

The Self-Sufficiency Standard for New Jersey 2008

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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
Self-Sufficiency Wage							
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

For data sources and methodology, see
 The Real Cost of Living in 2008
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 at <http://www.Isnj.org/PovResrch.cfm>
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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	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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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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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
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
Self-Sufficiency Wage							
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

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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	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
Self-Sufficiency Wage							
Hourly	\$10.95	\$9.06	\$12.56	\$11.78	\$10.00	\$10.99	\$9.11
	<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	\$3,855	\$3,190	\$4,423	\$4,145	\$3,519	\$3,867	\$3,206
Annual	\$46,259	\$38,275	\$53,073	\$49,739	\$42,228	\$46,405	\$38,475

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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	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
Self-Sufficiency Wage							
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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	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
Monthly Costs							
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
Self-Sufficiency Wage							
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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	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
Monthly Costs							
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
Self-Sufficiency Wage							
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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