

The Self-Sufficiency Standard for New Jersey 2008

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

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

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	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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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

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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	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
Self-Sufficiency Wage							
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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	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	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
Self-Sufficiency Wage							
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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Monthly Costs							
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
Self-Sufficiency Wage							
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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Monthly Costs							
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
Self-Sufficiency Wage							
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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Monthly Costs							
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
Self-Sufficiency Wage							
Hourly	\$16.90	\$14.68	\$12.64	\$17.14	\$14.91	\$12.87	\$10.83
	<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	\$5,949	\$5,166	\$4,449	\$6,033	\$5,250	\$4,532	\$3,813
Annual	\$71,389	\$61,996	\$53,388	\$72,392	\$63,000	\$54,382	\$45,758

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