

Table 2
The Self-Sufficiency Standard for Bergen County, 2005
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<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + schoolage</i>	<i>Adult + teenager</i>	<i>Adult + infant infant</i>	<i>Adult + infant preschooler</i>	<i>Adult + infant schoolage</i>	<i>Adult + infant teenager</i>	<i>Adult + preschooler preschooler</i>
<i>Housing</i>	1050	1201	1201	1201	1201	1201	1201	1201	1201	1201
<i>Child Care</i>	0	744	753	431	0	1488	1496	1175	744	1505
<i>Food</i>	224	330	341	398	422	413	423	475	497	433
<i>Transportation</i>	59	59	59	59	59	59	59	59	59	59
<i>Health Care</i>	104	255	254	264	283	264	263	273	292	262
<i>Miscellaneous</i>	144	259	261	235	197	343	344	318	279	346
<i>Taxes</i>	336	600	607	513	388	808	814	720	594	821
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	-12	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-55	-55	-60	0	-100	-100	-100	-53	-100
<i>Child Tax Credit (-)</i>	0	-83	-83	-83	-83	-167	-167	-167	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$10.89	\$18.81	\$18.96	\$16.81	\$13.94	\$24.49	\$24.63	\$22.47	\$19.58	\$24.77
<i>-Monthly</i>	\$1,917	\$3,310	\$3,337	\$2,958	\$2,454	\$4,310	\$4,335	\$3,955	\$3,447	\$4,360
<i>-Annual</i>	\$23,003	\$39,723	\$40,044	\$35,496	\$29,447	\$51,715	\$52,019	\$47,459	\$41,360	\$52,323

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The Self-Sufficiency Standard for Bergen County, 2005 (Cont.)
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	<i>Adult + preschooler schoolage</i>	<i>Adult + preschooler teenager</i>	<i>Adult + schoolage schoolage</i>	<i>Adult + schoolage teenager</i>	<i>Adult + teenager teenager</i>	<i>Adult + infant infant infant</i>	<i>Adult + infant infant preschooler</i>	<i>Adult + infant infant schoolage</i>	<i>Adult + infant infant teenager</i>	<i>Adult + infant preschooler</i>
Monthly Costs										
<i>Housing</i>	1201	1201	1201	1201	1201	1515	1515	1515	1515	1515
<i>Child Care</i>	1184	753	863	431	0	2232	2240	1919	1488	2249
<i>Food</i>	485	507	537	559	581	553	563	618	641	574
<i>Transportation</i>	59	59	59	59	59	59	59	59	59	59
<i>Health Care</i>	272	291	281	300	319	274	272	282	301	271
<i>Miscellaneous</i>	320	281	294	255	216	463	465	439	400	467
<i>Taxes</i>	726	600	632	504	355	1345	1356	1201	966	1367
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	-82	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-100	-53	-100	-58	0	-100	-100	-100	-100	-100
<i>Child Tax Credit (-)</i>	-167	-167	-167	-167	-167	-250	-250	-250	-250	-250
Self-Sufficiency Wage										
<i>-Hourly</i>	\$22.61	\$19.73	\$20.46	\$17.53	\$14.10	\$34.61	\$34.78	\$32.29	\$28.52	\$34.95
<i>-Monthly</i>	\$3,980	\$3,472	\$3,600	\$3,085	\$2,482	\$6,091	\$6,121	\$5,683	\$5,020	\$6,151
<i>-Annual</i>	\$47,763	\$41,665	\$43,203	\$37,025	\$29,784	\$73,088	\$73,452	\$68,194	\$60,234	\$73,817

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	<i>Adult + infant preschooler schoolage</i>	<i>Adult + infant preschooler teenager</i>	<i>Adult + infant schoolage schoolage</i>	<i>Adult + infant schoolage teenager</i>	<i>Adult + infant teenager</i>	<i>Adult + preschooler preschooler</i>	<i>Adult + preschooler preschooler</i>	<i>Adult + preschooler preschooler</i>	<i>Adult + preschooler schoolage</i>	<i>Adult + preschooler schoolage</i>
Monthly Costs										
<i>Housing</i>	1515	1515	1515	1515	1515	1515	1515	1515	1515	1515
<i>Child Care</i>	1928	1496	1606	1175	744	2258	1936	1505	1615	1184
<i>Food</i>	628	651	683	706	729	584	639	662	693	716
<i>Transportation</i>	59	59	59	59	59	59	59	59	59	59
<i>Health Care</i>	281	300	290	309	328	270	279	298	289	308
<i>Miscellaneous</i>	441	402	415	376	337	469	443	404	417	378
<i>Taxes</i>	1212	976	1056	856	730	1378	1222	987	1067	862
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-100	-100	-100	-100	-50	-100	-100	-100	-100	-100
<i>Child Tax Credit (-)</i>	-250	-250	-250	-250	-250	-250	-250	-250	-250	-250
<i>Self-Sufficiency Wage -Hourly</i>	\$32.46	\$28.69	\$29.97	\$26.40	\$23.54	\$35.12	\$32.63	\$28.86	\$30.14	\$26.55
<i>-Monthly</i>	\$5,713	\$5,050	\$5,275	\$4,646	\$4,143	\$6,182	\$5,744	\$5,080	\$5,305	\$4,673
<i>-Annual</i>	\$68,558	\$60,598	\$63,299	\$55,755	\$49,713	\$74,181	\$68,922	\$60,963	\$63,664	\$56,071

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<i>Monthly Costs</i>	<i>Adult + preschooler teenager</i>	<i>Adult + schoolage schoolage teenager</i>	<i>Adult + schoolage schoolage teenager</i>	<i>Adult + schoolage teenager</i>	<i>Adult + teenager teenager</i>	<i>2 Adults + 2 Adults</i>	<i>2 Adults + infant</i>	<i>2 Adults + preschooler</i>	<i>2 Adults + schoolage</i>	<i>2 Adults + teenager</i>
<i>Housing</i>	1515	1515	1515	1515	1515	1050	1201	1201	1201	1201
<i>Child Care</i>	753	1294	863	431	0	0	744	753	431	0
<i>Food</i>	739	748	771	794	817	442	515	525	577	599
<i>Transportation</i>	59	59	59	59	59	118	118	118	118	118
<i>Health Care</i>	327	299	318	337	356	292	301	299	309	328
<i>Miscellaneous</i>	339	391	352	314	275	190	288	290	264	225
<i>Taxes</i>	737	912	769	643	518	337	589	595	499	376
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-50	-100	-100	-50	0	0	-50	-50	-55	0
<i>Child Tax Credit (-)</i>	-250	-250	-250	-250	-250	0	-83	-83	-83	-83
<i>Self-Sufficiency Wage -Hourly</i>	\$23.69	\$27.66	\$24.41	\$21.55	\$18.69	\$6.90 <i>per adult</i>	\$10.29 <i>per adult</i>	\$10.36 <i>per adult</i>	\$9.26 <i>per adult</i>	\$7.85 <i>per adult</i>
<i>-Monthly</i>	\$4,169	\$4,868	\$4,296	\$3,793	\$3,289	\$2,429 <i>combined</i>	\$3,621 <i>combined</i>	\$3,647 <i>combined</i>	\$3,260 <i>combined</i>	\$2,763 <i>combined</i>
<i>-Annual</i>	\$50,026	\$58,411	\$51,551	\$45,512	\$39,473	\$29,146 <i>combined</i>	\$43,455 <i>combined</i>	\$43,759 <i>combined</i>	\$39,120 <i>combined</i>	\$33,151 <i>combined</i>

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The Self-Sufficiency Standard for Bergen County, 2005 (Cont.)
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<i>Monthly Costs</i>	<i>2 Adults + infant infant</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + infant schoolage</i>	<i>2 Adults + infant teenager</i>	<i>2 Adults + preschooler preschooler</i>	<i>2 Adults + preschooler schoolage</i>	<i>2 Adults + preschooler teenager</i>	<i>2 Adults + schoolage schoolage</i>	<i>2 Adults + schoolage teenager</i>	<i>2 Adults teenager teenager</i>
<i>Housing</i>	1201	1201	1201	1201	1201	1201	1201	1201	1201	1201
<i>Child Care</i>	1488	1496	1175	744	1505	1184	753	863	431	0
<i>Food</i>	659	670	724	747	680	735	758	789	812	835
<i>Transportation</i>	118	118	118	118	118	118	118	118	118	118
<i>Health Care</i>	310	308	318	337	307	317	336	326	345	364
<i>Miscellaneous</i>	378	379	354	315	381	355	316	330	291	252
<i>Taxes</i>	824	831	730	605	837	737	612	664	518	396
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-100	-100	-100	-50	-100	-100	-50	-100	-53	0
<i>Child Tax Credit (-)</i>	-167	-167	-167	-167	-167	-167	-167	-167	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$13.38 <i>per adult</i>	\$13.46 <i>per adult</i>	\$12.37 <i>per adult</i>	\$10.94 <i>per adult</i>	\$13.53 <i>per adult</i>	\$12.44 <i>per adult</i>	\$11.01 <i>per adult</i>	\$11.37 <i>per adult</i>	\$9.93 <i>per adult</i>	\$8.52 <i>per adult</i>
<i>-Monthly</i>	\$4,711 <i>combined</i>	\$4,737 <i>combined</i>	\$4,354 <i>combined</i>	\$3,850 <i>combined</i>	\$4,763 <i>combined</i>	\$4,380 <i>combined</i>	\$3,876 <i>combined</i>	\$4,004 <i>combined</i>	\$3,497 <i>combined</i>	\$2,999 <i>combined</i>
<i>-Annual</i>	\$56,526 <i>combined</i>	\$56,842 <i>combined</i>	\$52,244 <i>combined</i>	\$46,205 <i>combined</i>	\$57,158 <i>combined</i>	\$52,557 <i>combined</i>	\$46,518 <i>combined</i>	\$48,043 <i>combined</i>	\$41,964 <i>combined</i>	\$35,991 <i>combined</i>

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The Self-Sufficiency Standard for Bergen County, 2005 (Cont.)
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<i>Monthly Costs</i>	<i>2 Adults infant infant Infant</i>	<i>2 Adults + infant infant preschooler</i>	<i>2 Adults + infant infant schoolage</i>	<i>2 Adults + infant infant teenager</i>	<i>2 Adults + infant preschooler preschooler</i>	<i>2 Adults + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler teenager</i>	<i>2 Adults + infant schoolage schoolage</i>	<i>2 Adults + infant schoolage teenager</i>	<i>2 Adults + Infant teenager teenager</i>
<i>Housing</i>	1515	1515	1515	1515	1515	1515	1515	1515	1515	1515
<i>Child Care</i>	2232	2240	1919	1488	2249	1928	1496	1606	1175	744
<i>Food</i>	704	714	763	784	723	772	793	822	843	863
<i>Transportation</i>	118	118	118	118	118	118	118	118	118	118
<i>Health Care</i>	319	317	327	346	316	326	345	335	354	373
<i>Miscellaneous</i>	489	490	464	425	492	466	427	440	400	361
<i>Taxes</i>	1159	1165	1066	919	1172	1073	925	974	827	699
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-100	-100	-100	-100	-100	-100	-100	-100	-100	-50
<i>Child Tax Credit (-)</i>	-250	-250	-250	-250	-250	-250	-250	-250	-250	-250
<i>Self-Sufficiency Wage -Hourly</i>	\$17.57 <i>per adult</i>	\$17.64 <i>per adult</i>	\$16.54 <i>per adult</i>	\$14.90 <i>per adult</i>	\$17.71 <i>per adult</i>	\$16.61 <i>per adult</i>	\$14.97 <i>per adult</i>	\$15.51 <i>per adult</i>	\$13.87 <i>per adult</i>	\$12.43 <i>per adult</i>
<i>-Monthly</i>	\$6,185 <i>combined</i>	\$6,210 <i>combined</i>	\$5,822 <i>combined</i>	\$5,244 <i>combined</i>	\$6,235 <i>combined</i>	\$5,847 <i>combined</i>	\$5,269 <i>combined</i>	\$5,460 <i>combined</i>	\$4,882 <i>combined</i>	\$4,374 <i>combined</i>
<i>-Annual</i>	\$74,220 <i>combined</i>	\$74,518 <i>combined</i>	\$69,869 <i>combined</i>	\$62,934 <i>combined</i>	\$74,816 <i>combined</i>	\$70,168 <i>combined</i>	\$63,232 <i>combined</i>	\$65,519 <i>combined</i>	\$58,583 <i>combined</i>	\$52,486 <i>combined</i>

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The Self-Sufficiency Standard for Bergen County, 2005 (Cont.)
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	<i>2 Adults + preschooler preschooler preschooler</i>	<i>2 Adults + preschooler preschooler schoolage</i>	<i>2 Adults + preschooler preschooler teenager</i>	<i>2 Adults preschooler schoolage schoolage</i>	<i>2 Adults preschooler schoolage teenager</i>	<i>2 Adults + preschooler teenager teenager</i>	<i>2 Adults + schoolage schoolage schoolage</i>	<i>2 Adults + schoolage schoolage teenager</i>	<i>2 Adults + schoolage teenager teenager</i>	<i>2 Adults + teenager teenager teenager</i>
Monthly Costs										
<i>Housing</i>	1515	1515	1515	1515	1515	1515	1515	1515	1515	1515
<i>Child Care</i>	2258	1936	1505	1615	1184	753	1294	863	431	0
<i>Food</i>	733	782	803	831	852	873	880	901	922	943
<i>Transportation</i>	118	118	118	118	118	118	118	118	118	118
<i>Health Care</i>	315	324	343	334	353	372	344	363	382	401
<i>Miscellaneous</i>	494	468	428	441	402	363	415	376	337	298
<i>Taxes</i>	1178	1079	932	980	833	705	881	736	610	484
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-100	-100	-100	-100	-100	-50	-100	-100	-50	0
<i>Child Tax Credit (-)</i>	-250	-250	-250	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage										
<i>-Hourly</i>	\$17.78 <i>per adult</i>	\$16.68 <i>per adult</i>	\$15.04 <i>per adult</i>	\$15.58 <i>per adult</i>	\$13.94 <i>per adult</i>	\$12.50 <i>per adult</i>	\$14.48 <i>per adult</i>	\$12.84 <i>per adult</i>	\$11.41 <i>per adult</i>	\$9.97 <i>per adult</i>
<i>-Monthly</i>	\$6,260 <i>combined</i>	\$5,872 <i>combined</i>	\$5,294 <i>combined</i>	\$5,485 <i>combined</i>	\$4,907 <i>combined</i>	\$4,398 <i>combined</i>	\$5,097 <i>combined</i>	\$4,521 <i>combined</i>	\$4,015 <i>combined</i>	\$3,508 <i>combined</i>
<i>-Annual</i>	\$75,114 <i>combined</i>	\$70,466 <i>combined</i>	\$63,530 <i>combined</i>	\$65,817 <i>combined</i>	\$58,881 <i>combined</i>	\$52,782 <i>combined</i>	\$61,168 <i>combined</i>	\$54,254 <i>combined</i>	\$48,176 <i>combined</i>	\$42,098 <i>combined</i>