440	452	463
Miscellaneous	574	515	455	552	492	432	372
Taxes	1471	1220	1006	1367	1128	920	708
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$21.14	\$18.56	\$16.23	\$20.13	\$17.58	\$15.27	\$12.93
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$7,441	\$6,534	\$5,714	\$7,084	\$6,190	\$5,376	\$4,551
Annual	\$89,287	\$78,408	\$68,570	\$85,010	\$74,278	\$64,508	\$54,615

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**Table 3**  
**The Self-Sufficiency Standard for**  
**Burlington County, NJ, 2008**

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + schoolage</b>	<b>Adult + teenager</b>	<b>Adult + infant + infant</b>	<b>Adult + infant + preschooler</b>
Housing	880	1050	1050	1050	1050	1050	1050
Child Care	0	651	837	456	0	1302	1488
Food	239	351	362	425	451	461	471
Transportation	289	296	296	296	289	296	296
Health Care	133	318	318	329	341	329	328
Miscellaneous	154	267	286	256	213	344	363
Taxes	350	596	669	555	417	784	859
Earned Income Tax Credit (-)	0	0	0	0	-22	0	0
Child Care Tax Credit (-)	0	-55	-50	-58	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.62	\$19.26	\$20.93	\$18.33	\$15.09	\$24.43	\$26.07
Monthly	\$2,046	\$3,390	\$3,684	\$3,225	\$2,656	\$4,299	\$4,589
Annual	\$24,550	\$40,682	\$44,208	\$38,704	\$31,867	\$51,588	\$55,065

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**Table 3**  
**The Self-Sufficiency Standard for**  
**Burlington County, NJ, 2008**

<b>Monthly Costs</b>	<b>Adult + infant + schoolage</b>	<b>Adult + infant + teenager</b>	<b>Adult + preschooler + preschooler</b>	<b>Adult + preschooler + schoolage</b>	<b>Adult + preschooler + teenager</b>	<b>Adult + schoolage + schoolage</b>	<b>Adult + schoolage + teenager</b>
Housing	1050	1050	1050	1050	1050	1050	1050
Child Care	1107	651	1674	1293	837	911	456
Food	532	556	482	542	567	602	627
Transportation	296	296	296	296	296	296	296
Health Care	340	352	328	339	351	351	363
Miscellaneous	332	290	383	352	310	321	279
Taxes	743	606	933	814	678	702	563
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-53	-100	-100	-50	-100	-55
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$23.48	\$20.35	\$27.72	\$25.11	\$22.00	\$22.53	\$19.38
Monthly	\$4,132	\$3,581	\$4,878	\$4,419	\$3,871	\$3,966	\$3,412
Annual	\$49,590	\$42,976	\$58,534	\$53,027	\$46,453	\$47,592	\$40,938

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**Table 3**  
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**Burlington County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1050	1257	1257	1257	1257	1257	1257
Child Care	0	1953	2139	1758	1302	2325	1944
Food	652	559	569	626	650	579	636
Transportation	289	296	296	296	296	296	296
Health Care	374	340	339	351	363	338	350
Miscellaneous	237	440	460	429	387	479	448
Taxes	391	1098	1216	1027	861	1335	1145
Earned Income Tax Credit (-)	-109	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.44	\$31.78	\$33.67	\$30.64	\$27.07	\$35.56	\$32.53
Monthly	\$2,717	\$5,593	\$5,926	\$5,393	\$4,765	\$6,259	\$5,726
Annual	\$32,599	\$67,116	\$71,110	\$64,719	\$57,180	\$75,104	\$68,714

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**The Self-Sufficiency Standard for**  
**Burlington County, NJ, 2008**

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1257	1257	1257	1257	1257	1257	1257
Child Care	1488	1562	1107	651	2511	2130	1674
Food	660	693	717	740	589	646	670
Transportation	296	296	296	296	296	296	296
Health Care	362	362	373	385	338	349	361
Miscellaneous	406	417	375	333	499	468	426
Taxes	935	976	815	678	1462	1264	1009
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$28.71	\$29.62	\$26.08	\$22.96	\$37.50	\$34.43	\$30.35
Monthly	\$5,053	\$5,213	\$4,590	\$4,040	\$6,600	\$6,059	\$5,342
Annual	\$60,641	\$62,560	\$55,078	\$48,483	\$79,203	\$72,708	\$64,101

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**Table 3**  
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	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1257	1257	1257	1257	1257	1257	1257
Child Care	1748	1293	837	1367	911	456	0
Food	703	727	750	761	784	808	831
Transportation	296	296	296	296	296	296	289
Health Care	361	373	384	373	384	396	408
Miscellaneous	437	394	352	405	363	321	279
Taxes	1075	891	749	932	772	635	496
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$31.40	\$27.73	\$24.58	\$28.64	\$25.10	\$21.98	\$18.81
Monthly	\$5,526	\$4,880	\$4,326	\$5,040	\$4,418	\$3,869	\$3,310
Annual	\$66,317	\$58,564	\$51,912	\$60,484	\$53,021	\$46,426	\$39,720

For data sources and methodology, see  
 The Real Cost of Living in 2008  
 The Self-Sufficiency Standard for New Jersey  
 at <http://www.Isnj.org/PovResrch.cfm>  
 or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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**Table 3**  
**The Self-Sufficiency Standard for**  
**Burlington County, NJ, 2008**

<b>Monthly Costs</b>	<b>2 Adults</b>	<b>2 Adults + infant</b>	<b>2 Adults + preschooler</b>	<b>2 Adults + schoolage</b>	<b>2 Adults + teenager</b>	<b>2 Adults + infant + infant</b>	<b>2 Adults + infant + preschooler</b>
Housing	880	1050	1050	1050	1050	1050	1050
Child Care	0	651	837	456	0	1302	1488
Food	471	576	586	646	671	668	678
Transportation	561	568	568	568	561	568	568
Health Care	363	374	373	385	397	385	384
Miscellaneous	228	322	341	310	268	397	417
Taxes	428	669	740	628	489	858	932
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$8.33</b>	<b>\$11.58</b>	<b>\$12.39</b>	<b>\$11.10</b>	<b>\$9.52</b>	<b>\$14.09</b>	<b>\$14.91</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$2,931</b>	<b>\$4,075</b>	<b>\$4,362</b>	<b>\$3,909</b>	<b>\$3,352</b>	<b>\$4,961</b>	<b>\$5,249</b>
Annual	<b>\$35,167</b>	<b>\$48,904</b>	<b>\$52,342</b>	<b>\$46,906</b>	<b>\$40,220</b>	<b>\$59,528</b>	<b>\$62,989</b>

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**Table 3**  
**The Self-Sufficiency Standard for**  
**Burlington County, NJ, 2008**

<b>Monthly Costs</b>	<b>2 Adults + infant + schoolage</b>	<b>2 Adults + infant + teenager</b>	<b>2 Adults + preschooler + preschooler</b>	<b>2 Adults + preschooler + schoolage</b>	<b>2 Adults + preschooler + teenager</b>	<b>2 Adults + schoolage + schoolage</b>	<b>2 Adults + schoolage + teenager</b>
Housing	1050	1050	1050	1050	1050	1050	1050
Child Care	1107	651	1674	1293	837	911	456
Food	735	759	688	745	769	803	826
Transportation	568	568	568	568	568	568	568
Health Care	396	407	383	395	407	406	418
Miscellaneous	385	343	436	405	363	374	332
Taxes	814	672	1006	888	743	770	629
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$13.60</b>	<b>\$12.03</b>	<b>\$15.73</b>	<b>\$14.42</b>	<b>\$12.84</b>	<b>\$13.11</b>	<b>\$11.54</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$4,788</b>	<b>\$4,233</b>	<b>\$5,537</b>	<b>\$5,076</b>	<b>\$4,519</b>	<b>\$4,615</b>	<b>\$4,062</b>
Annual	<b>\$57,451</b>	<b>\$50,795</b>	<b>\$66,450</b>	<b>\$60,912</b>	<b>\$54,224</b>	<b>\$55,375</b>	<b>\$48,738</b>

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**Table 3**  
**The Self-Sufficiency Standard for**  
**Burlington County, NJ, 2008**

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1050	1257	1257	1257	1257	1257	1257
Child Care	0	1953	2139	1758	1302	2325	1944
Food	850	748	758	812	835	767	822
Transportation	561	568	568	568	568	568	568
Health Care	430	396	395	406	418	394	406
Miscellaneous	289	492	512	480	438	531	500
Taxes	490	1131	1211	1086	926	1288	1159
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$9.95</b>	<b>\$17.60</b>	<b>\$18.43</b>	<b>\$17.09</b>	<b>\$15.32</b>	<b>\$19.26</b>	<b>\$17.91</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$3,503</b>	<b>\$6,195</b>	<b>\$6,488</b>	<b>\$6,017</b>	<b>\$5,394</b>	<b>\$6,780</b>	<b>\$6,304</b>
Annual	<b>\$42,032</b>	<b>\$74,336</b>	<b>\$77,861</b>	<b>\$72,200</b>	<b>\$64,722</b>	<b>\$81,362</b>	<b>\$75,652</b>

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**Table 3**  
**The Self-Sufficiency Standard for**  
**Burlington County, NJ, 2008**

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1257	1257	1257	1257	1257	1257	1257
Child Care	1488	1562	1107	651	2511	2130	1674
Food	844	876	899	921	777	831	854
Transportation	568	568	568	568	568	568	568
Health Care	417	417	429	441	393	405	417
Miscellaneous	457	468	426	384	551	519	477
Taxes	1000	1040	881	735	1366	1240	1073
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$16.14	\$16.59	\$14.82	\$13.23	\$20.09	\$18.75	\$16.96
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,681	\$5,839	\$5,216	\$4,656	\$7,072	\$6,600	\$5,969
Annual	\$68,174	\$70,064	\$62,586	\$55,876	\$84,863	\$79,195	\$71,626

For data sources and methodology, see  
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**Table 3**  
**The Self-Sufficiency Standard for**  
**Burlington County, NJ, 2008**

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1257	1257	1257	1257	1257	1257	1257
Child Care	1748	1293	837	1367	911	456	0
Food	886	908	931	940	963	985	1007
Transportation	568	568	568	568	568	568	561
Health Care	417	428	440	428	440	452	463
Miscellaneous	488	445	403	456	414	372	329
Taxes	1114	954	812	994	835	691	552
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$17.40</b>	<b>\$15.63</b>	<b>\$14.05</b>	<b>\$16.08</b>	<b>\$14.31</b>	<b>\$12.73</b>	<b>\$11.13</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$6,126</b>	<b>\$5,503</b>	<b>\$4,947</b>	<b>\$5,661</b>	<b>\$5,038</b>	<b>\$4,480</b>	<b>\$3,919</b>
Annual	<b>\$73,516</b>	<b>\$66,038</b>	<b>\$59,361</b>	<b>\$67,928</b>	<b>\$60,450</b>	<b>\$53,760</b>	<b>\$47,033</b>

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Table 4  
The Self-Sufficiency Standard for  
Camden County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	737	879	879	879	879	879	879
Child Care	0	575	764	506	0	1151	1340
Food	239	351	362	425	451	461	471
Transportation	65	65	65	65	65	65	65
Health Care	133	318	318	329	341	329	328
Miscellaneous	117	219	239	220	174	289	308
Taxes	218	417	494	424	243	582	656
Earned Income Tax Credit (-)	0	-22	0	-16	-166	0	0
Child Care Tax Credit (-)	0	-65	-60	-65	0	-105	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$8.58	\$15.08	\$16.92	\$15.25	\$10.82	\$19.80	\$21.49
Monthly	\$1,510	\$2,655	\$2,977	\$2,684	\$1,904	\$3,484	\$3,781
Annual	\$18,115	\$31,858	\$35,728	\$32,213	\$22,843	\$41,808	\$45,377

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Table 4  
The Self-Sufficiency Standard for  
Camden County, NJ, 2008

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	879	879	879	879	879	879	879
Child Care	1081	575	1529	1270	764	1011	506
Food	532	556	482	542	567	602	627
Transportation	65	65	65	65	65	65	65
Health Care	340	352	328	339	351	351	363
Miscellaneous	290	243	328	310	263	291	244
Taxes	586	394	728	660	503	590	401
Earned Income Tax Credit (-)	0	-107	0	0	0	0	-99
Child Care Tax Credit (-)	-105	-65	-100	-100	-58	-105	-63
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$19.89	\$15.49	\$23.14	\$21.58	\$18.00	\$19.99	\$15.66
Monthly	\$3,501	\$2,726	\$4,072	\$3,799	\$3,168	\$3,518	\$2,756
Annual	\$42,014	\$32,709	\$48,867	\$45,583	\$38,013	\$42,220	\$33,078

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**Table 4**  
**The Self-Sufficiency Standard for**  
**Camden County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	879	1053	1053	1053	1053	1053	1053
Child Care	0	1726	1915	1657	1151	2104	1845
Food	652	559	569	626	650	579	636
Transportation	65	65	65	65	65	65	65
Health Care	374	340	339	351	363	338	350
Miscellaneous	197	374	394	375	328	414	395
Taxes	219	813	891	816	644	966	894
Earned Income Tax Credit (-)	-306	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-144	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.00	\$26.02	\$27.71	\$26.09	\$22.18	\$29.37	\$27.78
Monthly	\$1,936	\$4,580	\$4,876	\$4,592	\$3,904	\$5,169	\$4,889
Annual	\$23,233	\$54,963	\$58,515	\$55,109	\$46,844	\$62,028	\$58,663

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Table 4  
The Self-Sufficiency Standard for  
Camden County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1053	1053	1053	1053	1053	1053	1053
Child Care	1340	1587	1081	575	2293	2034	1529
Food	660	693	717	740	589	646	670
Transportation	65	65	65	65	65	65	65
Health Care	362	362	373	385	338	349	361
Miscellaneous	348	376	329	282	434	415	368
Taxes	717	819	647	491	1059	969	789
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-55	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$23.83	\$26.16	\$22.25	\$18.67	\$31.14	\$29.44	\$25.48
Monthly	\$4,194	\$4,605	\$3,916	\$3,287	\$5,480	\$5,181	\$4,484
Annual	\$50,325	\$55,256	\$46,991	\$39,440	\$65,763	\$62,176	\$53,806

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**Table 4**  
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**Camden County, NJ, 2008**

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1053	1053	1053	1053	1053	1053	1053
Child Care	1776	1270	764	1517	1011	506	0
Food	703	727	750	761	784	808	831
Transportation	65	65	65	65	65	65	65
Health Care	361	373	384	373	384	396	408
Miscellaneous	396	349	302	377	330	283	236
Taxes	897	720	564	822	651	494	309
Earned Income Tax Credit (-)	0	0	0	0	0	0	-161
Child Care Tax Credit (-)	-100	-100	-53	-100	-100	-55	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-230
<b>Self-Sufficiency Wage</b>							
Hourly	\$27.85	\$23.90	\$20.34	\$26.23	\$22.32	\$18.74	\$14.26
Monthly	\$4,901	\$4,206	\$3,580	\$4,617	\$3,928	\$3,299	\$2,511
Annual	\$58,811	\$50,472	\$42,961	\$55,403	\$47,138	\$39,587	\$30,126

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Table 4  
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Camden County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	737	879	879	879	879	879	879
Child Care	0	575	764	506	0	1151	1340
Food	471	576	586	646	671	668	678
Transportation	130	130	130	130	130	130	130
Health Care	363	374	373	385	397	385	384
Miscellaneous	170	253	273	255	208	321	341
Taxes	261	417	491	421	286	575	647
Earned Income Tax Credit (-)	0	0	0	0	-107	0	0
Child Care Tax Credit (-)	0	-60	-55	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$6.06	\$8.70	\$9.54	\$8.75	\$6.76	\$10.92	\$11.74
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,132	\$3,061	\$3,359	\$3,079	\$2,381	\$3,843	\$4,133
Annual	\$25,583	\$36,738	\$40,307	\$36,944	\$28,568	\$46,112	\$49,593

For data sources and methodology, see  
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or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 4  
The Self-Sufficiency Standard for  
Camden County, NJ, 2008

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	879	879	879	879	879	879	879
Child Care	1081	575	1529	1270	764	1011	506
Food	735	759	688	745	769	803	826
Transportation	130	130	130	130	130	130	130
Health Care	396	407	383	395	407	406	418
Miscellaneous	322	275	361	342	295	323	276
Taxes	578	419	719	650	494	581	423
Earned Income Tax Credit (-)	0	-32	0	0	0	0	-28
Child Care Tax Credit (-)	-100	-58	-100	-100	-53	-100	-58
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$10.95</b>	<b>\$9.06</b>	<b>\$12.56</b>	<b>\$11.78</b>	<b>\$10.00</b>	<b>\$10.99</b>	<b>\$9.11</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$3,855</b>	<b>\$3,190</b>	<b>\$4,423</b>	<b>\$4,145</b>	<b>\$3,519</b>	<b>\$3,867</b>	<b>\$3,206</b>
Annual	<b>\$46,259</b>	<b>\$38,275</b>	<b>\$53,073</b>	<b>\$49,739</b>	<b>\$42,228</b>	<b>\$46,405</b>	<b>\$38,475</b>

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Table 4  
The Self-Sufficiency Standard for  
Camden County, NJ, 2008

Monthly Costs	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +
	teenager + teenager	infant + infant	infant + preschooler	infant + schoolage	infant + teenager	infant + preschooler	infant + schoolager
Housing	879	1053	1053	1053	1053	1053	1053
Child Care	0	1726	1915	1657	1151	2104	1845
Food	850	748	758	812	835	767	822
Transportation	130	130	130	130	130	130	130
Health Care	430	396	395	406	418	394	406
Miscellaneous	229	405	425	406	359	445	426
Taxes	257	804	879	806	628	954	881
Earned Income Tax Credit (-)	-239	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$6.73	\$13.96	\$14.79	\$13.98	\$12.00	\$15.62	\$14.81
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,369	\$4,913	\$5,205	\$4,920	\$4,224	\$5,497	\$5,212
Annual	\$28,429	\$58,956	\$62,460	\$59,044	\$50,682	\$65,964	\$62,548

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Table 4  
The Self-Sufficiency Standard for  
Camden County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1053	1053	1053	1053	1053	1053	1053
Child Care	1340	1587	1081	575	2293	2034	1529
Food	844	876	899	921	777	831	854
Transportation	130	130	130	130	130	130	130
Health Care	417	417	429	441	393	405	417
Miscellaneous	378	406	359	312	465	445	398
Taxes	700	808	630	474	1028	955	777
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$12.82	\$14.00	\$12.02	\$10.25	\$16.45	\$15.64	\$13.66
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,513	\$4,928	\$4,231	\$3,607	\$5,789	\$5,504	\$4,807
Annual	\$54,154	\$59,132	\$50,770	\$43,282	\$69,469	\$66,053	\$57,690

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Table 4  
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Camden County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1053	1053	1053	1053	1053	1053	1053
Child Care	1776	1270	764	1517	1011	506	0
Food	886	908	931	940	963	985	1007
Transportation	130	130	130	130	130	130	130
Health Care	417	428	440	428	440	452	463
Miscellaneous	426	379	332	407	360	313	265
Taxes	883	702	546	810	632	476	333
Earned Income Tax Credit (-)	0	0	0	0	0	0	-106
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.83	\$12.84	\$11.07	\$14.02	\$12.04	\$10.27	\$8.23
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,220	\$4,520	\$3,896	\$4,935	\$4,238	\$3,614	\$2,897
Annual	\$62,637	\$54,242	\$46,750	\$59,221	\$50,857	\$43,364	\$34,763

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Table 5  
The Self-Sufficiency Standard for  
Cape May County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	712	895	895	895	895	895	895
Child Care	0	543	579	391	0	1085	1122
Food	237	348	359	421	447	457	467
Transportation	289	295	295	295	289	295	295
Health Care	133	318	318	329	341	329	328
Miscellaneous	137	240	245	233	197	306	311
Taxes	288	497	514	472	339	647	664
Earned Income Tax Credit (-)	0	0	0	0	-82	0	0
Child Care Tax Credit (-)	0	-60	-60	-63	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$10.20	\$17.00	\$17.39	\$16.42	\$13.31	\$21.29	\$21.68
Monthly	\$1,796	\$2,992	\$3,061	\$2,890	\$2,342	\$3,747	\$3,815
Annual	\$21,553	\$35,908	\$36,734	\$34,680	\$28,109	\$44,968	\$45,785

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Cape May County, NJ, 2008

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	895	895	895	895	895	895	895
Child Care	933	543	1159	970	579	781	391
Food	527	551	477	537	562	597	621
Transportation	295	295	295	295	295	295	295
Health Care	340	352	328	339	351	351	363
Miscellaneous	299	264	315	304	268	292	256
Taxes	621	506	681	638	523	594	470
Earned Income Tax Credit (-)	0	0	0	0	0	0	-29
Child Care Tax Credit (-)	-100	-58	-100	-100	-58	-105	-60
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$20.70	\$18.07	\$22.07	\$21.09	\$18.46	\$20.07	\$17.25
Monthly	\$3,643	\$3,181	\$3,884	\$3,712	\$3,249	\$3,533	\$3,036
Annual	\$43,722	\$38,169	\$46,603	\$44,539	\$38,986	\$42,395	\$36,430

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Cape May County, NJ, 2008

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	895	1172	1172	1172	1172	1172	1172
Child Care	0	1628	1664	1476	1085	1701	1512
Food	646	554	563	620	644	573	630
Transportation	289	295	295	295	295	295	295
Health Care	374	340	339	351	363	338	350
Miscellaneous	220	399	403	391	356	408	396
Taxes	308	908	925	880	745	943	897
Earned Income Tax Credit (-)	-197	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.46	\$28.09	\$28.48	\$27.47	\$24.48	\$28.87	\$27.86
Monthly	\$2,368	\$4,945	\$5,013	\$4,835	\$4,309	\$5,081	\$4,903
Annual	\$28,420	\$59,335	\$60,151	\$58,017	\$51,711	\$60,967	\$58,833

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Cape May County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1172	1172	1172	1172	1172	1172	1172
Child Care	1122	1324	933	543	1738	1549	1159
Food	653	687	710	734	583	640	663
Transportation	295	295	295	295	295	295	295
Health Care	362	362	373	385	338	349	361
Miscellaneous	360	384	348	313	413	401	365
Taxes	762	852	718	605	960	914	779
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$24.87	\$26.85	\$23.87	\$21.28	\$29.25	\$28.24	\$25.25
Monthly	\$4,377	\$4,725	\$4,200	\$3,746	\$5,149	\$4,971	\$4,444
Annual	\$52,520	\$56,700	\$50,406	\$44,951	\$61,783	\$59,649	\$53,328

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	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1172	1172	1172	1172	1172	1172	1172
Child Care	1361	970	579	1172	781	391	0
Food	697	720	744	754	777	800	824
Transportation	295	295	295	295	295	295	289
Health Care	361	373	384	373	384	396	408
Miscellaneous	389	353	317	377	341	305	269
Taxes	869	735	622	821	691	578	462
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$27.23	\$24.25	\$21.67	\$26.21	\$23.25	\$20.67	\$18.03
Monthly	\$4,793	\$4,268	\$3,813	\$4,612	\$4,092	\$3,637	\$3,173
Annual	\$57,516	\$51,214	\$45,760	\$55,348	\$49,100	\$43,646	\$38,080

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The Self-Sufficiency Standard for  
Cape May County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	712	895	895	895	895	895
Child Care	0	543	579	391	0	1085	1122
Food	467	570	581	640	665	662	672
Transportation	560	566	566	566	560	566	566
Health Care	363	374	373	385	397	385	384
Miscellaneous	210	295	299	288	252	359	364
Taxes	370	571	588	544	430	713	730
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$7.62	\$10.45	\$10.65	\$10.15	\$8.85	\$12.50	\$12.69
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,682	\$3,680	\$3,748	\$3,573	\$3,114	\$4,398	\$4,466
Annual	\$32,182	\$44,160	\$44,977	\$42,873	\$37,367	\$52,781	\$53,589

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Cape May County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	895	895	895	895	895	895	895
Child Care	933	543	1159	970	579	781	391
Food	729	752	682	739	762	795	819
Transportation	566	566	566	566	566	566	566
Health Care	396	407	383	395	407	406	418
Miscellaneous	352	316	368	356	321	344	309
Taxes	686	573	747	703	589	659	546
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$12.19	\$10.90	\$12.88	\$12.38	\$11.09	\$11.88	\$10.59
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,290	\$3,835	\$4,533	\$4,357	\$3,902	\$4,181	\$3,726
Annual	\$51,475	\$46,021	\$54,398	\$52,284	\$46,830	\$50,170	\$44,716

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Cape May County, NJ, 2008

Monthly Costs	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +
	teenager + teenager	infant + infant	infant + preschooler	infant + schoolage	infant + teenager	infant + preschooler	infant + schoolager
Housing	895	1172	1172	1172	1172	1172	1172
Child Care	0	1628	1664	1476	1085	1701	1512
Food	842	742	751	805	827	760	814
Transportation	560	566	566	566	566	566	566
Health Care	430	396	395	406	418	394	406
Miscellaneous	273	450	455	443	407	459	447
Taxes	430	973	990	944	809	1008	961
Earned Income Tax Credit (-)	-18	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.22	\$15.84	\$16.03	\$15.52	\$14.02	\$16.22	\$15.71
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,244	\$5,576	\$5,643	\$5,461	\$4,934	\$5,711	\$5,529
Annual	\$38,932	\$66,914	\$67,721	\$65,537	\$59,210	\$68,528	\$66,344

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The Self-Sufficiency Standard for  
Cape May County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1172	1172	1172	1172	1172	1172	1172
Child Care	1122	1324	933	543	1738	1549	1159
Food	836	868	891	913	770	824	846
Transportation	566	566	566	566	566	566	566
Health Care	417	417	429	441	393	405	417
Miscellaneous	411	435	399	363	464	452	416
Taxes	826	915	780	661	1025	978	843
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.21	\$15.19	\$13.69	\$12.38	\$16.41	\$15.90	\$14.40
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,001	\$5,347	\$4,819	\$4,358	\$5,778	\$5,596	\$5,069
Annual	\$60,017	\$64,160	\$57,833	\$52,302	\$69,336	\$67,152	\$60,825

For data sources and methodology, see  
The Real Cost of Living in 2008  
The Self-Sufficiency Standard for New Jersey  
at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 5  
The Self-Sufficiency Standard for  
Cape May County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1172	1172	1172	1172	1172	1172	1172
Child Care	1361	970	579	1172	781	391	0
Food	878	900	922	932	954	976	998
Transportation	566	566	566	566	566	566	560
Health Care	417	428	440	428	440	452	463
Miscellaneous	439	404	368	427	391	356	319
Taxes	932	797	678	885	747	633	517
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$15.38</b>	<b>\$13.88</b>	<b>\$12.57</b>	<b>\$14.86</b>	<b>\$13.36</b>	<b>\$12.06</b>	<b>\$10.74</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$5,414</b>	<b>\$4,887</b>	<b>\$4,425</b>	<b>\$5,232</b>	<b>\$4,701</b>	<b>\$4,245</b>	<b>\$3,779</b>
Annual	<b>\$64,967</b>	<b>\$58,641</b>	<b>\$53,102</b>	<b>\$62,783</b>	<b>\$56,413</b>	<b>\$50,938</b>	<b>\$45,351</b>

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**Table 6**  
**The Self-Sufficiency Standard for**  
**Cumberland County, NJ, 2008**

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + schoolage</b>	<b>Adult + teenager</b>	<b>Adult + infant + infant</b>	<b>Adult + infant + preschooler</b>
Housing	759	956	956	956	956	956	956
Child Care	0	608	575	564	0	1215	1183
Food	245	359	371	435	462	472	483
Transportation	289	295	295	295	289	295	295
Health Care	133	318	318	329	341	329	328
Miscellaneous	143	254	251	258	205	327	324
Taxes	308	548	540	565	376	722	714
Earned Income Tax Credit (-)	0	0	0	0	-53	0	0
Child Care Tax Credit (-)	0	-58	-58	-55	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$10.66	\$18.17	\$17.98	\$18.55	\$14.15	\$23.01	\$22.82
Monthly	\$1,876	\$3,197	\$3,165	\$3,264	\$2,491	\$4,050	\$4,016
Annual	\$22,517	\$38,366	\$37,978	\$39,167	\$29,895	\$48,594	\$48,198

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Table 6  
The Self-Sufficiency Standard for  
Cumberland County, NJ, 2008

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	956	956	956	956	956	956	956
Child Care	1172	608	1150	1139	575	1128	564
Food	544	569	493	555	580	617	642
Transportation	295	295	295	295	295	295	295
Health Care	340	352	328	339	351	351	363
Miscellaneous	331	278	322	328	276	335	282
Taxes	737	559	706	729	551	751	575
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-55	-100	-100	-55	-100	-53
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$23.34	\$19.29	\$22.63	\$23.15	\$19.10	\$23.67	\$19.64
Monthly	\$4,108	\$3,395	\$3,983	\$4,075	\$3,362	\$4,166	\$3,457
Annual	\$49,295	\$40,746	\$47,801	\$48,898	\$40,349	\$49,996	\$41,486

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**Table 6**  
**The Self-Sufficiency Standard for**  
**Cumberland County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	956	1162	1162	1162	1162	1162	1162
Child Care	0	1823	1790	1779	1215	1758	1747
Food	667	572	582	641	665	592	651
Transportation	289	295	295	295	295	295	295
Health Care	374	340	339	351	363	338	350
Miscellaneous	229	419	417	423	370	415	421
Taxes	348	985	976	999	797	967	990
Earned Income Tax Credit (-)	-153	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.45	\$29.81	\$29.61	\$30.11	\$25.66	\$29.42	\$29.92
Monthly	\$2,543	\$5,246	\$5,212	\$5,300	\$4,517	\$5,177	\$5,265
Annual	\$30,514	\$62,948	\$62,539	\$63,594	\$54,199	\$62,129	\$63,185

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Table 6  
The Self-Sufficiency Standard for  
Cumberland County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1162	1162	1162	1162	1162	1162	1162
Child Care	1183	1736	1172	608	1725	1714	1150
Food	675	710	734	758	603	661	685
Transportation	295	295	295	295	295	295	295
Health Care	362	362	373	385	338	349	361
Miscellaneous	368	426	374	321	412	418	365
Taxes	788	1014	810	634	959	981	780
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$25.47	\$30.43	\$25.97	\$21.94	\$29.22	\$29.72	\$25.28
Monthly	\$4,483	\$5,355	\$4,570	\$3,862	\$5,143	\$5,231	\$4,449
Annual	\$53,793	\$64,262	\$54,839	\$46,348	\$61,719	\$62,775	\$53,387

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Table 6  
The Self-Sufficiency Standard for  
Cumberland County, NJ, 2008

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1162	1162	1162	1162	1162	1162	1162
Child Care	1703	1139	575	1693	1128	564	0
Food	720	744	768	779	803	827	851
Transportation	295	295	295	295	295	295	289
Health Care	361	373	384	373	384	396	408
Miscellaneous	424	371	318	430	377	324	271
Taxes	1004	802	625	1036	823	647	468
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$30.22	\$25.77	\$21.75	\$30.78	\$26.27	\$22.25	\$18.17
Monthly	\$5,319	\$4,536	\$3,828	\$5,417	\$4,623	\$3,916	\$3,199
Annual	\$63,831	\$54,433	\$45,942	\$65,007	\$55,479	\$46,988	\$38,385

For data sources and methodology, see  
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Table 6  
The Self-Sufficiency Standard for  
Cumberland County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	759	956	956	956	956	956
Child Care	0	608	575	564	0	1215	1183
Food	482	589	600	662	687	684	694
Transportation	560	566	566	566	560	566	566
Health Care	363	374	373	385	397	385	384
Miscellaneous	216	309	307	313	260	381	378
Taxes	387	624	615	638	460	796	787
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$7.86	\$11.06	\$10.96	\$11.22	\$9.19	\$13.40	\$13.30
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,768	\$3,892	\$3,859	\$3,951	\$3,236	\$4,716	\$4,681
Annual	\$33,216	\$46,708	\$46,311	\$47,409	\$38,827	\$56,587	\$56,177

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**Table 6**  
**The Self-Sufficiency Standard for**  
**Cumberland County, NJ, 2008**

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	956	956	956	956	956	956	956
Child Care	1172	608	1150	1139	575	1128	564
Food	753	777	704	763	787	822	846
Transportation	566	566	566	566	566	566	566
Health Care	396	407	383	395	407	406	418
Miscellaneous	384	331	376	382	329	388	335
Taxes	810	628	778	801	619	823	641
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.55	\$11.52	\$13.20	\$13.45	\$11.43	\$13.70	\$11.68
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,769	\$4,056	\$4,647	\$4,735	\$4,022	\$4,823	\$4,110
Annual	\$57,233	\$48,676	\$55,768	\$56,823	\$48,270	\$57,879	\$49,316

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Table 6  
The Self-Sufficiency Standard for  
Cumberland County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	956	1162	1162	1162	1162	1162	1162
Child Care	0	1823	1790	1779	1215	1758	1747
Food	870	766	776	832	855	786	841
Transportation	560	566	566	566	566	566	566
Health Care	430	396	395	406	418	394	406
Miscellaneous	282	471	469	475	422	467	472
Taxes	462	1053	1044	1065	865	1035	1056
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.64	\$16.72	\$16.62	\$16.86	\$14.64	\$16.52	\$16.76
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,393	\$5,886	\$5,852	\$5,935	\$5,152	\$5,817	\$5,900
Annual	\$40,712	\$70,638	\$70,219	\$71,223	\$61,830	\$69,800	\$70,804

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Table 6  
The Self-Sufficiency Standard for  
Cumberland County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1162	1162	1162	1162	1162	1162	1162
Child Care	1183	1736	1172	608	1725	1714	1150
Food	864	897	920	943	795	851	874
Transportation	566	566	566	566	566	566	566
Health Care	417	417	429	441	393	405	417
Miscellaneous	419	478	425	372	464	470	417
Taxes	856	1078	877	692	1026	1047	847
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.54	\$17.00	\$14.78	\$12.74	\$16.43	\$16.66	\$14.44
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,118	\$5,984	\$5,201	\$4,484	\$5,782	\$5,865	\$5,083
Annual	\$61,411	\$71,808	\$62,415	\$53,803	\$69,382	\$70,385	\$60,992

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Table 6  
The Self-Sufficiency Standard for  
Cumberland County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1162	1162	1162	1162	1162	1162	1162
Child Care	1703	1139	575	1693	1128	564	0
Food	907	930	953	963	986	1008	1031
Transportation	566	566	566	566	566	566	560
Health Care	417	428	440	428	440	452	463
Miscellaneous	475	423	370	481	428	375	322
Taxes	1069	868	684	1090	890	704	525
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$16.90</b>	<b>\$14.68</b>	<b>\$12.64</b>	<b>\$17.14</b>	<b>\$14.91</b>	<b>\$12.87</b>	<b>\$10.83</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$5,949</b>	<b>\$5,166</b>	<b>\$4,449</b>	<b>\$6,033</b>	<b>\$5,250</b>	<b>\$4,532</b>	<b>\$3,813</b>
Annual	<b>\$71,389</b>	<b>\$61,996</b>	<b>\$53,388</b>	<b>\$72,392</b>	<b>\$63,000</b>	<b>\$54,382</b>	<b>\$45,758</b>

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Table 7  
The Self-Sufficiency Standard for  
Essex County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	894	1021	1021	1021	1021	1021	1021
Child Care	0	618	828	369	0	1237	1446
Food	240	352	363	427	453	463	473
Transportation	57	57	57	57	57	57	57
Health Care	133	318	318	329	341	329	328
Miscellaneous	132	237	259	220	187	311	333
Taxes	271	486	567	424	292	664	744
Earned Income Tax Credit (-)	0	0	0	-17	-119	0	0
Child Care Tax Credit (-)	0	-60	-55	-65	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.82	\$16.74	\$18.61	\$15.24	\$12.21	\$21.68	\$23.50
Monthly	\$1,728	\$2,947	\$3,275	\$2,682	\$2,148	\$3,815	\$4,136
Annual	\$20,732	\$35,364	\$39,299	\$32,190	\$25,781	\$45,785	\$49,632

For data sources and methodology, see  
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Table 7  
The Self-Sufficiency Standard for  
Essex County, NJ, 2008

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1021	1021	1021	1021	1021	1021	1021
Child Care	987	618	1655	1196	828	738	369
Food	534	559	484	544	569	605	630
Transportation	57	57	57	57	57	57	57
Health Care	340	352	328	339	351	351	363
Miscellaneous	294	261	355	316	283	277	244
Taxes	601	495	824	683	577	539	401
Earned Income Tax Credit (-)	0	-3	0	0	0	0	-99
Child Care Tax Credit (-)	-105	-58	-100	-100	-53	-110	-63
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$20.25	\$17.81	\$25.32	\$22.10	\$19.70	\$18.81	\$15.66
Monthly	\$3,563	\$3,135	\$4,456	\$3,890	\$3,467	\$3,311	\$2,756
Annual	\$42,760	\$37,618	\$53,478	\$46,686	\$41,599	\$39,734	\$33,074

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Table 7  
The Self-Sufficiency Standard for  
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	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1021	1222	1222	1222	1222	1222	1222
Child Care	0	1855	2064	1606	1237	2274	1815
Food	654	561	571	629	652	581	639
Transportation	57	57	57	57	57	57	57
Health Care	374	340	339	351	363	338	350
Miscellaneous	211	404	425	386	353	447	408
Taxes	270	926	1008	861	735	1140	943
Earned Income Tax Credit (-)	-246	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$12.36	\$28.49	\$30.33	\$27.06	\$24.26	\$32.44	\$28.89
Monthly	\$2,175	\$5,015	\$5,338	\$4,762	\$4,270	\$5,709	\$5,085
Annual	\$26,104	\$60,177	\$64,050	\$57,143	\$51,236	\$68,513	\$61,017

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**Table 7**  
**The Self-Sufficiency Standard for**  
**Essex County, NJ, 2008**

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1222	1222	1222	1222	1222	1222	1222
Child Care	1446	1356	987	618	2483	2024	1655
Food	662	696	720	744	591	649	672
Transportation	57	57	57	57	57	57	57
Health Care	362	362	373	385	338	349	361
Miscellaneous	375	369	336	303	469	430	397
Taxes	815	795	673	568	1272	1036	900
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$26.08	\$25.61	\$22.84	\$20.44	\$34.56	\$30.78	\$27.92
Monthly	\$4,589	\$4,508	\$4,019	\$3,597	\$6,082	\$5,418	\$4,915
Annual	\$55,073	\$54,091	\$48,230	\$43,163	\$72,983	\$65,012	\$58,975

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**Table 7**  
**The Self-Sufficiency Standard for**  
**Essex County, NJ, 2008**

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1222	1222	1222	1222	1222	1222	1222
Child Care	1565	1196	828	1107	738	369	0
Food	706	730	754	764	788	811	835
Transportation	57	57	57	57	57	57	57
Health Care	361	373	384	373	384	396	408
Miscellaneous	391	358	324	352	319	286	252
Taxes	879	753	647	732	611	504	373
Earned Income Tax Credit (-)	0	0	0	0	0	0	-85
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-55	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$27.45	\$24.65	\$22.25	\$24.19	\$21.41	\$18.98	\$15.97
Monthly	\$4,832	\$4,339	\$3,917	\$4,257	\$3,769	\$3,340	\$2,811
Annual	\$57,983	\$52,068	\$47,000	\$51,086	\$45,225	\$40,078	\$33,738

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Table 7  
The Self-Sufficiency Standard for  
Essex County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	894	1021	1021	1021	1021	1021
Child Care	0	618	828	369	0	1237	1446
Food	473	578	589	649	674	671	681
Transportation	114	114	114	114	114	114	114
Health Care	363	374	373	385	397	385	384
Miscellaneous	184	271	292	254	221	343	365
Taxes	299	481	562	418	332	653	733
Earned Income Tax Credit (-)	0	0	0	0	-62	0	0
Child Care Tax Credit (-)	0	-55	-50	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$6.61	\$9.43	\$10.36	\$8.71	\$7.42	\$11.81	\$12.72
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,328	\$3,319	\$3,646	\$3,067	\$2,613	\$4,157	\$4,477
Annual	\$27,933	\$39,827	\$43,753	\$36,802	\$31,352	\$49,884	\$53,722

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Table 7  
The Self-Sufficiency Standard for  
Essex County, NJ, 2008

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1021	1021	1021	1021	1021	1021	1021
Child Care	987	618	1655	1196	828	738	369
Food	739	762	691	749	772	806	830
Transportation	114	114	114	114	114	114	114
Health Care	396	407	383	395	407	406	418
Miscellaneous	326	292	386	348	314	309	275
Taxes	591	485	818	670	565	528	420
Earned Income Tax Credit (-)	0	0	0	0	0	0	-31
Child Care Tax Credit (-)	-100	-53	-100	-100	-50	-100	-58
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$11.10</b>	<b>\$9.89</b>	<b>\$13.64</b>	<b>\$12.01</b>	<b>\$10.81</b>	<b>\$10.39</b>	<b>\$9.07</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$3,907</b>	<b>\$3,481</b>	<b>\$4,802</b>	<b>\$4,226</b>	<b>\$3,804</b>	<b>\$3,656</b>	<b>\$3,192</b>
Annual	<b>\$46,879</b>	<b>\$41,772</b>	<b>\$57,625</b>	<b>\$50,716</b>	<b>\$45,649</b>	<b>\$43,873</b>	<b>\$38,300</b>

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Table 7  
The Self-Sufficiency Standard for  
Essex County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1021	1222	1222	1222	1222	1222	1222
Child Care	0	1855	2064	1606	1237	2274	1815
Food	853	752	761	816	838	771	825
Transportation	114	114	114	114	114	114	114
Health Care	430	396	395	406	418	394	406
Miscellaneous	242	434	456	416	383	477	438
Taxes	308	911	993	845	716	1076	927
Earned Income Tax Credit (-)	-174	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$7.47	\$15.15	\$16.07	\$14.42	\$13.01	\$16.98	\$15.33
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,628	\$5,334	\$5,656	\$5,076	\$4,579	\$5,978	\$5,398
Annual	\$31,539	\$64,003	\$67,868	\$60,910	\$54,947	\$71,733	\$64,775

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Table 7  
The Self-Sufficiency Standard for  
Essex County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1222	1222	1222	1222	1222	1222	1222
Child Care	1446	1356	987	618	2483	2024	1655
Food	848	880	903	925	780	835	857
Transportation	114	114	114	114	114	114	114
Health Care	417	417	429	441	393	405	417
Miscellaneous	405	399	366	332	499	460	427
Taxes	801	779	653	547	1158	1010	883
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.93	\$13.69	\$12.28	\$11.08	\$17.90	\$16.25	\$14.84
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,903	\$4,818	\$4,323	\$3,899	\$6,300	\$5,720	\$5,225
Annual	\$58,838	\$57,816	\$51,882	\$46,794	\$75,597	\$68,639	\$62,702

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Table 7  
The Self-Sufficiency Standard for  
Essex County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1222	1222	1222	1222	1222	1222	1222
Child Care	1565	1196	828	1107	738	369	0
Food	890	912	934	944	967	989	1012
Transportation	114	114	114	114	114	114	114
Health Care	417	428	440	428	440	452	463
Miscellaneous	421	387	354	382	348	315	281
Taxes	862	732	626	711	589	483	396
Earned Income Tax Credit (-)	0	0	0	0	0	0	-26
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.60	\$13.19	\$11.98	\$12.95	\$11.56	\$10.35	\$9.13
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,140	\$4,643	\$4,219	\$4,558	\$4,068	\$3,644	\$3,212
Annual	\$61,681	\$55,711	\$50,622	\$54,699	\$48,817	\$43,729	\$38,544

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**Table 8**  
**The Self-Sufficiency Standard for**  
**Gloucester County, NJ, 2008**

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + schoolage</b>	<b>Adult + teenager</b>	<b>Adult + infant + infant</b>	<b>Adult + infant + preschooler</b>
Housing	749	893	893	893	893	893	893
Child Care	0	738	758	456	0	1476	1496
Food	239	351	362	425	451	461	471
Transportation	289	296	296	296	289	296	296
Health Care	133	318	318	329	341	329	328
Miscellaneous	141	260	263	240	197	345	348
Taxes	303	571	582	497	341	791	802
Earned Income Tax Credit (-)	0	0	0	0	-81	0	0
Child Care Tax Credit (-)	0	-55	-55	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$10.53	\$18.68	\$18.94	\$17.00	\$13.34	\$24.57	\$24.82
Monthly	\$1,854	\$3,288	\$3,333	\$2,993	\$2,349	\$4,324	\$4,368
Annual	\$22,246	\$39,458	\$39,999	\$35,914	\$28,183	\$51,888	\$52,421

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**Table 8**  
**The Self-Sufficiency Standard for**  
**Gloucester County, NJ, 2008**

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	893	893	893	893	893	893	893
Child Care	1194	738	1517	1214	758	911	456
Food	532	556	482	542	567	602	627
Transportation	296	296	296	296	296	296	296
Health Care	340	352	328	339	351	351	363
Miscellaneous	325	283	352	328	287	305	263
Taxes	718	580	813	729	591	645	506
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-53	-100	-100	-53	-100	-58
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$22.90	\$19.77	\$25.07	\$23.15	\$20.02	\$21.23	\$18.06
Monthly	\$4,030	\$3,479	\$4,413	\$4,075	\$3,524	\$3,737	\$3,179
Annual	\$48,365	\$41,752	\$52,954	\$48,898	\$42,285	\$44,842	\$38,149

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**Table 8**  
**The Self-Sufficiency Standard for**  
**Gloucester County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	893	1070	1070	1070	1070	1070	1070
Child Care	0	2213	2234	1931	1476	2255	1952
Food	652	559	569	626	650	579	636
Transportation	289	296	296	296	296	296	296
Health Care	374	340	339	351	363	338	350
Miscellaneous	221	448	451	427	385	454	430
Taxes	310	1144	1162	1020	857	1180	1038
Earned Income Tax Credit (-)	-195	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.51	\$32.49	\$32.78	\$30.52	\$26.96	\$33.07	\$30.81
Monthly	\$2,378	\$5,719	\$5,770	\$5,371	\$4,746	\$5,821	\$5,422
Annual	\$28,539	\$68,626	\$69,236	\$64,453	\$56,948	\$69,847	\$65,063

For data sources and methodology, see  
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 at <http://www.Isnj.org/PovResrch.cfm>  
 or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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**Table 8**  
**The Self-Sufficiency Standard for**  
**Gloucester County, NJ, 2008**

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1070	1070	1070	1070	1070	1070	1070
Child Care	1496	1649	1194	738	2275	1973	1517
Food	660	693	717	740	589	646	670
Transportation	296	296	296	296	296	296	296
Health Care	362	362	373	385	338	349	361
Miscellaneous	388	407	365	323	457	433	391
Taxes	869	939	778	641	1198	1056	880
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$27.21	\$28.78	\$25.24	\$22.12	\$33.36	\$31.10	\$27.47
Monthly	\$4,790	\$5,066	\$4,443	\$3,893	\$5,871	\$5,473	\$4,834
Annual	\$57,477	\$60,790	\$53,310	\$46,716	\$70,457	\$65,674	\$58,006

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**Table 8**  
**The Self-Sufficiency Standard for**  
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	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<b>Monthly Costs</b>							
Housing	1070	1070	1070	1070	1070	1070	1070
Child Care	1670	1214	758	1367	911	456	0
Food	703	727	750	761	784	808	831
Transportation	296	296	296	296	296	296	289
Health Care	361	373	384	373	384	396	408
Miscellaneous	410	368	326	387	345	302	260
Taxes	951	789	652	862	704	567	414
Earned Income Tax Credit (-)	0	0	0	0	0	0	-43
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$29.03	\$25.49	\$22.37	\$27.07	\$23.55	\$20.42	\$16.93
Monthly	\$5,110	\$4,486	\$3,937	\$4,764	\$4,144	\$3,594	\$2,979
Annual	\$61,319	\$53,835	\$47,240	\$57,174	\$49,728	\$43,134	\$35,746

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Table 8  
The Self-Sufficiency Standard for  
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Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	749	893	893	893	893	893
Child Care	0	738	758	456	0	1476	1496
Food	471	576	586	646	671	668	678
Transportation	561	568	568	568	561	568	568
Health Care	363	374	373	385	397	385	384
Miscellaneous	214	315	318	295	252	399	402
Taxes	382	644	655	571	432	865	876
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$7.78</b>	<b>\$11.29</b>	<b>\$11.41</b>	<b>\$10.45</b>	<b>\$8.87</b>	<b>\$14.17</b>	<b>\$14.29</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$2,740</b>	<b>\$3,973</b>	<b>\$4,018</b>	<b>\$3,680</b>	<b>\$3,123</b>	<b>\$4,987</b>	<b>\$5,031</b>
Annual	<b>\$32,880</b>	<b>\$47,680</b>	<b>\$48,213</b>	<b>\$44,157</b>	<b>\$37,471</b>	<b>\$59,839</b>	<b>\$60,368</b>

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**Table 8**  
**The Self-Sufficiency Standard for**  
**Gloucester County, NJ, 2008**

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	893	893	893	893	893	893	893
Child Care	1194	738	1517	1214	758	911	456
Food	735	759	688	745	769	803	826
Transportation	568	568	568	568	568	568	568
Health Care	396	407	383	395	407	406	418
Miscellaneous	379	336	405	382	339	358	316
Taxes	788	646	888	799	657	709	572
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.31	\$11.74	\$14.42	\$13.44	\$11.86	\$12.45	\$10.89
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,685	\$4,131	\$5,075	\$4,729	\$4,175	\$4,382	\$3,832
Annual	\$56,223	\$49,571	\$60,897	\$56,752	\$50,095	\$52,583	\$45,988

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Table 8  
The Self-Sufficiency Standard for  
Gloucester County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	893	1070	1070	1070	1070	1070	1070
Child Care	0	2213	2234	1931	1476	2255	1952
Food	850	748	758	812	835	767	822
Transportation	561	568	568	568	568	568	568
Health Care	430	396	395	406	418	394	406
Miscellaneous	273	499	502	479	437	505	482
Taxes	433	1160	1171	1081	922	1187	1093
Earned Income Tax Credit (-)	-14	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.26	\$17.91	\$18.03	\$17.04	\$15.27	\$18.17	\$17.16
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,259	\$6,304	\$6,347	\$5,997	\$5,374	\$6,396	\$6,041
Annual	\$39,113	\$75,645	\$76,165	\$71,969	\$64,491	\$76,747	\$72,489

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Table 8  
The Self-Sufficiency Standard for  
Gloucester County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + teenager + teenager
<b>Monthly Costs</b>							
Housing	1070	1070	1070	1070	1070	1070	1070
Child Care	1496	1649	1194	738	2275	1973	1517
Food	844	876	899	921	777	831	854
Transportation	568	568	568	568	568	568	568
Health Care	417	417	429	441	393	405	417
Miscellaneous	439	458	416	374	508	485	442
Taxes	933	1003	844	699	1199	1104	944
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.39	\$16.17	\$14.40	\$12.81	\$18.29	\$17.28	\$15.51
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,418	\$5,691	\$5,068	\$4,509	\$6,440	\$6,084	\$5,461
Annual	\$65,011	\$68,293	\$60,816	\$54,109	\$77,275	\$73,009	\$65,532

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Table 8  
The Self-Sufficiency Standard for  
Gloucester County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1070	1070	1070	1070	1070	1070	1070
Child Care	1670	1214	758	1367	911	456	0
Food	886	908	931	940	963	985	1007
Transportation	568	568	568	568	568	568	561
Health Care	417	428	440	428	440	452	463
Miscellaneous	461	419	377	437	395	353	310
Taxes	1014	855	709	925	765	623	483
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$16.29	\$14.52	\$12.93	\$15.30	\$13.53	\$11.95	\$10.36
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,734	\$5,111	\$4,552	\$5,385	\$4,762	\$4,206	\$3,645
Annual	\$68,814	\$61,336	\$54,624	\$64,618	\$57,140	\$50,468	\$43,740

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**Table 9**  
**The Self-Sufficiency Standard for**  
**Hudson County, NJ, 2008**

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + schoolage</b>	<b>Adult + teenager</b>	<b>Adult + infant + infant</b>	<b>Adult + infant + preschooler</b>
Housing	1022	1192	1192	1192	1192	1192	1192
Child Care	0	553	651	418	0	1107	1204
Food	245	359	371	435	462	472	483
Transportation	65	65	65	65	65	65	65
Health Care	133	318	318	329	341	329	328
Miscellaneous	147	249	260	244	206	316	327
Taxes	323	531	571	512	382	685	724
Earned Income Tax Credit (-)	0	0	0	0	-49	0	0
Child Care Tax Credit (-)	0	-58	-55	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$10.99</b>	<b>\$17.77</b>	<b>\$18.68</b>	<b>\$17.34</b>	<b>\$14.29</b>	<b>\$22.16</b>	<b>\$23.05</b>
Monthly	<b>\$1,934</b>	<b>\$3,127</b>	<b>\$3,288</b>	<b>\$3,051</b>	<b>\$2,516</b>	<b>\$3,900</b>	<b>\$4,057</b>
Annual	<b>\$23,211</b>	<b>\$37,521</b>	<b>\$39,460</b>	<b>\$36,618</b>	<b>\$30,189</b>	<b>\$46,795</b>	<b>\$48,686</b>

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**Table 9**  
**The Self-Sufficiency Standard for**  
**Hudson County, NJ, 2008**

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1192	1192	1192	1192	1192	1192	1192
Child Care	971	553	1302	1069	651	835	418
Food	544	569	493	555	580	617	642
Transportation	65	65	65	65	65	65	65
Health Care	340	352	328	339	351	351	363
Miscellaneous	311	273	338	322	284	306	268
Taxes	666	542	764	705	582	647	522
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-55	-100	-100	-53	-100	-58
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$21.72	\$18.89	\$23.95	\$22.61	\$19.81	\$21.28	\$18.44
Monthly	\$3,823	\$3,325	\$4,215	\$3,980	\$3,486	\$3,746	\$3,245
Annual	\$45,872	\$39,900	\$50,577	\$47,763	\$41,831	\$44,948	\$38,937

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**Table 9**  
**The Self-Sufficiency Standard for**  
**Hudson County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1192	1445	1445	1445	1445	1445	1445
Child Care	0	1660	1758	1524	1107	1855	1622
Food	667	572	582	641	665	592	651
Transportation	65	65	65	65	65	65	65
Health Care	374	340	339	351	363	338	350
Miscellaneous	230	408	419	403	364	430	413
Taxes	355	942	982	921	776	1031	961
Earned Income Tax Credit (-)	-146	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.60	\$28.87	\$29.77	\$28.40	\$25.20	\$30.72	\$29.30
Monthly	\$2,570	\$5,082	\$5,240	\$4,999	\$4,435	\$5,407	\$5,157
Annual	\$30,843	\$60,984	\$62,883	\$59,990	\$53,220	\$64,888	\$61,890

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**The Self-Sufficiency Standard for**  
**Hudson County, NJ, 2008**

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1445	1445	1445	1445	1445	1445	1445
Child Care	1204	1388	971	553	1953	1720	1302
Food	675	710	734	758	603	661	685
Transportation	65	65	65	65	65	65	65
Health Care	362	362	373	385	338	349	361
Miscellaneous	375	397	359	321	440	424	386
Taxes	815	899	756	633	1096	1002	857
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$26.09	\$27.93	\$24.73	\$21.93	\$31.76	\$30.20	\$27.00
Monthly	\$4,592	\$4,916	\$4,353	\$3,860	\$5,590	\$5,316	\$4,752
Annual	\$55,101	\$58,997	\$52,235	\$46,322	\$67,080	\$63,789	\$57,019

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**Hudson County, NJ, 2008**

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1445	1445	1445	1445	1445	1445	1445
Child Care	1486	1069	651	1253	835	418	0
Food	720	744	768	779	803	827	851
Transportation	65	65	65	65	65	65	65
Health Care	361	373	384	373	384	396	408
Miscellaneous	408	370	331	391	353	315	277
Taxes	940	795	672	878	735	612	490
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$28.83	\$25.62	\$22.82	\$27.46	\$24.27	\$21.47	\$18.67
Monthly	\$5,075	\$4,510	\$4,017	\$4,834	\$4,271	\$3,778	\$3,285
Annual	\$60,896	\$54,117	\$48,204	\$58,003	\$51,251	\$45,337	\$39,424

For data sources and methodology, see  
 The Real Cost of Living in 2008  
 The Self-Sufficiency Standard for New Jersey  
 at <http://www.Isnj.org/PovResrch.cfm>  
 or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 9  
The Self-Sufficiency Standard for  
Hudson County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	1022	1192	1192	1192	1192	1192
Child Care	0	553	651	418	0	1107	1204
Food	482	589	600	662	687	684	694
Transportation	130	130	130	130	130	130	130
Health Care	363	374	373	385	397	385	384
Miscellaneous	200	284	295	279	241	350	360
Taxes	342	530	570	511	395	678	717
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-53	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$7.21	\$9.99	\$10.45	\$9.77	\$8.40	\$12.10	\$12.54
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,539	\$3,517	\$3,678	\$3,440	\$2,958	\$4,259	\$4,416
Annual	\$30,466	\$42,201	\$44,132	\$41,277	\$35,495	\$51,106	\$52,988

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**Table 9**  
**The Self-Sufficiency Standard for**  
**Hudson County, NJ, 2008**

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1192	1192	1192	1192	1192	1192	1192
Child Care	971	553	1302	1069	651	835	418
Food	753	777	704	763	787	822	846
Transportation	130	130	130	130	130	130	130
Health Care	396	407	383	395	407	406	418
Miscellaneous	344	306	371	355	317	339	300
Taxes	658	535	756	697	574	638	515
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$11.87</b>	<b>\$10.47</b>	<b>\$12.99</b>	<b>\$12.31</b>	<b>\$10.91</b>	<b>\$11.63</b>	<b>\$10.23</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$4,177</b>	<b>\$3,684</b>	<b>\$4,572</b>	<b>\$4,334</b>	<b>\$3,841</b>	<b>\$4,095</b>	<b>\$3,602</b>
Annual	<b>\$50,122</b>	<b>\$44,208</b>	<b>\$54,870</b>	<b>\$52,004</b>	<b>\$46,090</b>	<b>\$49,137</b>	<b>\$43,224</b>

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Table 9  
The Self-Sufficiency Standard for  
Hudson County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1192	1445	1445	1445	1445	1445	1445
Child Care	0	1660	1758	1524	1107	1855	1622
Food	870	766	776	832	855	786	841
Transportation	130	130	130	130	130	130	130
Health Care	430	396	395	406	418	394	406
Miscellaneous	262	440	450	434	395	461	444
Taxes	388	932	972	909	764	1012	949
Earned Income Tax Credit (-)	-71	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$8.62	\$15.39	\$15.84	\$15.14	\$13.54	\$16.29	\$15.59
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,035	\$5,418	\$5,576	\$5,330	\$4,764	\$5,733	\$5,488
Annual	\$36,419	\$65,018	\$66,908	\$63,963	\$57,172	\$68,799	\$65,854

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Table 9  
The Self-Sufficiency Standard for  
Hudson County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1445	1445	1445	1445	1445	1445	1445
Child Care	1204	1388	971	553	1953	1720	1302
Food	864	897	920	943	795	851	874
Transportation	130	130	130	130	130	130	130
Health Care	417	417	429	441	393	405	417
Miscellaneous	406	428	389	351	472	455	417
Taxes	805	887	740	616	1053	990	845
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$13.98</b>	<b>\$14.89</b>	<b>\$13.28</b>	<b>\$11.87</b>	<b>\$16.74</b>	<b>\$16.04</b>	<b>\$14.43</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,922	\$5,242	\$4,674	\$4,180	\$5,891	\$5,645	\$5,079
Annual	\$59,062	\$62,909	\$56,090	\$50,155	\$70,689	\$67,744	\$60,953

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Table 9  
The Self-Sufficiency Standard for  
Hudson County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1445	1445	1445	1445	1445	1445	1445
Child Care	1486	1069	651	1253	835	418	0
Food	907	930	953	963	986	1008	1031
Transportation	130	130	130	130	130	130	130
Health Care	417	428	440	428	440	452	463
Miscellaneous	438	400	362	422	384	345	307
Taxes	927	782	655	864	718	595	472
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.34	\$13.73	\$12.32	\$14.64	\$13.03	\$11.63	\$10.22
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,400	\$4,834	\$4,336	\$5,154	\$4,587	\$4,093	\$3,599
Annual	\$64,799	\$58,008	\$52,028	\$61,854	\$55,045	\$49,110	\$43,186

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Table 10  
The Self-Sufficiency Standard for  
Hunterdon County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1151	1354	1354	1354	1354	1354	1354
Child Care	0	1085	979	661	0	2170	2064
Food	245	359	371	435	462	472	483
Transportation	273	280	280	280	273	280	280
Health Care	133	318	318	329	341	329	328
Miscellaneous	180	340	330	306	243	460	451
Taxes	445	870	835	747	534	1375	1315
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.80	\$25.42	\$24.62	\$22.60	\$17.75	\$35.08	\$34.14
Monthly	\$2,428	\$4,473	\$4,333	\$3,978	\$3,123	\$6,173	\$6,008
Annual	\$29,139	\$53,680	\$51,995	\$47,739	\$37,481	\$74,081	\$72,101

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**Table 10**  
**The Self-Sufficiency Standard for**  
**Hunterdon County, NJ, 2008**

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1354	1354	1354	1354	1354	1354	1354
Child Care	1746	1085	1958	1640	979	1322	661
Food	544	569	493	555	580	617	642
Transportation	280	280	280	280	280	280	280
Health Care	340	352	328	339	351	351	363
Miscellaneous	426	364	441	417	354	392	330
Taxes	1167	877	1257	1109	840	967	750
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$31.76	\$26.50	\$33.21	\$30.83	\$25.70	\$28.50	\$23.65
Monthly	\$5,590	\$4,664	\$5,845	\$5,427	\$4,523	\$5,015	\$4,163
Annual	\$67,084	\$55,970	\$70,140	\$65,122	\$54,270	\$60,184	\$49,950

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**Table 10**  
**The Self-Sufficiency Standard for**  
**Hunterdon County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1354	1700	1700	1700	1700	1700	1700
Child Care	0	3255	3149	2831	2170	3043	2725
Food	667	572	582	641	665	592	651
Transportation	273	280	280	280	280	280	280
Health Care	374	340	339	351	363	338	350
Miscellaneous	267	615	605	580	518	595	571
Taxes	537	2211	2155	2006	1576	2099	1939
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.78	\$48.99	\$48.07	\$45.67	\$39.32	\$47.15	\$44.69
Monthly	\$3,306	\$8,622	\$8,460	\$8,038	\$6,921	\$8,298	\$7,865
Annual	\$39,671	\$103,462	\$101,520	\$96,456	\$83,048	\$99,579	\$94,386

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Table 10  
The Self-Sufficiency Standard for  
Hunterdon County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1700	1700	1700	1700	1700	1700	1700
Child Care	2064	2407	1746	1085	2938	2619	1958
Food	675	710	734	758	603	661	685
Transportation	280	280	280	280	280	280	280
Health Care	362	362	373	385	338	349	361
Miscellaneous	508	546	483	421	586	561	498
Taxes	1515	1768	1358	1004	2043	1873	1454
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$38.37	\$42.17	\$35.93	\$30.30	\$46.23	\$43.71	\$37.42
Monthly	\$6,754	\$7,421	\$6,324	\$5,333	\$8,136	\$7,693	\$6,587
Annual	\$81,043	\$89,055	\$75,882	\$63,995	\$97,637	\$92,316	\$79,039

For data sources and methodology, see  
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Table 10  
The Self-Sufficiency Standard for  
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	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<b>Monthly Costs</b>							
Housing	1700	1700	1700	1700	1700	1700	1700
Child Care	2301	1640	979	1982	1322	661	0
Food	720	744	768	779	803	827	851
Transportation	280	280	280	280	280	280	273
Health Care	361	373	384	373	384	396	408
Miscellaneous	536	474	411	511	449	386	323
Taxes	1701	1296	968	1535	1146	874	657
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$41.19	\$34.98	\$29.49	\$38.69	\$32.57	\$27.41	\$22.51
Monthly	\$7,249	\$6,156	\$5,191	\$6,810	\$5,733	\$4,824	\$3,962
Annual	\$86,986	\$73,875	\$62,287	\$81,719	\$68,797	\$57,887	\$47,548

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Table 10  
The Self-Sufficiency Standard for  
Hunterdon County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	1151	1354	1354	1354	1354	1354
Child Care	0	1085	979	661	0	2170	2064
Food	482	589	600	662	687	684	694
Transportation	529	536	536	536	529	536	536
Health Care	363	374	373	385	397	385	384
Miscellaneous	253	394	384	360	297	513	503
Taxes	519	943	907	814	599	1302	1263
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.37	\$14.61	\$14.21	\$13.18	\$10.74	\$18.97	\$18.56
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,298	\$5,142	\$5,000	\$4,638	\$3,780	\$6,677	\$6,532
Annual	\$39,573	\$61,703	\$60,004	\$55,656	\$45,357	\$80,118	\$78,385

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Table 10  
The Self-Sufficiency Standard for  
Hunterdon County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1354	1354	1354	1354	1354	1354	1354
Child Care	1746	1085	1958	1640	979	1322	661
Food	753	777	704	763	787	822	846
Transportation	536	536	536	536	536	536	536
Health Care	396	407	383	395	407	406	418
Miscellaneous	478	416	494	469	406	444	381
Taxes	1163	944	1225	1127	907	1033	814
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$17.50	\$15.06	\$18.15	\$17.09	\$14.66	\$16.05	\$13.62
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,159	\$5,302	\$6,388	\$6,017	\$5,160	\$5,650	\$4,793
Annual	\$73,909	\$63,626	\$76,652	\$72,200	\$61,917	\$67,801	\$57,518

For data sources and methodology, see  
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The Self-Sufficiency Standard for New Jersey  
at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 10  
The Self-Sufficiency Standard for  
Hunterdon County, NJ, 2008

Monthly Costs	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
	Housing	1354	1700	1700	1700	1700	1700
Child Care	0	3255	3149	2831	2170	3043	2725
Food	870	766	776	832	855	786	841
Transportation	529	536	536	536	536	536	536
Health Care	430	396	395	406	418	394	406
Miscellaneous	318	665	656	630	568	646	621
Taxes	596	2012	1956	1810	1441	1900	1754
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.17	\$25.51	\$25.05	\$23.85	\$20.84	\$24.59	\$23.39
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,931	\$8,979	\$8,817	\$8,395	\$7,337	\$8,654	\$8,233
Annual	\$47,175	\$107,754	\$105,802	\$100,743	\$88,046	\$103,850	\$98,791

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Table 10  
The Self-Sufficiency Standard for  
Hunterdon County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1700	1700	1700	1700	1700	1700	1700
Child Care	2064	2407	1746	1085	2938	2619	1958
Food	864	897	920	943	795	851	874
Transportation	536	536	536	536	536	536	536
Health Care	417	417	429	441	393	405	417
Miscellaneous	558	596	533	470	636	611	548
Taxes	1392	1588	1292	1063	1844	1695	1354
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$20.40	\$22.13	\$19.33	\$16.87	\$24.12	\$22.92	\$19.99
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$7,182	\$7,790	\$6,806	\$5,938	\$8,492	\$8,066	\$7,037
Annual	\$86,184	\$93,483	\$81,669	\$71,252	\$101,898	\$96,796	\$84,442

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Table 10  
The Self-Sufficiency Standard for  
Hunterdon County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1700	1700	1700	1700	1700	1700	1700
Child Care	2301	1640	979	1982	1322	661	0
Food	907	930	953	963	986	1008	1031
Transportation	536	536	536	536	536	536	529
Health Care	417	428	440	428	440	452	463
Miscellaneous	586	523	461	561	498	436	372
Taxes	1521	1254	1026	1410	1152	932	709
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$21.64	\$18.92	\$16.46	\$20.54	\$17.85	\$15.41	\$12.94
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$7,617	\$6,661	\$5,795	\$7,230	\$6,282	\$5,424	\$4,555
Annual	\$91,402	\$79,927	\$69,535	\$86,760	\$75,387	\$65,083	\$54,656

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Table 11  
The Self-Sufficiency Standard for  
Mercer County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	932	1120	1120	1120	1120	1120	1120
Child Care	0	632	982	549	0	1264	1614
Food	245	359	371	435	462	472	483
Transportation	290	296	296	296	290	296	296
Health Care	133	318	318	329	341	329	328
Miscellaneous	160	273	309	273	221	348	384
Taxes	372	619	751	620	449	800	937
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-53	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$12.11	\$19.78	\$22.80	\$19.81	\$15.90	\$24.79	\$27.82
Monthly	\$2,131	\$3,481	\$4,013	\$3,487	\$2,799	\$4,363	\$4,896
Annual	\$25,576	\$41,775	\$48,154	\$41,841	\$33,586	\$52,353	\$58,752

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**Table 11**  
**The Self-Sufficiency Standard for**  
**Mercer County, NJ, 2008**

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1120	1120	1120	1120	1120	1120	1120
Child Care	1181	632	1965	1531	982	1098	549
Food	544	569	493	555	580	617	642
Transportation	296	296	296	296	296	296	296
Health Care	340	352	328	339	351	351	363
Miscellaneous	348	297	420	384	333	348	297
Taxes	800	630	1131	937	761	801	630
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$24.79	\$20.91	\$31.17	\$27.82	\$23.90	\$24.79	\$20.91
Monthly	\$4,363	\$3,680	\$5,486	\$4,896	\$4,207	\$4,364	\$3,680
Annual	\$52,359	\$44,155	\$65,826	\$58,758	\$50,485	\$52,364	\$44,160

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**Table 11**  
**The Self-Sufficiency Standard for**  
**Mercer County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1120	1338	1338	1338	1338	1338	1338
Child Care	0	1896	2246	1813	1264	2597	2163
Food	667	572	582	641	665	592	651
Transportation	290	296	296	296	296	296	296
Health Care	374	340	339	351	363	338	350
Miscellaneous	245	444	480	444	393	516	480
Taxes	438	1120	1338	1119	883	1570	1336
Earned Income Tax Credit (-)	-61	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$16.51	\$32.14	\$35.63	\$32.11	\$27.56	\$39.19	\$35.60
Monthly	\$2,906	\$5,657	\$6,270	\$5,651	\$4,851	\$6,897	\$6,265
Annual	\$34,871	\$67,880	\$75,244	\$67,816	\$58,217	\$82,767	\$75,180

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**Table 11**  
**The Self-Sufficiency Standard for**  
**Mercer County, NJ, 2008**

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1338	1338	1338	1338	1338	1338	1338
Child Care	1614	1730	1181	632	2947	2514	1965
Food	675	710	734	758	603	661	685
Transportation	296	296	296	296	296	296	296
Health Care	362	362	373	385	338	349	361
Miscellaneous	429	444	392	341	552	516	465
Taxes	1026	1117	882	707	1818	1568	1244
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$30.62	\$32.08	\$27.54	\$23.62	\$42.85	\$39.16	\$34.11
Monthly	\$5,390	\$5,646	\$4,847	\$4,157	\$7,541	\$6,892	\$6,003
Annual	\$64,674	\$67,752	\$58,161	\$49,887	\$90,493	\$82,702	\$72,038

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**Table 11**  
**The Self-Sufficiency Standard for**  
**Mercer County, NJ, 2008**

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1338	1338	1338	1338	1338	1338	1338
Child Care	2080	1531	982	1647	1098	549	0
Food	720	744	768	779	803	827	851
Transportation	296	296	296	296	296	296	290
Health Care	361	373	384	373	384	396	408
Miscellaneous	480	428	377	443	392	341	289
Taxes	1335	1024	841	1115	881	706	533
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$35.57	\$30.59	\$26.63	\$32.05	\$27.51	\$23.59	\$19.65
Monthly	\$6,260	\$5,384	\$4,687	\$5,641	\$4,842	\$4,153	\$3,458
Annual	\$75,115	\$64,610	\$56,240	\$67,687	\$58,106	\$49,832	\$41,495

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Table 11  
The Self-Sufficiency Standard for  
Mercer County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	932	1120	1120	1120	1120	1120
Child Care	0	632	982	549	0	1264	1614
Food	482	589	600	662	687	684	694
Transportation	562	568	568	568	562	568	568
Health Care	363	374	373	385	397	385	384
Miscellaneous	234	328	364	328	277	402	438
Taxes	451	693	832	693	520	876	1012
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$8.59	\$11.85	\$13.37	\$11.85	\$9.88	\$14.30	\$15.81
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,025	\$4,171	\$4,707	\$4,172	\$3,479	\$5,032	\$5,564
Annual	\$36,294	\$50,057	\$56,481	\$50,062	\$41,746	\$60,388	\$66,769

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**Table 11**  
**The Self-Sufficiency Standard for**  
**Mercer County, NJ, 2008**

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1120	1120	1120	1120	1120	1120	1120
Child Care	1181	632	1965	1531	982	1098	549
Food	753	777	704	763	787	822	846
Transportation	568	568	568	568	568	568	568
Health Care	396	407	383	395	407	406	418
Miscellaneous	402	350	474	438	386	401	350
Taxes	875	697	1148	1011	834	874	696
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$14.28</b>	<b>\$12.32</b>	<b>\$17.32</b>	<b>\$15.79</b>	<b>\$13.83</b>	<b>\$14.27</b>	<b>\$12.30</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$5,028</b>	<b>\$4,335</b>	<b>\$6,096</b>	<b>\$5,559</b>	<b>\$4,868</b>	<b>\$5,023</b>	<b>\$4,331</b>
Annual	<b>\$60,333</b>	<b>\$52,024</b>	<b>\$73,149</b>	<b>\$66,713</b>	<b>\$58,411</b>	<b>\$60,277</b>	<b>\$51,969</b>

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**Table 11**  
**The Self-Sufficiency Standard for**  
**Mercer County, NJ, 2008**

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1120	1338	1338	1338	1338	1338	1338
Child Care	0	1896	2246	1813	1264	2597	2163
Food	870	766	776	832	855	786	841
Transportation	562	568	568	568	568	568	568
Health Care	430	396	395	406	418	394	406
Miscellaneous	298	496	532	496	444	568	532
Taxes	523	1147	1293	1144	950	1448	1290
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$10.33	\$17.78	\$19.31	\$17.75	\$15.59	\$20.88	\$19.28
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,636	\$6,257	\$6,798	\$6,247	\$5,487	\$7,349	\$6,788
Annual	\$43,632	\$75,084	\$81,577	\$74,967	\$65,843	\$88,185	\$81,459

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**Table 11**  
**The Self-Sufficiency Standard for**  
**Mercer County, NJ, 2008**

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + teenager + teenager
<b>Monthly Costs</b>							
Housing	1338	1338	1338	1338	1338	1338	1338
Child Care	1614	1730	1181	632	2947	2514	1965
Food	864	897	920	943	795	851	874
Transportation	568	568	568	568	568	568	568
Health Care	417	417	429	441	393	405	417
Miscellaneous	480	495	444	392	604	568	516
Taxes	1085	1142	947	770	1653	1445	1228
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$17.10	\$17.72	\$15.56	\$13.59	\$22.58	\$20.85	\$18.62
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,018	\$6,238	\$5,477	\$4,784	\$7,949	\$7,339	\$6,556
Annual	\$72,215	\$74,850	\$65,726	\$57,403	\$95,384	\$88,063	\$78,667

For data sources and methodology, see  
 The Real Cost of Living in 2008  
 The Self-Sufficiency Standard for New Jersey  
 at <http://www.Isnj.org/PovResrch.cfm>  
 or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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**Table 11**  
**The Self-Sufficiency Standard for**  
**Mercer County, NJ, 2008**

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1338	1338	1338	1338	1338	1338	1338
Child Care	2080	1531	982	1647	1098	549	0
Food	907	930	953	963	986	1008	1031
Transportation	568	568	568	568	568	568	562
Health Care	417	428	440	428	440	452	463
Miscellaneous	531	480	428	494	443	392	339
Taxes	1287	1083	905	1139	945	767	590
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$19.26</b>	<b>\$17.07</b>	<b>\$15.10</b>	<b>\$17.69</b>	<b>\$15.53</b>	<b>\$13.56</b>	<b>\$11.57</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$6,778</b>	<b>\$6,008</b>	<b>\$5,315</b>	<b>\$6,228</b>	<b>\$5,467</b>	<b>\$4,774</b>	<b>\$4,074</b>
Annual	<b>\$81,341</b>	<b>\$72,098</b>	<b>\$63,775</b>	<b>\$74,734</b>	<b>\$65,610</b>	<b>\$57,286</b>	<b>\$48,887</b>

For data sources and methodology, see  
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 The Self-Sufficiency Standard for New Jersey  
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 or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1122	1320	1320	1320	1320	1320	1320
Child Care	0	743	864	589	0	1486	1607
Food	245	359	371	435	462	472	483
Transportation	301	307	307	307	301	307	307
Health Care	133	318	318	329	341	329	328
Miscellaneous	180	305	318	298	242	391	404
Taxes	445	737	785	712	526	964	1034
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.78	\$22.48	\$23.57	\$21.92	\$17.66	\$28.42	\$29.64
Monthly	\$2,425	\$3,956	\$4,148	\$3,857	\$3,107	\$5,003	\$5,216
Annual	\$29,104	\$47,473	\$49,773	\$46,289	\$37,290	\$60,032	\$62,598

For data sources and methodology, see  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1320	1320	1320	1320	1320	1320	1320
Child Care	1332	743	1727	1453	864	1178	589
Food	544	569	493	555	580	617	642
Transportation	307	307	307	307	307	307	307
Health Care	340	352	328	339	351	351	363
Miscellaneous	384	329	417	397	342	377	322
Taxes	937	747	1113	991	795	910	722
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$27.83	\$23.59	\$30.90	\$28.95	\$24.67	\$27.24	\$23.00
Monthly	\$4,898	\$4,151	\$5,439	\$5,096	\$4,342	\$4,793	\$4,047
Annual	\$58,776	\$49,813	\$65,267	\$61,149	\$52,104	\$57,520	\$48,569

For data sources and methodology, see  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1320	1657	1657	1657	1657	1657	1657
Child Care	0	2230	2350	2076	1486	2471	2196
Food	667	572	582	641	665	592	651
Transportation	301	307	307	307	307	307	307
Health Care	374	340	339	351	363	338	350
Miscellaneous	266	511	524	503	448	536	516
Taxes	534	1531	1613	1484	1140	1705	1566
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.73	\$38.62	\$39.90	\$37.89	\$32.47	\$41.23	\$39.16
Monthly	\$3,296	\$6,797	\$7,022	\$6,668	\$5,715	\$7,256	\$6,893
Annual	\$39,548	\$81,559	\$84,261	\$80,014	\$68,583	\$87,074	\$82,716

For data sources and methodology, see  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1657	1657	1657	1657	1657	1657	1657
Child Care	1607	1922	1332	743	2591	2316	1727
Food	675	710	734	758	603	661	685
Transportation	307	307	307	307	307	307	307
Health Care	362	362	373	385	338	349	361
Miscellaneous	461	496	440	385	549	529	474
Taxes	1219	1437	1095	870	1794	1648	1297
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$33.73	\$37.15	\$31.75	\$27.30	\$42.55	\$40.44	\$34.99
Monthly	\$5,937	\$6,539	\$5,589	\$4,805	\$7,489	\$7,118	\$6,158
Annual	\$71,242	\$78,469	\$67,064	\$57,655	\$89,865	\$85,418	\$73,901

For data sources and methodology, see  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<b>Monthly Costs</b>							
Housing	1657	1657	1657	1657	1657	1657	1657
Child Care	2042	1453	864	1767	1178	589	0
Food	720	744	768	779	803	827	851
Transportation	307	307	307	307	307	307	301
Health Care	361	373	384	373	384	396	408
Miscellaneous	509	453	398	488	433	378	322
Taxes	1519	1174	919	1390	1050	841	652
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$38.43	\$33.01	\$28.39	\$36.42	\$31.03	\$26.68	\$22.38
Monthly	\$6,764	\$5,810	\$4,997	\$6,410	\$5,462	\$4,695	\$3,939
Annual	\$81,171	\$69,722	\$59,959	\$76,925	\$65,544	\$56,338	\$47,271

For data sources and methodology, see  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	1122	1320	1320	1320	1320	1320
Child Care	0	743	864	589	0	1486	1607
Food	482	589	600	662	687	684	694
Transportation	584	590	590	590	584	590	590
Health Care	363	374	373	385	397	385	384
Miscellaneous	255	362	375	355	299	447	459
Taxes	528	822	871	795	601	1043	1092
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.47	\$13.26	\$13.80	\$12.96	\$10.81	\$16.16	\$16.70
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,335	\$4,667	\$4,859	\$4,562	\$3,804	\$5,688	\$5,880
Annual	\$40,018	\$55,999	\$58,311	\$54,743	\$45,645	\$68,254	\$70,557

For data sources and methodology, see  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1320	1320	1320	1320	1320	1320	1320
Child Care	1332	743	1727	1453	864	1178	589
Food	753	777	704	763	787	822	846
Transportation	590	590	590	590	590	590	590
Health Care	396	407	383	395	407	406	418
Miscellaneous	439	384	472	452	397	432	376
Taxes	1015	822	1141	1064	872	987	794
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.85	\$13.71	\$17.25	\$16.39	\$14.26	\$15.54	\$13.40
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,578	\$4,827	\$6,072	\$5,770	\$5,019	\$5,468	\$4,717
Annual	\$66,937	\$57,924	\$72,861	\$69,241	\$60,228	\$65,620	\$56,607

For data sources and methodology, see  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

Monthly Costs	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +
	teenager +	infant +	infant +	infant +	infant +	preschooler +	preschooler +
	teenager	infant	preschooler	schoolage	teenager	preschooler	schoolager
Housing	1320	1657	1657	1657	1657	1657	1657
Child Care	0	2230	2350	2076	1486	2471	2196
Food	870	766	776	832	855	786	841
Transportation	584	590	590	590	590	590	590
Health Care	430	396	395	406	418	394	406
Miscellaneous	320	564	577	556	501	590	569
Taxes	604	1424	1481	1385	1161	1548	1447
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.25	\$20.67	\$21.24	\$20.32	\$17.95	\$21.83	\$20.90
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,961	\$7,276	\$7,476	\$7,151	\$6,317	\$7,684	\$7,356
Annual	\$47,531	\$87,315	\$89,707	\$85,815	\$75,808	\$92,213	\$88,270

For data sources and methodology, see  
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The Self-Sufficiency Standard for New Jersey  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1657	1657	1657	1657	1657	1657	1657
Child Care	1607	1922	1332	743	2591	2316	1727
Food	864	897	920	943	795	851	874
Transportation	590	590	590	590	590	590	590
Health Care	417	417	429	441	393	405	417
Miscellaneous	514	548	493	437	603	582	526
Taxes	1215	1354	1131	938	1637	1504	1267
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.51	\$19.99	\$17.62	\$15.48	\$22.49	\$21.46	\$19.06
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,514	\$7,035	\$6,202	\$5,450	\$7,916	\$7,555	\$6,708
Annual	\$78,167	\$84,417	\$74,430	\$65,395	\$94,993	\$90,663	\$80,494

For data sources and methodology, see  
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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1657	1657	1657	1657	1657	1657	1657
Child Care	2042	1453	864	1767	1178	589	0
Food	907	930	953	963	986	1008	1031
Transportation	590	590	590	590	590	590	584
Health Care	417	428	440	428	440	452	463
Miscellaneous	561	506	450	541	485	430	374
Taxes	1413	1184	987	1323	1102	909	713
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$20.56	\$18.17	\$16.03	\$19.65	\$17.29	\$15.16	\$12.99
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$7,236	\$6,397	\$5,641	\$6,918	\$6,088	\$5,335	\$4,571
Annual	\$86,834	\$76,769	\$67,690	\$83,020	\$73,052	\$64,017	\$54,858

For data sources and methodology, see  
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Table 13  
The Self-Sufficiency Standard for  
Monmouth County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	997	1217	1217	1217	1217	1217	1217
Child Care	0	738	927	564	0	1476	1665
Food	245	359	371	435	462	472	483
Transportation	285	291	291	291	285	291	291
Health Care	133	318	318	329	341	329	328
Miscellaneous	166	292	312	284	230	379	398
Taxes	394	692	765	660	482	916	998
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$12.61	\$21.45	\$23.11	\$20.73	\$16.67	\$27.34	\$29.06
Monthly	\$2,220	\$3,775	\$4,068	\$3,648	\$2,935	\$4,813	\$5,115
Annual	\$26,643	\$45,302	\$48,812	\$43,775	\$35,214	\$57,751	\$61,376

For data sources and methodology, see  
The Real Cost of Living in 2008  
The Self-Sufficiency Standard for New Jersey  
at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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**Table 13**  
**The Self-Sufficiency Standard for**  
**Monmouth County, NJ, 2008**

<b>Monthly Costs</b>	<b>Adult + infant + schoolage</b>	<b>Adult + infant + teenager</b>	<b>Adult + preschooler + preschooler</b>	<b>Adult + preschooler + schoolage</b>	<b>Adult + preschooler + teenager</b>	<b>Adult + schoolage + schoolage</b>	<b>Adult + schoolage + teenager</b>
Housing	1217	1217	1217	1217	1217	1217	1217
Child Care	1302	738	1854	1491	927	1128	564
Food	544	569	493	555	580	617	642
Transportation	291	291	291	291	291	291	291
Health Care	340	352	328	339	351	351	363
Miscellaneous	369	317	418	389	337	360	308
Taxes	881	702	1119	957	775	847	669
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$26.59	\$22.56	\$30.99	\$28.26	\$24.22	\$25.83	\$21.81
Monthly	\$4,679	\$3,970	\$5,455	\$4,974	\$4,262	\$4,546	\$3,838
Annual	\$56,149	\$47,642	\$65,454	\$59,683	\$51,143	\$54,547	\$46,054

For data sources and methodology, see  
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**Table 13**  
**The Self-Sufficiency Standard for**  
**Monmouth County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1217	1586	1586	1586	1586	1586	1586
Child Care	0	2213	2403	2040	1476	2592	2229
Food	667	572	582	641	665	592	651
Transportation	285	291	291	291	291	291	291
Health Care	374	340	339	351	363	338	350
Miscellaneous	254	500	520	491	438	540	511
Taxes	488	1467	1593	1407	1082	1730	1533
Earned Income Tax Credit (-)	-10	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$17.67	\$37.61	\$39.57	\$36.69	\$31.54	\$41.59	\$38.65
Monthly	\$3,110	\$6,620	\$6,964	\$6,457	\$5,550	\$7,321	\$6,802
Annual	\$37,316	\$79,436	\$83,571	\$77,485	\$66,604	\$87,846	\$81,620

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**Table 13**  
**The Self-Sufficiency Standard for**  
**Monmouth County, NJ, 2008**

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1586	1586	1586	1586	1586	1586	1586
Child Care	1665	1866	1302	738	2781	2418	1854
Food	675	710	734	758	603	661	685
Transportation	291	291	291	291	291	291	291
Health Care	362	362	373	385	338	349	361
Miscellaneous	458	482	429	376	560	531	478
Taxes	1202	1345	1025	835	1867	1665	1322
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$33.46	\$35.75	\$30.63	\$26.53	\$43.62	\$40.64	\$35.39
Monthly	\$5,889	\$6,292	\$5,390	\$4,670	\$7,676	\$7,153	\$6,228
Annual	\$70,672	\$75,500	\$64,684	\$56,036	\$92,116	\$85,831	\$74,740

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Table 13  
The Self-Sufficiency Standard for  
Monmouth County, NJ, 2008

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<b>Monthly Costs</b>							
Housing	1586	1586	1586	1586	1586	1586	1586
Child Care	2055	1491	927	1693	1128	564	0
Food	720	744	768	779	803	827	851
Transportation	291	291	291	291	291	291	285
Health Care	361	373	384	373	384	396	408
Miscellaneous	501	449	396	472	419	366	313
Taxes	1474	1145	910	1288	983	799	621
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$37.72	\$32.55	\$28.20	\$34.84	\$29.80	\$25.74	\$21.67
Monthly	\$6,639	\$5,729	\$4,963	\$6,132	\$5,245	\$4,530	\$3,813
Annual	\$79,669	\$68,752	\$59,561	\$73,580	\$62,943	\$54,364	\$45,761

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Table 13  
The Self-Sufficiency Standard for  
Monmouth County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	997	1217	1217	1217	1217	1217
Child Care	0	738	927	564	0	1476	1665
Food	482	589	600	662	687	684	694
Transportation	552	559	559	559	552	559	559
Health Care	363	374	373	385	397	385	384
Miscellaneous	240	348	368	339	285	432	452
Taxes	472	764	844	731	552	989	1064
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$8.83</b>	<b>\$12.66</b>	<b>\$13.51</b>	<b>\$12.28</b>	<b>\$10.25</b>	<b>\$15.55</b>	<b>\$16.39</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$3,107</b>	<b>\$4,455</b>	<b>\$4,755</b>	<b>\$4,323</b>	<b>\$3,608</b>	<b>\$5,475</b>	<b>\$5,768</b>
Annual	<b>\$37,279</b>	<b>\$53,462</b>	<b>\$57,062</b>	<b>\$51,874</b>	<b>\$43,292</b>	<b>\$65,694</b>	<b>\$69,219</b>

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Table 13  
The Self-Sufficiency Standard for  
Monmouth County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1217	1217	1217	1217	1217	1217	1217
Child Care	1302	738	1854	1491	927	1128	564
Food	753	777	704	763	787	822	846
Transportation	559	559	559	559	559	559	559
Health Care	396	407	383	395	407	406	418
Miscellaneous	423	370	472	443	390	413	360
Taxes	953	770	1139	1028	845	918	734
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.16	\$13.13	\$17.22	\$15.99	\$13.96	\$14.77	\$12.73
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,336	\$4,622	\$6,062	\$5,630	\$4,915	\$5,197	\$4,482
Annual	\$64,031	\$55,460	\$72,744	\$67,556	\$58,985	\$62,368	\$53,781

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Table 13  
The Self-Sufficiency Standard for  
Monmouth County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1217	1586	1586	1586	1586	1586	1586
Child Care	0	2213	2403	2040	1476	2592	2229
Food	870	766	776	832	855	786	841
Transportation	552	559	559	559	559	559	559
Health Care	430	396	395	406	418	394	406
Miscellaneous	307	552	572	542	489	592	562
Taxes	555	1369	1460	1330	1118	1562	1418
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$10.70	\$20.15	\$21.02	\$19.73	\$17.47	\$21.93	\$20.60
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,765	\$7,091	\$7,401	\$6,945	\$6,151	\$7,721	\$7,251
Annual	\$45,178	\$85,094	\$88,807	\$83,345	\$73,813	\$92,647	\$87,009

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Table 13  
The Self-Sufficiency Standard for  
Monmouth County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1586	1586	1586	1586	1586	1586	1586
Child Care	1665	1866	1302	738	2781	2418	1854
Food	864	897	920	943	795	851	874
Transportation	559	559	559	559	559	559	559
Health Care	417	417	429	441	393	405	417
Miscellaneous	509	533	480	427	611	582	529
Taxes	1198	1291	1082	898	1699	1505	1277
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.32	\$19.32	\$17.07	\$15.03	\$22.94	\$21.47	\$19.16
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,449	\$6,800	\$6,007	\$5,291	\$8,076	\$7,556	\$6,746
Annual	\$77,384	\$81,596	\$72,088	\$63,497	\$96,907	\$90,675	\$80,950

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Table 13  
The Self-Sufficiency Standard for  
Monmouth County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1586	1586	1586	1586	1586	1586	1586
Child Care	2055	1491	927	1693	1128	564	0
Food	907	930	953	963	986	1008	1031
Transportation	559	559	559	559	559	559	552
Health Care	417	428	440	428	440	452	463
Miscellaneous	552	499	446	523	470	417	363
Taxes	1371	1157	973	1253	1045	862	676
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$20.16	\$17.90	\$15.86	\$18.90	\$16.66	\$14.62	\$12.56
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$7,097	\$6,300	\$5,584	\$6,654	\$5,864	\$5,148	\$4,423
Annual	\$85,162	\$75,604	\$67,013	\$79,847	\$70,364	\$61,772	\$53,071

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Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1169	1336	1336	1336	1336	1336	1336
Child Care	0	868	977	447	0	1736	1845
Food	240	352	363	427	453	463	473
Transportation	273	280	280	280	273	280	280
Health Care	133	318	318	329	341	329	328
Miscellaneous	182	315	327	282	240	414	426
Taxes	450	781	825	659	524	1094	1166
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.91	\$23.40	\$24.39	\$20.61	\$17.52	\$30.60	\$31.75
Monthly	\$2,448	\$4,118	\$4,293	\$3,627	\$3,084	\$5,386	\$5,589
Annual	\$29,371	\$49,418	\$51,518	\$43,519	\$37,009	\$64,626	\$67,062

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Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1336	1336	1336	1336	1336	1336	1336
Child Care	1315	868	1954	1424	977	894	447
Food	534	559	484	544	569	605	630
Transportation	280	280	280	280	280	280	280
Health Care	340	352	328	339	351	351	363
Miscellaneous	380	339	438	392	351	347	306
Taxes	922	785	1238	967	828	795	661
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$27.50	\$24.44	\$32.91	\$28.50	\$25.43	\$24.66	\$21.62
Monthly	\$4,841	\$4,302	\$5,791	\$5,017	\$4,476	\$4,340	\$3,805
Annual	\$58,088	\$51,621	\$69,498	\$60,199	\$53,712	\$52,082	\$45,662

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Table 14  
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Morris County, NJ, 2008

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1336	1599	1599	1599	1599	1599	1599
Child Care	0	2604	2713	2183	1736	2822	2292
Food	654	561	571	629	652	581	639
Transportation	273	280	280	280	280	280	280
Health Care	374	340	339	351	363	338	350
Miscellaneous	264	538	550	504	463	562	516
Taxes	526	1718	1800	1491	1232	1882	1566
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.53	\$41.42	\$42.63	\$37.99	\$33.95	\$43.83	\$39.16
Monthly	\$3,261	\$7,291	\$7,503	\$6,686	\$5,975	\$7,715	\$6,892
Annual	\$39,131	\$87,487	\$90,033	\$80,234	\$71,698	\$92,579	\$82,699

For data sources and methodology, see  
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The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1599	1599	1599	1599	1599	1599	1599
Child Care	1845	1762	1315	868	2932	2401	1954
Food	662	696	720	744	591	649	672
Transportation	280	280	280	280	280	280	280
Health Care	362	362	373	385	338	349	361
Miscellaneous	475	470	429	388	574	528	487
Taxes	1304	1274	1025	879	1964	1641	1380
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$35.10	\$34.62	\$30.63	\$27.51	\$45.04	\$40.32	\$36.27
Monthly	\$6,177	\$6,093	\$5,391	\$4,842	\$7,927	\$7,097	\$6,383
Annual	\$74,123	\$73,114	\$64,688	\$58,109	\$95,125	\$85,164	\$76,599

For data sources and methodology, see  
The Real Cost of Living in 2008  
The Self-Sufficiency Standard for New Jersey  
at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<b>Monthly Costs</b>							
Housing	1599	1599	1599	1599	1599	1599	1599
Child Care	1871	1424	977	1341	894	447	0
Food	706	730	754	764	788	811	835
Transportation	280	280	280	280	280	280	273
Health Care	361	373	384	373	384	396	408
Miscellaneous	482	441	399	436	394	353	311
Taxes	1346	1097	924	1067	889	751	615
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$35.77	\$31.78	\$28.51	\$31.30	\$27.72	\$24.64	\$21.54
Monthly	\$6,295	\$5,593	\$5,018	\$5,509	\$4,878	\$4,337	\$3,791
Annual	\$75,540	\$67,113	\$60,211	\$66,104	\$58,535	\$52,048	\$45,496

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Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	1169	1336	1336	1336	1336	1336
Child Care	0	868	977	447	0	1736	1845
Food	473	578	589	649	674	671	681
Transportation	529	536	536	536	529	536	536
Health Care	363	374	373	385	397	385	384
Miscellaneous	253	369	381	335	294	466	478
Taxes	522	850	895	724	588	1118	1162
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.40	\$13.57	\$14.07	\$12.15	\$10.61	\$16.99	\$17.49
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,310	\$4,778	\$4,954	\$4,278	\$3,734	\$5,981	\$6,156
Annual	\$39,725	\$57,334	\$59,444	\$51,340	\$44,808	\$71,769	\$73,870

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Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1336	1336	1336	1336	1336	1336	1336
Child Care	1315	868	1954	1424	977	894	447
Food	739	762	691	749	772	806	830
Transportation	536	536	536	536	536	536	536
Health Care	396	407	383	395	407	406	418
Miscellaneous	432	391	490	444	403	398	357
Taxes	988	849	1211	1033	894	859	720
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.55	\$14.01	\$18.00	\$16.05	\$14.51	\$14.11	\$12.58
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,475	\$4,933	\$6,335	\$5,650	\$5,108	\$4,968	\$4,427
Annual	\$65,695	\$59,194	\$76,016	\$67,796	\$61,296	\$59,621	\$53,118

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Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1336	1599	1599	1599	1599	1599	1599
Child Care	0	2604	2713	2183	1736	2822	2292
Food	853	752	761	816	838	771	825
Transportation	529	536	536	536	536	536	536
Health Care	430	396	395	406	418	394	406
Miscellaneous	315	589	600	554	513	612	566
Taxes	584	1541	1622	1377	1212	1704	1434
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.02	\$21.78	\$22.38	\$20.23	\$18.47	\$22.98	\$20.76
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,880	\$7,665	\$7,876	\$7,121	\$6,502	\$8,088	\$7,307
Annual	\$46,566	\$91,982	\$94,517	\$85,448	\$78,022	\$97,053	\$87,687

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Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1599	1599	1599	1599	1599	1599	1599
Child Care	1845	1762	1315	868	2932	2401	1954
Food	848	880	903	925	780	835	857
Transportation	536	536	536	536	536	536	536
Health Care	417	417	429	441	393	405	417
Miscellaneous	525	519	478	437	624	578	536
Taxes	1259	1239	1076	937	1775	1486	1306
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$18.97</b>	<b>\$18.76</b>	<b>\$17.00</b>	<b>\$15.46</b>	<b>\$23.55</b>	<b>\$21.28</b>	<b>\$19.48</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$6,679</b>	<b>\$6,602</b>	<b>\$5,985</b>	<b>\$5,442</b>	<b>\$8,288</b>	<b>\$7,489</b>	<b>\$6,856</b>
Annual	<b>\$80,144</b>	<b>\$79,227</b>	<b>\$71,824</b>	<b>\$65,303</b>	<b>\$99,458</b>	<b>\$89,869</b>	<b>\$82,267</b>

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Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1599	1599	1599	1599	1599	1599	1599
Child Care	1871	1424	977	1341	894	447	0
Food	890	912	934	944	967	989	1012
Transportation	536	536	536	536	536	536	529
Health Care	417	428	440	428	440	452	463
Miscellaneous	531	490	449	485	444	402	360
Taxes	1286	1121	981	1101	945	806	665
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$19.26	\$17.50	\$15.96	\$17.29	\$15.55	\$14.01	\$12.44
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,779	\$6,160	\$5,616	\$6,084	\$5,474	\$4,931	\$4,379
Annual	\$81,350	\$73,917	\$67,395	\$73,012	\$65,690	\$59,169	\$52,543

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Table 15  
The Self-Sufficiency Standard for  
Ocean County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1076	1314	1314	1314	1314	1314	1314
Child Care	0	727	738	539	0	1454	1465
Food	245	359	371	435	462	472	483
Transportation	289	295	295	295	289	295	295
Health Care	133	318	318	329	341	329	328
Miscellaneous	174	301	303	291	240	386	388
Taxes	424	724	732	688	519	945	952
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.30	\$22.19	\$22.37	\$21.35	\$17.50	\$28.00	\$28.17
Monthly	\$2,341	\$3,905	\$3,937	\$3,758	\$3,081	\$4,928	\$4,958
Annual	\$28,091	\$46,865	\$47,240	\$45,091	\$36,968	\$59,130	\$59,499

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Table 15  
The Self-Sufficiency Standard for  
Ocean County, NJ, 2008

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1314	1314	1314	1314	1314	1314	1314
Child Care	1266	727	1476	1277	738	1078	539
Food	544	569	493	555	580	617	642
Transportation	295	295	295	295	295	295	295
Health Care	340	352	328	339	351	351	363
Miscellaneous	376	326	390	378	328	365	315
Taxes	905	735	960	913	742	866	697
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$27.12	\$23.30	\$28.35	\$27.30	\$23.47	\$26.24	\$22.43
Monthly	\$4,773	\$4,100	\$4,989	\$4,804	\$4,131	\$4,619	\$3,947
Annual	\$57,278	\$49,205	\$59,868	\$57,647	\$49,571	\$55,426	\$47,370

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Table 15  
The Self-Sufficiency Standard for  
Ocean County, NJ, 2008

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1314	1712	1712	1712	1712	1712	1712
Child Care	0	2181	2192	1993	1454	2203	2004
Food	667	572	582	641	665	592	651
Transportation	289	295	295	295	295	295	295
Health Care	374	340	339	351	363	338	350
Miscellaneous	264	510	512	499	449	514	501
Taxes	528	1526	1539	1458	1146	1552	1471
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.57	\$38.55	\$38.75	\$37.49	\$32.57	\$38.95	\$37.69
Monthly	\$3,269	\$6,786	\$6,821	\$6,599	\$5,732	\$6,856	\$6,634
Annual	\$39,226	\$81,427	\$81,849	\$79,183	\$68,789	\$82,272	\$79,605

For data sources and methodology, see  
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Table 15  
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Ocean County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1712	1712	1712	1712	1712	1712	1712
Child Care	1465	1805	1266	727	2213	2015	1476
Food	675	710	734	758	603	661	685
Transportation	295	295	295	295	295	295	295
Health Care	362	362	373	385	338	349	361
Miscellaneous	451	488	438	388	516	503	453
Taxes	1158	1390	1080	879	1565	1484	1170
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$32.77	\$36.43	\$31.53	\$27.52	\$39.15	\$37.89	\$32.96
Monthly	\$5,767	\$6,412	\$5,548	\$4,843	\$6,891	\$6,669	\$5,802
Annual	\$69,205	\$76,938	\$66,581	\$58,122	\$82,694	\$80,027	\$69,620

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Table 15  
The Self-Sufficiency Standard for  
Ocean County, NJ, 2008

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<b>Monthly Costs</b>							
Housing	1712	1712	1712	1712	1712	1712	1712
Child Care	1816	1277	738	1618	1078	539	0
Food	720	744	768	779	803	827	851
Transportation	295	295	295	295	295	295	289
Health Care	361	373	384	373	384	396	408
Miscellaneous	490	440	390	478	427	377	326
Taxes	1403	1093	887	1320	1015	838	667
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$36.63	\$31.72	\$27.69	\$35.36	\$30.48	\$26.61	\$22.74
Monthly	\$6,447	\$5,583	\$4,874	\$6,223	\$5,364	\$4,684	\$4,002
Annual	\$77,361	\$66,997	\$58,482	\$74,678	\$64,373	\$56,209	\$48,021

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Table 15  
The Self-Sufficiency Standard for  
Ocean County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	1076	1314	1314	1314	1314	1314	1314
Child Care	0	727	738	539	0	1454	1465
Food	482	589	600	662	687	684	694
Transportation	560	566	566	566	560	566	566
Health Care	363	374	373	385	397	385	384
Miscellaneous	248	357	359	347	296	440	442
Taxes	503	804	812	759	590	1019	1027
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$9.18</b>	<b>\$13.06</b>	<b>\$13.15</b>	<b>\$12.61</b>	<b>\$10.68</b>	<b>\$15.89</b>	<b>\$15.98</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$3,233</b>	<b>\$4,597</b>	<b>\$4,628</b>	<b>\$4,438</b>	<b>\$3,759</b>	<b>\$5,595</b>	<b>\$5,625</b>
Annual	<b>\$38,791</b>	<b>\$55,170</b>	<b>\$55,539</b>	<b>\$53,253</b>	<b>\$45,109</b>	<b>\$67,137</b>	<b>\$67,497</b>

For data sources and methodology, see  
The Real Cost of Living in 2008  
The Self-Sufficiency Standard for New Jersey  
at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 15  
The Self-Sufficiency Standard for  
Ocean County, NJ, 2008

<b>Monthly Costs</b>	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	1314	1314	1314	1314	1314	1314	1314
Child Care	1266	727	1476	1277	738	1078	539
Food	753	777	704	763	787	822	846
Transportation	566	566	566	566	566	566	566
Health Care	396	407	383	395	407	406	418
Miscellaneous	429	379	444	431	381	419	368
Taxes	978	805	1034	986	812	938	764
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.44	\$13.52	\$16.06	\$15.53	\$13.60	\$14.99	\$13.06
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,435	\$4,758	\$5,655	\$5,465	\$4,788	\$5,276	\$4,599
Annual	\$65,223	\$57,095	\$67,857	\$65,583	\$57,455	\$63,310	\$55,182

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Table 15  
The Self-Sufficiency Standard for  
Ocean County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1314	1712	1712	1712	1712	1712	1712
Child Care	0	2181	2192	1993	1454	2203	2004
Food	870	766	776	832	855	786	841
Transportation	560	566	566	566	566	566	566
Health Care	430	396	395	406	418	394	406
Miscellaneous	317	562	564	551	500	566	553
Taxes	593	1415	1424	1363	1160	1433	1371
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.13	\$20.59	\$20.68	\$20.09	\$17.94	\$20.76	\$20.18
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,916	\$7,247	\$7,278	\$7,073	\$6,314	\$7,308	\$7,103
Annual	\$46,995	\$86,970	\$87,336	\$84,877	\$75,770	\$87,702	\$85,233

For data sources and methodology, see  
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Table 15  
The Self-Sufficiency Standard for  
Ocean County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1712	1712	1712	1712	1712	1712	1712
Child Care	1465	1805	1266	727	2213	2015	1476
Food	864	897	920	943	795	851	874
Transportation	566	566	566	566	566	566	566
Health Care	417	417	429	441	393	405	417
Miscellaneous	502	540	489	439	568	555	504
Taxes	1167	1319	1118	944	1442	1379	1175
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.02	\$19.62	\$17.47	\$15.54	\$20.85	\$20.26	\$18.10
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,343	\$6,906	\$6,150	\$5,471	\$7,339	\$7,132	\$6,373
Annual	\$76,121	\$82,875	\$73,796	\$65,647	\$88,068	\$85,589	\$76,472

For data sources and methodology, see  
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Table 15  
The Self-Sufficiency Standard for  
Ocean County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1712	1712	1712	1712	1712	1712	1712
Child Care	1816	1277	738	1618	1078	539	0
Food	907	930	953	963	986	1008	1031
Transportation	566	566	566	566	566	566	560
Health Care	417	428	440	428	440	452	463
Miscellaneous	542	491	441	529	478	428	377
Taxes	1327	1125	951	1275	1075	901	724
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$19.70</b>	<b>\$17.55</b>	<b>\$15.62</b>	<b>\$19.15</b>	<b>\$17.00</b>	<b>\$15.07</b>	<b>\$13.11</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$6,936</b>	<b>\$6,179</b>	<b>\$5,500</b>	<b>\$6,739</b>	<b>\$5,985</b>	<b>\$5,306</b>	<b>\$4,616</b>
Annual	<b>\$83,231</b>	<b>\$74,147</b>	<b>\$65,998</b>	<b>\$80,872</b>	<b>\$71,821</b>	<b>\$63,672</b>	<b>\$55,394</b>

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**Table 16**  
**The Self-Sufficiency Standard for**  
**Passaic County, NJ, 2008**

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + schoolage</b>	<b>Adult + teenager</b>	<b>Adult + infant + infant</b>	<b>Adult + infant + preschooler</b>
Housing	1018	1141	1141	1141	1141	1141	1141
Child Care	0	559	764	401	0	1117	1322
Food	245	359	371	435	462	472	483
Transportation	57	57	57	57	57	57	57
Health Care	133	318	318	329	341	329	328
Miscellaneous	145	243	265	236	200	312	333
Taxes	318	510	591	485	354	668	746
Earned Income Tax Credit (-)	0	0	0	0	-71	0	0
Child Care Tax Credit (-)	0	-60	-55	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$10.89	\$17.30	\$19.14	\$16.72	\$13.64	\$21.76	\$23.55
Monthly	\$1,916	\$3,045	\$3,368	\$2,942	\$2,401	\$3,829	\$4,144
Annual	\$22,997	\$36,544	\$40,413	\$35,306	\$28,809	\$45,952	\$49,732

For data sources and methodology, see  
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Table 16  
The Self-Sufficiency Standard for  
Passaic County, NJ, 2008

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1141	1141	1141	1141	1141	1141	1141
Child Care	960	559	1528	1165	764	803	401
Food	544	569	493	555	580	617	642
Transportation	57	57	57	57	57	57	57
Health Care	340	352	328	339	351	351	363
Miscellaneous	304	268	355	326	289	297	260
Taxes	641	522	824	719	602	614	493
Earned Income Tax Credit (-)	0	0	0	0	0	0	-5
Child Care Tax Credit (-)	-100	-58	-100	-100	-53	-100	-58
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$21.14	\$18.43	\$25.34	\$22.93	\$20.26	\$20.53	\$17.78
Monthly	\$3,721	\$3,244	\$4,459	\$4,036	\$3,565	\$3,613	\$3,129
Annual	\$44,653	\$38,924	\$53,513	\$48,434	\$42,784	\$43,354	\$37,545

For data sources and methodology, see  
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Table 16  
The Self-Sufficiency Standard for  
Passaic County, NJ, 2008

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1141	1409	1409	1409	1409	1409	1409
Child Care	0	1676	1881	1519	1117	2086	1724
Food	667	572	582	641	665	592	651
Transportation	57	57	57	57	57	57	57
Health Care	374	340	339	351	363	338	350
Miscellaneous	224	405	427	398	361	448	419
Taxes	323	931	1015	902	764	1145	983
Earned Income Tax Credit (-)	-179	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.87	\$28.64	\$30.46	\$27.99	\$24.93	\$32.54	\$29.80
Monthly	\$2,441	\$5,041	\$5,361	\$4,927	\$4,387	\$5,727	\$5,244
Annual	\$29,297	\$60,496	\$64,334	\$59,124	\$52,643	\$68,728	\$62,931

For data sources and methodology, see  
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Table 16  
The Self-Sufficiency Standard for  
Passaic County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1409	1409	1409	1409	1409	1409	1409
Child Care	1322	1362	960	559	2292	1929	1528
Food	675	710	734	758	603	661	685
Transportation	57	57	57	57	57	57	57
Health Care	362	362	373	385	338	349	361
Miscellaneous	383	390	353	317	470	441	404
Taxes	845	873	736	619	1275	1098	926
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$26.73	\$27.34	\$24.28	\$21.62	\$34.62	\$31.79	\$28.53
Monthly	\$4,704	\$4,813	\$4,274	\$3,804	\$6,093	\$5,595	\$5,021
Annual	\$56,446	\$57,752	\$51,283	\$45,652	\$73,121	\$67,144	\$60,253

For data sources and methodology, see  
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**Table 16**  
**The Self-Sufficiency Standard for**  
**Passaic County, NJ, 2008**

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1409	1409	1409	1409	1409	1409	1409
Child Care	1567	1165	764	1204	803	401	0
Food	720	744	768	779	803	827	851
Transportation	57	57	57	57	57	57	57
Health Care	361	373	384	373	384	396	408
Miscellaneous	411	375	338	382	346	309	273
Taxes	954	814	697	844	708	591	474
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$29.15	\$26.07	\$23.40	\$26.69	\$23.64	\$20.97	\$18.31
Monthly	\$5,130	\$4,588	\$4,119	\$4,698	\$4,160	\$3,691	\$3,222
Annual	\$61,559	\$55,055	\$49,424	\$56,380	\$49,924	\$44,292	\$38,661

For data sources and methodology, see  
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Table 16  
The Self-Sufficiency Standard for  
Passaic County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	1018	1141	1141	1141	1141	1141
Child Care	0	559	764	401	0	1117	1322
Food	482	589	600	662	687	684	694
Transportation	114	114	114	114	114	114	114
Health Care	363	374	373	385	397	385	384
Miscellaneous	198	278	299	270	234	344	366
Taxes	336	508	587	480	379	658	736
Earned Income Tax Credit (-)	0	0	0	0	-16	0	0
Child Care Tax Credit (-)	0	-53	-50	-55	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$7.13	\$9.74	\$10.64	\$9.42	\$8.10	\$11.87	\$12.76
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,511	\$3,427	\$3,745	\$3,315	\$2,853	\$4,177	\$4,491
Annual	\$30,133	\$41,124	\$44,944	\$39,785	\$34,233	\$50,122	\$53,893

For data sources and methodology, see  
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The Self-Sufficiency Standard for New Jersey  
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Table 16  
The Self-Sufficiency Standard for  
Passaic County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1141	1141	1141	1141	1141	1141	1141
Child Care	960	559	1528	1165	764	803	401
Food	753	777	704	763	787	822	846
Transportation	114	114	114	114	114	114	114
Health Care	396	407	383	395	407	406	418
Miscellaneous	336	300	387	358	321	329	292
Taxes	630	509	819	708	591	602	484
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-53
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.54	\$10.20	\$13.67	\$12.44	\$11.10	\$11.22	\$9.88
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,064	\$3,591	\$4,810	\$4,378	\$3,909	\$3,950	\$3,478
Annual	\$48,762	\$43,091	\$57,723	\$52,534	\$46,903	\$47,403	\$41,732

For data sources and methodology, see  
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Table 16  
The Self-Sufficiency Standard for  
Passaic County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1141	1409	1409	1409	1409	1409	1409
Child Care	0	1676	1881	1519	1117	2086	1724
Food	870	766	776	832	855	786	841
Transportation	114	114	114	114	114	114	114
Health Care	430	396	395	406	418	394	406
Miscellaneous	256	436	458	428	391	479	449
Taxes	362	918	999	888	747	1080	969
Earned Income Tax Credit (-)	-105	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$8.24	\$15.24	\$16.14	\$14.90	\$13.36	\$17.04	\$15.80
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,902	\$5,366	\$5,682	\$5,246	\$4,701	\$5,999	\$5,563
Annual	\$34,820	\$64,388	\$68,186	\$62,955	\$56,417	\$71,984	\$66,753

For data sources and methodology, see  
The Real Cost of Living in 2008  
The Self-Sufficiency Standard for New Jersey  
at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)

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Table 16  
The Self-Sufficiency Standard for  
Passaic County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1409	1409	1409	1409	1409	1409	1409
Child Care	1322	1362	960	559	2292	1929	1528
Food	864	897	920	943	795	851	874
Transportation	114	114	114	114	114	114	114
Health Care	417	417	429	441	393	405	417
Miscellaneous	413	420	383	347	500	471	434
Taxes	830	857	717	600	1161	1050	911
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.26	\$14.56	\$13.02	\$11.68	\$17.94	\$16.70	\$15.16
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,021	\$5,127	\$4,583	\$4,112	\$6,315	\$5,879	\$5,337
Annual	\$60,246	\$61,522	\$54,997	\$49,345	\$75,782	\$70,551	\$64,044

For data sources and methodology, see  
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Table 16  
The Self-Sufficiency Standard for  
Passaic County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1409	1409	1409	1409	1409	1409	1409
Child Care	1567	1165	764	1204	803	401	0
Food	907	930	953	963	986	1008	1031
Transportation	114	114	114	114	114	114	114
Health Care	417	428	440	428	440	452	463
Miscellaneous	441	405	368	412	375	339	302
Taxes	938	800	678	827	688	570	458
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.46	\$13.92	\$12.57	\$14.23	\$12.68	\$11.35	\$10.02
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,443	\$4,901	\$4,426	\$5,007	\$4,465	\$3,994	\$3,528
Annual	\$65,320	\$58,813	\$53,107	\$60,088	\$53,577	\$47,925	\$42,339

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Table 17  
The Self-Sufficiency Standard for  
Salem County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	699	834	834	834	834	834	834
Child Care	0	576	629	341	0	1151	1205
Food	239	351	362	425	451	461	471
Transportation	289	296	296	296	289	296	296
Health Care	133	318	318	329	341	329	328
Miscellaneous	136	237	244	222	191	307	313
Taxes	284	488	512	434	312	651	674
Earned Income Tax Credit (-)	0	0	0	-9	-103	0	0
Child Care Tax Credit (-)	0	-60	-60	-65	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$10.12	\$16.80	\$17.33	\$15.48	\$12.68	\$21.37	\$21.90
Monthly	\$1,781	\$2,957	\$3,050	\$2,724	\$2,232	\$3,762	\$3,855
Annual	\$21,369	\$35,482	\$36,605	\$32,684	\$26,781	\$45,141	\$46,256

For data sources and methodology, see  
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**Table 17**  
**The Self-Sufficiency Standard for**  
**Salem County, NJ, 2008**

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	834	834	834	834	834	834	834
Child Care	916	576	1259	970	629	681	341
Food	532	556	482	542	567	602	627
Transportation	296	296	296	296	296	296	296
Health Care	340	352	328	339	351	351	363
Miscellaneous	292	261	320	298	268	276	246
Taxes	593	498	697	618	521	536	412
Earned Income Tax Credit (-)	0	0	0	0	0	0	-88
Child Care Tax Credit (-)	-105	-58	-100	-100	-58	-110	-63
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$20.06	\$17.88	\$22.43	\$20.63	\$18.41	\$18.75	\$15.91
Monthly	\$3,531	\$3,148	\$3,948	\$3,630	\$3,241	\$3,300	\$2,801
Annual	\$42,368	\$37,772	\$47,370	\$43,562	\$38,890	\$39,595	\$33,606

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**Table 17**  
**The Self-Sufficiency Standard for**  
**Salem County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	834	998	998	998	998	998	998
Child Care	0	1727	1780	1492	1151	1834	1546
Food	652	559	569	626	650	579	636
Transportation	289	296	296	296	296	296	296
Health Care	374	340	339	351	363	338	350
Miscellaneous	215	392	398	376	346	405	383
Taxes	287	883	907	820	709	930	847
Earned Income Tax Credit (-)	-225	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$12.84	\$27.52	\$28.05	\$26.19	\$23.65	\$28.58	\$26.74
Monthly	\$2,259	\$4,844	\$4,937	\$4,609	\$4,162	\$5,030	\$4,706
Annual	\$27,109	\$58,131	\$59,247	\$55,307	\$49,939	\$60,363	\$56,468

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Table 17  
The Self-Sufficiency Standard for  
Salem County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	998	998	998	998	998	998	998
Child Care	1205	1257	916	576	1888	1599	1259
Food	660	693	717	740	589	646	670
Transportation	296	296	296	296	296	296	296
Health Care	362	362	373	385	338	349	361
Miscellaneous	352	361	330	300	411	389	358
Taxes	732	763	652	556	954	871	754
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-53	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$24.17	\$24.88	\$22.34	\$20.16	\$29.11	\$27.27	\$24.69
Monthly	\$4,254	\$4,379	\$3,932	\$3,548	\$5,123	\$4,799	\$4,346
Annual	\$51,045	\$52,554	\$47,186	\$42,573	\$61,479	\$57,584	\$52,151

For data sources and methodology, see  
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Table 17  
The Self-Sufficiency Standard for  
Salem County, NJ, 2008

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<b>Monthly Costs</b>							
Housing	998	998	998	998	998	998	998
Child Care	1311	970	629	1022	681	341	0
Food	703	727	750	761	784	808	831
Transportation	296	296	296	296	296	296	289
Health Care	361	373	384	373	384	396	408
Miscellaneous	367	336	306	345	314	284	253
Taxes	786	674	579	706	594	498	375
Earned Income Tax Credit (-)	0	0	0	0	0	0	-83
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-55	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$25.41	\$22.87	\$20.70	\$23.58	\$21.04	\$18.84	\$16.03
Monthly	\$4,472	\$4,024	\$3,643	\$4,150	\$3,703	\$3,315	\$2,822
Annual	\$53,659	\$48,292	\$43,719	\$49,801	\$44,433	\$39,781	\$33,864

For data sources and methodology, see  
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Table 17  
The Self-Sufficiency Standard for  
Salem County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	699	834	834	834	834	834
Child Care	0	576	629	341	0	1151	1205
Food	471	576	586	646	671	668	678
Transportation	561	568	568	568	561	568	568
Health Care	363	374	373	385	397	385	384
Miscellaneous	209	293	299	277	246	361	367
Taxes	368	563	586	506	411	718	741
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$7.59	\$10.37	\$10.63	\$9.72	\$8.63	\$12.55	\$12.81
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,671	\$3,649	\$3,741	\$3,421	\$3,036	\$4,417	\$4,509
Annual	\$32,058	\$43,783	\$44,898	\$41,050	\$36,432	\$53,001	\$54,106

For data sources and methodology, see  
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Table 17  
The Self-Sufficiency Standard for  
Salem County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	834	834	834	834	834	834	834
Child Care	916	576	1259	970	629	681	341
Food	735	759	688	745	769	803	826
Transportation	568	568	568	568	568	568	568
Health Care	396	407	383	395	407	406	418
Miscellaneous	345	314	373	351	321	329	299
Taxes	661	566	768	684	588	604	508
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-53
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$11.90</b>	<b>\$10.81</b>	<b>\$13.08</b>	<b>\$12.16</b>	<b>\$11.07</b>	<b>\$11.24</b>	<b>\$10.15</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$4,187</b>	<b>\$3,806</b>	<b>\$4,605</b>	<b>\$4,279</b>	<b>\$3,898</b>	<b>\$3,958</b>	<b>\$3,573</b>
Annual	<b>\$50,248</b>	<b>\$45,674</b>	<b>\$55,261</b>	<b>\$51,353</b>	<b>\$46,780</b>	<b>\$47,495</b>	<b>\$42,881</b>

For data sources and methodology, see  
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Table 17  
The Self-Sufficiency Standard for  
Salem County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	834	998	998	998	998	998	998
Child Care	0	1727	1780	1492	1151	1834	1546
Food	850	748	758	812	835	767	822
Transportation	561	568	568	568	568	568	568
Health Care	430	396	395	406	418	394	406
Miscellaneous	267	444	450	428	397	456	434
Taxes	409	949	973	889	773	996	912
Earned Income Tax Credit (-)	-44	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$8.92</b>	<b>\$15.57</b>	<b>\$15.83</b>	<b>\$14.89</b>	<b>\$13.61</b>	<b>\$16.09</b>	<b>\$15.16</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$3,140</b>	<b>\$5,480</b>	<b>\$5,572</b>	<b>\$5,243</b>	<b>\$4,790</b>	<b>\$5,664</b>	<b>\$5,335</b>
Annual	<b>\$37,684</b>	<b>\$65,754</b>	<b>\$66,862</b>	<b>\$62,916</b>	<b>\$57,478</b>	<b>\$67,969</b>	<b>\$64,023</b>

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Table 17  
The Self-Sufficiency Standard for  
Salem County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	998	998	998	998	998	998	998
Child Care	1205	1257	916	576	1888	1599	1259
Food	844	876	899	921	777	831	854
Transportation	568	568	568	568	568	568	568
Health Care	417	417	429	441	393	405	417
Miscellaneous	403	412	381	350	462	440	409
Taxes	797	828	709	614	1020	936	820
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.87	\$14.22	\$12.93	\$11.84	\$16.35	\$15.42	\$14.13
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,882	\$5,006	\$4,550	\$4,167	\$5,756	\$5,428	\$4,974
Annual	\$58,585	\$60,077	\$54,600	\$50,006	\$69,076	\$65,130	\$59,692

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Table 17  
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Salem County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	998	998	998	998	998	998	998
Child Care	1311	970	629	1022	681	341	0
Food	886	908	931	940	963	985	1007
Transportation	568	568	568	568	568	568	561
Health Care	417	428	440	428	440	452	463
Miscellaneous	418	387	357	396	365	334	303
Taxes	852	732	636	768	651	555	462
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.48	\$13.19	\$12.10	\$13.55	\$12.26	\$11.17	\$10.07
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,099	\$4,641	\$4,259	\$4,770	\$4,316	\$3,933	\$3,545
Annual	\$61,185	\$55,697	\$51,103	\$57,239	\$51,788	\$47,194	\$42,541

For data sources and methodology, see  
The Real Cost of Living in 2008  
The Self-Sufficiency Standard for New Jersey  
at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 18  
The Self-Sufficiency Standard for  
Somerset County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1192	1402	1402	1402	1402	1402	1402
Child Care	0	906	1042	781	0	1812	1948
Food	245	359	371	435	462	472	483
Transportation	287	293	293	293	287	293	293
Health Care	133	318	318	329	341	329	328
Miscellaneous	186	328	343	324	249	431	446
Taxes	465	827	882	813	556	1194	1282
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.25	\$24.44	\$25.67	\$24.12	\$18.26	\$32.20	\$33.62
Monthly	\$2,508	\$4,301	\$4,518	\$4,245	\$3,214	\$5,667	\$5,916
Annual	\$30,101	\$51,613	\$54,210	\$50,945	\$38,571	\$67,999	\$70,995

For data sources and methodology, see  
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**Table 18**  
**The Self-Sufficiency Standard for**  
**Somerset County, NJ, 2008**

<b>Monthly Costs</b>	<b>Adult + infant + schoolage</b>	<b>Adult + infant + teenager</b>	<b>Adult + preschooler + preschooler</b>	<b>Adult + preschooler + schoolage</b>	<b>Adult + preschooler + teenager</b>	<b>Adult + schoolage + schoolage</b>	<b>Adult + schoolage + teenager</b>
Housing	1402	1402	1402	1402	1402	1402	1402
Child Care	1687	906	2085	1824	1042	1562	781
Food	544	569	493	555	580	617	642
Transportation	293	293	293	293	293	293	293
Health Care	340	352	328	339	351	351	363
Miscellaneous	427	352	460	441	367	423	348
Taxes	1168	831	1371	1257	887	1143	816
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$31.79	\$25.51	\$35.03	\$33.21	\$26.75	\$31.39	\$25.17
Monthly	\$5,596	\$4,490	\$6,166	\$5,845	\$4,707	\$5,525	\$4,429
Annual	\$67,150	\$53,883	\$73,991	\$70,146	\$56,487	\$66,300	\$53,154

For data sources and methodology, see  
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**Table 18**  
**The Self-Sufficiency Standard for**  
**Somerset County, NJ, 2008**

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1402	1760	1760	1760	1760	1760	1760
Child Care	0	2718	2854	2593	1812	2991	2730
Food	667	572	582	641	665	592	651
Transportation	287	293	293	293	293	293	293
Health Care	374	340	339	351	363	338	350
Miscellaneous	273	568	583	564	489	598	578
Taxes	559	1923	2024	1892	1396	2111	1993
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$19.30	\$44.46	\$45.95	\$44.00	\$36.52	\$47.35	\$45.49
Monthly	\$3,397	\$7,825	\$8,086	\$7,745	\$6,428	\$8,334	\$8,006
Annual	\$40,759	\$93,902	\$97,036	\$92,936	\$77,139	\$100,005	\$96,070

For data sources and methodology, see  
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 The Self-Sufficiency Standard for New Jersey  
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**Table 18**  
**The Self-Sufficiency Standard for**  
**Somerset County, NJ, 2008**

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1760	1760	1760	1760	1760	1760	1760
Child Care	1948	2468	1687	906	3127	2866	2085
Food	675	710	734	758	603	661	685
Transportation	293	293	293	293	293	293	293
Health Care	362	362	373	385	338	349	361
Miscellaneous	504	559	485	410	612	593	519
Taxes	1488	1861	1367	965	2195	2085	1580
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$37.96	\$43.55	\$36.08	\$29.42	\$48.74	\$46.92	\$39.40
Monthly	\$6,681	\$7,664	\$6,350	\$5,178	\$8,579	\$8,258	\$6,934
Annual	\$80,173	\$91,971	\$76,204	\$62,135	\$102,944	\$99,099	\$83,208

For data sources and methodology, see  
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**Table 18**  
**The Self-Sufficiency Standard for**  
**Somerset County, NJ, 2008**

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1760	1760	1760	1760	1760	1760	1760
Child Care	2605	1824	1042	2344	1562	781	0
Food	720	744	768	779	803	827	851
Transportation	293	293	293	293	293	293	287
Health Care	361	373	384	373	384	396	408
Miscellaneous	574	499	425	555	480	406	331
Taxes	1962	1459	1028	1830	1337	948	684
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$45.03	\$37.52	\$30.69	\$43.09	\$35.63	\$29.04	\$23.13
Monthly	\$7,925	\$6,603	\$5,401	\$7,584	\$6,270	\$5,111	\$4,071
Annual	\$95,105	\$79,238	\$64,818	\$91,005	\$75,245	\$61,338	\$48,852

For data sources and methodology, see  
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 The Self-Sufficiency Standard for New Jersey  
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Table 18  
The Self-Sufficiency Standard for  
Somerset County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	1192	1402	1402	1402	1402	1402
Child Care	0	906	1042	781	0	1812	1948
Food	482	589	600	662	687	684	694
Transportation	557	563	563	563	557	563	563
Health Care	363	374	373	385	397	385	384
Miscellaneous	259	383	398	379	304	485	499
Taxes	544	904	960	889	627	1186	1247
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.65	\$14.17	\$14.79	\$14.00	\$11.05	\$17.76	\$18.38
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,398	\$4,989	\$5,205	\$4,928	\$3,890	\$6,250	\$6,471
Annual	\$40,774	\$59,869	\$62,465	\$59,133	\$46,686	\$75,005	\$77,657

For data sources and methodology, see  
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Table 18  
The Self-Sufficiency Standard for  
Somerset County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1402	1402	1402	1402	1402	1402	1402
Child Care	1687	906	2085	1824	1042	1562	781
Food	753	777	704	763	787	822	846
Transportation	563	563	563	563	563	563	563
Health Care	396	407	383	395	407	406	418
Miscellaneous	480	406	514	495	420	476	401
Taxes	1169	904	1305	1229	960	1152	887
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$17.57	\$14.63	\$19.01	\$18.19	\$15.24	\$17.38	\$14.44
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,184	\$5,149	\$6,690	\$6,404	\$5,365	\$6,118	\$5,083
Annual	\$74,208	\$61,789	\$80,280	\$76,848	\$64,375	\$73,410	\$60,991

For data sources and methodology, see  
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The Self-Sufficiency Standard for New Jersey  
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or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 18  
The Self-Sufficiency Standard for  
Somerset County, NJ, 2008

Monthly Costs	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +
	teenager + teenager	infant + infant	infant + preschooler	infant + schoolage	infant + teenager	infant + preschooler	infant + schoolager
Housing	1402	1760	1760	1760	1760	1760	1760
Child Care	0	2718	2854	2593	1812	2991	2730
Food	870	766	776	832	855	786	841
Transportation	557	563	563	563	563	563	563
Health Care	430	396	395	406	418	394	406
Miscellaneous	326	620	635	615	541	649	630
Taxes	624	1751	1835	1723	1323	1919	1807
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.48	\$23.36	\$24.06	\$23.13	\$19.66	\$24.75	\$23.83
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,042	\$8,224	\$8,468	\$8,143	\$6,922	\$8,713	\$8,387
Annual	\$48,501	\$98,692	\$101,621	\$97,716	\$83,062	\$104,550	\$100,646

For data sources and methodology, see  
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Table 18  
The Self-Sufficiency Standard for  
Somerset County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1760	1760	1760	1760	1760	1760	1760
Child Care	1948	2468	1687	906	3127	2866	2085
Food	864	897	920	943	795	851	874
Transportation	563	563	563	563	563	563	563
Health Care	417	417	429	441	393	405	417
Miscellaneous	555	611	536	461	664	645	570
Taxes	1381	1691	1304	1028	2004	1891	1449
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$20.28	\$22.89	\$19.46	\$16.49	\$25.45	\$24.52	\$20.93
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$7,140	\$8,058	\$6,849	\$5,803	\$8,957	\$8,631	\$7,368
Annual	\$85,676	\$96,691	\$82,191	\$69,633	\$107,480	\$103,575	\$88,417

For data sources and methodology, see  
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**Table 18**  
**The Self-Sufficiency Standard for**  
**Somerset County, NJ, 2008**

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1760	1760	1760	1760	1760	1760	1760
Child Care	2605	1824	1042	2344	1562	781	0
Food	907	930	953	963	986	1008	1031
Transportation	563	563	563	563	563	563	557
Health Care	417	428	440	428	440	452	463
Miscellaneous	625	551	476	606	531	456	381
Taxes	1779	1362	1083	1657	1284	1010	740
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$23.60	\$20.08	\$17.10	\$22.64	\$19.25	\$16.28	\$13.30
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$8,306	\$7,067	\$6,018	\$7,971	\$6,777	\$5,731	\$4,683
Annual	\$99,670	\$84,806	\$72,211	\$95,651	\$81,321	\$68,775	\$56,199

For data sources and methodology, see  
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Table 19  
The Self-Sufficiency Standard for  
Sussex County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1046	1195	1195	1195	1195	1195	1195
Child Care	0	825	774	407	0	1649	1598
Food	240	352	363	427	453	463	473
Transportation	273	280	280	280	273	280	280
Health Care	133	318	318	329	341	329	328
Miscellaneous	169	297	293	264	226	392	388
Taxes	405	709	694	586	467	965	950
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-55	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$12.88	\$21.84	\$21.50	\$19.04	\$16.32	\$28.45	\$28.10
Monthly	\$2,267	\$3,843	\$3,783	\$3,350	\$2,873	\$5,006	\$4,946
Annual	\$27,208	\$46,118	\$45,402	\$40,205	\$34,471	\$60,078	\$59,346

For data sources and methodology, see  
The Real Cost of Living in 2008  
The Self-Sufficiency Standard for New Jersey  
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Table 19  
The Self-Sufficiency Standard for  
Sussex County, NJ, 2008

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1195	1195	1195	1195	1195	1195	1195
Child Care	1232	825	1547	1181	774	815	407
Food	534	559	484	544	569	605	630
Transportation	280	280	280	280	280	280	280
Health Care	340	352	328	339	351	351	363
Miscellaneous	358	321	383	354	317	325	287
Taxes	838	718	934	822	703	715	595
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-53
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$25.63	\$22.91	\$27.75	\$25.28	\$22.57	\$22.83	\$20.10
Monthly	\$4,511	\$4,032	\$4,885	\$4,449	\$3,972	\$4,018	\$3,538
Annual	\$54,130	\$48,387	\$58,615	\$53,384	\$47,662	\$48,216	\$42,454

For data sources and methodology, see  
The Real Cost of Living in 2008  
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or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 19  
The Self-Sufficiency Standard for  
Sussex County, NJ, 2008

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1195	1430	1430	1430	1430	1430	1430
Child Care	0	2474	2423	2057	1649	2372	2006
Food	654	561	571	629	652	581	639
Transportation	273	280	280	280	280	280	280
Health Care	374	340	339	351	363	338	350
Miscellaneous	250	509	504	475	437	500	470
Taxes	463	1520	1494	1304	1079	1467	1279
Earned Income Tax Credit (-)	-36	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$17.09	\$38.43	\$38.02	\$35.09	\$31.48	\$37.61	\$34.68
Monthly	\$3,008	\$6,764	\$6,692	\$6,175	\$5,541	\$6,619	\$6,104
Annual	\$36,096	\$81,167	\$80,299	\$74,103	\$66,489	\$79,431	\$73,248

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**Table 19**  
**The Self-Sufficiency Standard for**  
**Sussex County, NJ, 2008**

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1430	1430	1430	1430	1430	1430	1430
Child Care	1598	1639	1232	825	2321	1955	1547
Food	662	696	720	744	591	649	672
Transportation	280	280	280	280	280	280	280
Health Care	362	362	373	385	338	349	361
Miscellaneous	433	441	404	366	496	466	429
Taxes	1054	1099	924	799	1441	1254	1028
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$31.08	\$31.80	\$28.49	\$25.74	\$37.20	\$34.28	\$30.67
Monthly	\$5,470	\$5,597	\$5,013	\$4,529	\$6,547	\$6,033	\$5,398
Annual	\$65,634	\$67,169	\$60,162	\$54,353	\$78,562	\$72,394	\$64,780

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Table 19  
The Self-Sufficiency Standard for  
Sussex County, NJ, 2008

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
<b>Monthly Costs</b>							
Housing	1430	1430	1430	1430	1430	1430	1430
Child Care	1588	1181	774	1222	815	407	0
Food	706	730	754	764	788	811	835
Transportation	280	280	280	280	280	280	273
Health Care	361	373	384	373	384	396	408
Miscellaneous	437	399	362	407	370	332	295
Taxes	1074	909	784	937	795	676	554
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$31.40	\$28.14	\$25.39	\$28.76	\$25.64	\$22.92	\$20.14
Monthly	\$5,526	\$4,952	\$4,468	\$5,063	\$4,512	\$4,033	\$3,546
Annual	\$66,315	\$59,421	\$53,620	\$60,751	\$54,144	\$48,401	\$42,546

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Table 19  
The Self-Sufficiency Standard for  
Sussex County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	1046	1195	1195	1195	1195	1195
Child Care	0	825	774	407	0	1649	1598
Food	473	578	589	649	674	671	681
Transportation	529	536	536	536	529	536	536
Health Care	363	374	373	385	397	385	384
Miscellaneous	241	351	347	317	280	444	439
Taxes	478	781	760	653	531	1033	1017
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$8.89</b>	<b>\$12.80</b>	<b>\$12.61</b>	<b>\$11.39</b>	<b>\$10.01</b>	<b>\$16.04</b>	<b>\$15.86</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$3,130</b>	<b>\$4,506</b>	<b>\$4,439</b>	<b>\$4,009</b>	<b>\$3,523</b>	<b>\$5,645</b>	<b>\$5,584</b>
Annual	<b>\$37,563</b>	<b>\$54,070</b>	<b>\$53,274</b>	<b>\$48,105</b>	<b>\$42,271</b>	<b>\$67,745</b>	<b>\$67,005</b>

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Table 19  
The Self-Sufficiency Standard for  
Sussex County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1195	1195	1195	1195	1195	1195	1195
Child Care	1232	825	1547	1181	774	815	407
Food	739	762	691	749	772	806	830
Transportation	536	536	536	536	536	536	536
Health Care	396	407	383	395	407	406	418
Miscellaneous	410	373	435	406	368	376	339
Taxes	905	781	1001	889	765	776	654
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.62	\$13.24	\$15.69	\$14.44	\$13.07	\$13.19	\$11.83
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,145	\$4,662	\$5,522	\$5,083	\$4,600	\$4,644	\$4,163
Annual	\$61,737	\$55,940	\$66,264	\$60,997	\$55,200	\$55,729	\$49,950

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Table 19  
The Self-Sufficiency Standard for  
Sussex County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1195	1430	1430	1430	1430	1430	1430
Child Care	0	2474	2423	2057	1649	2372	2006
Food	853	752	761	816	838	771	825
Transportation	529	536	536	536	536	536	536
Health Care	430	396	395	406	418	394	406
Miscellaneous	301	559	554	525	487	550	520
Taxes	532	1397	1380	1261	1111	1363	1244
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$10.44	\$20.43	\$20.26	\$18.98	\$17.39	\$20.08	\$18.80
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,675	\$7,193	\$7,130	\$6,680	\$6,120	\$7,066	\$6,617
Annual	\$44,096	\$86,317	\$85,557	\$80,163	\$73,445	\$84,798	\$79,403

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Table 19  
The Self-Sufficiency Standard for  
Sussex County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + teenager + teenager
<b>Monthly Costs</b>							
Housing	1430	1430	1430	1430	1430	1430	1430
Child Care	1598	1639	1232	825	2321	1955	1547
Food	848	880	903	925	780	835	857
Transportation	536	536	536	536	536	536	536
Health Care	417	417	429	441	393	405	417
Miscellaneous	483	490	453	416	546	516	479
Taxes	1095	1123	982	858	1347	1227	1079
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$17.21	\$17.52	\$15.95	\$14.57	\$19.90	\$18.62	\$17.03
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,058	\$6,166	\$5,615	\$5,130	\$7,003	\$6,554	\$5,996
Annual	\$72,696	\$73,995	\$67,377	\$61,560	\$84,038	\$78,643	\$71,947

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Table 19  
The Self-Sufficiency Standard for  
Sussex County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1430	1430	1430	1430	1430	1430	1430
Child Care	1588	1181	774	1222	815	407	0
Food	890	912	934	944	967	989	1012
Transportation	536	536	536	536	536	536	529
Health Care	417	428	440	428	440	452	463
Miscellaneous	486	449	411	456	419	381	343
Taxes	1107	966	842	994	853	727	604
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$17.34	\$15.77	\$14.40	\$16.08	\$14.51	\$13.13	\$11.74
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,104	\$5,552	\$5,068	\$5,661	\$5,109	\$4,622	\$4,133
Annual	\$73,246	\$66,628	\$60,811	\$67,927	\$61,309	\$55,469	\$49,594

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Table 20  
The Self-Sufficiency Standard for  
Union County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	995	1138	1138	1138	1138	1138	1138
Child Care	0	681	866	477	0	1362	1546
Food	240	352	363	427	453	463	473
Transportation	306	313	313	313	306	313	313
Health Care	133	318	318	329	341	329	328
Miscellaneous	168	280	300	268	224	360	380
Taxes	399	648	719	604	458	848	921
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$12.74	\$20.44	\$22.06	\$19.43	\$16.12	\$25.83	\$27.46
Monthly	\$2,242	\$3,597	\$3,882	\$3,420	\$2,837	\$4,546	\$4,833
Annual	\$26,904	\$43,161	\$46,588	\$41,045	\$34,041	\$54,548	\$57,999

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Table 20  
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Union County, NJ, 2008

	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1138	1138	1138	1138	1138	1138	1138
Child Care	1158	681	1731	1343	866	955	477
Food	534	559	484	544	569	605	630
Transportation	313	313	313	313	313	313	313
Health Care	340	352	328	339	351	351	363
Miscellaneous	348	304	399	368	324	336	292
Taxes	801	657	1004	875	727	757	612
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$24.80	\$21.51	\$29.15	\$26.44	\$23.13	\$23.79	\$20.50
Monthly	\$4,365	\$3,786	\$5,130	\$4,654	\$4,071	\$4,187	\$3,608
Annual	\$52,384	\$45,431	\$61,564	\$55,843	\$48,849	\$50,248	\$43,295

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Table 20  
The Self-Sufficiency Standard for  
Union County, NJ, 2008

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1138	1362	1362	1362	1362	1362	1362
Child Care	0	2043	2227	1839	1362	2412	2024
Food	654	561	571	629	652	581	639
Transportation	306	313	313	313	313	313	313
Health Care	374	340	339	351	363	338	350
Miscellaneous	247	462	481	449	405	501	469
Taxes	450	1227	1344	1151	931	1471	1269
Earned Income Tax Credit (-)	-49	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$16.78	\$33.85	\$35.73	\$32.63	\$28.62	\$37.66	\$34.52
Monthly	\$2,954	\$5,957	\$6,288	\$5,744	\$5,037	\$6,628	\$6,075
Annual	\$35,450	\$71,482	\$75,453	\$68,925	\$60,440	\$79,532	\$72,896

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Table 20  
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Union County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1362	1362	1362	1362	1362	1362	1362
Child Care	1546	1636	1158	681	2597	2209	1731
Food	662	696	720	744	591	649	672
Transportation	313	313	313	313	313	313	313
Health Care	362	362	373	385	338	349	361
Miscellaneous	425	437	393	348	520	488	444
Taxes	1001	1076	883	734	1594	1392	1119
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$30.23	\$31.42	\$27.57	\$24.24	\$39.57	\$36.43	\$32.11
Monthly	\$5,321	\$5,531	\$4,852	\$4,267	\$6,964	\$6,411	\$5,652
Annual	\$63,848	\$66,368	\$58,225	\$51,202	\$83,568	\$76,932	\$67,820

For data sources and methodology, see  
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Table 20  
The Self-Sufficiency Standard for  
Union County, NJ, 2008

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1362	1362	1362	1362	1362	1362	1362
Child Care	1820	1343	866	1432	955	477	0
Food	706	730	754	764	788	811	835
Transportation	313	313	313	313	313	313	306
Health Care	361	373	384	373	384	396	408
Miscellaneous	456	412	368	424	380	336	291
Taxes	1193	957	805	1003	836	689	542
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$33.30	\$29.20	\$25.86	\$30.23	\$26.52	\$23.20	\$19.85
Monthly	\$5,862	\$5,139	\$4,551	\$5,321	\$4,667	\$4,084	\$3,493
Annual	\$70,339	\$61,666	\$54,611	\$63,849	\$56,009	\$49,007	\$41,921

For data sources and methodology, see  
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at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
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Table 20  
The Self-Sufficiency Standard for  
Union County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	995	1138	1138	1138	1138	1138
Child Care	0	681	866	477	0	1362	1546
Food	473	578	589	649	674	671	681
Transportation	595	602	602	602	595	602	602
Health Care	363	374	373	385	397	385	384
Miscellaneous	243	337	357	325	280	416	435
Taxes	483	725	803	681	534	927	1001
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$8.96</b>	<b>\$12.22</b>	<b>\$13.05</b>	<b>\$11.72</b>	<b>\$10.04</b>	<b>\$14.87</b>	<b>\$15.68</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$3,153</b>	<b>\$4,302</b>	<b>\$4,593</b>	<b>\$4,124</b>	<b>\$3,535</b>	<b>\$5,233</b>	<b>\$5,520</b>
Annual	<b>\$37,840</b>	<b>\$51,622</b>	<b>\$55,122</b>	<b>\$49,487</b>	<b>\$42,421</b>	<b>\$62,801</b>	<b>\$66,242</b>

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Table 20  
The Self-Sufficiency Standard for  
Union County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1138	1138	1138	1138	1138	1138	1138
Child Care	1158	681	1731	1343	866	955	477
Food	739	762	691	749	772	806	830
Transportation	602	602	602	602	602	602	602
Health Care	396	407	383	395	407	406	418
Miscellaneous	403	359	454	423	378	391	347
Taxes	880	728	1074	954	803	833	683
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$14.34	\$12.67	\$16.50	\$15.16	\$13.49	\$13.82	\$12.15
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,049	\$4,461	\$5,807	\$5,336	\$4,749	\$4,864	\$4,278
Annual	\$60,585	\$53,527	\$69,684	\$64,027	\$56,987	\$58,370	\$51,332

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Table 20  
The Self-Sufficiency Standard for  
Union County, NJ, 2008

Monthly Costs	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults +
	teenager +	infant +	infant +	infant +	infant +	infant +	infant +
	teenager	infant	preschooler	schoolage	teenager	preschooler	schoolager
Housing	1138	1362	1362	1362	1362	1362	1362
Child Care	0	2043	2227	1839	1362	2412	2024
Food	853	752	761	816	838	771	825
Transportation	595	602	602	602	602	602	602
Health Care	430	396	395	406	418	394	406
Miscellaneous	302	515	535	502	458	554	522
Taxes	536	1225	1302	1170	1002	1379	1251
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$10.47	\$18.59	\$19.41	\$18.03	\$16.17	\$20.24	\$18.87
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$3,687	\$6,543	\$6,833	\$6,347	\$5,692	\$7,123	\$6,641
Annual	\$44,246	\$78,516	\$81,998	\$76,163	\$68,301	\$85,479	\$79,690

For data sources and methodology, see  
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Table 20  
The Self-Sufficiency Standard for  
Union County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + teenager + teenager
<b>Monthly Costs</b>							
Housing	1362	1362	1362	1362	1362	1362	1362
Child Care	1546	1636	1158	681	2597	2209	1731
Food	848	880	903	925	780	835	857
Transportation	602	602	602	602	602	602	602
Health Care	417	417	429	441	393	405	417
Miscellaneous	478	490	445	401	573	541	497
Taxes	1075	1121	953	803	1470	1328	1148
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$16.98</b>	<b>\$17.49</b>	<b>\$15.63</b>	<b>\$13.96</b>	<b>\$21.10</b>	<b>\$19.69</b>	<b>\$17.80</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$5,978</b>	<b>\$6,157</b>	<b>\$5,502</b>	<b>\$4,914</b>	<b>\$7,427</b>	<b>\$6,931</b>	<b>\$6,264</b>
Annual	<b>\$71,734</b>	<b>\$73,887</b>	<b>\$66,026</b>	<b>\$58,966</b>	<b>\$89,130</b>	<b>\$83,171</b>	<b>\$75,166</b>

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Table 20  
The Self-Sufficiency Standard for  
Union County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1362	1362	1362	1362	1362	1362	1362
Child Care	1820	1343	866	1432	955	477	0
Food	890	912	934	944	967	989	1012
Transportation	602	602	602	602	602	602	595
Health Care	417	428	440	428	440	452	463
Miscellaneous	509	465	420	477	433	388	343
Taxes	1199	1027	876	1073	905	754	604
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.32	\$16.44	\$14.77	\$16.95	\$15.09	\$13.42	\$11.73
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$6,448	\$5,788	\$5,200	\$5,968	\$5,313	\$4,724	\$4,129
Annual	\$77,382	\$69,458	\$62,398	\$71,611	\$63,750	\$56,690	\$49,549

For data sources and methodology, see  
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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	861	1007	1007	1007	1007	1007	1007
Child Care	0	743	754	393	0	1486	1497
Food	240	352	363	427	453	463	473
Transportation	303	309	309	309	303	309	309
Health Care	133	318	318	329	341	329	328
Miscellaneous	154	273	275	247	210	359	362
Taxes	349	621	628	523	404	845	853
Earned Income Tax Credit (-)	0	0	0	0	-32	0	0
Child Care Tax Credit (-)	0	-53	-53	-58	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.59	\$19.82	\$20.00	\$17.58	\$14.79	\$25.75	\$25.93
Monthly	\$2,040	\$3,488	\$3,519	\$3,094	\$2,603	\$4,533	\$4,563
Annual	\$24,483	\$41,861	\$42,231	\$37,129	\$31,231	\$54,391	\$54,757

For data sources and methodology, see  
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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	1007	1007	1007	1007	1007	1007	1007
Child Care	1136	743	1508	1147	754	786	393
Food	534	559	484	544	569	605	630
Transportation	309	309	309	309	309	309	309
Health Care	340	352	328	339	351	351	363
Miscellaneous	333	297	364	335	299	306	270
Taxes	744	630	860	752	638	646	531
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-55
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$23.51	\$20.91	\$26.10	\$23.68	\$21.09	\$21.27	\$18.65
Monthly	\$4,137	\$3,681	\$4,593	\$4,167	\$3,711	\$3,744	\$3,282
Annual	\$49,643	\$44,170	\$55,122	\$50,005	\$44,532	\$44,931	\$39,378

For data sources and methodology, see  
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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
<b>Monthly Costs</b>							
Housing	1007	1205	1205	1205	1205	1205	1205
Child Care	0	2230	2241	1880	1486	2251	1890
Food	654	561	571	629	652	581	639
Transportation	303	309	309	309	309	309	309
Health Care	374	340	339	351	363	338	350
Miscellaneous	234	465	467	437	402	469	439
Taxes	377	1244	1257	1080	918	1269	1092
Earned Income Tax Credit (-)	-124	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.11	\$34.11	\$34.31	\$31.48	\$28.33	\$34.50	\$31.68
Monthly	\$2,659	\$6,004	\$6,038	\$5,541	\$4,986	\$6,073	\$5,575
Annual	\$31,908	\$72,050	\$72,462	\$66,493	\$59,827	\$72,873	\$66,904

For data sources and methodology, see  
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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1205	1205	1205	1205	1205	1205	1205
Child Care	1497	1530	1136	743	2262	1901	1508
Food	662	696	720	744	591	649	672
Transportation	309	309	309	309	309	309	309
Health Care	362	362	373	385	338	349	361
Miscellaneous	404	410	374	339	471	441	406
Taxes	926	951	813	699	1281	1104	933
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$28.50	\$29.05	\$26.03	\$23.43	\$34.70	\$31.87	\$28.66
Monthly	\$5,015	\$5,113	\$4,582	\$4,124	\$6,107	\$5,610	\$5,045
Annual	\$60,183	\$61,357	\$54,983	\$49,489	\$73,285	\$67,316	\$60,540

For data sources and methodology, see  
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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager
<b>Monthly Costs</b>							
Housing	1205	1205	1205	1205	1205	1205	1205
Child Care	1540	1147	754	1180	786	393	0
Food	706	730	754	764	788	811	835
Transportation	309	309	309	309	309	309	303
Health Care	361	373	384	373	384	396	408
Miscellaneous	412	376	341	383	347	311	275
Taxes	958	820	706	848	714	600	483
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$29.22	\$26.20	\$23.60	\$26.77	\$23.77	\$21.17	\$18.52
Monthly	\$5,143	\$4,611	\$4,153	\$4,712	\$4,184	\$3,726	\$3,259
Annual	\$61,714	\$55,336	\$49,842	\$56,542	\$50,211	\$44,717	\$39,111

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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	861	1007	1007	1007	1007	1007
Child Care	0	743	754	393	0	1486	1497
Food	473	578	589	649	674	671	681
Transportation	589	595	595	595	589	595	595
Health Care	363	374	373	385	397	385	384
Miscellaneous	229	330	332	303	267	414	416
Taxes	432	698	706	600	484	923	931
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-50	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	\$8.37	\$11.91	\$11.99	\$10.79	\$9.47	\$14.82	\$14.90
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,947	\$4,192	\$4,222	\$3,799	\$3,334	\$5,215	\$5,245
Annual	\$35,359	\$50,302	\$50,664	\$45,590	\$40,005	\$62,584	\$62,941

For data sources and methodology, see  
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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<b>Monthly Costs</b>							
Housing	1007	1007	1007	1007	1007	1007	1007
Child Care	1136	743	1508	1147	754	786	393
Food	739	762	691	749	772	806	830
Transportation	595	595	595	595	595	595	595
Health Care	396	407	383	395	407	406	418
Miscellaneous	387	351	418	389	353	360	324
Taxes	821	701	939	828	708	716	602
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-50
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$13.68</b>	<b>\$12.36</b>	<b>\$14.99</b>	<b>\$13.76</b>	<b>\$12.44</b>	<b>\$12.53</b>	<b>\$11.23</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$4,814</b>	<b>\$4,351</b>	<b>\$5,275</b>	<b>\$4,844</b>	<b>\$4,380</b>	<b>\$4,411</b>	<b>\$3,953</b>
Annual	<b>\$57,768</b>	<b>\$52,207</b>	<b>\$63,297</b>	<b>\$58,125</b>	<b>\$52,560</b>	<b>\$52,929</b>	<b>\$47,435</b>

For data sources and methodology, see  
The Real Cost of Living in 2008  
The Self-Sufficiency Standard for New Jersey  
at <http://www.lsnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@lsnj.org](mailto:MQuaal@lsnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<b>Monthly Costs</b>							
Housing	1007	1205	1205	1205	1205	1205	1205
Child Care	0	2230	2241	1880	1486	2251	1890
Food	853	752	761	816	838	771	825
Transportation	589	595	595	595	595	595	595
Health Care	430	396	395	406	418	394	406
Miscellaneous	288	518	520	490	454	522	492
Taxes	485	1235	1243	1124	988	1251	1131
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	<b>\$9.90</b>	<b>\$18.69</b>	<b>\$18.78</b>	<b>\$17.52</b>	<b>\$16.01</b>	<b>\$18.86</b>	<b>\$17.60</b>
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	<b>\$3,486</b>	<b>\$6,580</b>	<b>\$6,609</b>	<b>\$6,166</b>	<b>\$5,636</b>	<b>\$6,639</b>	<b>\$6,195</b>
Annual	<b>\$41,829</b>	<b>\$78,960</b>	<b>\$79,313</b>	<b>\$73,995</b>	<b>\$67,628</b>	<b>\$79,666</b>	<b>\$74,343</b>

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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
<b>Monthly Costs</b>							
Housing	1205	1205	1205	1205	1205	1205	1205
Child Care	1497	1530	1136	743	2262	1901	1508
Food	848	880	903	925	780	835	857
Transportation	595	595	595	595	595	595	595
Health Care	417	417	429	441	393	405	417
Miscellaneous	456	463	427	391	524	494	458
Taxes	996	1020	884	765	1259	1139	1003
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$16.09	\$16.36	\$14.86	\$13.54	\$18.94	\$17.68	\$16.18
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,665	\$5,760	\$5,229	\$4,765	\$6,668	\$6,224	\$5,694
Annual	\$67,976	\$69,120	\$62,752	\$57,186	\$80,018	\$74,691	\$68,323

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Table 21  
The Self-Sufficiency Standard for  
Warren County, NJ, 2008

	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager
<b>Monthly Costs</b>							
Housing	1205	1205	1205	1205	1205	1205	1205
Child Care	1540	1147	754	1180	786	393	0
Food	890	912	934	944	967	989	1012
Transportation	595	595	595	595	595	595	589
Health Care	417	428	440	428	440	452	463
Miscellaneous	465	429	393	435	399	363	327
Taxes	1028	892	773	916	781	661	544
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
Hourly	\$16.45	\$14.94	\$13.62	\$15.21	\$13.70	\$12.38	\$11.05
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,789	\$5,258	\$4,794	\$5,354	\$4,823	\$4,359	\$3,890
Annual	\$69,467	\$63,100	\$57,533	\$64,244	\$57,876	\$52,307	\$46,680

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