

The Self-Sufficiency Standard for New Jersey 2008

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Table 9
The Self-Sufficiency Standard for
Hudson County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1022	1192	1192	1192	1192	1192	1192
Child Care	0	553	651	418	0	1107	1204
Food	245	359	371	435	462	472	483
Transportation	65	65	65	65	65	65	65
Health Care	133	318	318	329	341	329	328
Miscellaneous	147	249	260	244	206	316	327
Taxes	323	531	571	512	382	685	724
Earned Income Tax Credit (-)	0	0	0	0	-49	0	0
Child Care Tax Credit (-)	0	-58	-55	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
Hourly	\$10.99	\$17.77	\$18.68	\$17.34	\$14.29	\$22.16	\$23.05
Monthly	\$1,934	\$3,127	\$3,288	\$3,051	\$2,516	\$3,900	\$4,057
Annual	\$23,211	\$37,521	\$39,460	\$36,618	\$30,189	\$46,795	\$48,686

For data sources and methodology, see
 The Real Cost of Living in 2008
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 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	1192	1192	1192	1192	1192	1192	1192
Child Care	971	553	1302	1069	651	835	418
Food	544	569	493	555	580	617	642
Transportation	65	65	65	65	65	65	65
Health Care	340	352	328	339	351	351	363
Miscellaneous	311	273	338	322	284	306	268
Taxes	666	542	764	705	582	647	522
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-55	-100	-100	-53	-100	-58
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
Hourly	\$21.72	\$18.89	\$23.95	\$22.61	\$19.81	\$21.28	\$18.44
Monthly	\$3,823	\$3,325	\$4,215	\$3,980	\$3,486	\$3,746	\$3,245
Annual	\$45,872	\$39,900	\$50,577	\$47,763	\$41,831	\$44,948	\$38,937

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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	1192	1445	1445	1445	1445	1445	1445
Child Care	0	1660	1758	1524	1107	1855	1622
Food	667	572	582	641	665	592	651
Transportation	65	65	65	65	65	65	65
Health Care	374	340	339	351	363	338	350
Miscellaneous	230	408	419	403	364	430	413
Taxes	355	942	982	921	776	1031	961
Earned Income Tax Credit (-)	-146	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	\$14.60	\$28.87	\$29.77	\$28.40	\$25.20	\$30.72	\$29.30
Monthly	\$2,570	\$5,082	\$5,240	\$4,999	\$4,435	\$5,407	\$5,157
Annual	\$30,843	\$60,984	\$62,883	\$59,990	\$53,220	\$64,888	\$61,890

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Table 9
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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	1445	1445	1445	1445	1445	1445	1445
Child Care	1204	1388	971	553	1953	1720	1302
Food	675	710	734	758	603	661	685
Transportation	65	65	65	65	65	65	65
Health Care	362	362	373	385	338	349	361
Miscellaneous	375	397	359	321	440	424	386
Taxes	815	899	756	633	1096	1002	857
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	\$26.09	\$27.93	\$24.73	\$21.93	\$31.76	\$30.20	\$27.00
Monthly	\$4,592	\$4,916	\$4,353	\$3,860	\$5,590	\$5,316	\$4,752
Annual	\$55,101	\$58,997	\$52,235	\$46,322	\$67,080	\$63,789	\$57,019

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Table 9
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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	1445	1445	1445	1445	1445	1445	1445
Child Care	1486	1069	651	1253	835	418	0
Food	720	744	768	779	803	827	851
Transportation	65	65	65	65	65	65	65
Health Care	361	373	384	373	384	396	408
Miscellaneous	408	370	331	391	353	315	277
Taxes	940	795	672	878	735	612	490
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	\$28.83	\$25.62	\$22.82	\$27.46	\$24.27	\$21.47	\$18.67
Monthly	\$5,075	\$4,510	\$4,017	\$4,834	\$4,271	\$3,778	\$3,285
Annual	\$60,896	\$54,117	\$48,204	\$58,003	\$51,251	\$45,337	\$39,424

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	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Monthly Costs							
Housing	1022	1192	1192	1192	1192	1192	1192
Child Care	0	553	651	418	0	1107	1204
Food	482	589	600	662	687	684	694
Transportation	130	130	130	130	130	130	130
Health Care	363	374	373	385	397	385	384
Miscellaneous	200	284	295	279	241	350	360
Taxes	342	530	570	511	395	678	717
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-53	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
Hourly	\$7.21	\$9.99	\$10.45	\$9.77	\$8.40	\$12.10	\$12.54
	<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	\$2,539	\$3,517	\$3,678	\$3,440	\$2,958	\$4,259	\$4,416
Annual	\$30,466	\$42,201	\$44,132	\$41,277	\$35,495	\$51,106	\$52,988

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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	1192	1192	1192	1192	1192	1192	1192
Child Care	971	553	1302	1069	651	835	418
Food	753	777	704	763	787	822	846
Transportation	130	130	130	130	130	130	130
Health Care	396	407	383	395	407	406	418
Miscellaneous	344	306	371	355	317	339	300
Taxes	658	535	756	697	574	638	515
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	\$11.87	\$10.47	\$12.99	\$12.31	\$10.91	\$11.63	\$10.23
	<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	\$4,177	\$3,684	\$4,572	\$4,334	\$3,841	\$4,095	\$3,602
Annual	\$50,122	\$44,208	\$54,870	\$52,004	\$46,090	\$49,137	\$43,224

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Monthly Costs							
Housing	1192	1445	1445	1445	1445	1445	1445
Child Care	0	1660	1758	1524	1107	1855	1622
Food	870	766	776	832	855	786	841
Transportation	130	130	130	130	130	130	130
Health Care	430	396	395	406	418	394	406
Miscellaneous	262	440	450	434	395	461	444
Taxes	388	932	972	909	764	1012	949
Earned Income Tax Credit (-)	-71	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	\$8.62	\$15.39	\$15.84	\$15.14	\$13.54	\$16.29	\$15.59
	<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	\$3,035	\$5,418	\$5,576	\$5,330	\$4,764	\$5,733	\$5,488
Annual	\$36,419	\$65,018	\$66,908	\$63,963	\$57,172	\$68,799	\$65,854

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Monthly Costs							
Housing	1445	1445	1445	1445	1445	1445	1445
Child Care	1204	1388	971	553	1953	1720	1302
Food	864	897	920	943	795	851	874
Transportation	130	130	130	130	130	130	130
Health Care	417	417	429	441	393	405	417
Miscellaneous	406	428	389	351	472	455	417
Taxes	805	887	740	616	1053	990	845
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	\$13.98	\$14.89	\$13.28	\$11.87	\$16.74	\$16.04	\$14.43
	<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	\$4,922	\$5,242	\$4,674	\$4,180	\$5,891	\$5,645	\$5,079
Annual	\$59,062	\$62,909	\$56,090	\$50,155	\$70,689	\$67,744	\$60,953

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Monthly Costs							
Housing	1445	1445	1445	1445	1445	1445	1445
Child Care	1486	1069	651	1253	835	418	0
Food	907	930	953	963	986	1008	1031
Transportation	130	130	130	130	130	130	130
Health Care	417	428	440	428	440	452	463
Miscellaneous	438	400	362	422	384	345	307
Taxes	927	782	655	864	718	595	472
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	\$15.34	\$13.73	\$12.32	\$14.64	\$13.03	\$11.63	\$10.22
	<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	\$5,400	\$4,834	\$4,336	\$5,154	\$4,587	\$4,093	\$3,599
Annual	\$64,799	\$58,008	\$52,028	\$61,854	\$55,045	\$49,110	\$43,186

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