

The Self-Sufficiency Standard for New Jersey 2008

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Table 20
The Self-Sufficiency Standard for
Union County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	995	1138	1138	1138	1138	1138	1138
Child Care	0	681	866	477	0	1362	1546
Food	240	352	363	427	453	463	473
Transportation	306	313	313	313	306	313	313
Health Care	133	318	318	329	341	329	328
Miscellaneous	168	280	300	268	224	360	380
Taxes	399	648	719	604	458	848	921
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-53	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
Hourly	\$12.74	\$20.44	\$22.06	\$19.43	\$16.12	\$25.83	\$27.46
Monthly	\$2,242	\$3,597	\$3,882	\$3,420	\$2,837	\$4,546	\$4,833
Annual	\$26,904	\$43,161	\$46,588	\$41,045	\$34,041	\$54,548	\$57,999

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	1138	1138	1138	1138	1138	1138	1138
Child Care	1158	681	1731	1343	866	955	477
Food	534	559	484	544	569	605	630
Transportation	313	313	313	313	313	313	313
Health Care	340	352	328	339	351	351	363
Miscellaneous	348	304	399	368	324	336	292
Taxes	801	657	1004	875	727	757	612
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	\$24.80	\$21.51	\$29.15	\$26.44	\$23.13	\$23.79	\$20.50
Monthly	\$4,365	\$3,786	\$5,130	\$4,654	\$4,071	\$4,187	\$3,608
Annual	\$52,384	\$45,431	\$61,564	\$55,843	\$48,849	\$50,248	\$43,295

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Table 20
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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	1138	1362	1362	1362	1362	1362	1362
Child Care	0	2043	2227	1839	1362	2412	2024
Food	654	561	571	629	652	581	639
Transportation	306	313	313	313	313	313	313
Health Care	374	340	339	351	363	338	350
Miscellaneous	247	462	481	449	405	501	469
Taxes	450	1227	1344	1151	931	1471	1269
Earned Income Tax Credit (-)	-49	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	\$16.78	\$33.85	\$35.73	\$32.63	\$28.62	\$37.66	\$34.52
Monthly	\$2,954	\$5,957	\$6,288	\$5,744	\$5,037	\$6,628	\$6,075
Annual	\$35,450	\$71,482	\$75,453	\$68,925	\$60,440	\$79,532	\$72,896

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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	1362	1362	1362	1362	1362	1362	1362
Child Care	1546	1636	1158	681	2597	2209	1731
Food	662	696	720	744	591	649	672
Transportation	313	313	313	313	313	313	313
Health Care	362	362	373	385	338	349	361
Miscellaneous	425	437	393	348	520	488	444
Taxes	1001	1076	883	734	1594	1392	1119
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	\$30.23	\$31.42	\$27.57	\$24.24	\$39.57	\$36.43	\$32.11
Monthly	\$5,321	\$5,531	\$4,852	\$4,267	\$6,964	\$6,411	\$5,652
Annual	\$63,848	\$66,368	\$58,225	\$51,202	\$83,568	\$76,932	\$67,820

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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	1362	1362	1362	1362	1362	1362	1362
Child Care	1820	1343	866	1432	955	477	0
Food	706	730	754	764	788	811	835
Transportation	313	313	313	313	313	313	306
Health Care	361	373	384	373	384	396	408
Miscellaneous	456	412	368	424	380	336	291
Taxes	1193	957	805	1003	836	689	542
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	\$33.30	\$29.20	\$25.86	\$30.23	\$26.52	\$23.20	\$19.85
Monthly	\$5,862	\$5,139	\$4,551	\$5,321	\$4,667	\$4,084	\$3,493
Annual	\$70,339	\$61,666	\$54,611	\$63,849	\$56,009	\$49,007	\$41,921

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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	995	1138	1138	1138	1138	1138
Child Care	0	681	866	477	0	1362	1546
Food	473	578	589	649	674	671	681
Transportation	595	602	602	602	595	602	602
Health Care	363	374	373	385	397	385	384
Miscellaneous	243	337	357	325	280	416	435
Taxes	483	725	803	681	534	927	1001
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	\$8.96	\$12.22	\$13.05	\$11.72	\$10.04	\$14.87	\$15.68
	<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	\$3,153	\$4,302	\$4,593	\$4,124	\$3,535	\$5,233	\$5,520
Annual	\$37,840	\$51,622	\$55,122	\$49,487	\$42,421	\$62,801	\$66,242

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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	1138	1138	1138	1138	1138	1138	1138
Child Care	1158	681	1731	1343	866	955	477
Food	739	762	691	749	772	806	830
Transportation	602	602	602	602	602	602	602
Health Care	396	407	383	395	407	406	418
Miscellaneous	403	359	454	423	378	391	347
Taxes	880	728	1074	954	803	833	683
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	\$14.34	\$12.67	\$16.50	\$15.16	\$13.49	\$13.82	\$12.15
	<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	\$5,049	\$4,461	\$5,807	\$5,336	\$4,749	\$4,864	\$4,278
Annual	\$60,585	\$53,527	\$69,684	\$64,027	\$56,987	\$58,370	\$51,332

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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	1138	1362	1362	1362	1362	1362	1362
Child Care	0	2043	2227	1839	1362	2412	2024
Food	853	752	761	816	838	771	825
Transportation	595	602	602	602	602	602	602
Health Care	430	396	395	406	418	394	406
Miscellaneous	302	515	535	502	458	554	522
Taxes	536	1225	1302	1170	1002	1379	1251
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	\$10.47	\$18.59	\$19.41	\$18.03	\$16.17	\$20.24	\$18.87
	<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	\$3,687	\$6,543	\$6,833	\$6,347	\$5,692	\$7,123	\$6,641
Annual	\$44,246	\$78,516	\$81,998	\$76,163	\$68,301	\$85,479	\$79,690

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Monthly Costs							
Housing	1362	1362	1362	1362	1362	1362	1362
Child Care	1546	1636	1158	681	2597	2209	1731
Food	848	880	903	925	780	835	857
Transportation	602	602	602	602	602	602	602
Health Care	417	417	429	441	393	405	417
Miscellaneous	478	490	445	401	573	541	497
Taxes	1075	1121	953	803	1470	1328	1148
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	\$16.98	\$17.49	\$15.63	\$13.96	\$21.10	\$19.69	\$17.80
	<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	\$5,978	\$6,157	\$5,502	\$4,914	\$7,427	\$6,931	\$6,264
Annual	\$71,734	\$73,887	\$66,026	\$58,966	\$89,130	\$83,171	\$75,166

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Monthly Costs							
Housing	1362	1362	1362	1362	1362	1362	1362
Child Care	1820	1343	866	1432	955	477	0
Food	890	912	934	944	967	989	1012
Transportation	602	602	602	602	602	602	595
Health Care	417	428	440	428	440	452	463
Miscellaneous	509	465	420	477	433	388	343
Taxes	1199	1027	876	1073	905	754	604
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	\$18.32	\$16.44	\$14.77	\$16.95	\$15.09	\$13.42	\$11.73
	<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	\$6,448	\$5,788	\$5,200	\$5,968	\$5,313	\$4,724	\$4,129
Annual	\$77,382	\$69,458	\$62,398	\$71,611	\$63,750	\$56,690	\$49,549

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