

*The Self-Sufficiency Standard for New Jersey 2008*

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Table 12  
The Self-Sufficiency Standard for  
Middlesex County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1122	1320	1320	1320	1320	1320	1320
Child Care	0	743	864	589	0	1486	1607
Food	245	359	371	435	462	472	483
Transportation	301	307	307	307	301	307	307
Health Care	133	318	318	329	341	329	328
Miscellaneous	180	305	318	298	242	391	404
Taxes	445	737	785	712	526	964	1034
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$13.78	\$22.48	\$23.57	\$21.92	\$17.66	\$28.42	\$29.64
Monthly	\$2,425	\$3,956	\$4,148	\$3,857	\$3,107	\$5,003	\$5,216
Annual	\$29,104	\$47,473	\$49,773	\$46,289	\$37,290	\$60,032	\$62,598

For data sources and methodology, see  
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The Self-Sufficiency Standard for New Jersey  
at <http://www.Isnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto: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
<b>Monthly Costs</b>							
Housing	1320	1320	1320	1320	1320	1320	1320
Child Care	1332	743	1727	1453	864	1178	589
Food	544	569	493	555	580	617	642
Transportation	307	307	307	307	307	307	307
Health Care	340	352	328	339	351	351	363
Miscellaneous	384	329	417	397	342	377	322
Taxes	937	747	1113	991	795	910	722
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$27.83	\$23.59	\$30.90	\$28.95	\$24.67	\$27.24	\$23.00
Monthly	\$4,898	\$4,151	\$5,439	\$5,096	\$4,342	\$4,793	\$4,047
Annual	\$58,776	\$49,813	\$65,267	\$61,149	\$52,104	\$57,520	\$48,569

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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
<b>Monthly Costs</b>							
Housing	1320	1657	1657	1657	1657	1657	1657
Child Care	0	2230	2350	2076	1486	2471	2196
Food	667	572	582	641	665	592	651
Transportation	301	307	307	307	307	307	307
Health Care	374	340	339	351	363	338	350
Miscellaneous	266	511	524	503	448	536	516
Taxes	534	1531	1613	1484	1140	1705	1566
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.73	\$38.62	\$39.90	\$37.89	\$32.47	\$41.23	\$39.16
Monthly	\$3,296	\$6,797	\$7,022	\$6,668	\$5,715	\$7,256	\$6,893
Annual	\$39,548	\$81,559	\$84,261	\$80,014	\$68,583	\$87,074	\$82,716

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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
<b>Monthly Costs</b>							
Housing	1657	1657	1657	1657	1657	1657	1657
Child Care	1607	1922	1332	743	2591	2316	1727
Food	675	710	734	758	603	661	685
Transportation	307	307	307	307	307	307	307
Health Care	362	362	373	385	338	349	361
Miscellaneous	461	496	440	385	549	529	474
Taxes	1219	1437	1095	870	1794	1648	1297
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$33.73	\$37.15	\$31.75	\$27.30	\$42.55	\$40.44	\$34.99
Monthly	\$5,937	\$6,539	\$5,589	\$4,805	\$7,489	\$7,118	\$6,158
Annual	\$71,242	\$78,469	\$67,064	\$57,655	\$89,865	\$85,418	\$73,901

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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 + teenager
<b>Monthly Costs</b>							
Housing	1657	1657	1657	1657	1657	1657	1657
Child Care	2042	1453	864	1767	1178	589	0
Food	720	744	768	779	803	827	851
Transportation	307	307	307	307	307	307	301
Health Care	361	373	384	373	384	396	408
Miscellaneous	509	453	398	488	433	378	322
Taxes	1519	1174	919	1390	1050	841	652
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$38.43	\$33.01	\$28.39	\$36.42	\$31.03	\$26.68	\$22.38
Monthly	\$6,764	\$5,810	\$4,997	\$6,410	\$5,462	\$4,695	\$3,939
Annual	\$81,171	\$69,722	\$59,959	\$76,925	\$65,544	\$56,338	\$47,271

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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	1122	1320	1320	1320	1320	1320
Child Care	0	743	864	589	0	1486	1607
Food	482	589	600	662	687	684	694
Transportation	584	590	590	590	584	590	590
Health Care	363	374	373	385	397	385	384
Miscellaneous	255	362	375	355	299	447	459
Taxes	528	822	871	795	601	1043	1092
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$9.47	\$13.26	\$13.80	\$12.96	\$10.81	\$16.16	\$16.70
	<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	\$3,335	\$4,667	\$4,859	\$4,562	\$3,804	\$5,688	\$5,880
Annual	\$40,018	\$55,999	\$58,311	\$54,743	\$45,645	\$68,254	\$70,557

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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
<b>Monthly Costs</b>							
Housing	1320	1320	1320	1320	1320	1320	1320
Child Care	1332	743	1727	1453	864	1178	589
Food	753	777	704	763	787	822	846
Transportation	590	590	590	590	590	590	590
Health Care	396	407	383	395	407	406	418
Miscellaneous	439	384	472	452	397	432	376
Taxes	1015	822	1141	1064	872	987	794
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$15.85	\$13.71	\$17.25	\$16.39	\$14.26	\$15.54	\$13.40
	<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	\$5,578	\$4,827	\$6,072	\$5,770	\$5,019	\$5,468	\$4,717
Annual	\$66,937	\$57,924	\$72,861	\$69,241	\$60,228	\$65,620	\$56,607

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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	1320	1657	1657	1657	1657	1657	1657
Child Care	0	2230	2350	2076	1486	2471	2196
Food	870	766	776	832	855	786	841
Transportation	584	590	590	590	590	590	590
Health Care	430	396	395	406	418	394	406
Miscellaneous	320	564	577	556	501	590	569
Taxes	604	1424	1481	1385	1161	1548	1447
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$11.25	\$20.67	\$21.24	\$20.32	\$17.95	\$21.83	\$20.90
	<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	\$3,961	\$7,276	\$7,476	\$7,151	\$6,317	\$7,684	\$7,356
Annual	\$47,531	\$87,315	\$89,707	\$85,815	\$75,808	\$92,213	\$88,270

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<b>Monthly Costs</b>							
Housing	1657	1657	1657	1657	1657	1657	1657
Child Care	1607	1922	1332	743	2591	2316	1727
Food	864	897	920	943	795	851	874
Transportation	590	590	590	590	590	590	590
Health Care	417	417	429	441	393	405	417
Miscellaneous	514	548	493	437	603	582	526
Taxes	1215	1354	1131	938	1637	1504	1267
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$18.51	\$19.99	\$17.62	\$15.48	\$22.49	\$21.46	\$19.06
	<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	\$6,514	\$7,035	\$6,202	\$5,450	\$7,916	\$7,555	\$6,708
Annual	\$78,167	\$84,417	\$74,430	\$65,395	\$94,993	\$90,663	\$80,494

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<b>Monthly Costs</b>							
Housing	1657	1657	1657	1657	1657	1657	1657
Child Care	2042	1453	864	1767	1178	589	0
Food	907	930	953	963	986	1008	1031
Transportation	590	590	590	590	590	590	584
Health Care	417	428	440	428	440	452	463
Miscellaneous	561	506	450	541	485	430	374
Taxes	1413	1184	987	1323	1102	909	713
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
<b>Self-Sufficiency Wage</b>							
Hourly	\$20.56	\$18.17	\$16.03	\$19.65	\$17.29	\$15.16	\$12.99
	<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	\$7,236	\$6,397	\$5,641	\$6,918	\$6,088	\$5,335	\$4,571
Annual	\$86,834	\$76,769	\$67,690	\$83,020	\$73,052	\$64,017	\$54,858

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