

The Self-Sufficiency Standard for New Jersey 2008

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

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
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
Self-Sufficiency Wage							
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 or
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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	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
Self-Sufficiency Wage							
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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	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
Monthly Costs							
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
Self-Sufficiency Wage							
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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	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
Monthly Costs							
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
Self-Sufficiency Wage							
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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	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
Monthly Costs							
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
Self-Sufficiency Wage							
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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Table 1
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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	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
Self-Sufficiency Wage							
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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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	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
Self-Sufficiency Wage							
Hourly	\$11.40	\$9.93	\$12.14	\$11.53	\$10.07	\$10.91	\$9.44
	<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	\$4,012	\$3,497	\$4,275	\$4,058	\$3,543	\$3,841	\$3,323
Annual	\$48,144	\$41,964	\$51,299	\$48,697	\$42,517	\$46,095	\$39,880

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Monthly Costs							
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
Self-Sufficiency Wage							
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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Monthly Costs							
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
Self-Sufficiency Wage							
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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Monthly Costs							
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
Self-Sufficiency Wage							
Hourly	\$14.69	\$13.02	\$11.56	\$14.05	\$12.39	\$10.93	\$9.52
	<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	\$5,169	\$4,583	\$4,069	\$4,946	\$4,362	\$3,848	\$3,352
Annual	\$62,031	\$54,990	\$48,829	\$59,354	\$52,338	\$46,177	\$40,223

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