

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1169	1336	1336	1336	1336	1336	1336
Child Care	0	868	977	447	0	1736	1845
Food	240	352	363	427	453	463	473
Transportation	273	280	280	280	273	280	280
Health Care	133	318	318	329	341	329	328
Miscellaneous	182	315	327	282	240	414	426
Taxes	450	781	825	659	524	1094	1166
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	\$13.91	\$23.40	\$24.39	\$20.61	\$17.52	\$30.60	\$31.75
Monthly	\$2,448	\$4,118	\$4,293	\$3,627	\$3,084	\$5,386	\$5,589
Annual	\$29,371	\$49,418	\$51,518	\$43,519	\$37,009	\$64,626	\$67,062

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](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

**Table 14**  
**The Self-Sufficiency Standard for**  
**Morris County, NJ, 2008**

	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	1336	1336	1336	1336	1336	1336	1336
Child Care	1315	868	1954	1424	977	894	447
Food	534	559	484	544	569	605	630
Transportation	280	280	280	280	280	280	280
Health Care	340	352	328	339	351	351	363
Miscellaneous	380	339	438	392	351	347	306
Taxes	922	785	1238	967	828	795	661
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	\$27.50	\$24.44	\$32.91	\$28.50	\$25.43	\$24.66	\$21.62
Monthly	\$4,841	\$4,302	\$5,791	\$5,017	\$4,476	\$4,340	\$3,805
Annual	\$58,088	\$51,621	\$69,498	\$60,199	\$53,712	\$52,082	\$45,662

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](mailto:pearce@u.washington.edu) or  
 Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	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	1336	1599	1599	1599	1599	1599	1599
Child Care	0	2604	2713	2183	1736	2822	2292
Food	654	561	571	629	652	581	639
Transportation	273	280	280	280	280	280	280
Health Care	374	340	339	351	363	338	350
Miscellaneous	264	538	550	504	463	562	516
Taxes	526	1718	1800	1491	1232	1882	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	\$18.53	\$41.42	\$42.63	\$37.99	\$33.95	\$43.83	\$39.16
Monthly	\$3,261	\$7,291	\$7,503	\$6,686	\$5,975	\$7,715	\$6,892
Annual	\$39,131	\$87,487	\$90,033	\$80,234	\$71,698	\$92,579	\$82,699

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](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	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	1599	1599	1599	1599	1599	1599	1599
Child Care	1845	1762	1315	868	2932	2401	1954
Food	662	696	720	744	591	649	672
Transportation	280	280	280	280	280	280	280
Health Care	362	362	373	385	338	349	361
Miscellaneous	475	470	429	388	574	528	487
Taxes	1304	1274	1025	879	1964	1641	1380
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	\$35.10	\$34.62	\$30.63	\$27.51	\$45.04	\$40.32	\$36.27
Monthly	\$6,177	\$6,093	\$5,391	\$4,842	\$7,927	\$7,097	\$6,383
Annual	\$74,123	\$73,114	\$64,688	\$58,109	\$95,125	\$85,164	\$76,599

For data sources and methodology, see  
The Real Cost of Living in 2008  
The Self-Sufficiency Standard for New Jersey  
at <http://www.lsnj.org/PovResrch.cfm>  
or contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@lsnj.org](mailto:MQuaal@lsnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	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	1599	1599	1599	1599	1599	1599	1599
Child Care	1871	1424	977	1341	894	447	0
Food	706	730	754	764	788	811	835
Transportation	280	280	280	280	280	280	273
Health Care	361	373	384	373	384	396	408
Miscellaneous	482	441	399	436	394	353	311
Taxes	1346	1097	924	1067	889	751	615
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	\$35.77	\$31.78	\$28.51	\$31.30	\$27.72	\$24.64	\$21.54
Monthly	\$6,295	\$5,593	\$5,018	\$5,509	\$4,878	\$4,337	\$3,791
Annual	\$75,540	\$67,113	\$60,211	\$66,104	\$58,535	\$52,048	\$45,496

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](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

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	1169	1336	1336	1336	1336	1336
Child Care	0	868	977	447	0	1736	1845
Food	473	578	589	649	674	671	681
Transportation	529	536	536	536	529	536	536
Health Care	363	374	373	385	397	385	384
Miscellaneous	253	369	381	335	294	466	478
Taxes	522	850	895	724	588	1118	1162
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	\$9.40	\$13.57	\$14.07	\$12.15	\$10.61	\$16.99	\$17.49
	<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	\$3,310	\$4,778	\$4,954	\$4,278	\$3,734	\$5,981	\$6,156
Annual	\$39,725	\$57,334	\$59,444	\$51,340	\$44,808	\$71,769	\$73,870

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](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	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	1336	1336	1336	1336	1336	1336	1336
Child Care	1315	868	1954	1424	977	894	447
Food	739	762	691	749	772	806	830
Transportation	536	536	536	536	536	536	536
Health Care	396	407	383	395	407	406	418
Miscellaneous	432	391	490	444	403	398	357
Taxes	988	849	1211	1033	894	859	720
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	\$15.55	\$14.01	\$18.00	\$16.05	\$14.51	\$14.11	\$12.58
	<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	\$5,475	\$4,933	\$6,335	\$5,650	\$5,108	\$4,968	\$4,427
Annual	\$65,695	\$59,194	\$76,016	\$67,796	\$61,296	\$59,621	\$53,118

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](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	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
<b>Monthly Costs</b>							
Housing	1336	1599	1599	1599	1599	1599	1599
Child Care	0	2604	2713	2183	1736	2822	2292
Food	853	752	761	816	838	771	825
Transportation	529	536	536	536	536	536	536
Health Care	430	396	395	406	418	394	406
Miscellaneous	315	589	600	554	513	612	566
Taxes	584	1541	1622	1377	1212	1704	1434
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	\$11.02	\$21.78	\$22.38	\$20.23	\$18.47	\$22.98	\$20.76
	<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	\$3,880	\$7,665	\$7,876	\$7,121	\$6,502	\$8,088	\$7,307
Annual	\$46,566	\$91,982	\$94,517	\$85,448	\$78,022	\$97,053	\$87,687

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](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	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
<b>Monthly Costs</b>							
Housing	1599	1599	1599	1599	1599	1599	1599
Child Care	1845	1762	1315	868	2932	2401	1954
Food	848	880	903	925	780	835	857
Transportation	536	536	536	536	536	536	536
Health Care	417	417	429	441	393	405	417
Miscellaneous	525	519	478	437	624	578	536
Taxes	1259	1239	1076	937	1775	1486	1306
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	<b>\$18.97</b>	<b>\$18.76</b>	<b>\$17.00</b>	<b>\$15.46</b>	<b>\$23.55</b>	<b>\$21.28</b>	<b>\$19.48</b>
	<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	<b>\$6,679</b>	<b>\$6,602</b>	<b>\$5,985</b>	<b>\$5,442</b>	<b>\$8,288</b>	<b>\$7,489</b>	<b>\$6,856</b>
Annual	<b>\$80,144</b>	<b>\$79,227</b>	<b>\$71,824</b>	<b>\$65,303</b>	<b>\$99,458</b>	<b>\$89,869</b>	<b>\$82,267</b>

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](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)

*The Self-Sufficiency Standard for New Jersey 2008*

© 2008 Diana Pearce and The Legal Services of New Jersey Poverty Research Institute

Table 14  
The Self-Sufficiency Standard for  
Morris County, NJ, 2008

	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
<b>Monthly Costs</b>							
Housing	1599	1599	1599	1599	1599	1599	1599
Child Care	1871	1424	977	1341	894	447	0
Food	890	912	934	944	967	989	1012
Transportation	536	536	536	536	536	536	529
Health Care	417	428	440	428	440	452	463
Miscellaneous	531	490	449	485	444	402	360
Taxes	1286	1121	981	1101	945	806	665
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	\$19.26	\$17.50	\$15.96	\$17.29	\$15.55	\$14.01	\$12.44
	<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	\$6,779	\$6,160	\$5,616	\$6,084	\$5,474	\$4,931	\$4,379
Annual	\$81,350	\$73,917	\$67,395	\$73,012	\$65,690	\$59,169	\$52,543

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](mailto:pearce@u.washington.edu) or  
Melissa Quaal at [MQuaal@Isnj.org](mailto:MQuaal@Isnj.org)