

*The Self-Sufficiency Standard for New Jersey 2008*

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Table 18  
The Self-Sufficiency Standard for  
Somerset County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1192	1402	1402	1402	1402	1402	1402
Child Care	0	906	1042	781	0	1812	1948
Food	245	359	371	435	462	472	483
Transportation	287	293	293	293	287	293	293
Health Care	133	318	318	329	341	329	328
Miscellaneous	186	328	343	324	249	431	446
Taxes	465	827	882	813	556	1194	1282
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	\$14.25	\$24.44	\$25.67	\$24.12	\$18.26	\$32.20	\$33.62
Monthly	\$2,508	\$4,301	\$4,518	\$4,245	\$3,214	\$5,667	\$5,916
Annual	\$30,101	\$51,613	\$54,210	\$50,945	\$38,571	\$67,999	\$70,995

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](mailto:pearce@u.washington.edu) or  
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<b>Monthly Costs</b>	<b>Adult + infant + schoolage</b>	<b>Adult + infant + teenager</b>	<b>Adult + preschooler + preschooler</b>	<b>Adult + preschooler + schoolage</b>	<b>Adult + preschooler + teenager</b>	<b>Adult + schoolage + schoolage</b>	<b>Adult + schoolage + teenager</b>
Housing	1402	1402	1402	1402	1402	1402	1402
Child Care	1687	906	2085	1824	1042	1562	781
Food	544	569	493	555	580	617	642
Transportation	293	293	293	293	293	293	293
Health Care	340	352	328	339	351	351	363
Miscellaneous	427	352	460	441	367	423	348
Taxes	1168	831	1371	1257	887	1143	816
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	\$31.79	\$25.51	\$35.03	\$33.21	\$26.75	\$31.39	\$25.17
Monthly	\$5,596	\$4,490	\$6,166	\$5,845	\$4,707	\$5,525	\$4,429
Annual	\$67,150	\$53,883	\$73,991	\$70,146	\$56,487	\$66,300	\$53,154

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Table 18  
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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	1402	1760	1760	1760	1760	1760	1760
Child Care	0	2718	2854	2593	1812	2991	2730
Food	667	572	582	641	665	592	651
Transportation	287	293	293	293	293	293	293
Health Care	374	340	339	351	363	338	350
Miscellaneous	273	568	583	564	489	598	578
Taxes	559	1923	2024	1892	1396	2111	1993
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	\$19.30	\$44.46	\$45.95	\$44.00	\$36.52	\$47.35	\$45.49
Monthly	\$3,397	\$7,825	\$8,086	\$7,745	\$6,428	\$8,334	\$8,006
Annual	\$40,759	\$93,902	\$97,036	\$92,936	\$77,139	\$100,005	\$96,070

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**Table 18**  
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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	1760	1760	1760	1760	1760	1760	1760
Child Care	1948	2468	1687	906	3127	2866	2085
Food	675	710	734	758	603	661	685
Transportation	293	293	293	293	293	293	293
Health Care	362	362	373	385	338	349	361
Miscellaneous	504	559	485	410	612	593	519
Taxes	1488	1861	1367	965	2195	2085	1580
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	\$37.96	\$43.55	\$36.08	\$29.42	\$48.74	\$46.92	\$39.40
Monthly	\$6,681	\$7,664	\$6,350	\$5,178	\$8,579	\$8,258	\$6,934
Annual	\$80,173	\$91,971	\$76,204	\$62,135	\$102,944	\$99,099	\$83,208

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**Table 18**  
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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
<b>Monthly Costs</b>							
Housing	1760	1760	1760	1760	1760	1760	1760
Child Care	2605	1824	1042	2344	1562	781	0
Food	720	744	768	779	803	827	851
Transportation	293	293	293	293	293	293	287
Health Care	361	373	384	373	384	396	408
Miscellaneous	574	499	425	555	480	406	331
Taxes	1962	1459	1028	1830	1337	948	684
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	\$45.03	\$37.52	\$30.69	\$43.09	\$35.63	\$29.04	\$23.13
Monthly	\$7,925	\$6,603	\$5,401	\$7,584	\$6,270	\$5,111	\$4,071
Annual	\$95,105	\$79,238	\$64,818	\$91,005	\$75,245	\$61,338	\$48,852

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Table 18  
The Self-Sufficiency Standard for  
Somerset 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	1192	1402	1402	1402	1402	1402
Child Care	0	906	1042	781	0	1812	1948
Food	482	589	600	662	687	684	694
Transportation	557	563	563	563	557	563	563
Health Care	363	374	373	385	397	385	384
Miscellaneous	259	383	398	379	304	485	499
Taxes	544	904	960	889	627	1186	1247
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	\$9.65	\$14.17	\$14.79	\$14.00	\$11.05	\$17.76	\$18.38
	<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	\$3,398	\$4,989	\$5,205	\$4,928	\$3,890	\$6,250	\$6,471
Annual	\$40,774	\$59,869	\$62,465	\$59,133	\$46,686	\$75,005	\$77,657

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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	1402	1402	1402	1402	1402	1402	1402
Child Care	1687	906	2085	1824	1042	1562	781
Food	753	777	704	763	787	822	846
Transportation	563	563	563	563	563	563	563
Health Care	396	407	383	395	407	406	418
Miscellaneous	480	406	514	495	420	476	401
Taxes	1169	904	1305	1229	960	1152	887
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	\$17.57	\$14.63	\$19.01	\$18.19	\$15.24	\$17.38	\$14.44
	<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	\$6,184	\$5,149	\$6,690	\$6,404	\$5,365	\$6,118	\$5,083
Annual	\$74,208	\$61,789	\$80,280	\$76,848	\$64,375	\$73,410	\$60,991

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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
<b>Monthly Costs</b>							
Housing	1402	1760	1760	1760	1760	1760	1760
Child Care	0	2718	2854	2593	1812	2991	2730
Food	870	766	776	832	855	786	841
Transportation	557	563	563	563	563	563	563
Health Care	430	396	395	406	418	394	406
Miscellaneous	326	620	635	615	541	649	630
Taxes	624	1751	1835	1723	1323	1919	1807
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	\$11.48	\$23.36	\$24.06	\$23.13	\$19.66	\$24.75	\$23.83
	<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	\$4,042	\$8,224	\$8,468	\$8,143	\$6,922	\$8,713	\$8,387
Annual	\$48,501	\$98,692	\$101,621	\$97,716	\$83,062	\$104,550	\$100,646

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<b>Monthly Costs</b>							
Housing	1760	1760	1760	1760	1760	1760	1760
Child Care	1948	2468	1687	906	3127	2866	2085
Food	864	897	920	943	795	851	874
Transportation	563	563	563	563	563	563	563
Health Care	417	417	429	441	393	405	417
Miscellaneous	555	611	536	461	664	645	570
Taxes	1381	1691	1304	1028	2004	1891	1449
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	\$20.28	\$22.89	\$19.46	\$16.49	\$25.45	\$24.52	\$20.93
	<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	\$7,140	\$8,058	\$6,849	\$5,803	\$8,957	\$8,631	\$7,368
Annual	\$85,676	\$96,691	\$82,191	\$69,633	\$107,480	\$103,575	\$88,417

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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
<b>Monthly Costs</b>							
Housing	1760	1760	1760	1760	1760	1760	1760
Child Care	2605	1824	1042	2344	1562	781	0
Food	907	930	953	963	986	1008	1031
Transportation	563	563	563	563	563	563	557
Health Care	417	428	440	428	440	452	463
Miscellaneous	625	551	476	606	531	456	381
Taxes	1779	1362	1083	1657	1284	1010	740
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	\$23.60	\$20.08	\$17.10	\$22.64	\$19.25	\$16.28	\$13.30
	<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	\$8,306	\$7,067	\$6,018	\$7,971	\$6,777	\$5,731	\$4,683
Annual	\$99,670	\$84,806	\$72,211	\$95,651	\$81,321	\$68,775	\$56,199

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