

THE REAL COST OF LIVING IN NEW JERSEY

What It Takes To Meet Basic Needs and Avoid Deprivation

May 2013

The Fifth Report in the
Legal Services of New Jersey
Poverty Research Institute
Real Cost of Living Series



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Legal Services of New Jersey Poverty Research Institute

Legal Services of New Jersey (LSNJ) heads the 47-year-old statewide Legal Services system of seven non-profit corporations providing free legal assistance in civil matters to low-income people in all 21 counties. LSNJ created the Poverty Research Institute (PRI) in 1997 to enhance public awareness of poverty's scope, causes, consequences, and remedies. LSNJ believes greater knowledge about poverty will help alleviate some of the legal problems of those living in its grasp, thereby serving LSNJ's core mission of addressing those legal problems. PRI is the first and only entity exclusively focused on developing and updating information on poverty in the state.

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Acknowledgments

This report was written by Legal Services of New Jersey (LSNJ) Poverty Research Institute (PRI) staff Allan Lichtenstein, Shivi Prasad, and De Miller. Former PRI senior researcher and director Anjali Srivastava and intern, Amar Patel, assisted in the research. LSNJ's Sue Perger and Tricia Simpson-Curtin provided overall editing and design guidance, Harvey Fisher supplied editorial wisdom, and Maria Gomez prepared the manuscript. Cover design was by Laurel Ives of New York. Most of the data-gathering was done by staff at the Center for Women's Welfare at the University of Washington, under the direction of Dr. Diana Pearce, a professor at the University of Washington.

This measurement approach was originally developed by Dr. Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW) in Washington, D.C. Dr. Pearce also was the primary author of the disability costs appendix.

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SIX KEY REPORT HIGHLIGHTS

1. Established national methodology.

New Jersey's five Real Cost of Living (RCL) studies follow an established national methodology, used in 37 states, for calculating the minimum costs to meet basic needs.

The RCL has a long history both in New Jersey and nationally. Originally developed by Dr. Diana Pearce, of the University of Washington, the RCL approach, known also as the Self-Sufficiency Standard, anchors studies in 37 states as well as the District of Columbia and New York City. Governments and policymakers use these reports to guide design and implementation of public programs.

2. Very high RCL.

A four-person family living in New Jersey needs on average between \$64,000 and \$74,000 annually to meet basic needs.

Using a statewide weighted average for selected typical families, in 2011 a family with two adults and two school-age children needed at least \$5,353 monthly (\$64,000 annually) to meet basic needs. A family of two adults with two preschool-age children needed at least \$6,114 monthly and \$73,371 annually. By contrast, the 2011 federal poverty level for this family size was \$22,811.

3. Increasing wage gap.

Over a 12-year period, the RCL in New Jersey has increased between 18.5 to 28.9 percent, depending upon household size and composition. By comparison, median wages, declined by 4.4 percent.

The steepest rise in the RCL was for a family with one adult and two school-age children, which increased by 28.9 percent. The percentage increase was almost as great for a family with two adults and two school-age children—25.9 percent. The RCL for a single adult rose by 22.7 percent, while that for two adults with two preschool-age children increased by 18.5 percent. During the same period, median wages in New Jersey decreased by 4.4 percent, demonstrating an increasing gap between wages and the real cost of living—the “wage gap.”

4. One-fourth of New Jersey workers have incomes below the RCL.

At least one million New Jersey workers, about one-quarter of all workers, are earning wages below the RCL.

Overall, more than one million New Jersey workers, about one-quarter of all workers, earn wages below the statewide RCL average (\$13.75/hr.) for a single adult. In five of the fifteen occupational categories with a minimum of 100,000 New Jersey workers, at least 50 percent of the workers earn an hourly wage lower than the RCL hourly equivalent of \$13.75 for a single adult.

5. Higher RCL as a contributing cause of economic residential concentration.

Averaged across family sizes, counties with higher costs of living have lower poverty rates, and vice versa, raising troubling questions concerning the possible interaction between living costs and entrenched patterns of economic residential concentration.

Bergen, Hunterdon, and Somerset counties had the highest average RCL in the state in 2011. The latter two counties also had the lowest poverty rates, while Bergen County had the sixth lowest poverty rate in 2011. On the other hand, Atlantic, Salem, and Hudson counties had the lowest RCL in 2011. Hudson County had the second highest poverty rate in the state (ranked 20th), while Atlantic County was among the top five counties with the highest poverty rates in the state.

6. Disability means an even higher RCL.

Preliminary analysis documents significantly higher costs of living for households with at least one disabled member.

In the one sample county studied, the cost of living for a household with at least one disabled member ranges from \$2,784 monthly for a single adult household with low severity disability to \$9,428 for a couple where both experience high severity disability—14 percent and 136 percent higher than the RCLs for those households.

OVERVIEW

A. Why Measure the RCL?

The data in this report obviously hold broad general interest for New Jersey residents, comparing relative costs across counties, family sizes and certain demographic categories, as well as over time. Far more significant for those with lower incomes, however, is the information concerning the cost of basic needs. LSNJ's commitment to providing these reports since 1999 stems from the lessons they provide about poverty.

The real cost of a minimally adequate life budget—no extras, only necessities—serves as an excellent marker, a benchmark, for poverty. Below the marker, you are in *actual or true poverty*; you do not have enough income to meet all of your family's, and your own, basic needs. You will be forced to go without, usually by trading off one critical need for another—less or no food to make the rent, deferring a health exam in order to secure a child's school clothing. Below the marker, you are almost certain to be experiencing *significant deprivation*.

An accurate sense of where this marker line occurs becomes an essential guide for public policy, helping set more realistic levels of aid from transitional need programs like welfare, as well as helping frame ongoing policies and programs such as determining the initial threshold for income taxation, setting the thresholds and amounts for earned income tax credits (EITC), and determining both the types and the amounts for publicly funded supports for work (such as transportation, uniforms, and child care).

More accurate poverty markers also shed light on the shortfalls in the use of the federal poverty level (FPL) (see section (D), below), and make it less likely that there will be widespread and uncritical use of that measure.

B. How This Study Was Conducted

The RCL focuses on seven areas of basic needs and costs: housing, health care, food, child care, transportation, inevitable taxes, and costs of other essentials, such as clothing. The study design assumes that the adults in a household work full time, and thus assesses the costs of that work. Transportation therefore takes into account the cost of traveling to and from work. Child care covers the hours of work and commuting. Health care costs assume basic employer coverage, an even more reasonable assumption with the advent of the federal Affordable Care Act (ACA).

It bears special emphasis that the RCL includes *no* provision for many expenses considered staples of a decent middle-class existence in New Jersey. There are no savings for retirement or college for children, nothing for purchase of a car or other major items, no set aside for emergency expenses, and no luxuries of any kind—no cable, no restaurant meals or take outs, no vacations.

Each cost area is considered separately; no gross, across-the-board multiplier is used across all cost categories (this is a source of considerable distortion in some other methodologies). Costs are assessed at the county level, to better capture very significant regional differences.

Past RCL studies confirm wide variations in essential living costs depending upon family composition, family size, and place of residence. For this reason the RCL is unprecedented in its detail: it utilizes 70 different family compositions in each of New Jersey's 21 counties, including all families with three or fewer children, and all single adult households. Together these included compositions constitute the vast majority of New Jersey households.

The main body of the report concentrates on four of the most common compositions:

- Single adult household;
- Three-person family with one adult and two school-age children between 6 and 12 years;
- Four-person family with two adults and two school-age children between 6 and 12 years; and
- Four-person family with two adults and two preschool-age children between 3 and 5 years.

Notable facts for these focus households include:

- Single adult households comprise over one-fifth (23.8 percent) of New Jersey households with only non-elderly residents.¹
- Among families with own children below age 18, the average is 1.8 children per family.
- Almost 40 percent of all children in New Jersey are between ages 6 and 12, followed by almost 30 percent who are teens between ages 13 and 17, almost

16 percent who are preschool-age, and almost 16 percent who are infants between the ages of 0 to 2.

- The fourth family composition, comprising two parents with two preschool-age children, was selected because families with preschool-age children have higher living costs than those with infants, school-age children, or teenagers.

Because the RCL data are gathered at the county level, to calculate an RCL for the state, county costs were weighted by the under 65-age population size relative to the total state population. Thereafter, an overall statewide weighted average was calculated by aggregating these costs.

Appendix III, available on our website, includes comprehensive data for all 70 family types, and aggregates data for the 70 types by county.

C. History and National Context Of the RCL Studies

Since 1999, LSNJ has sponsored and conducted Real Cost of Living (RCL) studies in New Jersey, in collaboration with Dr. Diana Pearce of the University of Washington. The RCL (or “Self-Sufficiency Standard,” as the RCL is known in many other states) was originally developed by Dr. Pearce for the organization, Wider Opportunities for Women.² At the state level, Dr. Pearce first calculated the Self-Sufficiency Standard in 1996 for Iowa. After receiving major funding from the Ford Foundation in the early 2000s, Dr. Pearce expanded its application and calculated self-sufficiency standards for many other states. Currently, 37 states, as well as Washington, D.C. and New York City, have self-sufficiency standard calculations. The first RCL Report for New Jersey was produced in 1999. Since then, the RCL has been updated four times—in 2002, 2005 and 2008. This report is the fifth in the series and updates the data for 2011.

Apart from the RCL methodology, there are a few other studies that have been produced by applied research and public policy entities. These include the Basic Family Budget calculator produced by the Economic Policy Institute (EPI), the Basic Needs Budget Calculator developed by the National Center for Children in Poverty (NCCP) at Columbia University’s Mailman School of Public Health, the Basic Economic Security Index produced by Wider Opportunities for Women (WOW), and the Living Wage Calculator developed by Dr. Amy K. Glasmeier at MIT’s Department of Urban Studies. Descriptions of the four measures reference the self-sufficiency standard/RCL reports and acknowledge Diana Pearce as a modern pioneer in developing appropriate family budget measures, an important contributor to the living wage movement, and one of the key

researchers who have developed budgets that realistically quantify basic living costs in specific localities.

What Makes the RCL Unique and Important Nationally?

- The RCL is a comprehensive analysis. It calculates the costs for 70 different family types for all 21 counties of the state. Together, these calculations account for the vast majority of New Jersey households.
- Standard and equivalent methods are applied nationally, enabling comparisons to be made among states.³
- The RCL’s methodology is grounded in original research and takes into account realities that affect day-to-day opportunities and decisions by people with low incomes. For instance, the RCL not only uses a “bare-bones” budget concept, but also includes costs for services and products that are in fact widely accessible. For example, for a single person household in New Jersey, the RCL uses the costs for a one-bedroom apartment rather than efficiency or a studio unit because efficiency units are significantly less available across the state.
- The RCL takes into account the net effect of taxes and tax credits in calculating basic costs.⁴ Accordingly, the total dollar amount is reduced by the tax credit a family receives.
- As discussed earlier, the RCL uses a minimum, but adequate, definition of basic needs. There is no room for extra spending, no recreation, no cable, no non-work related travel. The definitions and assumptions do allow, however, a family to meet basic needs without skimping on or making trade-offs among necessities. As a key example, the RCL uses the USDA’s “low cost” food plan rather than its thrifty food plan, which is cheaper. The USDA “thrifty” food plan, while cheaper, is intended for only emergency, temporary use, and is not nutritionally adequate over a period of time. The low cost food plan, on the other hand, is based on more realistic and adequate nutritional assumptions that account for food preparation time and consumption patterns. In keeping with its “bare bones” concept, the RCL does not allow for “take-outs” or restaurant meals.
- Dr. Diana Pearce’s credibility and history as a pioneer and authority in developing and refining the field of calculating appropriate family budgets, combined with its use in nearly 100 reports in 37 states, makes it the preeminent national methodology.

D. Inadequacy of the Federal Poverty Measure

A family's wellbeing depends on having enough resources to make ends meet. Historically, the U.S. Census Bureau's federal poverty level has been used by many to signify a family's wellbeing; those with incomes below a certain level are classified as "living in poverty." The federal poverty measure, however, has become increasingly problematic as a measure of income adequacy. The Census Bureau itself refers to it as a "statistical yardstick" rather than a complete measure of what people need to live. In fact, most public assistance programs use multiples of FPL to determine need. For instance, SNAP (the program formerly known as Food Stamps) uses 185 percent of FPL, and NJ FamilyCare (which includes Medicaid) uses 350 percent for determining children eligible for state assistance. Simply raising the poverty level or using a multiple of the FPL cannot solve the deficiencies inherent in the official measure. The federal poverty measure does not account for:

- **Market-basket of needs:** The FPL is based on the cost of a single item—food—not a market-basket of basic needs. Much has changed since the measure was first formulated in the 1960s. Food no longer occupies one-third of a family's budget, and is more likely to occupy just one-sixth of the total budget.
- **Geographical differences in costs:** Another omission from the federal calculation of poverty is its failure to adjust for local differences in cost of living. The federal poverty level is the same whether one lives in Mississippi or Manhattan. In reality, costs vary within states, and even within counties. For instance, housing costs are markedly different in Camden City and Cherry Hill, both located in close proximity in Camden County. In 2011, the median gross rent was \$783 in Camden City and \$1,164 in Cherry Hill.
- **In-kind benefits and tax credits:** The federal poverty threshold does not include the value of any non-cash benefits (such as SNAP or housing assistance) or cash benefits (such as EITC) when calculating net income. Such benefits are shown to significantly increase the disposable income available to a family and can alter a family's wellbeing.
- **Changes in household structure and other necessary expenses:** The federal poverty measure fails to consider child care costs that can drastically affect the disposable income available to a family when both parents are working or when the family is headed by a single parent. In the last few decades, the number of households where all adults are working has increased markedly. The last several decades have also seen a substantial rise in child care costs. Additionally, families

where adults are employed also incur higher transportation costs, which are omitted in the calculation of the federal poverty threshold. The FPL also does not account for medical or tax-related expenses or changes in consumption patterns over the years.

More recently, the Supplemental Poverty Measure (SPM) was introduced to address some of the shortcomings of the FPL. Poverty calculations using the SPM demonstrate a rise in poverty in New Jersey. A CLASP report⁵ showed how using a measure similar to SPM changes New Jersey's position from second lowest to the 31st lowest poverty in the nation. However, the SPM is termed research measure, and as of now is not intended to replace the official poverty measure, and is not currently used at the federal level for resource allocation or determining program eligibility.

E. Consequences of New Jersey's High Cost of Living

New Jersey's regrettable position as one of the highest cost (usually first, second, or third) of the contiguous 48 states obviously affects all residents, but disproportionately has a negative impact on those in the middle and lower income groups. They are the ones most likely to have fewer or no reserves, to have fewer or no other places to turn, and to spend all or nearly all of their income on the most basic necessities, especially housing. See LSNJ's 2011 study, "Food, Clothing, Health or a Home? The Terrible Choices and Deprivations—and Great Courage—of New Jerseyans Who Live in Poverty," for a detailed analysis of the spending patterns and hardships of those with lower and middle incomes.

In addition, much evidence points to an upward-pushing price spiral phenomenon in higher cost states. Comparatively higher costs tend to push (or pull) prices generally higher, especially in fixed-supply areas such as real estate. When such an effect occurs, it may (depending upon the status of wages) tend to increase the wage gap—the distance between average wages and average costs.

F. Future Research

As in the past, LSNJ plans research to offer more detail on the demographics of those living below the RCL in a follow-up study. We also plan to further refine and sharpen the RCL methodology, getting even closer to the most accurate possible portrayal of life on the economic edge in New Jersey. Finally, we plan further research on the costs faced by people living with disabilities.

G. How We Talk About Poverty

Based upon previous RCL studies, LSNJ and its PRI have come to use a shorthand approach to benchmarking poverty. Since the prior RCL reports documented that nearly all family compositions had RCL levels above 200% of the federal poverty level (FPL), that 200% mark served well as a very conservative and cautious gauge for “*true (or actual) poverty*” in the state. Such a conversion to FPL terms is important, because most federal data related to poverty is gathered and reported in terms of some percentage of the FPL.

Sadly, the data in this new report tell an even more extreme tale. Now nearly all family compositions and sizes reveal RCL levels *above 250%* of the FPL. A significant number actually exceed 300% of the FPL.

New Jersey can no longer ignore this evidence. The report confirms that it is much more accurate to consider 250% of the FPL as *true or actual poverty*. Remembering that income levels below the RCL indicate deprivation, it becomes important to acknowledge distinctions in the levels of that deprivation. For purposes of this and future LSNJ and PRI reports, we will designate those:

Below 250% FPL—true (or actual) poverty

Below 200% FPL—serious poverty

Below 150% FPL—severe poverty

Below 100% FPL—extreme poverty

PRINCIPAL FINDINGS

A. THE REAL COST OF LIVING IN NEW JERSEY

A typical four-person family living in New Jersey requires between \$64,000 and \$74,000 annually to meet basic needs.

- New Jersey state-level weighted RCL averages are \$28,593 annually for a single adult, \$56,865 for an adult with two school-age children, \$64,238 for two adults with two school-age children, and \$73,371 for two adults with two preschool-age children.

Housing and child care are the largest cost factors.

- Within each household type, there are considerable differences in the contribution of each cost component to the total cost: the contribution of the cost components varies as the ages of the children change.
- The housing component is largest for a single adult as well as for families made up of one adult with two school-age children and two adults with two school-age children. For a family with two adults and two preschoolers, however, the child care component is the largest cost component.

The RCL has increased substantially since the first RCL report in 1999 for a typical four-person family living in New Jersey.

- The real cost of living increased between 1999 and 2011 for the four family compositions.
- The increase in the real cost of living was much larger for the three family compositions with children than for the single adult household.
- With two exceptions, the RCLs increased between each succeeding study for each family composition.

Disturbingly, large percentages of New Jersey households have incomes that are below the RCL.

- The percentage of families with incomes below the RCL in 2010 ranges from a low of 20 percent for a two adult–two school-age children family to a high of 74 percent for a one adult–two school-age children family.

- In the case of a two adult–two preschool-age family, the likelihood of having an income below the RCL increases to 33 percent because of the younger ages of the children.
- For a single working adult without dependent children, 28 percent had incomes below the RCL.

At least one million New Jersey workers, about one-quarter, earn wages less than the RCL.

- Overall, more than one million workers, about one-quarter of all workers, earn wages that are less than an RCL hourly equivalent: \$13.75 for a single adult, \$27.34 for a one adult–two school-age children family, \$15.44 for a two adult–two school-age children family, and \$17.64 for a two adult–two preschooler family.
- In seven of the eighteen occupational categories with a minimum of one hundred thousand workers, at least 50 percent earn wages that are lower than the RCL hourly equivalent of \$13.75 for a single adult, the lowest hourly RCL of the four family compositions.
- In eleven of the eighteen occupational categories with a minimum of one hundred thousand workers, at least one-quarter earn wages that are lower than the RCL hourly equivalent of \$13.75 for a single adult, the lowest hourly RCL of the four family compositions.

The federal poverty level, the minimum wage and welfare grants are all far below the RCL.

- As percentages of the FPL, statewide weighted averages for the RCL are 244 percent for a single adult, 314 percent for a single adult with two school-age children, 282 percent for two adults with two school-age children, and 322 percent for two adults with two preschool-age children.
- The FPL falls short of the RCL by \$16,891 for a single adult, \$38,742 for an adult with two school-age children, \$41,427 for two adults with two school-age children, and \$50,560 for two adults with two preschool-age children. The 2011 FPL is \$11,702 for a single person, \$18,123 for a three-person family made up of one adult and two children, and \$22,811 for a four-person family, consisting of two adults and two children.
- Income assistance from the Temporary Assistance to Needy Families (TANF) and Food Stamp/Supplemental Nutrition Assistance Program (SNAP) for a three-person

family totaled \$11,400 in 2011 and fell short of the RCL for an adult with two school-age children by \$45,465.

- The difference between the RCL and full-time minimum wage work at \$7.25 per hour is \$13,513 for a single adult, \$41,785 for an adult with two school-age children, \$34,078 for two adults with two school-age children, and \$43,211 for two adults with two preschool-age children.

The gap between the RCL and the federal poverty level, minimum wage and welfare benefits increased steadily since 1999.

- While the RCL increased substantially between 2002 and 2011, the FPL declined marginally in inflation-adjusted dollars, the minimum wage increased slightly, and the combined maximum welfare cash (TANF) and Food Stamp (SNAP) benefit declined in real dollars.
- As a result, the gaps between the RCL and the FPL, the minimum wage earned by a full-time worker and welfare benefits from TANF and Food Stamps increased substantially between 2002 and 2011.
- In the case of a family comprised of one adult with two school-age children, the gap between the RCL and the FPL increased from \$27,253 in 2002 to \$38,742 in 2011.
- The gap between the RCL and the minimum wage for the same family composition grew from \$32,102 in 2002 to \$41,785 in 2011.
- The gap between the RCL and the combined maximum TANF/Food Stamp benefit amount increased from \$33,682 in 2002 to \$45,465 in 2011 for a one adult–two school-age children family.

B. COUNTY AND FAMILY VARIATIONS IN THE REAL COST OF LIVING

The RCL varies greatly between counties and by family composition.

- Bergen County is consistently the most expensive of New Jersey counties for the four selected family compositions highlighted in this report, while Atlantic County is consistently the least expensive.
- Six southern counties are consistently among the ten counties with the lowest RCLs for the four selected family compositions, while seven northern counties are

consistently among the ten counties with the highest RCLs for the four family compositions.

The cost components of the real RCL vary considerably by county and family composition.

- Housing costs are consistently the largest share and dollar amount of the RCL for single adult households and families made up of one adult with two school-age children and two adults with two school-age children.
- Child care costs are usually the second largest component in the RCL for a single adult–two school-age children family and a two adults–two school-age children family; however, they are the largest cost component in the RCL for a two adults with two preschool-age children family.
- The size and variation in housing and child care costs are the major drivers across counties and across the four family compositions in determining the ranking of a county’s RCL.
- Food costs are frequently the third largest component for families with children, although they vary considerably less between counties and across family compositions than either housing or child care costs.
- The dollar amount allocated to health care costs is the same for all counties within each family composition, but varies by family composition.
- Because public transportation is assumed to be the mode of transportation to work in Atlantic, Essex, and Hudson counties, the dollar amounts and relative share in these three counties are considerably lower for the four family compositions than in the other 18 counties where the private car is the assumed mode of transportation.

The ratio of the RCL to the federal poverty level varies substantially between counties and by family composition.

- At the county level, the RCL is, at a minimum (with two exceptions), always more than 2½ times the FPL and, at a maximum, almost four times the FPL.
- Overall, the statewide RCL average differs significantly as family composition changes, ranging from 244 percent for a single adult to 322 percent for a two adult–two preschool-age children family.

The RCL varies significantly as ages of children change.

- The RCL varies significantly as the ages of the children in the family change. The cost of living is higher for families with preschool-age children than for those with infants, school-age, or teenage children.

The percentage of families with incomes below the RCL varies considerably by county for each family composition.

- Considerable variation exists between counties in the percentage of families with incomes below the RCL for each family type.
- It is largest for the one adult with two school-age children family, followed by the two adult–two school-age children family, then the two adult–two preschool-age children family and, finally, the single adult household.

DETAILED PRESENTATION OF RESEARCH

THE REAL COST OF LIVING IN NEW JERSEY

A typical four-person family living in New Jersey requires between \$64,000 and \$74,000 annually to meet basic needs.

The Real Cost of Living (RCL) in New Jersey in 2011 for four selected household types ranges from a low of \$28,593 for a single adult household to a high of \$73,371 for a family made up of two adults and two preschool-age children (see table 1). Statewide weighted averages of the RCL show that a single adult requires a monthly income of at least \$2,383 to cover basic living expenses without public or private assistance. Annually this is the equivalent of \$28,593. The amount doubles approximately for a single adult living with two school-age children—\$4,739 per month or \$56,865 annually. The addition of a second adult further increases the income threshold. In the case of two adults and two school-age children, the monthly amount rises to \$5,353 and the annual amount increases to \$64,238. For a family of two adults with two preschool-age children, there is still a further increase in the income threshold. The monthly income required to meet basic needs is \$6,114 and the annual amount is \$73,371.

Table 1: Statewide Weighted Real Cost of Living Averages for Four Selected Family Compositions in New Jersey, 2011

	Single Adult	One Adult with Two School-Age Children	Two Adults with Two School-Age Children	Two Adults with Two Preschoolers
Hourly RCL*	\$13.75	\$27.34	\$15.44	\$17.64
Monthly RCL	\$2,383	\$4,739	\$5,353	\$6,114
Annual RCL	\$28,593	\$56,865	\$64,238	\$73,371

Note: * In the case of families with two adults, the RCL calculation assumes both adults are working.

Housing and child care—the largest cost factors

The cost components for each household type vary according to family size and family composition (see table 2). Within each household type, there are considerable differences in the contribution of each cost component to the total cost: the contribution of the cost components varies as the ages of the children change. The housing component is largest for a single adult (46 percent), as well as for families made up of one adult with two school-age children (28 percent) and two adults with two school-age children (24

percent). For a family with two adults and two preschoolers, however, the child care component is the largest (29 percent) and, thereafter, the housing component (21 percent). Child care is the second largest cost component for the two other family compositions where children are present. The contribution of food ranges from 16 percent for a two adult–two school-age family to 11 percent for a single adult household. Transportation costs range from 11 percent for a single adult to 6 percent for a one adult–two school-age children family, while health care costs range from 9 percent for both a one adult–two school-age children family and a two adult–two school-age children family to 6 percent for a single adult household.

Table 2: Cost Components of the Real Cost of Living for Four Selected Family Compositions in New Jersey, 2011

Cost Components	Single Adult		One Adult with Two School-Age Children		Two Adults with Two School-Age Children		Two Adults with Two Preschoolers	
	RCL	% of RCL	RCL	% of RCL	RCL	% of RCL	RCL	% of RCL
Housing	\$1,108	46%	\$1,300	28%	\$1,300	24%	\$1,300	21%
Child care	--	--	\$1,103	23%	\$1,103	21%	\$1,764	29%
Food	\$258	11%	\$652	14%	\$868	16%	\$744	12%
Transportation	\$261	11%	\$267	6%	\$511	10%	\$511	8%
Health care	\$153	6%	\$448	9%	\$506	9%	\$484	8%
Miscellaneous	\$178	7%	\$377	8%	\$429	8%	\$480	8%
Taxes (after tax credits)	\$426	18%	\$593	12%	\$637	12%	\$831	14%
Annual RCL	\$28,593		\$56,865		\$64,238		\$73,371	

The RCL has increased substantially since the first RCL report in 1999 for a typical four-person family living in New Jersey.

The RCL has increased steadily since 1999 in 2011 inflation-adjusted dollars for the four family compositions, particularly for families with children, rising as much as 29 percent for a family of three made up of one adult with two school-age children (see figure 1). The 2011 inflation-adjusted statewide RCL averages for the last five RCL studies for the four-selected family compositions show that each year the RCL was higher than in the preceding year, with two exceptions.

The RCL reflects the actual changes in costs of the basic necessities a family needs to make ends meet. As figure 1 shows, because the RCLs have been standardized and are shown in 2011 inflation-adjusted dollars, the steady increases in the RCL over time is the result of the rising costs of basic necessities over time in New Jersey.

Between 1999 and 2011, the RCLs grew for all family compositions, rising by larger amounts for families with two children than for the single adult household. With the exception of a decline between 2002 and 2005 for a two adult–two preschool family and between 2005 and 2008 for a single adult household, the RCLs increased with each succeeding study for each family composition.

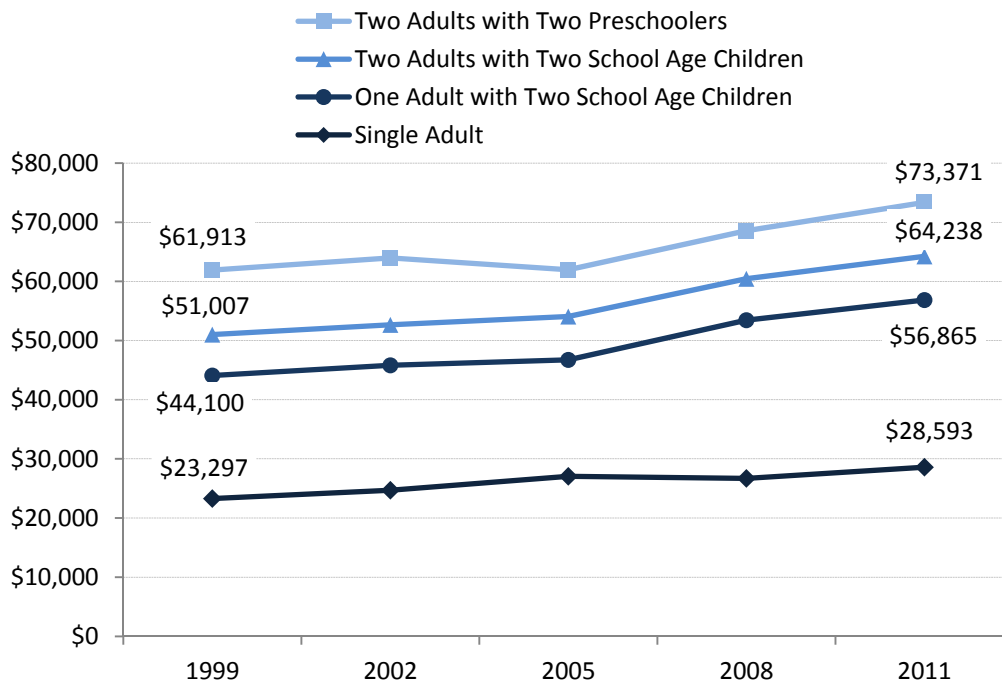
Ada, a single mom, found balancing her desire to find a job with the responsibility of taking care of her two young sons overwhelming. Alone, she realized she would not be able achieve some of the things she felt would make a difference in her life.

...You've got to have two people working full time or you're just stuck, like me. You know what I mean? That's how I feel. I'll never—even if I was working full time at 40 hours a week at a full-time job, there's no way I'll be able to save money to buy a house. Like it's just not going to happen.

Ada

Source: Food, Clothing, Health, or Home? Poverty Research Institute. November 2010

Figure 1: Statewide Weighted Real Cost of Living Averages for Selected Family Compositions in New Jersey, 1999 to 2011 (2011 Inflation-Adjusted Dollars)



The steepest rise in the RCL was for the one adult with two school-age children family—increasing by 28.9 percent in 2011 dollars over the 12-year period. The percentage increase was almost as great for the two adult–two school-age children family—25.9 percent since 1999. The RCL for a single adult household rose by 22.7 percent, while that for the two adults with two preschool-age children increased by 18.5 percent.

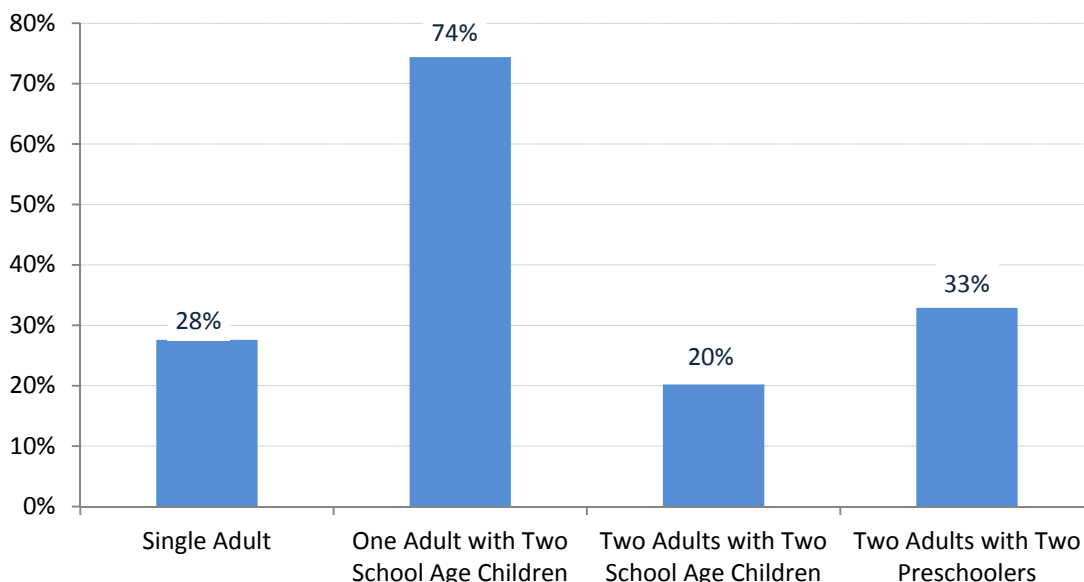
In dollar amounts, the sequence was different. The largest rise was for the two adult–two school-age children family where the RCL grew in 2011 real dollars from \$51,007 in 1999 to \$64,238 in 2011, an increase of \$13,231. The increase was almost as large for the one adult–two school-age children family. In this case, the RCL grew from \$44,100 in 1999 to \$56,865 in 2011, an increase of \$12,765. Although the RCL decreased between 2002 and 2005 for a two adult–two preschooler family, it increased overall by \$11,458 between 1999 and 2011. The increase was least for the single adult household, increasing by only \$5,296 between 1999 and 2011. Overall, the RCL for a single adult grew from \$23,297 in 1999 to \$28,593, although it declined between 2005 and 2008.

Disturbingly large percentages of New Jersey households live with incomes below the RCL.

The percentage of families living with incomes below the real cost of living in 2010 for the four selected family types varies by the number of working adults and the ages of the children in the family. The fewer the number of working adults and the younger the children, the higher the percentage of families with incomes below the RCL are (see figure 2). Thus, fewer families with two parents and two school-age children fell below the RCL than families with just one parent and two school-age children, while more families with preschool-age children had incomes below the RCL than those families with school-age children.

Applying the statewide RCL averages to 2010 Census data shows that the percentage of families with incomes below the RCL ranges from a low of 20 percent for a two adult–two school-age children family to a high of 74 percent for a one adult–two school-age children family. In the case of a two adult–two preschool-age family, the likelihood of having an income below the RCL increases to 33 percent because of the younger ages of the children. For a single working adult without dependent children, 28 percent had incomes below the RCL.

Figure 2: Percent of Families below the Real Cost of Living by Type of Family in New Jersey, 2010



At least one million New Jersey workers, about one-quarter, earn wages less than the RCL.

Overall, more than one million workers, about one-quarter of all workers, earn wages that are lower than the statewide RCL average hourly equivalent of \$13.75 for a single adult, the lowest hourly RCL of the four selected family compositions (see table 3). Moreover, in five of the fifteen occupational categories with a minimum of one hundred thousand workers, at least 50 percent of the workers earn an hourly wage that is lower than the RCL hourly equivalent of \$13.75 for a single adult.

Table 3 shows the hourly and annual wage for the major occupational groupings in New Jersey with more than one hundred thousand workers at the 25th percentile and the 50th percentile (the median), as well as the number of workers in each occupational category. Comparing the RCL wage in table 1 for each of the four family compositions with the wages for each of the eighteen occupations highlights the occupations that pay wages that are insufficient to provide a family with an adequate income for meeting their basic needs. At the 25th percentile, the hourly wage is lower than the RCL equivalent of \$13.75 for a single adult in eight of the fifteen occupational categories. At least one-quarter of the workers in office and administrative occupations, sales, transportation and materials moving, food preparation, production, health care support, building and grounds cleaning and maintenance, and personal care, earn less than the RCL equivalent for a single adult. On the other hand, hourly wages at the 25th percentile are only greater than the hourly RCL of \$27.34 for a one adult–two school-age children family—the family composition

with the highest hourly RCL of the four family compositions—in two occupations: management, and computer and mathematics.

Table 3: Wages for Occupational Groupings with More than One Hundred Thousand Workers, New Jersey, May 2011

Occupational Title	Est'd Empl.	25th Pctile. Hourly	25th Pctile. Salary	50th Pctile. Hourly	50th Pctile. Salary
Total All Occupations	3,771,250	\$11.85	\$24,640	\$19.00	\$39,530
Office & Administrative Support Occupations	668,920	\$12.45	\$25,850	\$16.70	\$34,720
Sales and Related Occupations	411,010	\$9.30	\$19,380	\$13.70	\$28,480
Education, Training, and Library Occupations	289,320	\$14.90	\$31,030	\$25.75	\$53,510
Transportation & Material Moving Occupations	283,000	\$9.95	\$20,650	\$14.10	\$29,290
Food Preparation & Serving-Related Occupations	269,020	\$8.50	\$17,660	\$9.95	\$20,660
Business & Financial Operations Occupations	209,360	\$26.05	\$54,170	\$33.55	\$69,780
Health care Practitioners & Technical Occupations	203,390	\$26.70	\$55,540	\$34.90	\$72,550
Management Occupations	195,190	\$43.00	\$89,410	\$56.90	\$118,330
Production Occupations	179,840	\$10.70	\$22,220	\$15.15	\$31,530
Installation, Maintenance, & Repair Occupations	138,530	\$16.90	\$35,200	\$23.35	\$48,590
Health care Support Occupations	129,140	\$10.70	\$22,260	\$12.75	\$26,570
Computer & Mathematical Occupations	126,930	\$29.75	\$61,920	\$39.50	\$82,150
Building & Grounds Cleaning and Maintenance Occupations	125,420	\$9.60	\$20,010	\$12.00	\$24,940
Personal Care & Service Occupations	115,830	\$8.85	\$18,370	\$11.15	\$23,150
Construction & Extraction Occupations	104,540	\$17.80	\$36,990	\$26.65	\$53,300

Source: New Jersey Department of Labor and Workforce Development, http://lwd.dol.state.nj.us/labor/lpa/employ/oeswage/oeswage_index.html

Note: Full-time year-round salary is calculated at 40 hours a week for 52 weeks.

At the median hourly or annual wage—the 50th percentile—at least one-half of workers in sales, food preparation, health care support, building and grounds cleaning and maintenance, and personal care earn less than the RCL hourly equivalent of \$13.75 for a single adult. On the other hand, hourly wages at the 50th percentile are only greater than the hourly RCL for a one adult-two school-age children family—the family composition with the highest hourly RCL of the four family compositions—in four occupations: business and financial operations, health care practitioners, management, and computer and mathematics.

The federal poverty level, the minimum wage and welfare grants, are all far below the RCL.

The RCL is substantially higher than the federal poverty level (FPL), the minimum wage, or welfare grants made up of a combination of cash benefits (Temporary Assistance to Needy Families or General Assistance) and SNAP (Supplemental Nutrition Assistance Program, formerly food stamps). In 2011, the ratio of the FPL, minimum wage or combined cash, and SNAP benefits to the statewide RCL average for the selected four family compositions ranged from a low of 14.3 percent for a single adult's combined cash and SNAP benefit to a high of 52.7 percent for a single adult working full time at the minimum wage (see table 4).

Table 4: Comparison of Statewide Weighted Real Cost of Living Averages for Four Selected Family Compositions with Federal Poverty Level, Minimum Wage and Welfare Benefits in New Jersey, 2011

	Single Adult	One Adult with Two School-Age Children	Two Adults with Two School-Age Children	Two Adults with Two Preschoolers
Annual RCL	\$28,593	\$56,865	\$64,238	\$73,371
Federal Poverty Level (FPL)	\$11,702	\$18,123	\$22,811	\$22,811
Difference	\$16,891	\$38,742	\$41,427	\$50,560
FPL as % of RCL	40.9%	31.9%	35.5%	31.1%
Minimum Wage	\$15,080	\$15,080	\$30,160	\$30,160
Difference	\$13,513	\$41,785	\$34,078	\$43,211
Min. Wage as % of RCL	52.7%	26.5%	47.0%	41.1%
Cash Benefit + SNAP	\$4,080	\$11,400	\$13,872	\$13,872
Difference	\$24,513	\$45,465	\$50,366	\$59,499
Cash Benefit + SNAP as % of RCL	14.3%	20.0%	21.6%	18.9%
Median Family Income		\$82,255	\$82,255	\$82,255
Difference		(\$25,390)	(\$18,017)	(\$8,884)
Median Family Income as % of RCL		144.6%	128.1%	112.1%

The Federal Poverty Level (FPL) is calculated according to an outdated formula in which food costs are estimated to be one-third of total family expenses. Since the 1960s, when it was introduced, the FPL has been adjusted only by annual changes in the cost of living index. In 2011, the FPL was considerably lower than the RCL across the four family compositions. It was \$11,702 for a single adult, \$18,123 for a three-person family made up of one adult and two children, and \$22,811 for a family of four composed of two adults and two children, irrespective of the ages of the children.⁶ In relation to the RCL, the FPL was 40.9 percent of the RCL for a single individual, 31.9 percent for a one adult–two school-age children family, 35.5 percent for a two adult–two school-age children

family, and 31.1 percent for a two adult–two preschool-age children family. The FPL was lower than the RCL by \$16,891 for a single adult, \$38,742 for an adult with two school-age children, \$41,427 for two adults with two school-age children, and \$50,560 for two adults with two preschool-age children.

Catherine’s paycheck and a half paid for a small two-bedroom apartment she shared with her three children, her oldest daughter’s fiancé, and her baby granddaughter. Despite working full-time and taking on extra jobs when she could, she described her family as being in “*survival mode*,” living with the unremitting stress of being unable to make ends meet.

You don’t buy fruit. You buy canned fruit when it’s on sale at Pathmark for \$0.80. There’s no orange juice, there’s no pears, there’s no corn, there’s no nectarines, there’s no grapes, even when it’s on sale for \$0.99, you ain’t got the \$0.99 because you got to buy a loaf of bread . . . If you’ve got money, you buy milk. I try to budget that, but that’s so hard. That really is.

Catherine

Source: Food, Clothing, Health, or Home? Poverty Research Institute. November 2010

Neither minimum wage work nor a combination of cash and SNAP benefits provide nearly enough income to meet the RCL. Both fall far short of the amount needed to cover the basic costs of any of the four selected family compositions. The gap between the RCL and full-time minimum wage of \$7.25 per hour (or \$15,080 annually) currently prevailing in New Jersey is \$13,513 for a single adult, \$41,785 for an adult with two school-age children, \$34,078 for two adults with two school-age children and \$43,211 for two adults with two preschool-age children. As a percentage of the RCL, the income level of a family made up of a single adult with two school-age children, in which the adult is working full-time year-round at the minimum wage, is only 26.2 percent of the RCL. It increases to 52.7 percent of the RCL for an adult living alone. In the case of two-adult families, where both adults are assumed to be working at the minimum wage, the income level for a family that includes two preschoolers is 41.1 percent of the RCL, while that for a family with two school-age children is 47 percent of the RCL.

The monthly TANF cash grant of \$424 for a one adult–two school-age children family together with SNAP benefits of \$526 per month amounted to \$11,400 in 2011. By comparison, the statewide annual RCL for a family of this size is \$56,865, making for a shortfall of \$45,465, a ratio of five to one. The ratio is slightly lower for a two adult–two school-age children family—the combined TANF cash grant and SNAP benefit of \$13,872 covers 21.6 percent of the RCL. In this case, the shortfall is \$50,366. For a two adult with two preschoolers family receiving the same TANF/SNAP grant, the shortfall is even greater—\$59,499. The combined TANF cash grant and SNAP benefit make up 18.9 percent of the RCL. For a single adult who is eligible for GA as well as SNAP, the

shortfall would be proportionately the greatest of the four family types. The welfare benefit of \$4,080 would contribute only 14.3 percent to the RCL, leaving a shortfall of \$24,513.

In 2011, the median income for all families was \$82,255, an amount that was greater than the statewide RCL average for each of the four selected family types. It was about 145 percent of the RCL for a single adult with two school-age children family and decreased to 112 percent of the RCL for a two adults with two preschoolers family.

The gap between the RCL and the federal poverty level, minimum wage, and welfare benefits increased steadily since 1999

The statewide RCL averages for the selected four family compositions have increased steadily since 1999; at the same time, in inflation-adjusted dollars, the FPL has declined marginally, the minimum wage has increased slightly, and the combined maximum cash (TANF/GA) and SNAP benefit has declined. As a result, the gap between the RCL and the FPL, the minimum wage earned by a full-time worker and welfare benefits from TANF/GA and SNAP increased substantially between 1999 and 2011.

For a family comprised of one adult with two school-age children, the gap between the RCL and the FPL increased from \$25,490 in 1999 to \$38,742 in 2011 (see figure 3 and table 5). While the FPL was 42.2 percent of the RCL in 1999, it had declined to 31.9 percent by 2011 (see table 6).

Although the minimum wage, in constant dollars, has increased three times since 1999, the increases were not sufficient to reduce the gap between RCL and the minimum wage. As a result, the gap between the minimum wage and the RCL, for the same family composition, grew from \$29,249 in 1999 to \$41,785 in 2011, decreasing the ratio of the minimum wage to the RCL from 33.7 percent in 1999 to 26.5 percent in 2011 (see table 6).

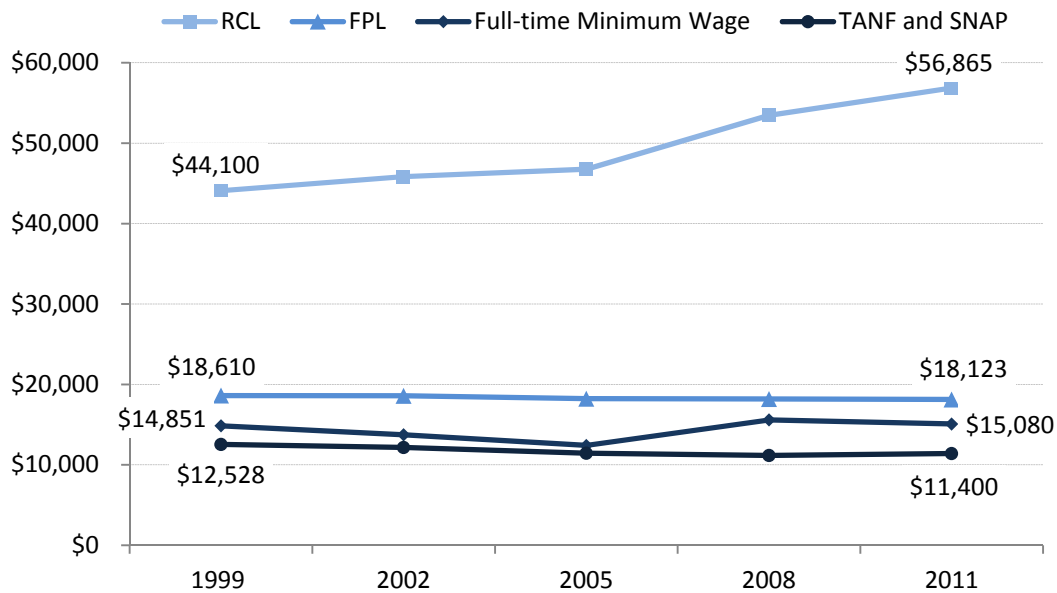
Tia, who struggled with the symptoms of lupus for nearly two decades, explained that her social security benefits did not allow her to meet her basic needs. Because she found herself falling behind on bills every month, she sought out work to supplement her income from social security:

Truly, I went looking for a job. I needed to work, because the disability just wasn't making it for me. I mean \$1,100 a month? No, it's not enough for me ... \$1,100 nowadays is nothing, because everything has gone up. It's not a lot of money, as much as people may think.

Tia

Source: Food, Clothing, Health, or Home? Poverty Research Institute. November 2010

Figure 3: Comparison of the RCL, FPL, Minimum Wage and Welfare Grant for an Adult with Two School-Age Children Family in New Jersey, 1999 to 2011 (2011 Inflation-Adjusted Dollars)



Although the maximum SNAP benefit has increased incrementally over time, TANF and GA benefits have not been raised in about 25 years, with the result that their value in real dollars has eroded. In 1999, the combined maximum TANF and SNAP amount a one adult–two school-age children family received was \$12,528 in 2011 inflation-adjusted dollars. By 2011, the combined benefit had declined in real dollars to \$11,400, even with increases in the SNAP amount. Consequently, the gap between the RCL and the TANF/SNAP amount has been growing steadily, increasing from \$31,572 in 1999 to \$45,465 in 2011. The ratio of TANF/SNAP to the RCL declined to just 20 percent in 2011, having been 28.4 percent in 1999 (see table 6).

Similar results are obtained when the RCL is compared to the FPL, minimum wage, and TANF/SNAP benefits for a single adult household, two adults with two school-age children family and two adults with two preschoolers family. In the three cases, the gap between the RCL and the real dollar amount of each of the measures has increased substantially (see tables 5 and 6). For example, the difference between the RCL and the FPL for a single adult grew from \$11,281 in 1999 to \$16,891 in 2011, while the ratio of the FPL to the RCL declined from 51.6 percent to 40.9 percent. Similarly, the gap between the RCL and the minimum wage for a two adults with two school-age children family grew from \$21,305 in 1999 to \$34,078 in 2011 and the ratio decreased from 58.2 percent to 47 percent. Finally, the difference between the RCL and the combined TANF/SNAP benefit in the case of a two adults with two preschoolers family grew from

\$46,823 in 1999 to \$59,499 in 2011, while the ratio of the TANF/SNAP benefits to the RCL declined from 24.4 percent to 18.9 percent.

Table 5: Comparison of the RCL, FPL, Minimum Wage and Welfare Grant for Selected Family Compositions in New Jersey, 1999 to 2011 (2011 Inflation-Adjusted Dollars)

One Adult with Two School-Age Children					
	1999	2002	2005	2008	2011
RCL	\$44,100	\$45,836	\$46,756	\$53,464	\$56,865
FPL	\$18,610	\$18,583	\$18,223	\$18,181	\$18,123
Minimum Wage	\$14,851	\$13,734	\$12,405	\$15,588	\$15,080
TANF and Food Stamps	\$12,528	\$12,154	\$11,437	\$11,156	\$11,400
Single Adult					
	1999	2002	2005	2008	2011
RCL	\$23,297	\$24,685	\$27,061	\$26,692	\$28,593
FPL	\$12,016	\$11,999	\$11,766	\$11,740	\$11,702
Minimum Wage	\$14,851	\$13,734	\$12,405	\$15,588	\$15,080
GA and Food Stamps	\$4,409	\$4,292	\$4,058	\$3,975	\$4,080
Two Adults with Two School-Age Children					
	1999	2002	2005	2008	2011
RCL	\$51,007	\$52,673	\$54,077	\$60,463	\$64,238
FPL	\$23,423	\$23,390	\$22,937	\$22,885	\$22,811
Minimum Wage	\$29,702	\$27,467	\$24,811	\$31,176	\$30,160
TANF and Food Stamps	\$15,090	\$14,662	\$13,814	\$13,534	\$13,872
Two Adults with Two Preschoolers					
	1999	2002	2005	2008	2011
RCL	\$61,913	\$63,985	\$61,971	\$68,582	\$73,371
FPL	\$23,423	\$23,390	\$22,937	\$22,885	\$22,811
Minimum Wage	\$29,702	\$27,467	\$24,811	\$31,176	\$30,160
TANF and Food Stamps	\$15,090	\$14,662	\$13,814	\$13,814	\$13,872

Table 6: Ratio of the RCL to the FPL, Minimum Wage, and Welfare Grant for Selected Family Compositions in New Jersey, 1999 to 2011

One Adult with Two School-Age Children					
	1999	2002	2005	2008	2011
RCL	\$44,100	\$45,836	\$46,756	\$53,464	\$56,865
FPL	42.2%	40.5%	39.0%	34.0%	31.9%
Full-time Minimum Wage	33.7%	30.0%	26.5%	29.2%	26.5%
TANF and SNAP	28.4%	26.5%	24.5%	20.9%	20.0%
Single Adult					
	1999	2002	2005	2008	2011
RCL	\$23,297	\$24,685	\$27,061	\$26,692	\$28,593
FPL	51.6%	48.6%	43.5%	44.0%	40.9%
Full-time Minimum Wage	63.7%	55.6%	45.8%	58.4%	52.7%
TANF and SNAP	18.9%	17.4%	15.0%	14.9%	14.3%
Two Adults with Two School-Age Children					
	1999	2002	2005	2008	2011
RCL	\$51,007	\$52,673	\$54,077	\$60,463	\$64,238
FPL	45.9%	44.4%	42.4%	37.8%	35.5%
Full-time Minimum Wage	58.2%	52.1%	45.9%	51.6%	47.0%
TANF and SNAP	29.6%	27.8%	25.5%	22.4%	21.6%
Two Adults with Two Preschoolers					
	1999	2002	2005	2008	2011
RCL	\$61,913	\$63,985	\$61,971	\$68,582	\$73,371
FPL	37.8%	36.6%	37.0%	33.4%	31.1%
Full-time Minimum Wage	48.0%	42.9%	40.0%	45.5%	41.1%
TANF and SNAP	24.4%	22.9%	22.3%	19.7%	18.9%

COUNTY AND FAMILY VARIATIONS IN THE REAL COST OF LIVING

The RCL varies greatly between counties and by family composition.

Table 7: Real Cost of Living for Four Selected Family Compositions by County in New Jersey, 2011

County	Single Adult	One Adult with Two School-Age Children	Two Adults with Two School-Age Children	Two Adults with Two Preschool-Age Children
Atlantic	\$21,987	\$41,262	\$45,603	\$55,697
Bergen	\$35,426	\$68,549	\$76,956	\$86,308
Burlington	\$27,470	\$53,701	\$61,192	\$79,909
Camden	\$24,811	\$47,344	\$55,690	\$67,112
Cape May	\$24,415	\$45,217	\$52,705	\$62,586
Cumberland	\$23,672	\$51,676	\$59,370	\$67,093
Essex	\$23,688	\$50,687	\$55,106	\$62,924
Gloucester	\$25,507	\$50,434	\$58,098	\$67,899
Hudson	\$25,010	\$45,861	\$50,233	\$58,939
Hunterdon	\$28,515	\$67,238	\$75,105	\$80,346
Mercer	\$28,731	\$57,595	\$65,992	\$79,929
Middlesex	\$28,966	\$54,709	\$62,644	\$73,896
Monmouth	\$29,456	\$66,240	\$74,287	\$78,875
Morris	\$31,828	\$64,443	\$72,264	\$81,929
Ocean	\$30,925	\$55,038	\$62,936	\$72,717
Passaic	\$32,105	\$61,820	\$70,664	\$77,984
Salem	\$23,196	\$42,532	\$50,087	\$57,846
Somerset	\$30,812	\$64,580	\$72,325	\$81,091
Sussex	\$29,497	\$55,793	\$63,600	\$71,782
Union	\$30,022	\$63,855	\$72,593	\$75,465
Warren	\$26,233	\$55,895	\$63,603	\$66,413

The RCL varies significantly by county. It is consistently higher in some counties and consistently lower in other counties across the four family compositions (see table 7).⁷ In addition, the RCL is usually lower in the southern counties, while it is usually higher in

the northern counties. In general, the RCL varies both for different family compositions within the same county and for the same family composition in different counties.

Vanessa, a divorced mother who lost a good job working in the accounting department at an insurance company, talked about her persistent anxiety about running out of food and being unable to provide food for her eight- and seventeen-year-old children.

I live in constant fear that I am not going to have enough to feed (my kids). Constant. That is an every day, every minute of every day fear of mine, that I'm not going to have enough to feed my kids. ... As a Mom, it's your responsibility to feed your children and clothe them; you know and house your children. And there's nothing worse than that helpless feeling.

Vanessa

Source: Food, Clothing, Health, or Home? Poverty Research Institute. November 2010

Bergen County is consistently the most expensive of the New Jersey counties for the four selected family compositions, while Atlantic County is consistently the least expensive. For a single adult, the RCL ranges from \$21,987 in Atlantic County to \$35,426 in Bergen County. Similarly, the RCL for a one adult–two school-age children family ranges from a low of \$41,262 in Atlantic County to a high of \$68,549 in Bergen County; for a two adult–two school-age children family from \$45,603 for Atlantic County to \$79,956 for Bergen County; and for a two adult–two preschoolers family from \$55,697 in Atlantic County to \$86,308 in Bergen County.

Six southern counties—Atlantic, Camden, Cape May, Cumberland, Gloucester, and Salem—are consistently among the ten counties with the lowest RCLs for the four family compositions. On the other hand, seven northern counties—Bergen, Mercer, Monmouth, Morris, Passaic, Somerset, and Union—are consistently among the ten counties with the highest RCLs for the four family compositions. Essex and Hudson counties, both northern counties, are consistently in the group of

ten counties with the lowest RCLs for the four household compositions.

The cost components of the RCL vary considerably by county and by family composition.

The cost components of the RCL vary considerably by county and family composition. Housing costs are consistently the largest share and dollar amount of the RCL for single adult households; however, the absolute amounts vary greatly between counties. For families with children, variations in family composition can result in child care costs being larger than housing costs, as is the case for a family of two adults with two preschool-age children. The size and variation in housing costs is a major factor between counties and across the four family compositions in determining the ranking of a county's RCL. Because housing costs in Bergen County are consistently the highest across the

four family compositions, it is the most expensive county for each of the four selected family compositions.

Child care, together with housing costs, is a major factor in determining the size of the RCL of a particular county for families with children. The dollar amount allocated to child care, which is usually the second largest component for a single adult–two school-age children family as well as a two adults–two school-age children family varies substantially between counties for these two family compositions. In the case of a two adults with two preschool-age children, child care costs are considerably higher than they are for the other two family compositions with children. The large expenses involved in raising two preschool-age children make child care even more expensive than housing costs for this family composition.

Food costs, frequently the third largest component for families with children, vary considerably less between counties and across family compositions than either housing or child care costs. The dollar amount allocated to health care costs is the same for all counties within each family composition, but varies by family composition. Because public transportation is assumed the mode of

transportation to work in Atlantic, Essex and Hudson counties, the dollar amounts and relative share in these three counties for the four family compositions are considerably lower than in the other 18 counties where the private car is assumed the mode of transportation. The especially low transportation costs in Atlantic County are a major factor in making its RCL the lowest for each family composition.

Single adult household

For a single adult household without children, housing is the most expensive basic need area in all counties, varying from a low of \$793 in Salem County to a high of \$1,431 in Bergen County (see table 8). In Salem County, housing costs make up 41 percent of the RCL, while in Bergen County they are 48.5 percent, and in Hudson County, 52.1 percent. Food costs vary between a low of \$246 and a high of \$265, contributing 9 percent to Bergen County's RCL and 13.4 percent to the RCLs of Atlantic and Essex counties.

Catherine's three children had disabilities, and though New Jersey FamilyCare covered them, the co-payments and medications were difficult to fit into the family's budget. Catherine, herself, remained uninsured and stated that she had no option but to stay healthy.

You don't go to the doctor. You just simply don't get sick. I mean, you have the Halls cough drops and some cough medicine, and you keep taking the NyQuil at night and the DayQuil during the day, and you're like . . . And you get over it. . . That's the bottom line, that's how you live.

Catherine

Source: Food, Clothing, Health, or Home? Poverty Research Institute. November 2010

Transportation costs are a 3.5 percent share of the RCL in Atlantic and Hudson counties and 3.6 percent in Essex County, where public transportation is assumed, but 16.1 percent in Camden County, where a private car is assumed the mode of transportation. Health care costs are \$153 for all counties, but the contribution to the RCL varies from 5.2 percent in Bergen County to 7.9 percent in Salem County.

One adult–two school-age children household

Housing also contributes the largest dollar amount and share to the RCL for a one adult–two school-age children family across all counties (see table 9). It ranges from a low of

Sarah, a single mother of three children, recounted how her life was a constant balancing act. Making do on an inadequate income, despite working all her adult life, while taking care of her children, was a daily struggle filled with fear and anxiety.

And the rent is high, but I have to have a roof over my head. So, I have to make sacrifices like: Well, do I want to go and do this and break my neck to provide for my kids? Or do I want to live on the street? ... Or, do I want to let the telephone go off or have food in the house? You know, situations like that, I have to deal with every day.

Sarah

Source: Food, Clothing, Health, or Home? Poverty Research Institute. November 2010

\$948 in Salem County to a high of \$1,635 in Bergen County, a 26.7 percent and a 28.6 percent share, respectively. In this case, also, the relative contribution of housing to the RCL is higher in Atlantic, Essex, and Hudson counties, with Hudson’s 33.1 percent share being the highest, while it is lowest in Hunterdon County with 22.5 percent. Child care is the next biggest contributor to the RCL, ranging from a low of \$643 in Atlantic County to a high of \$1,531 in Monmouth County. Ocean County, however, has the lowest relative share with 17.3 percent, while Hunterdon County has the highest with 30.1 percent. Food is the next largest contributor to the RCL for this family type, ranging from an 11.7 percent share in Bergen County to 18.1 percent in Atlantic County. The absolute dollar amounts, however, vary slightly, the interval being between \$622 and \$670. Health care costs are \$448 for all counties and contribute a relative low to the RCL of 7.8 percent in Bergen County and a relative high of 13 percent in Atlantic County. The public transportation assumption for Atlantic, Essex, and Hudson counties result in

considerably lower transportation dollar amounts in these three counties than in the remaining counties. Passaic County has the highest transportation costs. The \$347 make up 6.7 percent of the RCL compared to 1.7 percent in Essex County. Camden County’s transportation costs, however, are relatively the highest at 8.6 percent.

Two adult–two school-age children family

For a two adult–two school-age children family housing costs are the same as for a single adult with two school-age children family (see table 10). The relative contribution, however, is slightly different, ranging from a low of 21.4 percent for Camden County to a high of 30.2 percent for Hudson County. Likewise, child care costs are the same, although the contributions range from a low of 15.1 percent for Cape May and Ocean counties to a high of 27 percent in Hunterdon County. For this family type, food costs are more than child care costs for some counties and range from \$828 to \$892. Their 13.9 percent contribution to the RCL in Bergen County is the lowest relative share and the 21.8 percent contribution in Atlantic County is the highest. Health care costs are \$506 in all counties and range from a relative low of 7.9 percent in Bergen County to a relative high of 13.3 percent in Atlantic County. Because both adults are assumed to be working full-time for this family type, transportation costs in dollars are higher than for family compositions where there is only one adult. They range from a low of \$130 for Atlantic County, because of the public transportation assumption, to a high of \$666 in Passaic County. Transportation costs proportionately contribute the least in Essex County—3.1 percent—and the most in Camden County—14.1 percent.

Two adult–two preschool-age children family

Child care is the largest cost factor in the RCL for a two adults with two preschool-age children family, surpassing housing costs in all counties (see table 11). They range from a low of \$1,238 in Salem County to a high of \$2,190 in Burlington County, a 25.7 percent and a 32.9 percent contribution to the RCL, respectively. Housing costs are the same as for a single adult with two school-age children family and two adults with two school-age children family. Their relative contributions, however, differ, ranging from a low of 17.8 percent in Camden County to a high of 25.8 percent in Hudson County. Food costs range between \$710 and \$765,

Vanessa a divorced mother who lost a good job working in the accounting department at an insurance company explained that the need to cover her costs with a significantly reduced income had made her rent payments an ongoing struggle.

I've been through it all, but I'm making my rent the best way I can. This was nothing to me, this was nothing to me. This wasn't even my check when I was working ... now I'm struggling. ... if you can imagine by paying \$850, that takes what, two of my checks? Two of my checks and maybe some of his child support to pay the rent. . . . Because you know my rent is due Saturday and that's going to be it for me as far as finances, until next week.

Vanessa

Source: Food, Clothing, Health, or Home? Poverty Research Institute. November 2010

contributing 10.6 percent to Bergen County's RCL, at the low end, and 15.6 percent to Hudson County, at the high end. Health care costs are \$484 in all counties and contribute a relative low to the RCL of 6.7 percent in Bergen County and a relative high of 10.4 percent in Atlantic County. Transportation costs are the same as for a two adult with two school-age children family. Essex County's 2.7 percent share is the lowest contributor between counties to the RCL, while Camden County's 11.7 percent share is the highest.

Table 8: Monthly Real Cost of Living and Cost Components for a Single Adult Household by County in New Jersey, 2011

	Housing		Food		Transportation		Health care		Miscellaneous		Net Taxes		Total
	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost
Atlantic	\$939	51.2%	\$246	13.4%	\$65	3.5%	\$153	8.3%	\$140	7.7%	\$290	15.8%	\$1,832
Bergen	\$1,431	48.5%	\$265	9.0%	\$323	10.9%	\$153	5.2%	\$217	7.4%	\$564	19.1%	\$2,952
Burlington	\$1,035	45.2%	\$246	10.7%	\$281	12.3%	\$153	6.7%	\$171	7.5%	\$403	17.6%	\$2,289
Camden	\$832	40.2%	\$246	11.9%	\$333	16.1%	\$153	7.4%	\$156	7.6%	\$348	16.8%	\$2,068
Cape May	\$858	42.2%	\$246	12.1%	\$284	14.0%	\$153	7.5%	\$154	7.6%	\$340	16.7%	\$2,035
Cumberland	\$807	40.9%	\$246	12.5%	\$293	14.9%	\$153	7.7%	\$150	7.6%	\$324	16.4%	\$1,973
Essex	\$1,011	51.2%	\$264	13.4%	\$72	3.6%	\$153	7.7%	\$150	7.6%	\$325	16.5%	\$1,974
Gloucester	\$913	43.0%	\$246	11.6%	\$291	13.7%	\$153	7.2%	\$160	7.5%	\$363	17.1%	\$2,126
Hudson	\$1,085	52.1%	\$265	12.7%	\$72	3.5%	\$153	7.3%	\$157	7.6%	\$352	16.9%	\$2,084
Hunterdon	\$1,072	45.1%	\$264	11.1%	\$285	12.0%	\$153	6.4%	\$177	7.5%	\$425	17.9%	\$2,376
Mercer	\$1,054	44.0%	\$246	10.3%	\$334	13.9%	\$153	6.4%	\$179	7.5%	\$429	17.9%	\$2,394
Middlesex	\$1,092	45.2%	\$257	10.7%	\$298	12.3%	\$153	6.3%	\$180	7.5%	\$434	18.0%	\$2,414
Monmouth	\$1,117	45.5%	\$257	10.5%	\$301	12.3%	\$153	6.2%	\$183	7.4%	\$444	18.1%	\$2,455
Morris	\$1,263	47.6%	\$264	9.9%	\$283	10.7%	\$153	5.8%	\$196	7.4%	\$494	18.6%	\$2,652
Ocean	\$1,205	46.8%	\$257	10.0%	\$296	11.5%	\$153	5.9%	\$191	7.4%	\$475	18.4%	\$2,577
Passaic	\$1,221	45.6%	\$265	9.9%	\$339	12.7%	\$153	5.7%	\$198	7.4%	\$499	18.7%	\$2,675
Salem	\$793	41.0%	\$246	12.7%	\$285	14.7%	\$153	7.9%	\$148	7.6%	\$309	16.0%	\$1,933
Somerset	\$1,211	47.2%	\$257	10.0%	\$284	11.0%	\$153	5.9%	\$190	7.4%	\$473	18.4%	\$2,568
Sussex	\$1,129	45.9%	\$264	10.7%	\$285	11.6%	\$153	6.2%	\$183	7.4%	\$445	18.1%	\$2,458
Union	\$1,109	44.3%	\$264	10.5%	\$334	13.4%	\$153	6.1%	\$186	7.4%	\$456	18.2%	\$2,502
Warren	\$950	43.5%	\$246	11.2%	\$296	13.5%	\$153	7.0%	\$164	7.5%	\$378	17.3%	\$2,186

Table 9: Monthly Real Cost of Living and Cost Components for a Single Adult with Two School-Age Children Family by County in New Jersey, 2011

	Housing		Child Care		Food		Transportation		Health care		Miscellaneous		Net Taxes		Total
	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost
Atlantic	\$1,120	32.6%	\$643	18.7%	\$622	18.1%	\$65	1.9%	\$448	13.0%	\$290	8.4%	\$252	7.3%	\$3,439
Bergen	\$1,635	28.6%	\$1,341	23.5%	\$670	11.7%	\$331	5.8%	\$448	7.8%	\$442	7.7%	\$846	14.8%	\$5,712
Burlington	\$1,237	27.6%	\$995	22.2%	\$622	13.9%	\$289	6.5%	\$448	10.0%	\$359	8.0%	\$526	11.7%	\$4,475
Camden	\$995	25.2%	\$820	20.8%	\$622	15.8%	\$341	8.6%	\$448	11.3%	\$323	8.2%	\$398	10.1%	\$3,945
Cape May	\$1,079	28.6%	\$664	17.6%	\$622	16.5%	\$292	7.8%	\$448	11.9%	\$310	8.2%	\$354	9.4%	\$3,768
Cumberland	\$1,017	23.6%	\$1,087	25.3%	\$622	14.4%	\$301	7.0%	\$448	10.4%	\$347	8.1%	\$484	11.2%	\$4,306
Essex	\$1,155	27.3%	\$1,077	25.5%	\$667	15.8%	\$72	1.7%	\$448	10.6%	\$342	8.1%	\$463	11.0%	\$4,224
Gloucester	\$1,092	26.0%	\$944	22.5%	\$622	14.8%	\$299	7.1%	\$448	10.7%	\$340	8.1%	\$458	10.9%	\$4,203
Hudson	\$1,266	33.1%	\$685	17.9%	\$670	17.5%	\$72	1.9%	\$448	11.7%	\$314	8.2%	\$367	9.6%	\$3,822
Hunterdon	\$1,262	22.5%	\$1,687	30.1%	\$667	11.9%	\$293	5.2%	\$448	8.0%	\$436	7.8%	\$810	14.5%	\$5,603
Mercer	\$1,267	26.4%	\$1,134	23.6%	\$622	13.0%	\$342	7.1%	\$448	9.3%	\$381	7.9%	\$606	12.6%	\$4,800
Middlesex	\$1,285	28.2%	\$959	21.0%	\$651	14.3%	\$305	6.7%	\$448	9.8%	\$365	8.0%	\$547	12.0%	\$4,559
Monmouth	\$1,363	24.7%	\$1,531	27.7%	\$651	11.8%	\$309	5.6%	\$448	8.1%	\$430	7.8%	\$789	14.3%	\$5,520
Morris	\$1,444	26.9%	\$1,351	25.2%	\$667	12.4%	\$290	5.4%	\$448	8.3%	\$420	7.8%	\$750	14.0%	\$5,370
Ocean	\$1,471	32.1%	\$794	17.3%	\$651	14.2%	\$303	6.6%	\$448	9.8%	\$367	8.0%	\$553	12.1%	\$4,586
Passaic	\$1,395	27.1%	\$1,192	23.1%	\$670	13.0%	\$347	6.7%	\$448	8.7%	\$405	7.9%	\$694	13.5%	\$5,152
Salem	\$948	26.7%	\$655	18.5%	\$622	17.5%	\$293	8.3%	\$448	12.6%	\$297	8.4%	\$282	8.0%	\$3,544
Somerset	\$1,425	26.5%	\$1,393	25.9%	\$651	12.1%	\$291	5.4%	\$448	8.3%	\$421	7.8%	\$753	14.0%	\$5,382
Sussex	\$1,290	27.7%	\$1,012	21.8%	\$667	14.4%	\$292	6.3%	\$448	9.6%	\$371	8.0%	\$569	12.2%	\$4,649
Union	\$1,267	23.8%	\$1,442	27.1%	\$667	12.5%	\$342	6.4%	\$448	8.4%	\$417	7.8%	\$738	13.9%	\$5,321
Warren	\$1,111	23.9%	\$1,231	26.4%	\$622	13.3%	\$303	6.5%	\$448	9.6%	\$371	8.0%	\$572	12.3%	\$4,658

Table 10: Monthly Real Cost of Living and Cost Components for a Two Adults with Two School-Age Children Family by County in New Jersey, 2011

	Housing		Child Care		Food		Transportation		Health care		Miscellaneous		Net Taxes		Total
	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost
Atlantic	\$1,120	29.5%	\$643	16.9%	\$828	21.8%	\$130	3.4%	\$506	13.3%	\$323	8.5%	\$251	6.6%	\$3,800
Bergen	\$1,635	25.5%	\$1,341	20.9%	\$892	13.9%	\$633	9.9%	\$506	7.9%	\$501	7.8%	\$905	14.1%	\$6,413
Burlington	\$1,237	24.3%	\$995	19.5%	\$828	16.2%	\$551	10.8%	\$506	9.9%	\$412	8.1%	\$571	11.2%	\$5,099
Camden	\$995	21.4%	\$820	17.7%	\$828	17.8%	\$654	14.1%	\$506	10.9%	\$380	8.2%	\$458	9.9%	\$4,641
Cape May	\$1,079	24.6%	\$664	15.1%	\$828	18.9%	\$557	12.7%	\$506	11.5%	\$363	8.3%	\$395	9.0%	\$4,392
Cumberland	\$1,017	20.6%	\$1,087	22.0%	\$828	16.7%	\$574	11.6%	\$506	10.2%	\$401	8.1%	\$534	10.8%	\$4,948
Essex	\$1,155	25.2%	\$1,077	23.4%	\$889	19.4%	\$144	3.1%	\$506	11.0%	\$377	8.2%	\$445	9.7%	\$4,592
Gloucester	\$1,092	22.6%	\$944	19.5%	\$828	17.1%	\$571	11.8%	\$506	10.4%	\$394	8.1%	\$507	10.5%	\$4,841
Hudson	\$1,266	30.2%	\$685	16.4%	\$892	21.3%	\$144	3.4%	\$506	12.1%	\$349	8.3%	\$344	8.2%	\$4,186
Hunterdon	\$1,262	20.2%	\$1,687	27.0%	\$889	14.2%	\$558	8.9%	\$506	8.1%	\$490	7.8%	\$867	13.9%	\$6,259
Mercer	\$1,267	23.0%	\$1,134	20.6%	\$828	15.1%	\$653	11.9%	\$506	9.2%	\$439	8.0%	\$673	12.2%	\$5,499
Middlesex	\$1,285	24.6%	\$959	18.4%	\$867	16.6%	\$583	11.2%	\$506	9.7%	\$420	8.0%	\$601	11.5%	\$5,220
Monmouth	\$1,363	22.0%	\$1,531	24.7%	\$867	14.0%	\$589	9.5%	\$506	8.2%	\$486	7.8%	\$849	13.7%	\$6,191
Morris	\$1,444	24.0%	\$1,351	22.4%	\$889	14.8%	\$553	9.2%	\$506	8.4%	\$474	7.9%	\$806	13.4%	\$6,022
Ocean	\$1,471	28.0%	\$794	15.1%	\$867	16.5%	\$579	11.0%	\$506	9.6%	\$422	8.0%	\$607	11.6%	\$5,245
Passaic	\$1,395	23.7%	\$1,192	20.2%	\$892	15.2%	\$666	11.3%	\$506	8.6%	\$465	7.9%	\$772	13.1%	\$5,889
Salem	\$948	22.7%	\$655	15.7%	\$828	19.8%	\$558	13.4%	\$506	12.1%	\$350	8.4%	\$329	7.9%	\$4,174
Somerset	\$1,425	23.6%	\$1,393	23.1%	\$867	14.4%	\$555	9.2%	\$506	8.4%	\$475	7.9%	\$807	13.4%	\$6,027
Sussex	\$1,290	24.3%	\$1,012	19.1%	\$889	16.8%	\$556	10.5%	\$506	9.5%	\$425	8.0%	\$622	11.7%	\$5,300
Union	\$1,267	20.9%	\$1,442	23.8%	\$889	14.7%	\$656	10.8%	\$506	8.4%	\$476	7.9%	\$814	13.5%	\$6,049
Warren	\$1,111	21.0%	\$1,231	23.2%	\$828	15.6%	\$577	10.9%	\$506	9.5%	\$425	8.0%	\$622	11.7%	\$5,300

Table 11: Monthly Real Cost of Living and Cost Components for a Two Adults with Two Preschool-Age Children Family by County in New Jersey, 2011

	Housing		Child Care		Food		Transportation		Health care		Miscellaneous		Net Taxes		Total
	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent	Cost
Atlantic	\$1,120	24.1%	\$1,360	29.3%	\$710	15.3%	\$130	2.8%	\$484	10.4%	\$380	8.2%	\$458	9.9%	\$4,641
Bergen	\$1,635	22.7%	\$2,014	28.0%	\$765	10.6%	\$633	8.8%	\$484	6.7%	\$553	7.7%	\$1,109	15.4%	\$7,192
Burlington	\$1,237	18.6%	\$2,190	32.9%	\$710	10.7%	\$551	8.3%	\$484	7.3%	\$517	7.8%	\$971	14.6%	\$6,659
Camden	\$995	17.8%	\$1,607	28.7%	\$710	12.7%	\$654	11.7%	\$484	8.6%	\$445	8.0%	\$698	12.5%	\$5,593
Cape May	\$1,079	20.7%	\$1,365	26.2%	\$710	13.6%	\$557	10.7%	\$484	9.3%	\$419	8.0%	\$601	11.5%	\$5,216
Cumberland	\$1,017	18.2%	\$1,664	29.8%	\$710	12.7%	\$574	10.3%	\$484	8.7%	\$445	8.0%	\$698	12.5%	\$5,591
Essex	\$1,155	22.0%	\$1,669	31.8%	\$762	14.5%	\$144	2.7%	\$484	9.2%	\$421	8.0%	\$608	11.6%	\$5,244
Gloucester	\$1,092	19.3%	\$1,638	28.9%	\$710	12.5%	\$571	10.1%	\$484	8.5%	\$449	7.9%	\$715	12.6%	\$5,658
Hudson	\$1,266	25.8%	\$1,330	27.1%	\$765	15.6%	\$144	2.9%	\$484	9.8%	\$399	8.1%	\$525	10.7%	\$4,912
Hunterdon	\$1,262	18.8%	\$2,131	31.8%	\$762	11.4%	\$558	8.3%	\$484	7.2%	\$520	7.8%	\$980	14.6%	\$6,696
Mercer	\$1,267	19.0%	\$2,059	30.9%	\$710	10.7%	\$653	9.8%	\$484	7.3%	\$517	7.8%	\$971	14.6%	\$6,661
Middlesex	\$1,285	20.9%	\$1,738	28.2%	\$743	12.1%	\$583	9.5%	\$484	7.9%	\$483	7.8%	\$842	13.7%	\$6,158
Monmouth	\$1,363	20.7%	\$1,935	29.4%	\$743	11.3%	\$589	9.0%	\$484	7.4%	\$511	7.8%	\$948	14.4%	\$6,573
Morris	\$1,444	21.1%	\$2,044	29.9%	\$762	11.2%	\$553	8.1%	\$484	7.1%	\$529	7.7%	\$1,013	14.8%	\$6,827
Ocean	\$1,471	24.3%	\$1,490	24.6%	\$743	12.3%	\$579	9.6%	\$484	8.0%	\$477	7.9%	\$816	13.5%	\$6,060
Passaic	\$1,395	21.5%	\$1,754	27.0%	\$765	11.8%	\$666	10.2%	\$484	7.4%	\$506	7.8%	\$929	14.3%	\$6,499
Salem	\$948	19.7%	\$1,238	25.7%	\$710	14.7%	\$558	11.6%	\$484	10.0%	\$394	8.2%	\$489	10.2%	\$4,821
Somerset	\$1,425	21.1%	\$2,032	30.1%	\$743	11.0%	\$555	8.2%	\$484	7.2%	\$524	7.8%	\$995	14.7%	\$6,758
Sussex	\$1,290	21.6%	\$1,622	27.1%	\$762	12.7%	\$556	9.3%	\$484	8.1%	\$471	7.9%	\$797	13.3%	\$5,982
Union	\$1,267	20.2%	\$1,753	27.9%	\$762	12.1%	\$656	10.4%	\$484	7.7%	\$492	7.8%	\$876	13.9%	\$6,289
Warren	\$1,111	20.1%	\$1,529	27.6%	\$710	12.8%	\$577	10.4%	\$484	8.7%	\$441	8.0%	\$683	12.3%	\$5,534

The ratio of the RCL to the federal poverty level varies substantially between counties and by family composition.

The real cost of living as a percentage of the federal poverty level (FPL) varies substantially between counties and by family composition; however, at a minimum, it is always more than 2½ times the FPL (with two exceptions) and, at a maximum, almost four times the FPL (see table 12). Overall, the statewide RCL average differs significantly as family composition changes; it ranges from 244 percent for a single adult, to 314 percent for a one adult–two school-age children family, to 282 percent for a two adult–two school-age children family, to 322 percent for a two adult–two preschool-age children family.

Table 12: The Real Cost of Living as a Percentage of the Federal Poverty Level for Four Selected Family Compositions in New Jersey, 2011

	Single Adult	One Adult with Two School-Age Children	Two Adults with Two School-Age Children	Two Adults with Two Preschoolers
Statewide	244%	314%	282%	322%
Atlantic	188%	228%	200%	244%
Bergen	303%	378%	337%	378%
Burlington	235%	296%	268%	350%
Camden	212%	261%	244%	294%
Cape May	209%	250%	231%	274%
Cumberland	202%	285%	260%	294%
Essex	202%	280%	242%	276%
Gloucester	218%	278%	255%	298%
Hudson	214%	253%	220%	258%
Hunterdon	244%	371%	329%	352%
Mercer	246%	318%	289%	350%
Middlesex	248%	302%	275%	324%
Monmouth	252%	366%	326%	346%
Morris	272%	356%	317%	359%
Ocean	264%	304%	276%	319%
Passaic	274%	341%	310%	342%
Salem	198%	235%	220%	254%
Somerset	263%	356%	317%	355%
Sussex	252%	308%	279%	315%
Union	257%	352%	318%	331%
Warren	224%	308%	279%	291%

For a single adult household, the relationship ranges from a low of 188 percent of the FPL for Atlantic County to a high of 303 percent for Bergen County. Bergen County, however, is the only county where the ratio is greater than 300 percent. In seven counties, the ratio is greater than 250 percent of the FPL, but below 300 percent. It is between 200 percent and 250 percent in another eleven counties.

In the case of a one adult–two school-age children family, the RCL ranges from a low of 228 percent of the FPL for Atlantic County to a high of 378 percent for Bergen County. For this family type, twelve counties have RCLs that are more than 300 percent of the FPL, while only two counties have RCLs that are less than 250 percent.

For a two adult–two school-age children family, the RCL ranges from 200 percent of the FPL for Atlantic County to a high of 337 percent for Bergen County. In this case, seven counties have RCLs that are more than 300 percent of the FPL, while another eight counties have RCLs that are more than 250 percent, but less than 300 percent. Six counties have RCLs between 200 percent and 250 percent of the FPL.

Finally, for the two adult–two preschoolers family, the RCL ranges from a low of 244 percent of the FPL for Atlantic County to a high of 378 percent for Bergen County. For this family composition, the RCL is greater than 300 percent in twelve counties and lower than 250 percent in just Atlantic County. In eight counties, the RCL is between 250 percent and 300 percent of the FPL.

The RCL varies significantly as ages of children change

The RCL also varies significantly, as the ages of the children in the family change (see table 13). The cost of living is higher for families with preschool-age children than for those with infants, school-age, or teenage children.

Carolyn was frustrated with the lack of employer-provided insurance at her job. With a family history of cancer, she was concerned about her lack of access to care in case she required it in the future and distraught that she could not afford the recommended preventative care.

As you get older, you need to take care of certain things, that you just—I can't do. You know my doctor wants me to have all these, all this blood work done, and my mammogram and this, that and the other thing ...I can't have things checked that should get checked, because I can't go to the doctor's, because I can't afford it ... So, I don't. I wouldn't even mind if I had to pay for part of them. You know. Just to have the coverage that—I could go to the doctors when I needed to. Just for maintenance.

Carolyn

Source: Food, Clothing, Health, or Home? Poverty Research Institute. November 2010

Table 13 shows ten variations of a three-person family in which there is one adult and two children, and where the ages of the children are different in each family composition. The table shows how the RCLs vary for these family variations in Atlantic and Bergen counties, which have the lowest and highest RCLs, respectively.

While the RCLs are different in the two counties for each family composition, in both counties the increase in the RCL from a family composition with a combination of older children to a family composition with a younger combination of children is in the same order, with one exception. In both counties, a family made up of an adult and two teenagers has the lowest RCL, while a family composed of an adult and two preschoolers has the highest RCL. In the case of Atlantic County, the cost variation ranges from \$29,420 in the former case to \$51,562 in the latter case, while for Bergen County the range is from \$47,825 to \$79,152. The only exception is the adult with a preschooler and teenager in Bergen County where the RCL is lower than the RCL for an adult with two school-age children.

Table 13: The Real Cost of Living for Different One Adult–Two Children Family Compositions by Selected Counties in New Jersey, 2011

	Atlantic	Bergen
Adult & Two Teenagers	\$29,420	\$47,825
Adult, School-Age & Teenager	\$34,950	\$58,150
Adult, Infant & Teenager	\$40,694	\$60,804
Adult & Two School-Age Children	\$41,262	\$68,549
Adult, Preschooler & Teenager	\$42,472	\$62,708
Adult, Infant & School-Age Child	\$45,277	\$71,642
Adult, Preschooler & School-Age Child	\$46,595	\$73,850
Adult & Two Infants	\$48,982	\$74,736
Adult, Infant & Preschooler	\$50,244	\$76,944
Adult & Two Preschoolers	\$51,562	\$79,152

Percentage of families with incomes below the RCL varies considerably by county for each family composition

Considerable variation exists between counties in the percentage of families with incomes below the RCL for each family type. It is largest for the one adult with two school-age children family, followed by the two adult–two school-age children family, then the two adult–two preschool-age children family and, finally, the single adult household.

In the case of a one adult household, the percentage of households with incomes below the RCL ranges from a low of 14.7 percent in Burlington County to a high of 45.5 percent in Passaic County (see figure 4). For a one adult–two school-age children family, however, there are no families in Sussex, Hunterdon, and Somerset counties with incomes below the RCL, while all the families in Cumberland, Cape May, Camden Passaic and Middlesex counties had incomes below the RCL (see figure 5). The variation for a two adult–two school-age children family ranges from a low of 4.6 percent for Gloucester and Salem counties combined to a high of 60.7 percent for Hudson County (see figure 6). Finally, for the two adult–two preschool-age children family, the percentage of families with incomes below the RCL ranges from a low of 11.6 percent in Monmouth County to a high of 59.9 percent in Ocean County (see figure 7). For this family composition, the small sample in eight counties did not allow a reliable calculation to be made.

Figure 4: Percentage of Single Adult Households with Incomes below the Real Cost of Living by County in New Jersey, 2010

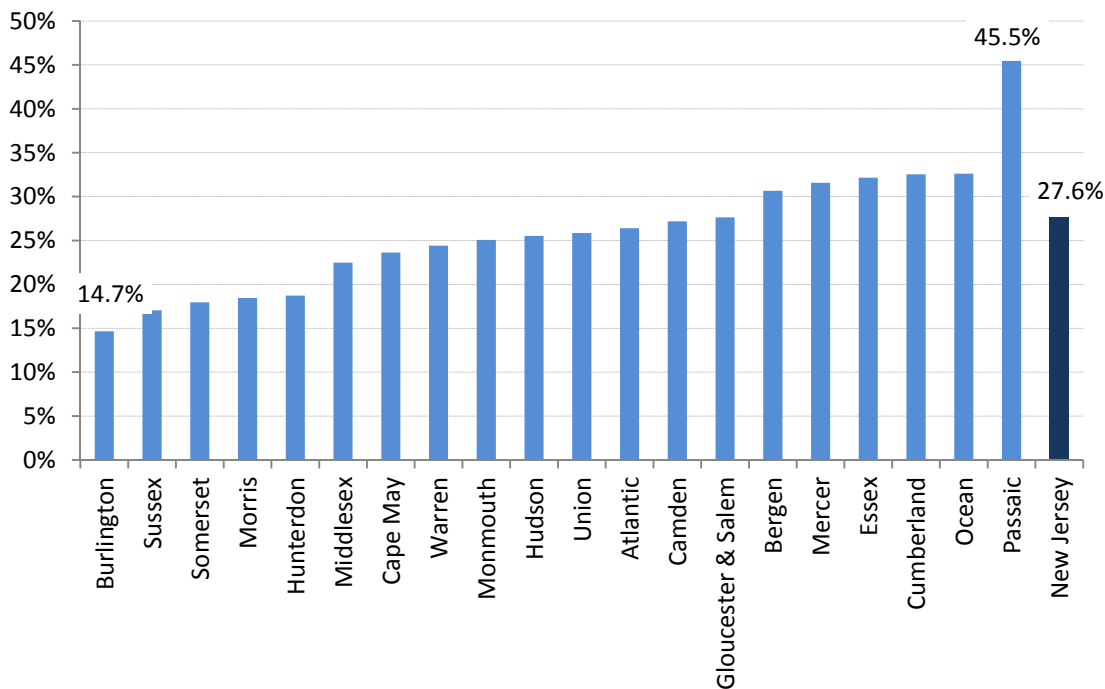


Figure 5: Percentage of Single Adult with Two School-Age Children Families with Incomes below the Real Cost of Living by County in New Jersey, 2010

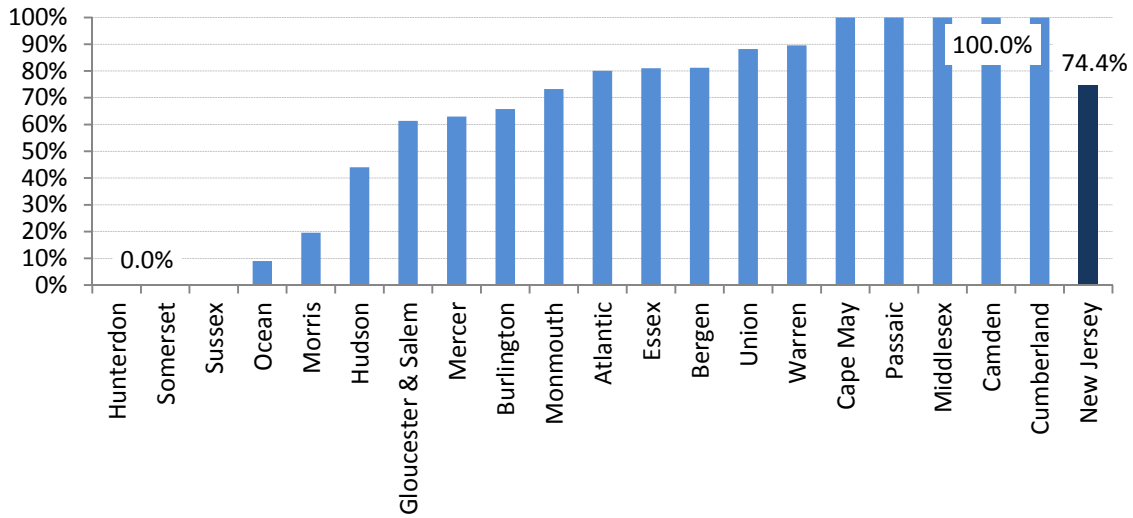


Figure 6: Percentage of Two Adults with Two School-Age Children Families with Incomes below the Real Cost of Living by County in New Jersey, 2010

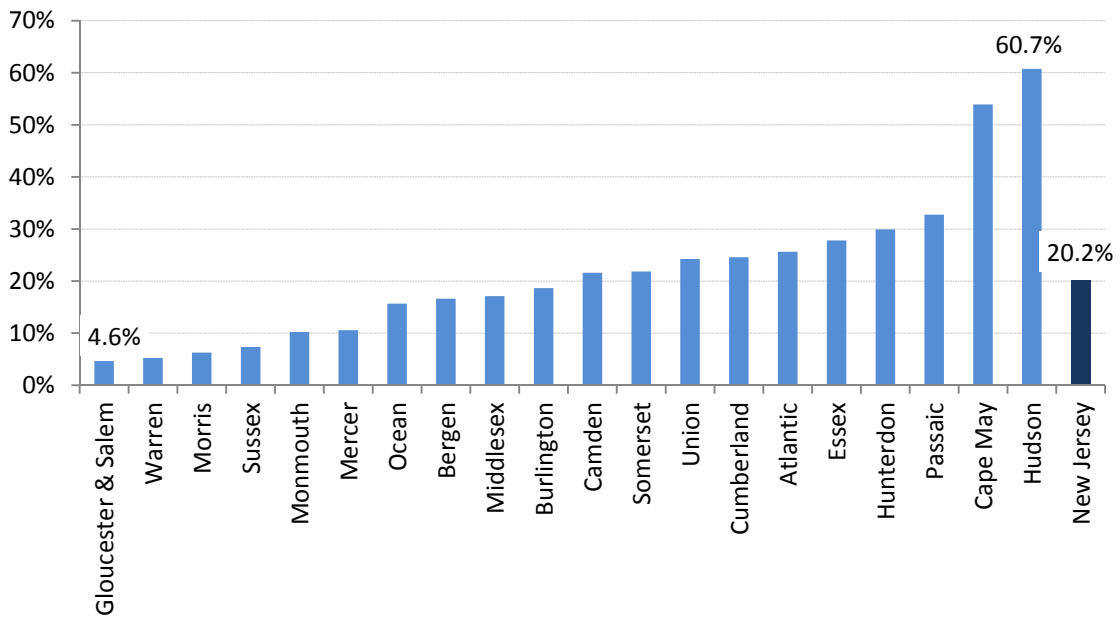
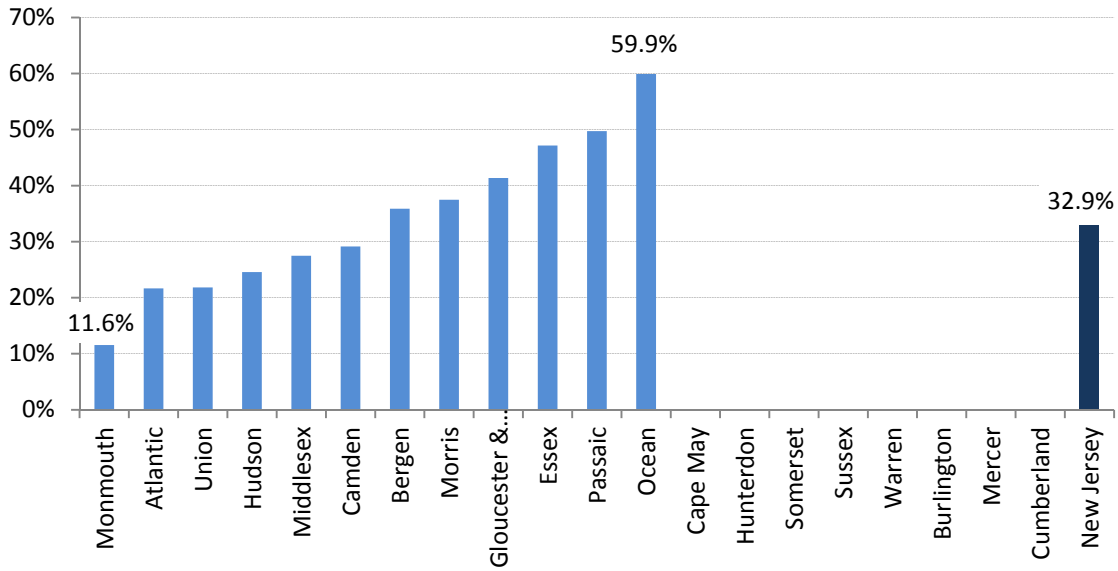


Figure 7: Percentage of Two Adults with Two School Preschool-Age Children Families with Incomes below the Real Cost of Living by County in New Jersey, 2010



Note: * The number of families in this family composition in these eight counties was too small to allow a reliable calculation to be made.

THE REAL COST OF LIVING FOR PEOPLE WITH DISABILITIES

Data from the 2011 American Community Survey for New Jersey show 812,121 people 16 years and over had some type of disability. Of these, nearly 593,000 (73.1 percent), were not in the labor force. On the other hand, among those with no disabilities, 65.2 percent were in the labor force in 2011. This disabled-and-not-in-the-workforce population represents more than 7% of *all* New Jerseyans, a very sizeable group.

People with severe health issues or disabilities face difficulties maintaining their employment status as well as supporting themselves and their families. Even when they are working, the disabled are more likely to have lower earnings than those without a disability. In 2011, the median earnings of individuals with a disability were \$23,702, an amount more than \$15,000 lower than for a person with no disability. At the same time, the costs to meet daily living needs are much higher because of the need for specialized health care, transportation, housing, dietary restrictions, need for a caregiver, etc. Some people with disabilities need only one type of specialized care, while other can have multiple needs, depending on the type of disability. For instance, among the working age population (18 to 64 years), 412,949 people experienced a disability; however, nearly half of this group had two or more types of disabilities, and another 155,000 had difficulty living independently.⁸

Because the needs of the population with disabilities are greater than those for the rest of the population, the RCL numbers described in this report are not adequate to portray the cost challenges of people with disabilities. The RCL data presented above understate the actual costs facing a disabled person. How much should be added? How should the additional costs be calculated in order for a person with a disability to achieve an equivalent standard of living? A detailed study of the incremental living costs of people living with disabilities is beyond the scope of this report. LSNJ intends to address this subject more fully in subsequent research. This section, however, includes one county's data, to illustrate the profound effect such disabilities can have on a basic needs budget.

This section estimates the costs facing people with disabilities in one county. We emphasize that the numbers are estimates only. In addition, the estimates are based on research conducted in various Western nations (Ireland, the United Kingdom, Australia, and New Zealand). No comparable work has been found for the United States. While similar in many ways, these societies have quite different policy environments regarding support and services for people with disabilities (particularly health care).⁹ Given these caveats, it should be noted that more research is needed to gain a better understanding of

the costs facing a person with a disability. More details on the methodology used in the calculation of disability costs are available in Appendix I to this report, available on the LSNJ website.

We draw on three different studies to begin to estimate the additional costs facing people with disabilities. The costs are estimated for three household types in Mercer County—a single adult, a couple with one disabled partner, and a couple where both partners are disabled.

The RCL for a single adult with no disability in Mercer County was \$2,394 per month. Applying the findings of the study by Zaidi and Burchardt to Mercer County, it is estimated that for a single adult with a disability of low severity, the cost of living increases by 14 percent to \$2,784 per month (see table 14). With medium severity, the cost of living increases by 41 percent to \$3,537, and with high severity, the cost of living increases by 78 percent to \$4,755 per month.

Table 14: Disability Related Costs of Living per Household, by Disability Level/Type and Living Arrangements, for Households in Mercer County, 2011

	Single Adult		Couple, One Disabled		Couple, Both Disabled	
	Percentage Increase for Disability Related Costs	Total Costs, Including Disability Related Costs	Percentage Increase for Disability Related Costs	Total Costs, Including Disability Related Costs	Percentage Increase for Disability Related Costs	Total Costs, Including Disability Related Costs
Low Severity	14%	\$2,784	13%	\$3,971	24%	\$4,420
Medium Severity	41%	\$3,537	39%	\$5,039	72%	\$6,412
High Severity	78%	\$4,755	73%	\$6,454	136%	\$9,428

Source: Based on Zaidi & Burchardt (2003)¹⁰

In the case of a couple living in Mercer County, the RCL was \$3,435 in 2011. When one partner has a disability of low severity, the cost of living rises by 13 percent to \$3,971 (see table 14). When one partner has a disability of medium severity, the cost of living increases by 39 percent to \$5,039 per month. With high severity, the cost of living increases by 73 percent to \$6,454 per month.

Where both partners have a disability of low severity, the cost of living rises by 24 percent to \$4,420 per month (see table 14). The costs rise by 72 percent for a disability of medium severity to \$6,412 per month and by 136 percent to \$9,428 per month when the severity is high.

A second study undertaken by Noel Smith et al, (2004) has higher cost estimates for people with more severe disabilities. In this study, the costs for people with low to medium disability-related needs rise by 34 percent to \$3,337 per month (see table 15).

For people with medium to high needs, costs increased by 107 percent to reach \$5,743 per month. The costs related to intermittent needs were 42 percent higher reaching \$3,565 per month. In addition, for people with needs related to hearing or vision impairment, costs are 46 and 47 percent higher.

Table 15: Disability Related Costs of Living per Household, by Disability Level/Type and Living Arrangements, for Households in Mercer County, 2011

	Percentage Increase for Disability Related Costs	Total Costs, Including Disability Related Costs
Low-Medium Needs	34%	\$3,337
Medium-High Needs	107%	\$5,743
Intermittent Needs	42%	\$3,565
Needs Related to Hearing Impairment	47%	\$3,708
Needs Related to Vision Impairment	46%	\$3,679

Source: Noel Smith, Sue Middleton, Kate Ashton-Brooks, Lynne Cox and Barbara Dobson with Lorna Reith, 2004. “Disabled People’s Costs of Living: More Than You Would Think” Joseph Rowntree Foundation, University of Loughborough.

Table 16: Disability Related Costs of Living per Household, by Disability Level/Type and Living Arrangements, for Households in Mercer County, 2011

	Percentage Increase for Disability Related Costs	Total Costs, Including Disability Related Costs
Disabled though not hampered in daily activities	9%	\$2,631
Disabled and hampered to some extent in daily activities	23%	\$3,026
Disabled and severely hampered in daily activities	44%	\$3,633

Source: Cullinan, John, Brenda Gannon, and Sean Lyons. Estimating the Economic Cost of Disability in Ireland. Working Paper Series #230, Dublin: Economic and Social Research Institute, 2008.

A third study by Cullinan, et al., in which disability is defined differently, costs rise by 9 percent for disabled people who are not hampered in their daily activities, by 23 percent for those who are to some extent hampered, and by 44 percent for those people who are severely hampered (see table 16).

POLICY IMPLICATIONS: THE CHALLENGE OF MOVING TOWARD WORK SUPPORTS AND A SAFETY NET RESPONSIVE TO THE RCL FOR ALL NEW JERSEYANS

This research demonstrates, for the fifth time since 1999, that the RCL in New Jersey far exceeds actual income for a very substantial number of New Jersey families. Many occupations pay wages that are well below the RCL. In 2011, more than one million workers were employed in occupations that paid wages that were lower than the RCL for a single adult.

Full-time employment should be sufficient to support economic security. When it is not, or when disability or other factors preclude an individual's ability to work, a public policy response is required. In-depth discussion of the contours of such a response is well beyond the scope of this report.

A few fundamental starting points for such public policy responses nonetheless bear emphasis.

- 1. Start with an accurate assessment of the true costs of living in New Jersey—the RCL.**

Something like Dr. Pearce's methodology, or an even more accurate refinement of it, should underlie all public policy pertaining to poverty.

- 2. The RCL should be the foundation of both *work support* and *safety net* policies and programs.**

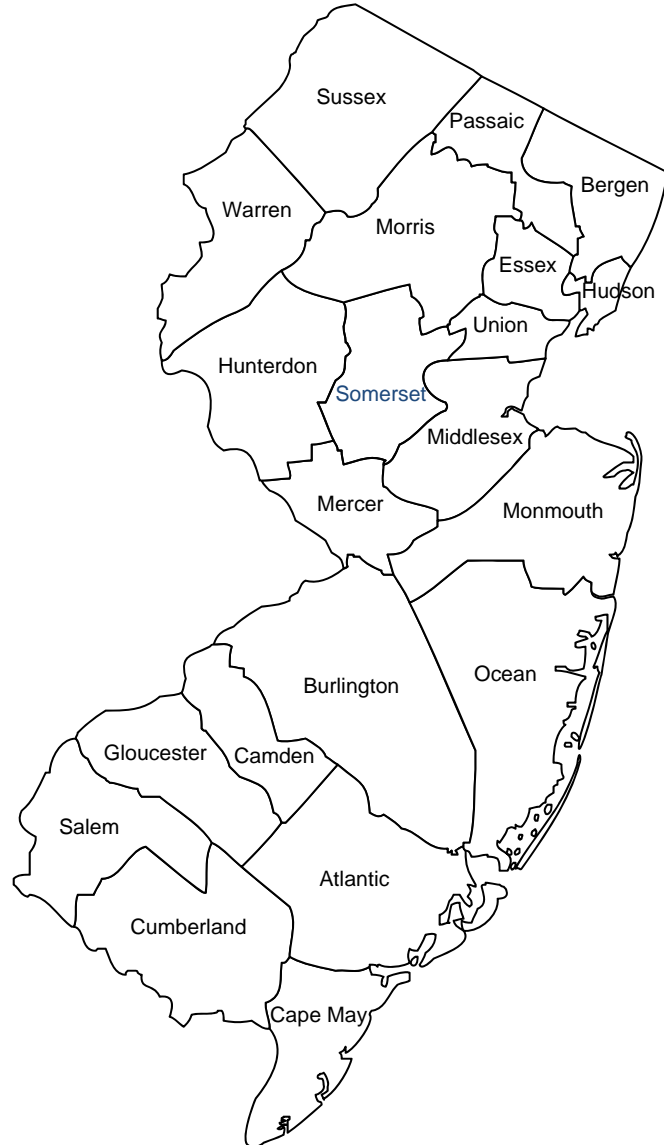
“Work support” refers to programs that provide current or prospective workers the necessary help to secure and keep jobs. Most important are assistance with child care, transportation, and training, either directly or through transfers such as earned income tax credits. “Safety net” programs typically include temporary or long-term assistance for those who cannot work, such as cash assistance (welfare), food assistance (SNAP), health care, housing, and similar aid.

For both categories of public responses, the RCL should be a major determinant in setting eligibility levels and determining both the types and amounts of assistance required. Policies and programs that fail to take account of hard evidence on true cost have little likelihood of furnishing the support required.

LSNJ provides comprehensive explanation and analysis of possible public policies and programs in its annual *Poverty Benchmarks* series. These analyses include assessment of the effectiveness of existing work support and safety net initiatives.

COUNTY OVERVIEWS

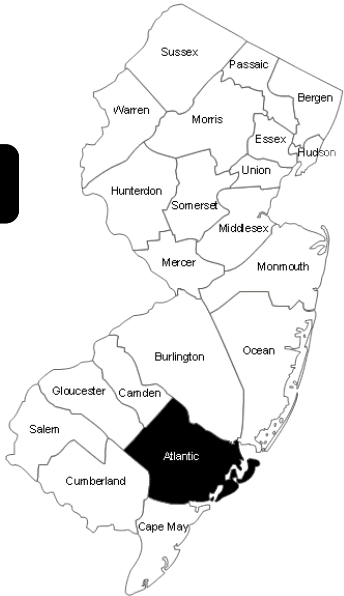
1. Atlantic
2. Bergen
3. Burlington
4. Camden
5. Cape May
6. Cumberland
7. Essex
8. Gloucester
9. Hudson
10. Hunterdon
11. Mercer
12. Middlesex
13. Monmouth
14. Morris
15. Ocean
16. Passaic
17. Salem
18. Somerset
19. Sussex
20. Union
21. Warren



Atlantic County

COST OF LIVING RANK: 21 | POVERTY RANK : 17

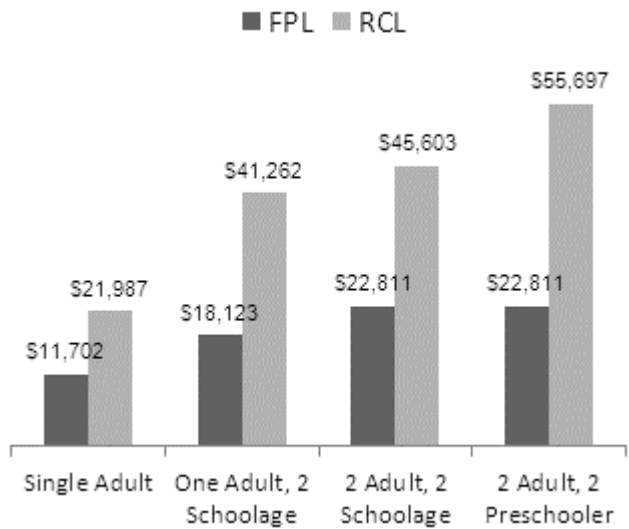
The average cost of living across 70 family types in Atlantic County was \$51,395 in 2011. The cost of living was lowest for households comprising of single adults (\$21,987). Families with 2 adults and 3 preschoolers had the highest RCL (\$72,690). Overall, 235,647 individuals or 3.1 percent of the state's total non-elderly population resided in Atlantic County.



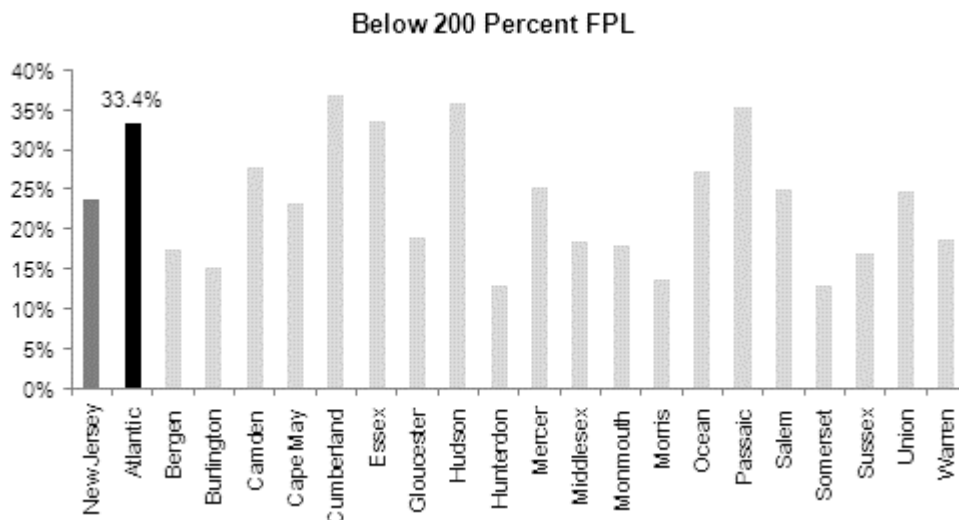
RCL for Four Selected Family Types

In 2011, a single adult household in Atlantic County needed at least \$21,987 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$41,262; two adult with two schoolage children needed \$45,603; and a family consisting of two adult and two preschoolers needed \$55,697.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Atlantic County



Below 200% FPL

88,992 individuals or 33.4 percent of Atlantic County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

38,193 individuals or 14.3 percent of Atlantic County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL
 Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Bergen County

COST OF LIVING RANK: 1 | POVERTY RANK : 6

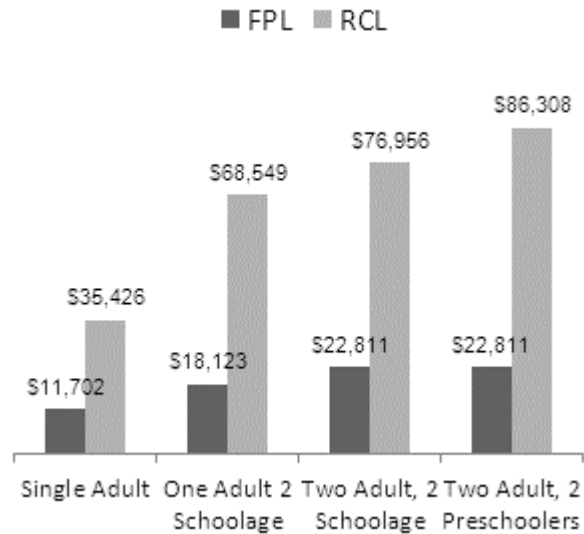
The average cost of living across 70 family types in Bergen County was \$81,212 in 2011. The cost of living was lowest for households comprising of single adults (\$35,426). Families with 2 adults and 3 preschoolers had the highest RCL (\$114,075). Overall, 768,013 individuals or 10.1 percent of the state's total non-elderly population resided in Bergen County.



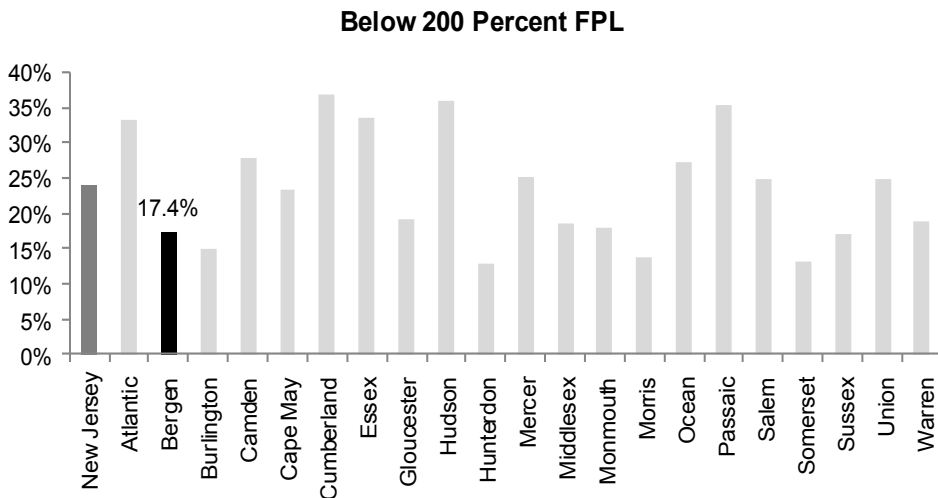
RCL for Four Selected Family Types

In 2011, a single adult household in Bergen County needed at least \$35,426 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$68,549; two adult with two schoolage children needed \$76,956; and a family consisting of two adult and two preschoolers needed \$86,308.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Bergen County



Below 200% FPL

156,451 individuals or 17.4 percent of Bergen County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

61,011 individuals or 6.8 percent of Bergen County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL
 Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Burlington County

COST OF LIVING RANK: 8 | POVERTY RANK : 4

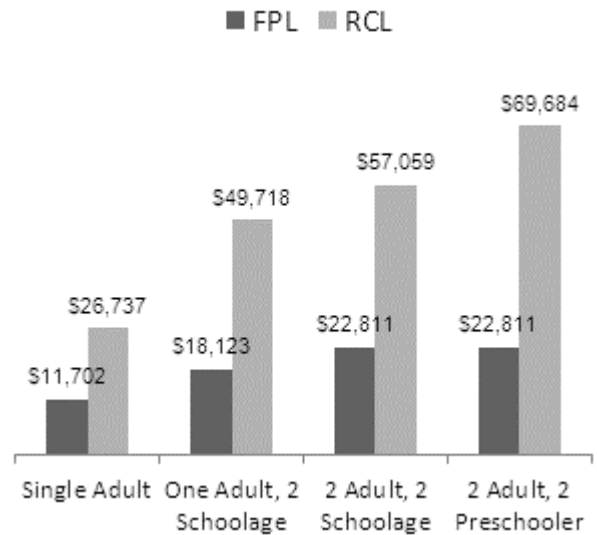
The average cost of living across 70 family types in Burlington County was \$70,224 in 2011. The cost of living was lowest for households comprising of single adults (\$24,470). Families with 2 adults and 3 preschoolers had the highest RCL (\$104,960). Overall, 386,544 individuals or 5.1 percent of the state's total non-elderly population or resided in Burlington County.



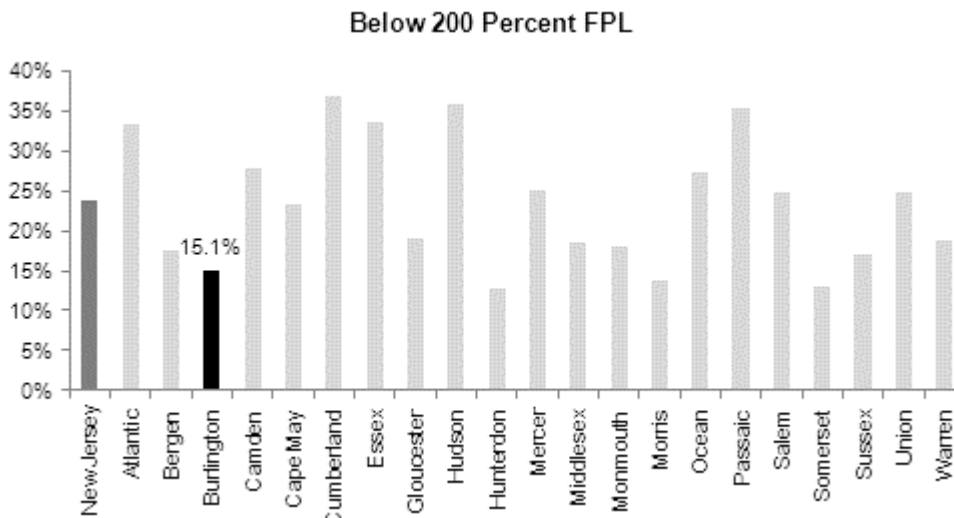
RCL for Four Selected Family Types

In 2011, a single adult household in Burlington County needed at least \$26,737 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$49,718; two adult with two schoolage children needed \$57,059; and a family consisting of two adult and two preschoolers needed \$69,684.

In contrast, the federal poverty threshold was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, \$22,811 for a four person family with two schoolage children and the same threshold for a four person family with two preschool age children.



Poverty in Burlington County



Below 200% FPL

65,801 individuals or 15.1 percent of Burlington County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

22,292 individuals or 5.1 percent of Burlington County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Camden County

COST OF LIVING RANK: 16 | POVERTY RANK : 16

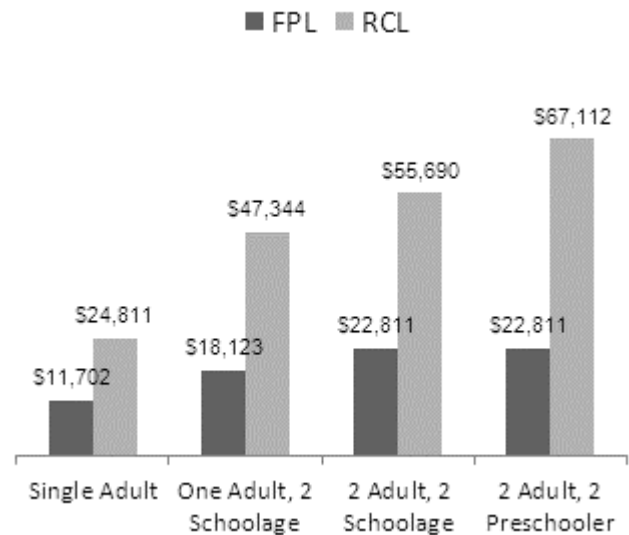
The average cost of living across 70 family types in Camden County was \$58,966 in 2011. The cost of living was lowest for households comprising of single adults (\$24,811). Families with 2 adults and 3 preschoolers had the highest RCL (\$85,006). Overall, 447,932 individuals or 5.9 percent of the state's total non-elderly population or resided in Camden County.



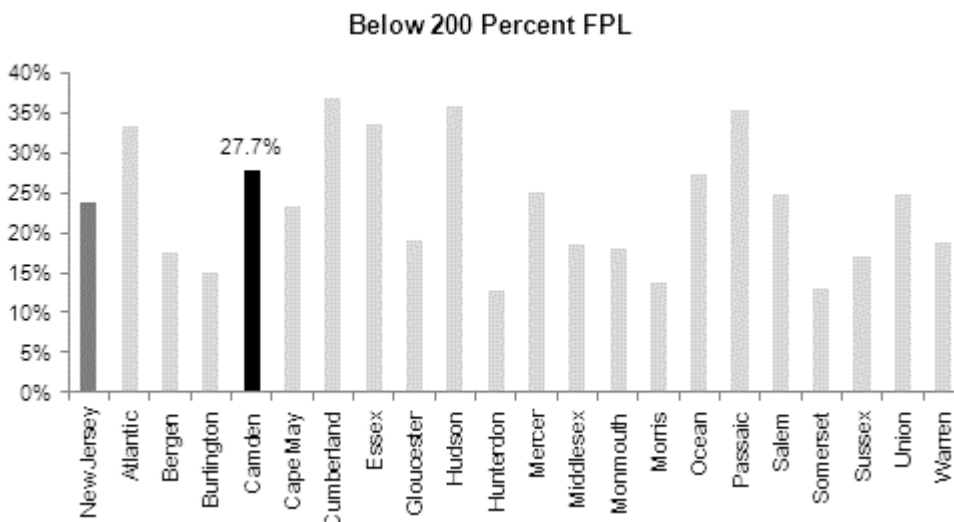
RCL for Four Selected Family Types

In 2011, a single adult household in Camden County needed at least \$24,811 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$47,344; two adult with two schoolage children needed \$55,690; and a family consisting of two adult and two preschoolers needed \$67,112.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Camden County



Below 200% FPL

140,172 individuals or 27.7 percent of Camden County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

62,572 individuals or 12.4 percent of Camden County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Cape May County

COST OF LIVING RANK: 17 | POVERTY RANK : 11

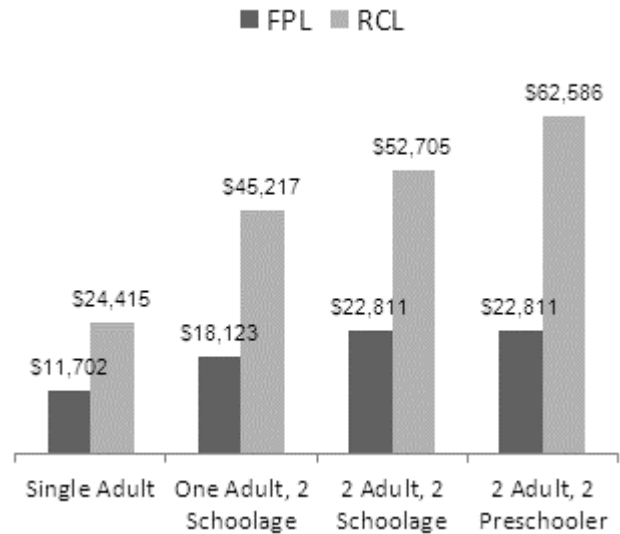
The average cost of living across 70 family types in Cape May County was \$58,134 in 2011. The cost of living was lowest for households comprising of single adults (\$24,415). Families with 2 adults and 3 infants had the highest RCL (\$80,995). Overall, 76,288 individuals or 1.0 percent of the state's total non-elderly population or resided in Cape May County.



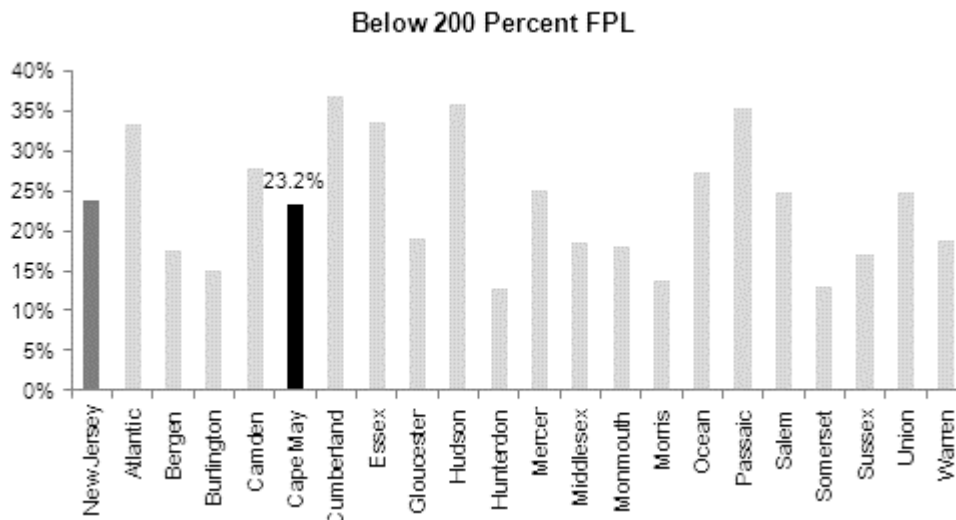
RCL for Four Selected Family Types

In 2011, a single adult household in Cape May County needed at least \$24,415 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$45,217; two adult with two schoolage children needed \$52,705; and a family consisting of two adult and two preschoolers needed \$62,586.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Cape May County



Below 200% FPL

22,304 individuals or 23.2 percent of Cape May County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

10,064 individuals or 10.5 percent of Cape May County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

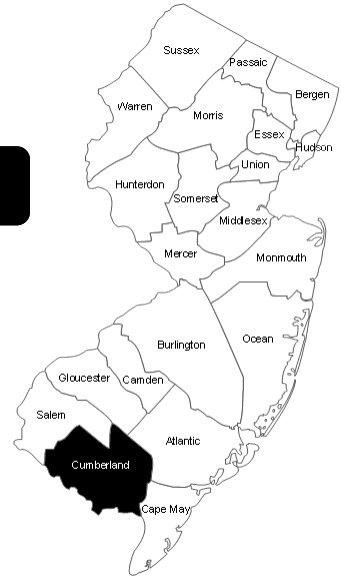
COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Cumberland County

COST OF LIVING RANK: 15 | POVERTY RANK : 21

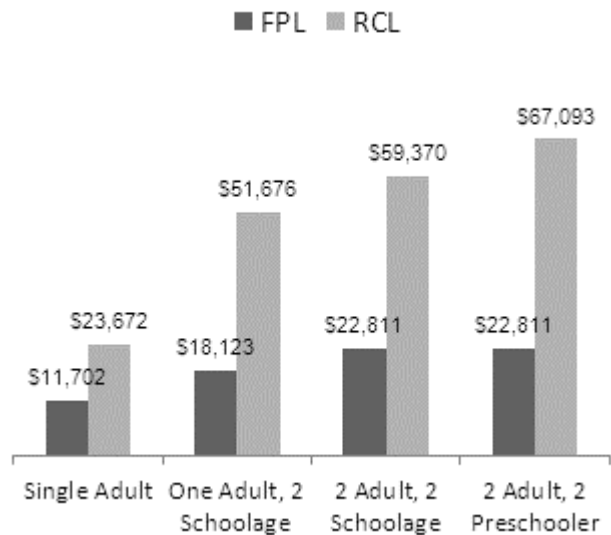
The average cost of living across 70 family types in Cumberland County was \$60,415 in 2011. The cost of living was lowest for households comprising of single adults (\$23,672). Families with 2 adults and 3 preschoolers had the highest RCL (\$85,439). Overall, 137,103 individuals or 1.8 percent of the state's total non-elderly population or resided in Cumberland County.



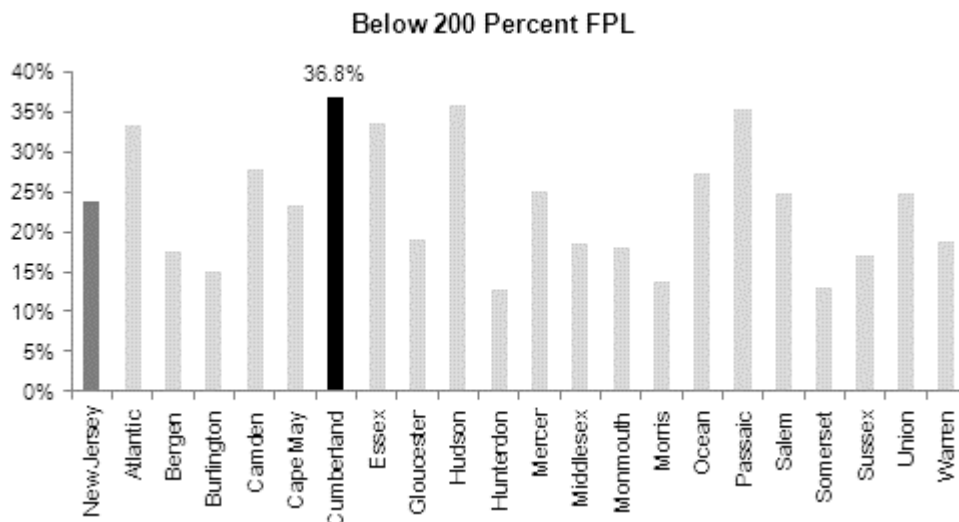
RCL for Four Selected Family Types

In 2011, a single adult household in Cumberland County needed at least \$23,672 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$51,676; two adult with two schoolage children needed \$59,370; and a family consisting of two adult and two preschoolers needed \$67,093.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Cumberland County



Below 200% FPL

52,527 individuals or 36.8 percent of Cumberland County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

24,034 individuals or 16.9 percent of Cumberland County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

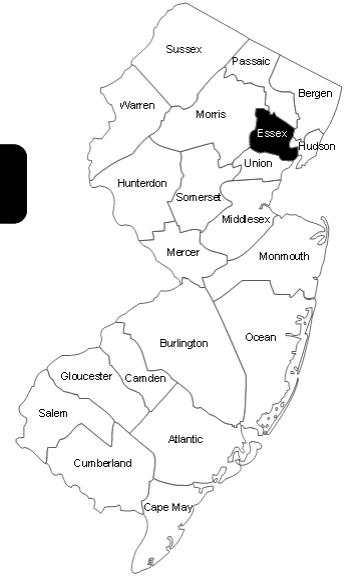
COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Essex County

COST OF LIVING RANK: 18 | POVERTY RANK : 18

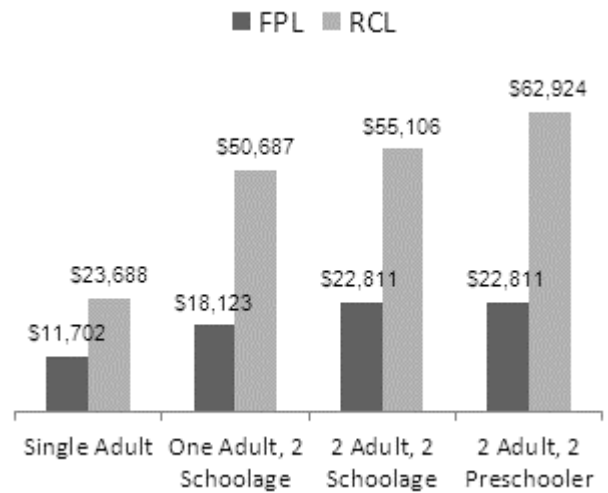
The average cost of living across 70 family types in Essex County was \$57,095 in 2011. The cost of living was lowest for households comprising of single adults (\$23,688). Families with 2 adults and 3 preschoolers had the highest RCL (\$81,563). Overall, 693,682 individuals or 9.1 percent of the state's total non-elderly population or resided in Essex County.



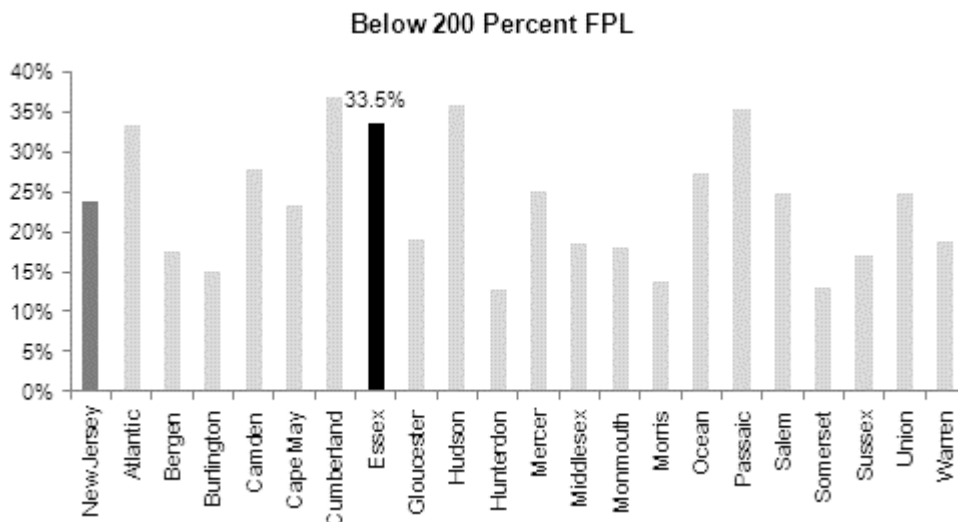
RCL for Four Selected Family Types

In 2011, a single adult household in Essex County needed at least \$23,688 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$50,687; two adult with two schoolage children needed \$55,106; and a family consisting of two adult and two preschoolers needed \$62,924.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Essex County



Below 200% FPL

255,338 individuals or 33.5 percent of Essex County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

127,116 individuals or 16.7 percent of Essex County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Gloucester County

COST OF LIVING RANK: 14 | POVERTY RANK : 10

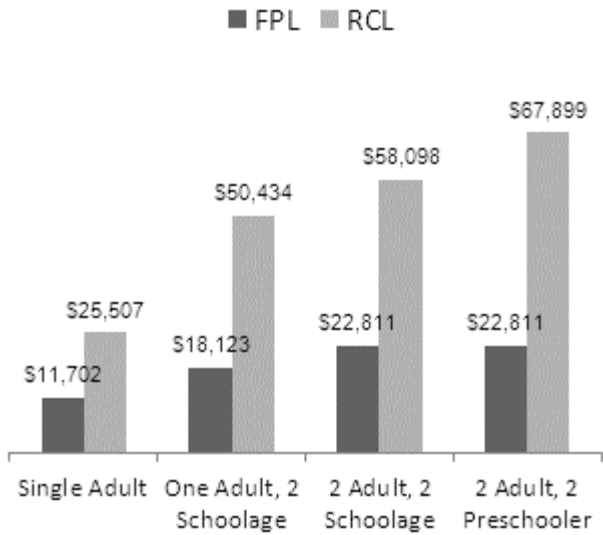
The average cost of living across 70 family types in Gloucester County was \$61,700 in 2011. The cost of living was lowest for households comprising of single adults (\$25,507). Families with 2 adults and 3 preschoolers had the highest RCL (\$86,467). Overall, 252,589 individuals or 3.3 percent of the state's total non-elderly population or resided in Gloucester County.



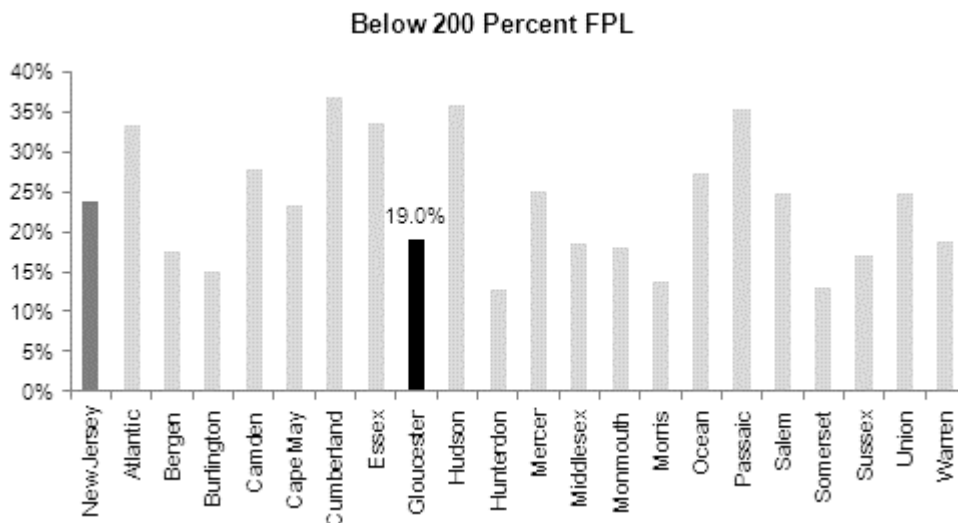
RCL for Four Selected Family Types

In 2011, a single adult household in Gloucester County needed at least \$25,507 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$50,434; two adult with two schoolage children needed \$58,098; and a family consisting of two adult and two preschoolers needed \$67,899.

In contrast, the federal poverty threshold was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, \$22,811 for a four person family with two schoolage children and the same threshold for a four person family with two preschool age children.



Poverty in Gloucester County



Below 200% FPL

54,191 individuals or 19 percent of Gloucester County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

17,807 individuals or 6.3 percent of Gloucester County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Hudson County

COST OF LIVING RANK: 19 | POVERTY RANK : 20

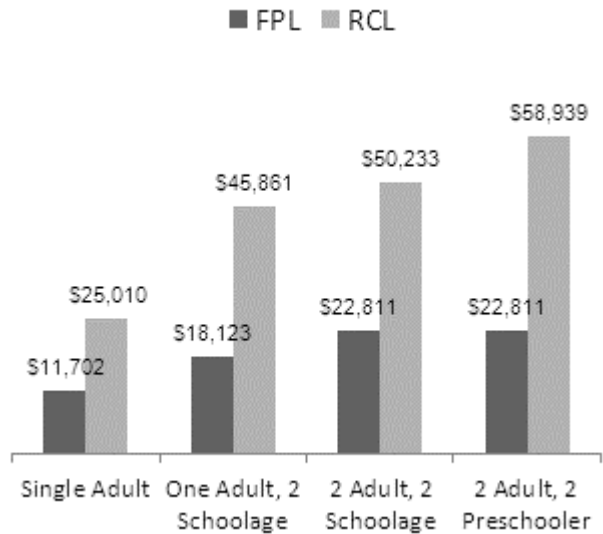
The average cost of living across 70 family types in Hudson County was \$55,432 in 2011. The cost of living was lowest for households comprising of single adults (\$25,010). Families with 2 adults and 3 preschoolers had the highest RCL (\$75,253). Overall, 568,200 individuals or 7.5 percent of the state's total non-elderly population or resided in Hudson County.



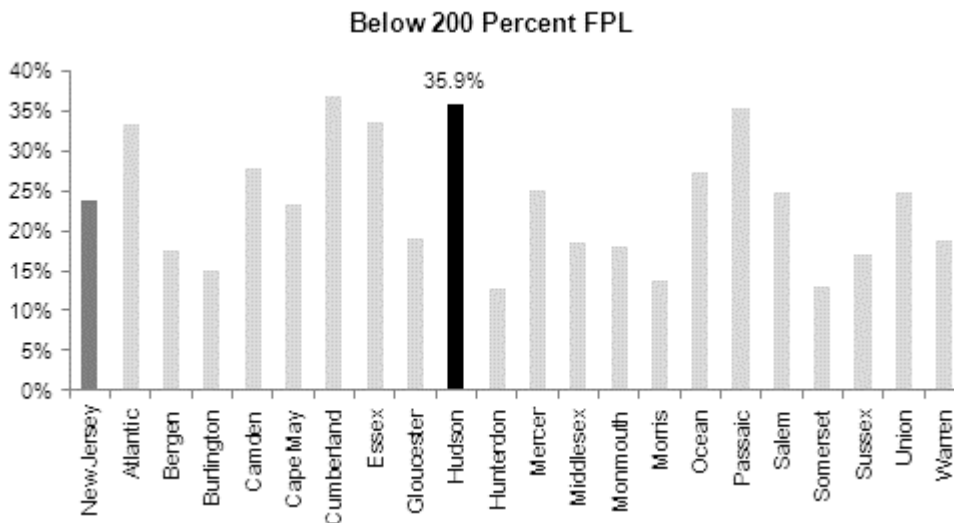
RCL for Four Selected Family Types

In 2011, a single adult household in Hudson County needed at least \$25,010 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$45,861; two adult with two schoolage children needed \$50,233; and a family consisting of two adult and two preschoolers needed \$58,939.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Hudson County



Below 200% FPL

225,706 individuals or 35.9 percent of Hudson County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

103,825 individuals or 16.5 percent of Hudson County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Hunterdon County

COST OF LIVING RANK: 2 | POVERTY RANK : 1

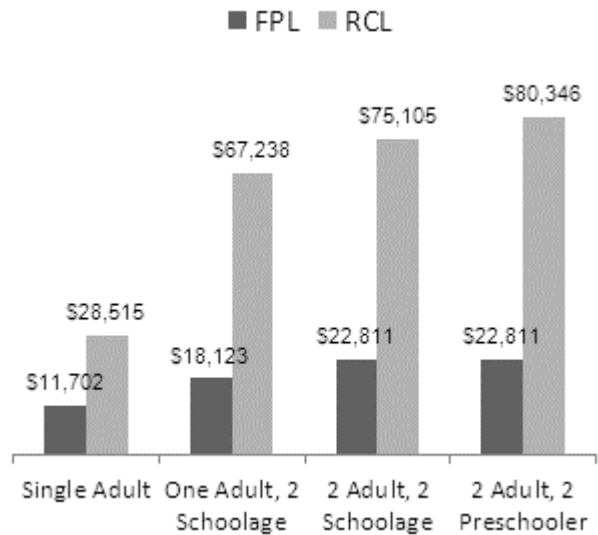
The average cost of living across 70 family types in Hunterdon County was \$76,349 in 2011. The cost of living was lowest for households comprising of single adults (\$28,515). Families with 2 adults and 3 preschoolers had the highest RCL (\$105,981). Overall, 112,005 individuals or 1.5 percent of the state's total non-elderly population or resided in Hunterdon County.



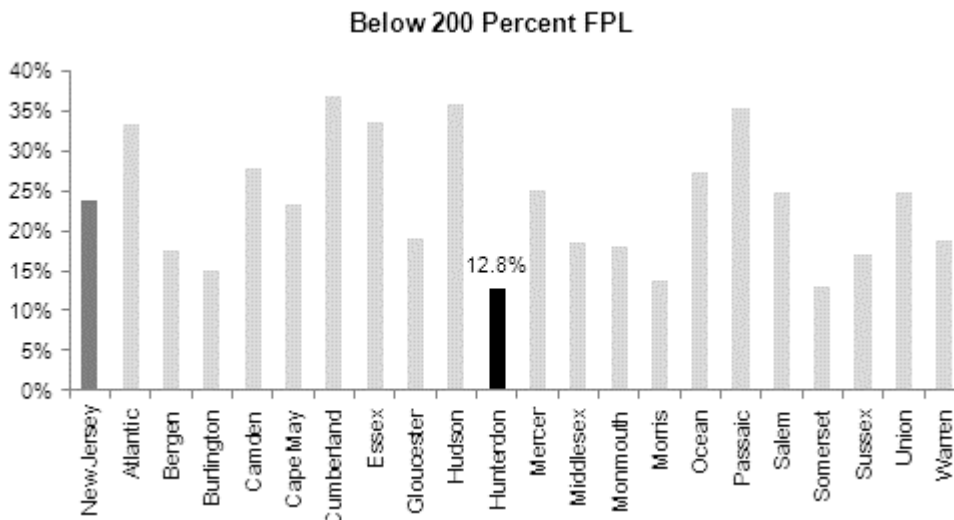
RCL for Four Selected Family Types

In 2011, a single adult household in Hunterdon County needed at least \$28,515 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$67,238; two adult with two schoolage children needed \$75,105; and a family consisting of two adult and two preschoolers needed \$80,346.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Hunterdon County



Below 200% FPL

15,832 individuals or 12.8 percent of Hunterdon County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

4,660 individuals or 3.8 percent of Hunterdon County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Mercer County

COST OF LIVING RANK: 10 | POVERTY RANK : 14

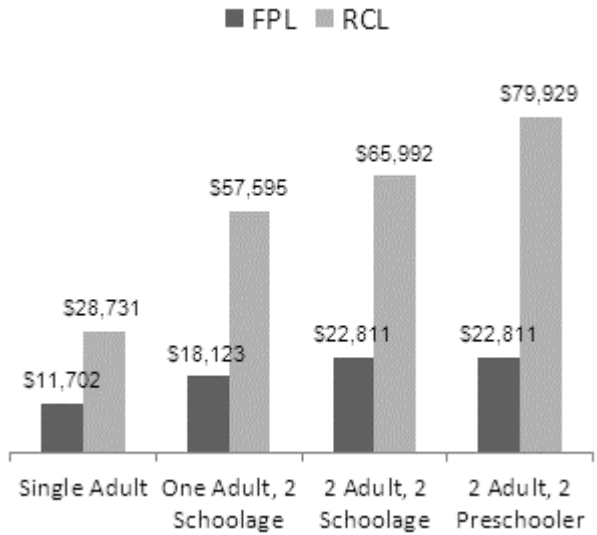
The average cost of living across 70 family types in Mercer County was \$69,545 in 2011. The cost of living was lowest for households comprising of single adults (\$28,731). Families with 2 adults and 3 preschoolers had the highest RCL (\$102,954). Overall, 320,166 individuals or 4.2 percent of the state's total non-elderly population or resided in Mercer County.



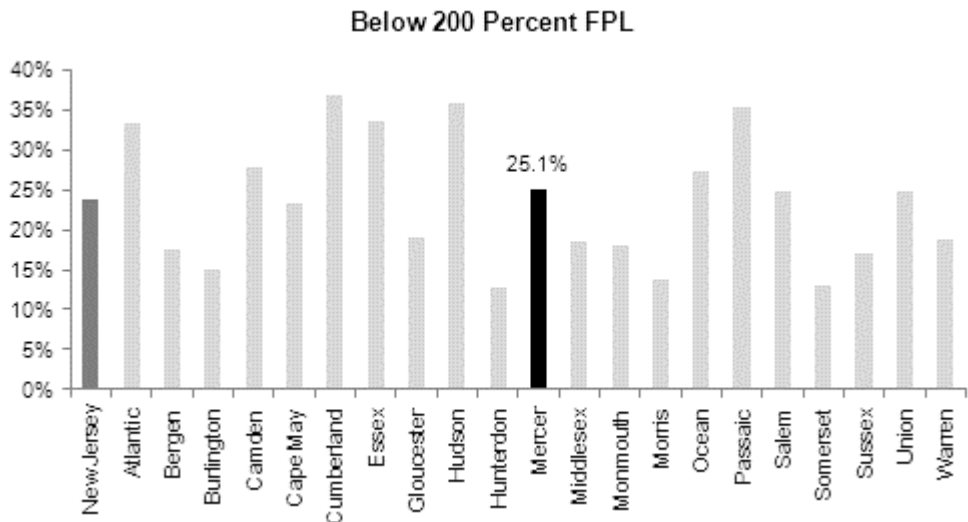
RCL for Four Selected Family Types

In 2011, a single adult household in Mercer County needed at least \$28,731 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$57,595; two adult with two schoolage children needed \$65,992; and a family consisting of two adult and two preschoolers needed \$79,929.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Mercer County



Below 200% FPL

87,877 individuals or 25.1 percent of Mercer County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

42,445 individuals or 12.1 percent of Mercer County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Middlesex County

COST OF LIVING RANK: 11 | POVERTY RANK : 8

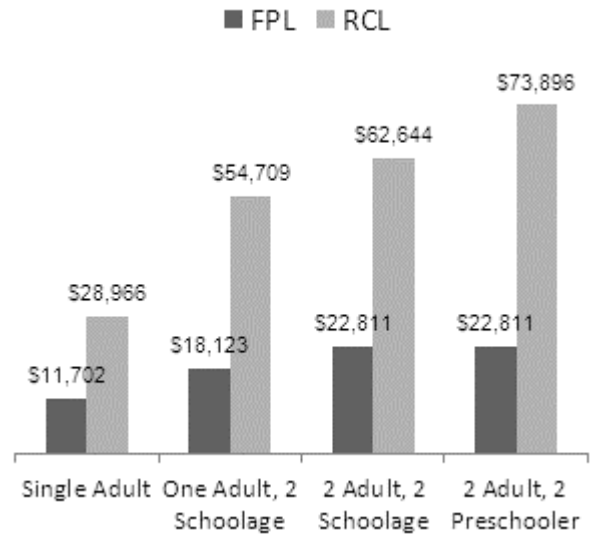
The average cost of living across 70 family types in Middlesex County was \$68,645 in 2011. The cost of living was lowest for households comprising of single adults (\$28,966). Families with 2 adults and 3 infants had the highest RCL (\$96,426). Overall, 710,396 individuals or 9.3 percent of the state's total non-elderly population or resided in Middlesex County.



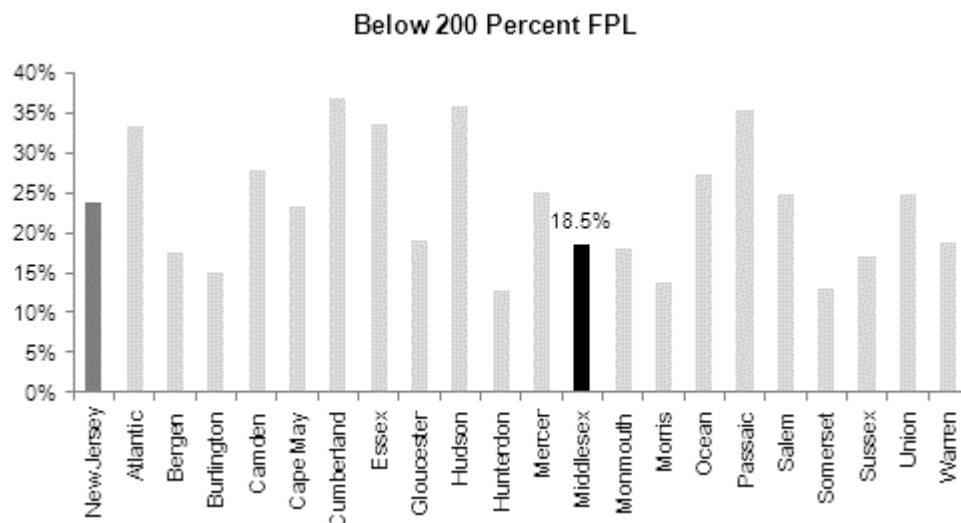
RCL for Four Selected Family Types

In 2011, a single adult household in Middlesex County needed at least \$28,966 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$54,709; two adult with two schoolage children needed \$62,644; and a family consisting of two adult and two preschoolers needed \$73,896.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Middlesex County



Below 200% FPL

145,076 individuals or 18.5 percent of Middlesex County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

60,247 individuals or 7.7 percent of Middlesex County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Monmouth County

COST OF LIVING RANK: 5 | POVERTY RANK : 7

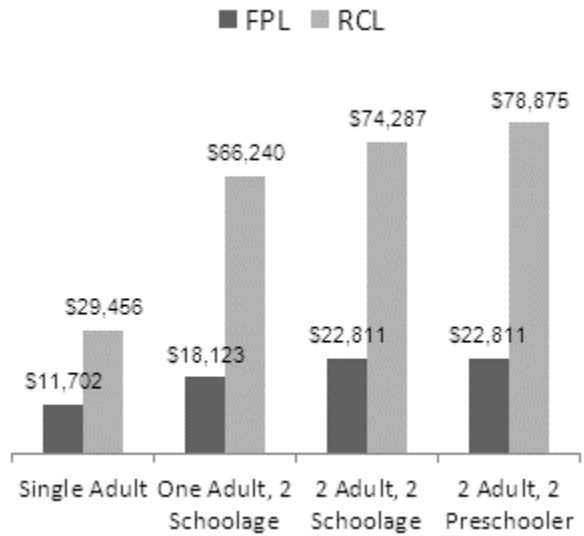
The average cost of living across 70 family types in Monmouth County was \$58,966 in 2011. The cost of living was lowest for households comprising of single adults (\$24,811). Families with 2 adults and 3 preschoolers had the highest RCL (\$85,006). Overall, 543,689 individuals or 7.1 percent of the state's total non-elderly population or resided in Monmouth County.



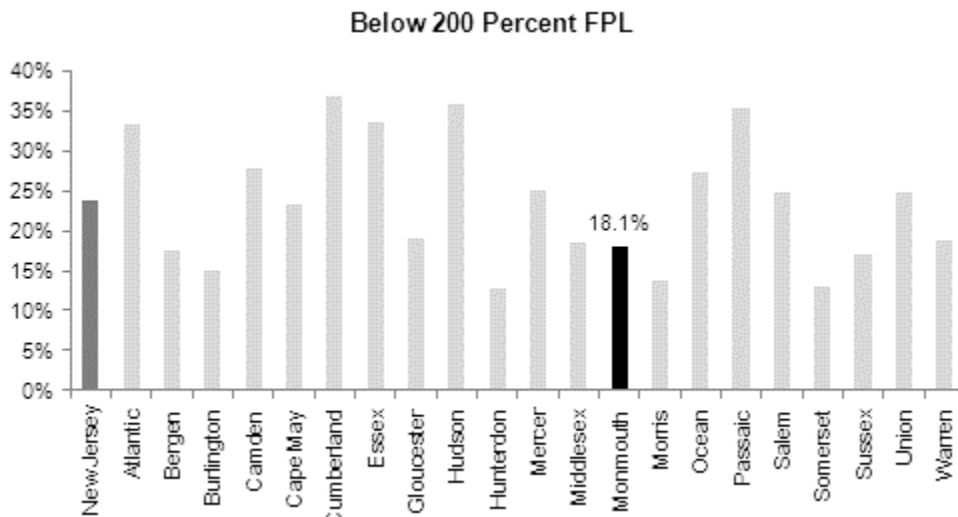
RCL for Four Selected Family Types

In 2011, a single adult household in Monmouth County needed at least \$29,456 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$66,240; two adult with two schoolage children needed \$74,287; and a family consisting of two adult and two preschoolers needed \$78,875.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Monmouth County



Below 200% FPL

112,943 individuals or 18.1 percent of Monmouth County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

41,307 individuals or 6.6 percent of Monmouth County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Morris County

COST OF LIVING RANK: 4 | POVERTY RANK : 3

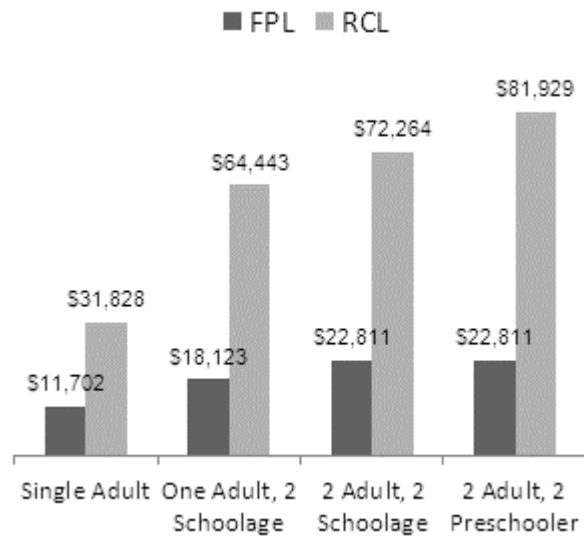
The average cost of living across 70 family types in Morris County was \$74,172 in 2011. The cost of living was lowest for households comprising of single adults (\$31,828). Families with 2 adults and 3 preschoolers had the highest RCL (\$106,146). Overall, 424,121 individuals or 5.6 percent of the state's total non-elderly population or resided in Morris County.



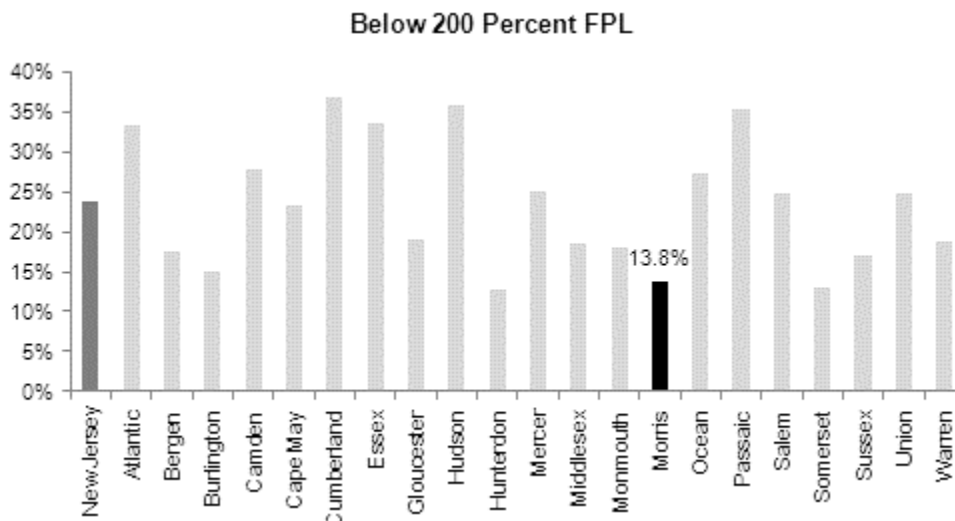
RCL for Four Selected Family Types

In 2011, a single adult household in Morris County needed at least \$31,828 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$64,443; two adult with two schoolage children needed \$72,264; and a family consisting of two adult and two preschoolers needed \$81,929.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Morris County



Below 200% FPL

66,946 individuals or 13.8 percent of Morris County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

29,191 individuals or 6.0 percent of Morris County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Ocean County

COST OF LIVING RANK: 9 | POVERTY RANK : 15

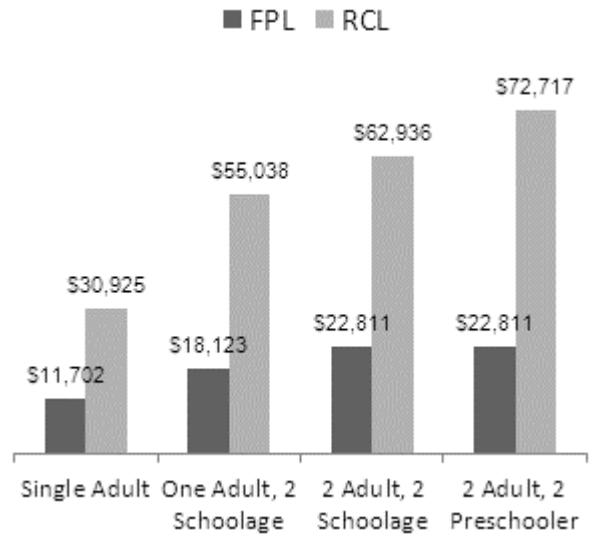
The average cost of living across 70 family types in Ocean County was \$69,857 in 2011. The cost of living was lowest for households comprising of single adults (\$30,925). Families with 2 adults and 3 infants had the highest RCL (\$96,834). Overall, 455,463 individuals or 6 percent of the state's total non-elderly population or resided in Ocean County.



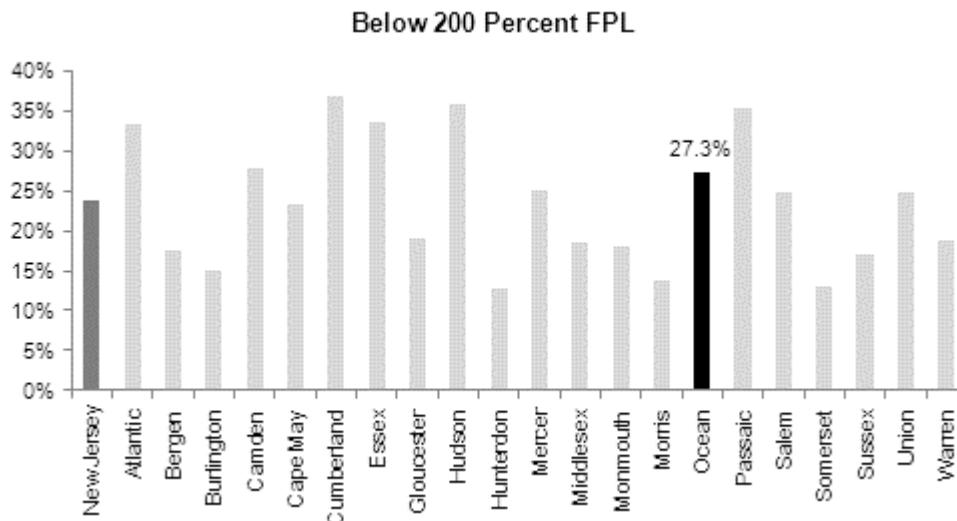
RCL for Four Selected Family Types

In 2011, a single adult household in Ocean County needed at least \$30,925 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$55,038; two adult with two schoolage children needed \$62,936; and a family consisting of two adult and two preschoolers needed \$72,717.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Ocean County



Below 200% FPL

155,987 individuals or 27.3 percent of Ocean County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

64,022 individuals or 11.2 percent of Ocean County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Passaic County

COST OF LIVING RANK: 6 | POVERTY RANK : 19

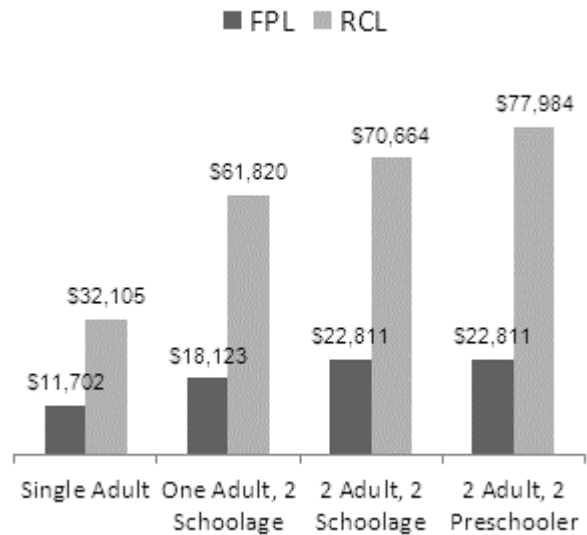
The average cost of living across 70 family types in Passaic County was \$71,095 in 2011. The cost of living was lowest for households comprising of single adults (\$32,105). Families with 2 adults and 3 preschoolers had the highest RCL (\$100,172). Overall, 440,902 individuals or 5.8 percent of the state's total non-elderly population or resided in Passaic County.



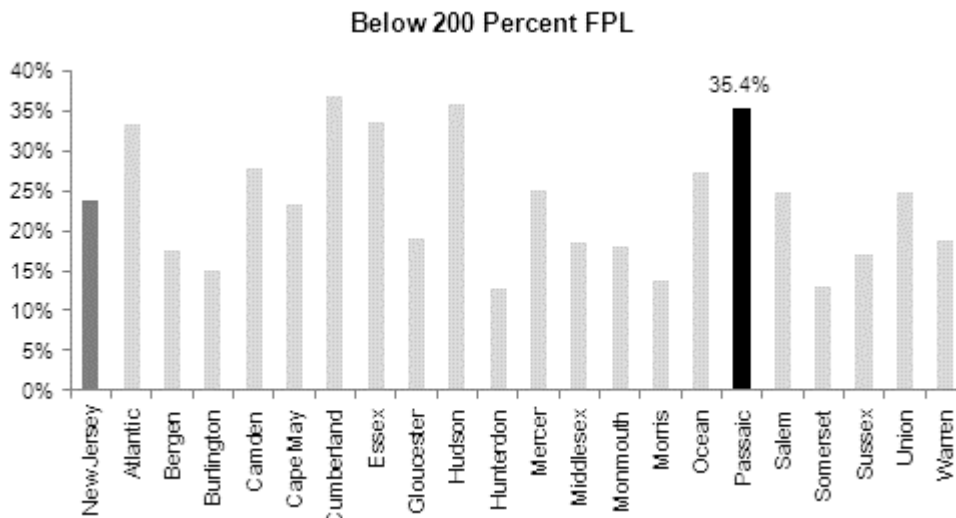
RCL for Four Selected Family Types

In 2011, a single adult household in Passaic County needed at least \$32,105 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$61,820; two adult with two schoolage children needed \$70,664; and a family consisting of two adult and two preschoolers needed \$77,984.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Passaic County



Below 200% FPL

174,496 individuals or 35.4 percent of Passaic County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

77,461 individuals or 15.7 percent of Passaic County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Salem County

COST OF LIVING RANK: 20 | POVERTY RANK : 13

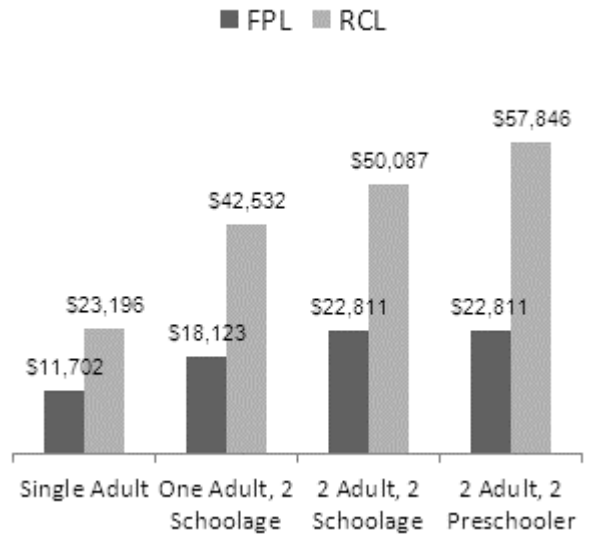
The average cost of living across 70 family types in Salem County was \$52,184 in 2011. The cost of living was lowest for households comprising of single adults (\$23,196). Families with 2 adults and 3 preschoolers had the highest RCL (\$72,169). Overall, 56,166 individuals or 0.7 percent of the state's total non-elderly population or resided in Salem County.



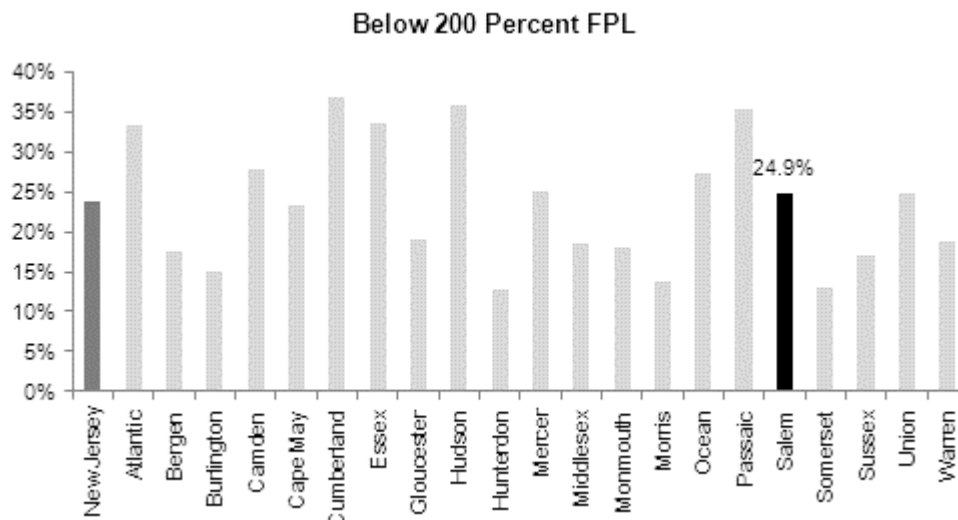
RCL for Four Selected Family Types

In 2011, a single adult household in Salem County needed at least \$23,196 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$42,532; two adult with two schoolage children needed \$50,087; and a family consisting of two adult and two preschoolers needed \$57,846.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Salem County



Below 200% FPL

16,218 individuals or 24.9 percent of Salem County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

7,387 individuals or 11.3 percent of Salem County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Somerset County

COST OF LIVING RANK: 3 | POVERTY RANK : 2

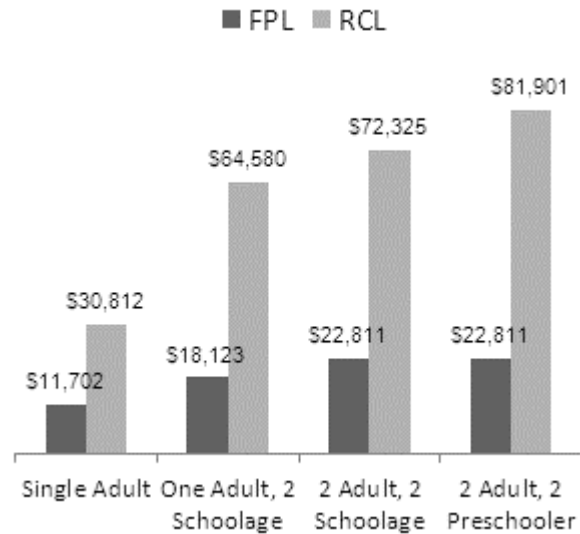
The average cost of living across 70 family types in Somerset County was \$58,966 in 2011. The cost of living was lowest for households comprising of single adults (\$24,811). Families with 2 adults and 3 preschoolers had the highest RCL (\$85,006). Overall, 283,442 individuals or 3.7 percent of the state's total non-elderly population or resided in Somerset County.



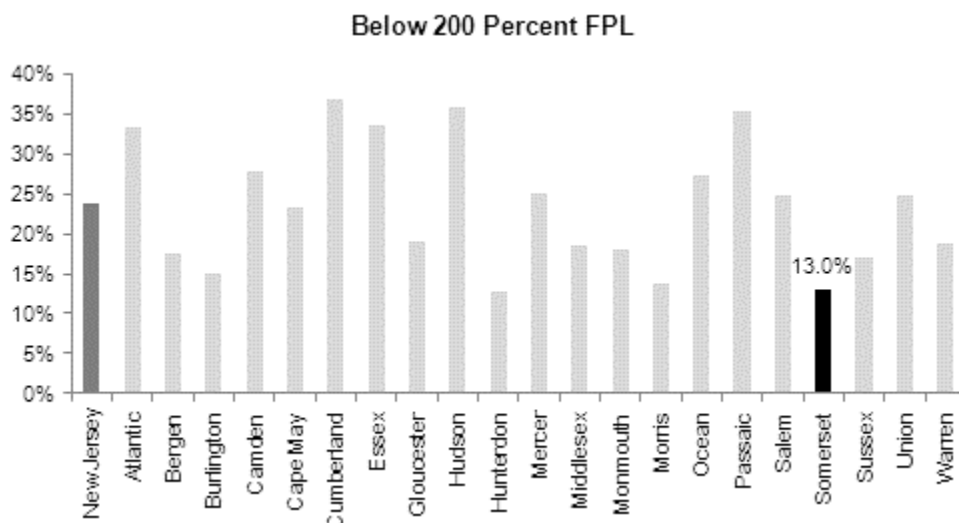
RCL for Four Selected Family Types

In 2011, a single adult household in Somerset County needed at least \$30,812 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$64,580; two adult with two schoolage children needed \$72,325; and a family consisting of two adult and two preschoolers needed \$81,901.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Somerset County



Below 200% FPL

41,857 individuals or 13 percent of Somerset County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

15,800 individuals or 4.9 percent of Somerset County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Sussex County

COST OF LIVING RANK: 12 | POVERTY RANK : 5

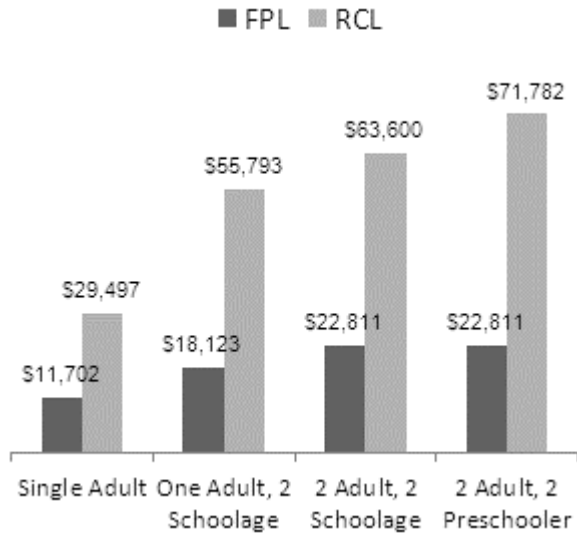
The average cost of living across 70 family types in Sussex County was \$67,386 in 2011. The cost of living was lowest for households comprising of single adults (\$29,497). Families with 2 adults and 3 infants had the highest RCL (\$94,010). Overall, 131,415 individuals or 1.7 percent of the state's total non-elderly population or resided in Sussex County.



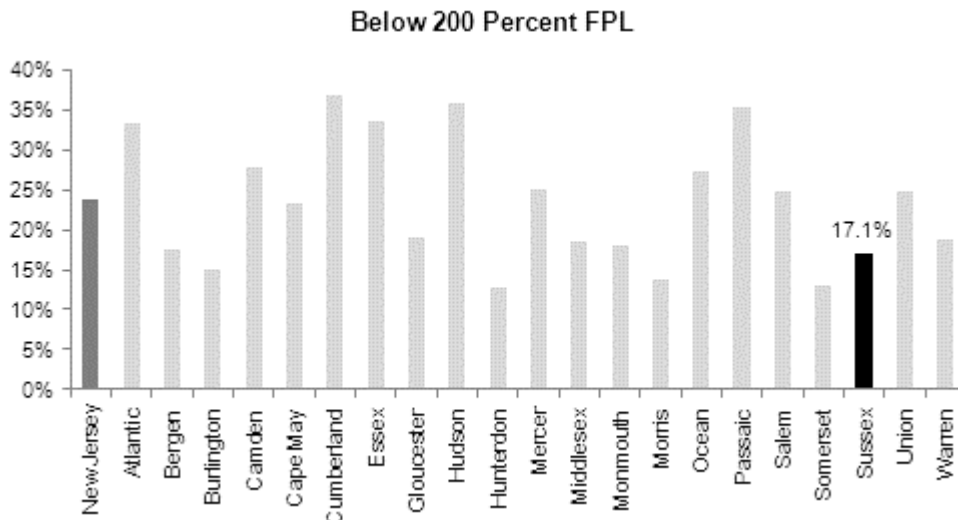
RCL for Four Selected Family Types

In 2011, a single adult household in Sussex County needed at least \$29,497 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$55,793; two adult with two schoolage children needed \$63,600; and a family consisting of two adult and two preschoolers needed \$71,782.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Sussex County



Below 200% FPL

25,273 individuals or 17.1 percent of Sussex County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

8,690 individuals or 5.9 percent of Sussex County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Union County

COST OF LIVING RANK: 7 | POVERTY RANK : 12

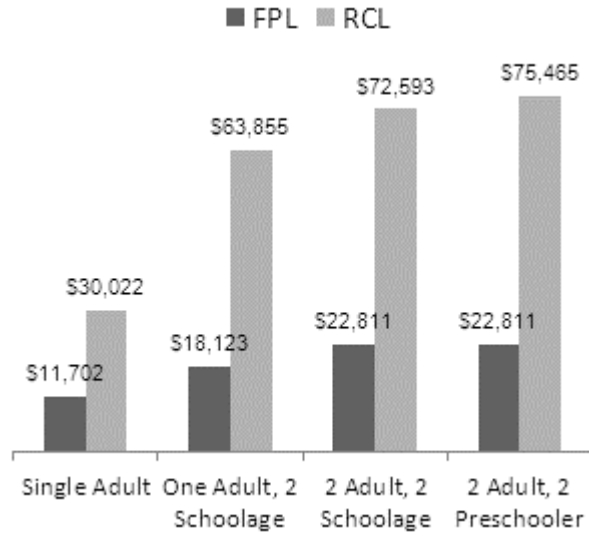
The average cost of living across 70 family types in Union County was \$70,483 in 2011. The cost of living was lowest for households comprising of single adults (\$30,022). Families with 2 adults and 3 preschoolers had the highest RCL (\$95,443). Overall, 468,738 individuals or 6.2 percent of the state's total non-elderly population or resided in Union County.



RCL for Four Selected Family Types

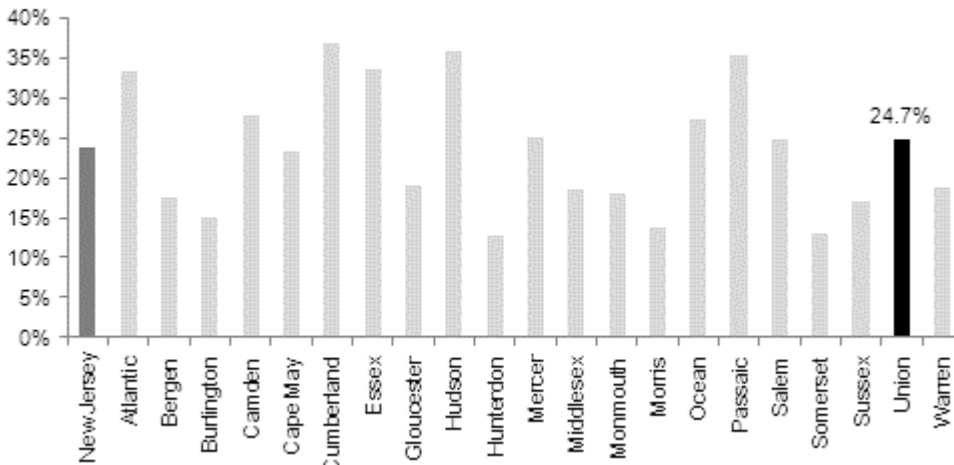
In 2011, a single adult household in Union County needed at least \$30,022 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$63,855; two adult with two schoolage children needed \$72,593; and a family consisting of two adult and two preschoolers needed \$75,465.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Union County

Below 200 Percent FPL



Below 200% FPL

130,812 individuals or 24.7 percent of Union County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

58,979 individuals or 11.1 percent of Union County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Warren County

COST OF LIVING RANK: 13 | POVERTY RANK : 9

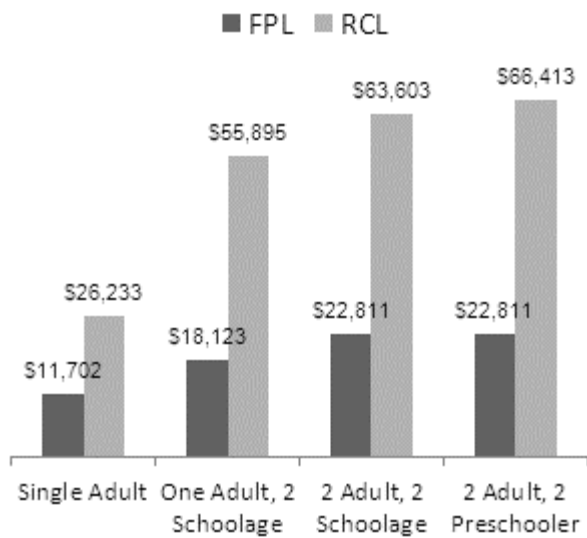
The average cost of living across 70 family types in Warren County was \$62,612 in 2011. The cost of living was lowest for households comprising of single adults (\$26,233). Families with 2 adults and 3 infant had the highest RCL (\$84,021). Overall, 93,400 individuals or 1.2 percent of the state's total non-elderly population or resided in Warren County.



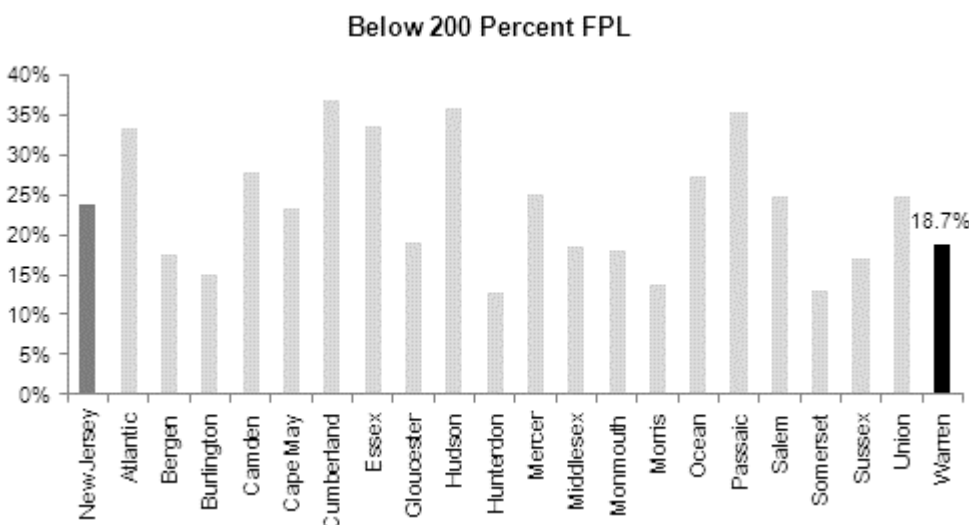
RCL for Four Selected Family Types

In 2011, a single adult household in Warren County needed at least \$26,233 annually to meet the cost of basic needs in the state. A family with one adult, and two schoolage children needed \$55,895; two adult with two schoolage children needed \$63,603; and a family consisting of two adult and two preschoolers needed \$66,413.

In contrast, the federal poverty level was much lower — \$11,702 for a single person, \$18,123 for a three person family with two schoolage children, and \$22,811 for a four person family with two schoolage children as well as for a four person family with two preschool age children.



Poverty in Warren County



Below 200% FPL

20,139 individuals or 18.7 percent of Warren County residents were below 200 percent of poverty in 2010. At the state level, a total of 2,054,938 individuals or 23.8 percent were below this threshold.

Below 100% FPL

7,686 individuals or 7.1 percent of Warren County residents were below the official poverty level in 2010. At the state level, 10.3 percent of the population was below poverty during this time.

COL Rank: 1=Highest RCL | 21=Lowest RCL

Poverty Rank: 1=Lowest poverty | 21=Highest Poverty (Note: poverty rank uses 200% FPL)

Endnotes

¹ American Community Survey, 2010 one-year estimates, table B11007, U.S. Census Bureau.

² It was developed as part of the State organizing Project for Family Economic Self-Sufficiency (FESS)

³ The Self-Sufficiency Standard has been produced for the following states: Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Montana, Nebraska, Nevada, New Jersey, New York State, New York city, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, South Dakota, Tennessee, Utah, Virginia, Washington State, West Virginia, Wisconsin, and Wyoming.

⁴ It provides for state sales and use taxes; payroll (social security and Medicare) taxes; and federal, state, and city income taxes. Additionally, three federal and state credits available to workers and their families are “credited” against the income required to meet basic needs: the Child Care Tax credit (CCTC), the Earned Income Tax Credit (EITC), and the Child Tax Credit (CTC).

⁵ CLASP: Measure by Measure: The Current Poverty Measure v. the National Academy of Sciences Measures by Dorothy Smith (November 2009).

<http://www.clasp.org/admin/site/publications/files/measurebymeasure.pdf>

⁶ See Appendices I and II for a more detailed comparison of the FPL and the RCL.

⁷ Although the analysis is restricted to four family compositions, examination of the full range of 70 family compositions across the 21 counties shows results that are consistent with the analysis of the four family compositions: for the 35 family compositions made up of combinations of one adult alone to one adult with three children, the costs were consistently lowest in Atlantic and Salem counties and highest in Bergen County, while for the 35 family combinations made up of two adults alone to two adults with three children costs were lowest in Atlantic and Salem counties for the majority of family compositions, although in 7 instances Essex County was one of the two counties with the lowest costs and Hudson County was one of the two counties in two cases.

⁸ 2011 American Community Survey. The disability numbers only include civilian non-institutionalized population. Inclusion of institutionalized population will increase the numbers experiencing disability

⁹ Despite extensive searching, no comparable work has been found for the United States. There has been extensive work on the medical costs associated with various disabilities, but no analysis could be found on the living costs associated with disability.

¹⁰ Zaidi & Burchardt, “Comparing Incomes When Needs Differ: Equivalisation for the extra costs of disability in the UK,” Feb 2003. (See text for explanation of methodology and detailed findings.)