

The Self-Sufficiency Standard for New Jersey 2008

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Table 13
The Self-Sufficiency Standard for
Monmouth County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	997	1217	1217	1217	1217	1217	1217
Child Care	0	738	927	564	0	1476	1665
Food	245	359	371	435	462	472	483
Transportation	285	291	291	291	285	291	291
Health Care	133	318	318	329	341	329	328
Miscellaneous	166	292	312	284	230	379	398
Taxes	394	692	765	660	482	916	998
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	\$12.61	\$21.45	\$23.11	\$20.73	\$16.67	\$27.34	\$29.06
Monthly	\$2,220	\$3,775	\$4,068	\$3,648	\$2,935	\$4,813	\$5,115
Annual	\$26,643	\$45,302	\$48,812	\$43,775	\$35,214	\$57,751	\$61,376

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	1217	1217	1217	1217	1217	1217	1217
Child Care	1302	738	1854	1491	927	1128	564
Food	544	569	493	555	580	617	642
Transportation	291	291	291	291	291	291	291
Health Care	340	352	328	339	351	351	363
Miscellaneous	369	317	418	389	337	360	308
Taxes	881	702	1119	957	775	847	669
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	\$26.59	\$22.56	\$30.99	\$28.26	\$24.22	\$25.83	\$21.81
Monthly	\$4,679	\$3,970	\$5,455	\$4,974	\$4,262	\$4,546	\$3,838
Annual	\$56,149	\$47,642	\$65,454	\$59,683	\$51,143	\$54,547	\$46,054

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Table 13
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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	1217	1586	1586	1586	1586	1586	1586
Child Care	0	2213	2403	2040	1476	2592	2229
Food	667	572	582	641	665	592	651
Transportation	285	291	291	291	291	291	291
Health Care	374	340	339	351	363	338	350
Miscellaneous	254	500	520	491	438	540	511
Taxes	488	1467	1593	1407	1082	1730	1533
Earned Income Tax Credit (-)	-10	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	\$17.67	\$37.61	\$39.57	\$36.69	\$31.54	\$41.59	\$38.65
Monthly	\$3,110	\$6,620	\$6,964	\$6,457	\$5,550	\$7,321	\$6,802
Annual	\$37,316	\$79,436	\$83,571	\$77,485	\$66,604	\$87,846	\$81,620

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Table 13
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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	1586	1586	1586	1586	1586	1586	1586
Child Care	1665	1866	1302	738	2781	2418	1854
Food	675	710	734	758	603	661	685
Transportation	291	291	291	291	291	291	291
Health Care	362	362	373	385	338	349	361
Miscellaneous	458	482	429	376	560	531	478
Taxes	1202	1345	1025	835	1867	1665	1322
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	\$33.46	\$35.75	\$30.63	\$26.53	\$43.62	\$40.64	\$35.39
Monthly	\$5,889	\$6,292	\$5,390	\$4,670	\$7,676	\$7,153	\$6,228
Annual	\$70,672	\$75,500	\$64,684	\$56,036	\$92,116	\$85,831	\$74,740

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Table 13
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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	1586	1586	1586	1586	1586	1586	1586
Child Care	2055	1491	927	1693	1128	564	0
Food	720	744	768	779	803	827	851
Transportation	291	291	291	291	291	291	285
Health Care	361	373	384	373	384	396	408
Miscellaneous	501	449	396	472	419	366	313
Taxes	1474	1145	910	1288	983	799	621
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	\$37.72	\$32.55	\$28.20	\$34.84	\$29.80	\$25.74	\$21.67
Monthly	\$6,639	\$5,729	\$4,963	\$6,132	\$5,245	\$4,530	\$3,813
Annual	\$79,669	\$68,752	\$59,561	\$73,580	\$62,943	\$54,364	\$45,761

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Table 13
The Self-Sufficiency Standard for
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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	997	1217	1217	1217	1217	1217
Child Care	0	738	927	564	0	1476	1665
Food	482	589	600	662	687	684	694
Transportation	552	559	559	559	552	559	559
Health Care	363	374	373	385	397	385	384
Miscellaneous	240	348	368	339	285	432	452
Taxes	472	764	844	731	552	989	1064
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	\$8.83	\$12.66	\$13.51	\$12.28	\$10.25	\$15.55	\$16.39
	<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	\$3,107	\$4,455	\$4,755	\$4,323	\$3,608	\$5,475	\$5,768
Annual	\$37,279	\$53,462	\$57,062	\$51,874	\$43,292	\$65,694	\$69,219

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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	1217	1217	1217	1217	1217	1217	1217
Child Care	1302	738	1854	1491	927	1128	564
Food	753	777	704	763	787	822	846
Transportation	559	559	559	559	559	559	559
Health Care	396	407	383	395	407	406	418
Miscellaneous	423	370	472	443	390	413	360
Taxes	953	770	1139	1028	845	918	734
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	\$15.16	\$13.13	\$17.22	\$15.99	\$13.96	\$14.77	\$12.73
	<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	\$5,336	\$4,622	\$6,062	\$5,630	\$4,915	\$5,197	\$4,482
Annual	\$64,031	\$55,460	\$72,744	\$67,556	\$58,985	\$62,368	\$53,781

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	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
Monthly Costs							
Housing	1217	1586	1586	1586	1586	1586	1586
Child Care	0	2213	2403	2040	1476	2592	2229
Food	870	766	776	832	855	786	841
Transportation	552	559	559	559	559	559	559
Health Care	430	396	395	406	418	394	406
Miscellaneous	307	552	572	542	489	592	562
Taxes	555	1369	1460	1330	1118	1562	1418
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	\$10.70	\$20.15	\$21.02	\$19.73	\$17.47	\$21.93	\$20.60
	<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	\$3,765	\$7,091	\$7,401	\$6,945	\$6,151	\$7,721	\$7,251
Annual	\$45,178	\$85,094	\$88,807	\$83,345	\$73,813	\$92,647	\$87,009

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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	1586	1586	1586	1586	1586	1586	1586
Child Care	1665	1866	1302	738	2781	2418	1854
Food	864	897	920	943	795	851	874
Transportation	559	559	559	559	559	559	559
Health Care	417	417	429	441	393	405	417
Miscellaneous	509	533	480	427	611	582	529
Taxes	1198	1291	1082	898	1699	1505	1277
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	\$18.32	\$19.32	\$17.07	\$15.03	\$22.94	\$21.47	\$19.16
	<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	\$6,449	\$6,800	\$6,007	\$5,291	\$8,076	\$7,556	\$6,746
Annual	\$77,384	\$81,596	\$72,088	\$63,497	\$96,907	\$90,675	\$80,950

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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	1586	1586	1586	1586	1586	1586	1586
Child Care	2055	1491	927	1693	1128	564	0
Food	907	930	953	963	986	1008	1031
Transportation	559	559	559	559	559	559	552
Health Care	417	428	440	428	440	452	463
Miscellaneous	552	499	446	523	470	417	363
Taxes	1371	1157	973	1253	1045	862	676
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	\$20.16	\$17.90	\$15.86	\$18.90	\$16.66	\$14.62	\$12.56
	<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	\$7,097	\$6,300	\$5,584	\$6,654	\$5,864	\$5,148	\$4,423
Annual	\$85,162	\$75,604	\$67,013	\$79,847	\$70,364	\$61,772	\$53,071

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