

The Self-Sufficiency Standard for New Jersey 2008

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Table 15
The Self-Sufficiency Standard for
Ocean County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1076	1314	1314	1314	1314	1314	1314
Child Care	0	727	738	539	0	1454	1465
Food	245	359	371	435	462	472	483
Transportation	289	295	295	295	289	295	295
Health Care	133	318	318	329	341	329	328
Miscellaneous	174	301	303	291	240	386	388
Taxes	424	724	732	688	519	945	952
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	\$13.30	\$22.19	\$22.37	\$21.35	\$17.50	\$28.00	\$28.17
Monthly	\$2,341	\$3,905	\$3,937	\$3,758	\$3,081	\$4,928	\$4,958
Annual	\$28,091	\$46,865	\$47,240	\$45,091	\$36,968	\$59,130	\$59,499

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	1314	1314	1314	1314	1314	1314	1314
Child Care	1266	727	1476	1277	738	1078	539
Food	544	569	493	555	580	617	642
Transportation	295	295	295	295	295	295	295
Health Care	340	352	328	339	351	351	363
Miscellaneous	376	326	390	378	328	365	315
Taxes	905	735	960	913	742	866	697
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	\$27.12	\$23.30	\$28.35	\$27.30	\$23.47	\$26.24	\$22.43
Monthly	\$4,773	\$4,100	\$4,989	\$4,804	\$4,131	\$4,619	\$3,947
Annual	\$57,278	\$49,205	\$59,868	\$57,647	\$49,571	\$55,426	\$47,370

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Table 15
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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	1314	1712	1712	1712	1712	1712	1712
Child Care	0	2181	2192	1993	1454	2203	2004
Food	667	572	582	641	665	592	651
Transportation	289	295	295	295	295	295	295
Health Care	374	340	339	351	363	338	350
Miscellaneous	264	510	512	499	449	514	501
Taxes	528	1526	1539	1458	1146	1552	1471
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	\$18.57	\$38.55	\$38.75	\$37.49	\$32.57	\$38.95	\$37.69
Monthly	\$3,269	\$6,786	\$6,821	\$6,599	\$5,732	\$6,856	\$6,634
Annual	\$39,226	\$81,427	\$81,849	\$79,183	\$68,789	\$82,272	\$79,605

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Table 15
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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	1712	1712	1712	1712	1712	1712	1712
Child Care	1465	1805	1266	727	2213	2015	1476
Food	675	710	734	758	603	661	685
Transportation	295	295	295	295	295	295	295
Health Care	362	362	373	385	338	349	361
Miscellaneous	451	488	438	388	516	503	453
Taxes	1158	1390	1080	879	1565	1484	1170
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	\$32.77	\$36.43	\$31.53	\$27.52	\$39.15	\$37.89	\$32.96
Monthly	\$5,767	\$6,412	\$5,548	\$4,843	\$6,891	\$6,669	\$5,802
Annual	\$69,205	\$76,938	\$66,581	\$58,122	\$82,694	\$80,027	\$69,620

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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	1712	1712	1712	1712	1712	1712	1712
Child Care	1816	1277	738	1618	1078	539	0
Food	720	744	768	779	803	827	851
Transportation	295	295	295	295	295	295	289
Health Care	361	373	384	373	384	396	408
Miscellaneous	490	440	390	478	427	377	326
Taxes	1403	1093	887	1320	1015	838	667
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	\$36.63	\$31.72	\$27.69	\$35.36	\$30.48	\$26.61	\$22.74
Monthly	\$6,447	\$5,583	\$4,874	\$6,223	\$5,364	\$4,684	\$4,002
Annual	\$77,361	\$66,997	\$58,482	\$74,678	\$64,373	\$56,209	\$48,021

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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	1076	1314	1314	1314	1314	1314	1314
Child Care	0	727	738	539	0	1454	1465
Food	482	589	600	662	687	684	694
Transportation	560	566	566	566	560	566	566
Health Care	363	374	373	385	397	385	384
Miscellaneous	248	357	359	347	296	440	442
Taxes	503	804	812	759	590	1019	1027
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	\$9.18	\$13.06	\$13.15	\$12.61	\$10.68	\$15.89	\$15.98
	<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	\$3,233	\$4,597	\$4,628	\$4,438	\$3,759	\$5,595	\$5,625
Annual	\$38,791	\$55,170	\$55,539	\$53,253	\$45,109	\$67,137	\$67,497

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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	1314	1314	1314	1314	1314	1314	1314
Child Care	1266	727	1476	1277	738	1078	539
Food	753	777	704	763	787	822	846
Transportation	566	566	566	566	566	566	566
Health Care	396	407	383	395	407	406	418
Miscellaneous	429	379	444	431	381	419	368
Taxes	978	805	1034	986	812	938	764
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	\$15.44	\$13.52	\$16.06	\$15.53	\$13.60	\$14.99	\$13.06
	<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	\$5,435	\$4,758	\$5,655	\$5,465	\$4,788	\$5,276	\$4,599
Annual	\$65,223	\$57,095	\$67,857	\$65,583	\$57,455	\$63,310	\$55,182

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Monthly Costs							
Housing	1314	1712	1712	1712	1712	1712	1712
Child Care	0	2181	2192	1993	1454	2203	2004
Food	870	766	776	832	855	786	841
Transportation	560	566	566	566	566	566	566
Health Care	430	396	395	406	418	394	406
Miscellaneous	317	562	564	551	500	566	553
Taxes	593	1415	1424	1363	1160	1433	1371
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	\$11.13	\$20.59	\$20.68	\$20.09	\$17.94	\$20.76	\$20.18
	<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	\$3,916	\$7,247	\$7,278	\$7,073	\$6,314	\$7,308	\$7,103
Annual	\$46,995	\$86,970	\$87,336	\$84,877	\$75,770	\$87,702	\$85,233

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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	1712	1712	1712	1712	1712	1712	1712
Child Care	1465	1805	1266	727	2213	2015	1476
Food	864	897	920	943	795	851	874
Transportation	566	566	566	566	566	566	566
Health Care	417	417	429	441	393	405	417
Miscellaneous	502	540	489	439	568	555	504
Taxes	1167	1319	1118	944	1442	1379	1175
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	\$18.02	\$19.62	\$17.47	\$15.54	\$20.85	\$20.26	\$18.10
	<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	\$6,343	\$6,906	\$6,150	\$5,471	\$7,339	\$7,132	\$6,373
Annual	\$76,121	\$82,875	\$73,796	\$65,647	\$88,068	\$85,589	\$76,472

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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	1712	1712	1712	1712	1712	1712	1712
Child Care	1816	1277	738	1618	1078	539	0
Food	907	930	953	963	986	1008	1031
Transportation	566	566	566	566	566	566	560
Health Care	417	428	440	428	440	452	463
Miscellaneous	542	491	441	529	478	428	377
Taxes	1327	1125	951	1275	1075	901	724
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	\$19.70	\$17.55	\$15.62	\$19.15	\$17.00	\$15.07	\$13.11
	<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	\$6,936	\$6,179	\$5,500	\$6,739	\$5,985	\$5,306	\$4,616
Annual	\$83,231	\$74,147	\$65,998	\$80,872	\$71,821	\$63,672	\$55,394

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