

The Self-Sufficiency Standard for New Jersey 2008

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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
Self-Sufficiency Wage							
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

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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	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Monthly Costs							
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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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
Monthly Costs							
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
Self-Sufficiency Wage							
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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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
Self-Sufficiency Wage							
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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	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
Monthly Costs							
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
Self-Sufficiency Wage							
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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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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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

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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	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
Self-Sufficiency Wage							
Hourly	\$15.38	\$13.88	\$12.57	\$14.86	\$13.36	\$12.06	\$10.74
	<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	\$5,414	\$4,887	\$4,425	\$5,232	\$4,701	\$4,245	\$3,779
Annual	\$64,967	\$58,641	\$53,102	\$62,783	\$56,413	\$50,938	\$45,351

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