

The Self-Sufficiency Standard for New Jersey 2008

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Table 8
The Self-Sufficiency Standard for
Gloucester County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	749	893	893	893	893	893	893
Child Care	0	738	758	456	0	1476	1496
Food	239	351	362	425	451	461	471
Transportation	289	296	296	296	289	296	296
Health Care	133	318	318	329	341	329	328
Miscellaneous	141	260	263	240	197	345	348
Taxes	303	571	582	497	341	791	802
Earned Income Tax Credit (-)	0	0	0	0	-81	0	0
Child Care Tax Credit (-)	0	-55	-55	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
Hourly	\$10.53	\$18.68	\$18.94	\$17.00	\$13.34	\$24.57	\$24.82
Monthly	\$1,854	\$3,288	\$3,333	\$2,993	\$2,349	\$4,324	\$4,368
Annual	\$22,246	\$39,458	\$39,999	\$35,914	\$28,183	\$51,888	\$52,421

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>
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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	893	893	893	893	893	893	893
Child Care	1194	738	1517	1214	758	911	456
Food	532	556	482	542	567	602	627
Transportation	296	296	296	296	296	296	296
Health Care	340	352	328	339	351	351	363
Miscellaneous	325	283	352	328	287	305	263
Taxes	718	580	813	729	591	645	506
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-53	-100	-100	-53	-100	-58
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
Hourly	\$22.90	\$19.77	\$25.07	\$23.15	\$20.02	\$21.23	\$18.06
Monthly	\$4,030	\$3,479	\$4,413	\$4,075	\$3,524	\$3,737	\$3,179
Annual	\$48,365	\$41,752	\$52,954	\$48,898	\$42,285	\$44,842	\$38,149

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Table 8
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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	893	1070	1070	1070	1070	1070	1070
Child Care	0	2213	2234	1931	1476	2255	1952
Food	652	559	569	626	650	579	636
Transportation	289	296	296	296	296	296	296
Health Care	374	340	339	351	363	338	350
Miscellaneous	221	448	451	427	385	454	430
Taxes	310	1144	1162	1020	857	1180	1038
Earned Income Tax Credit (-)	-195	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	\$13.51	\$32.49	\$32.78	\$30.52	\$26.96	\$33.07	\$30.81
Monthly	\$2,378	\$5,719	\$5,770	\$5,371	\$4,746	\$5,821	\$5,422
Annual	\$28,539	\$68,626	\$69,236	\$64,453	\$56,948	\$69,847	\$65,063

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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	1070	1070	1070	1070	1070	1070	1070
Child Care	1496	1649	1194	738	2275	1973	1517
Food	660	693	717	740	589	646	670
Transportation	296	296	296	296	296	296	296
Health Care	362	362	373	385	338	349	361
Miscellaneous	388	407	365	323	457	433	391
Taxes	869	939	778	641	1198	1056	880
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	\$27.21	\$28.78	\$25.24	\$22.12	\$33.36	\$31.10	\$27.47
Monthly	\$4,790	\$5,066	\$4,443	\$3,893	\$5,871	\$5,473	\$4,834
Annual	\$57,477	\$60,790	\$53,310	\$46,716	\$70,457	\$65,674	\$58,006

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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	1070	1070	1070	1070	1070	1070	1070
Child Care	1670	1214	758	1367	911	456	0
Food	703	727	750	761	784	808	831
Transportation	296	296	296	296	296	296	289
Health Care	361	373	384	373	384	396	408
Miscellaneous	410	368	326	387	345	302	260
Taxes	951	789	652	862	704	567	414
Earned Income Tax Credit (-)	0	0	0	0	0	0	-43
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	\$29.03	\$25.49	\$22.37	\$27.07	\$23.55	\$20.42	\$16.93
Monthly	\$5,110	\$4,486	\$3,937	\$4,764	\$4,144	\$3,594	\$2,979
Annual	\$61,319	\$53,835	\$47,240	\$57,174	\$49,728	\$43,134	\$35,746

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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	749	893	893	893	893	893
Child Care	0	738	758	456	0	1476	1496
Food	471	576	586	646	671	668	678
Transportation	561	568	568	568	561	568	568
Health Care	363	374	373	385	397	385	384
Miscellaneous	214	315	318	295	252	399	402
Taxes	382	644	655	571	432	865	876
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	\$7.78	\$11.29	\$11.41	\$10.45	\$8.87	\$14.17	\$14.29
	<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	\$2,740	\$3,973	\$4,018	\$3,680	\$3,123	\$4,987	\$5,031
Annual	\$32,880	\$47,680	\$48,213	\$44,157	\$37,471	\$59,839	\$60,368

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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	893	893	893	893	893	893	893
Child Care	1194	738	1517	1214	758	911	456
Food	735	759	688	745	769	803	826
Transportation	568	568	568	568	568	568	568
Health Care	396	407	383	395	407	406	418
Miscellaneous	379	336	405	382	339	358	316
Taxes	788	646	888	799	657	709	572
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	\$13.31	\$11.74	\$14.42	\$13.44	\$11.86	\$12.45	\$10.89
	<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	\$4,685	\$4,131	\$5,075	\$4,729	\$4,175	\$4,382	\$3,832
Annual	\$56,223	\$49,571	\$60,897	\$56,752	\$50,095	\$52,583	\$45,988

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Monthly Costs							
Housing	893	1070	1070	1070	1070	1070	1070
Child Care	0	2213	2234	1931	1476	2255	1952
Food	850	748	758	812	835	767	822
Transportation	561	568	568	568	568	568	568
Health Care	430	396	395	406	418	394	406
Miscellaneous	273	499	502	479	437	505	482
Taxes	433	1160	1171	1081	922	1187	1093
Earned Income Tax Credit (-)	-14	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	\$9.26	\$17.91	\$18.03	\$17.04	\$15.27	\$18.17	\$17.16
	<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	\$3,259	\$6,304	\$6,347	\$5,997	\$5,374	\$6,396	\$6,041
Annual	\$39,113	\$75,645	\$76,165	\$71,969	\$64,491	\$76,747	\$72,489

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Monthly Costs							
Housing	1070	1070	1070	1070	1070	1070	1070
Child Care	1496	1649	1194	738	2275	1973	1517
Food	844	876	899	921	777	831	854
Transportation	568	568	568	568	568	568	568
Health Care	417	417	429	441	393	405	417
Miscellaneous	439	458	416	374	508	485	442
Taxes	933	1003	844	699	1199	1104	944
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	\$15.39	\$16.17	\$14.40	\$12.81	\$18.29	\$17.28	\$15.51
	<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	\$5,418	\$5,691	\$5,068	\$4,509	\$6,440	\$6,084	\$5,461
Annual	\$65,011	\$68,293	\$60,816	\$54,109	\$77,275	\$73,009	\$65,532

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Monthly Costs							
Housing	1070	1070	1070	1070	1070	1070	1070
Child Care	1670	1214	758	1367	911	456	0
Food	886	908	931	940	963	985	1007
Transportation	568	568	568	568	568	568	561
Health Care	417	428	440	428	440	452	463
Miscellaneous	461	419	377	437	395	353	310
Taxes	1014	855	709	925	765	623	483
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	\$16.29	\$14.52	\$12.93	\$15.30	\$13.53	\$11.95	\$10.36
	<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	\$5,734	\$5,111	\$4,552	\$5,385	\$4,762	\$4,206	\$3,645
Annual	\$68,814	\$61,336	\$54,624	\$64,618	\$57,140	\$50,468	\$43,740

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