

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

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

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)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 2  
The Self-Sufficiency Standard for  
Bergen 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	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

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)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

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  
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)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 2  
The Self-Sufficiency Standard for  
Bergen 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	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

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)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 2  
The Self-Sufficiency Standard for  
Bergen 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	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

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)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 2  
The Self-Sufficiency Standard for  
Bergen 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	1188	1332	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

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)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 2  
The Self-Sufficiency Standard for  
Bergen 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	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>

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)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 2  
The Self-Sufficiency Standard for  
Bergen 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	1332	1645	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

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)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

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

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)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

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

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)