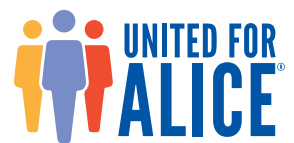
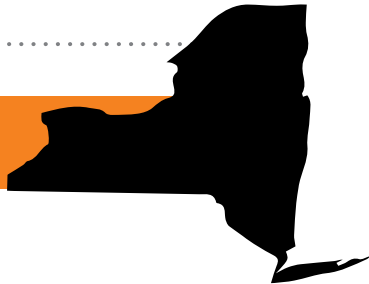


# ALICE IN PUTNAM: A FINANCIAL HARDSHIP STUDY

LIVE UNITED

County-Specific Information from the  
**2020 NEW YORK REPORT**



United Way of  
Westchester and Putnam



# ALICE IN THE TIME OF COVID-19



The release of this ALICE Report for New York comes during an unprecedented crisis – the COVID-19 pandemic. While our world changed significantly in March 2020 with the impact of this global, dual health and economic crisis, ALICE remains central to the story in every U.S. county and state. The pandemic has exposed exactly the issues of economic fragility and widespread hardship that United For ALICE and the ALICE data work to reveal.

That exposure makes the ALICE data and analysis more important than ever. The ALICE Report for New York presents the latest ALICE data available – a point-in-time snapshot of economic conditions across the state in 2018. By showing how many New York households were struggling then, the ALICE Research provides the backstory for why the COVID-19 crisis is having such a devastating economic impact. The ALICE data is especially important now to help stakeholders identify the most vulnerable in their communities, and direct programming and resources to assist them throughout the pandemic and the recovery that follows. And as New York moves forward, this data can be used to estimate the impact of the crisis over time, providing an important baseline for changes to come.

**This crisis is fast-moving and quickly evolving. To stay abreast of the impact of COVID-19 on ALICE households and their communities, visit our website at [UnitedforALICE.org/COVID19](https://UnitedforALICE.org/COVID19) or [uwnys.org/ALICE](https://uwnys.org/ALICE) for updates. And follow @United4ALICE and @UnitedWayNYS on Twitter to stay up to date on ALICE-related topics in the news.**

## NEW YORK • 2018 COUNTY PROFILES

Counties are the core geography for ALICE data: They reveal variations often masked by statewide averages, and the data is reported regularly and reliably.

### ALICE IN PUTNAM COUNTY

#### 2018 Point-in-Time-Data

**Population:** 98,892      **Number of Households:** 34,847

**Median Household Income:** \$102,525 (state average: \$67,844)

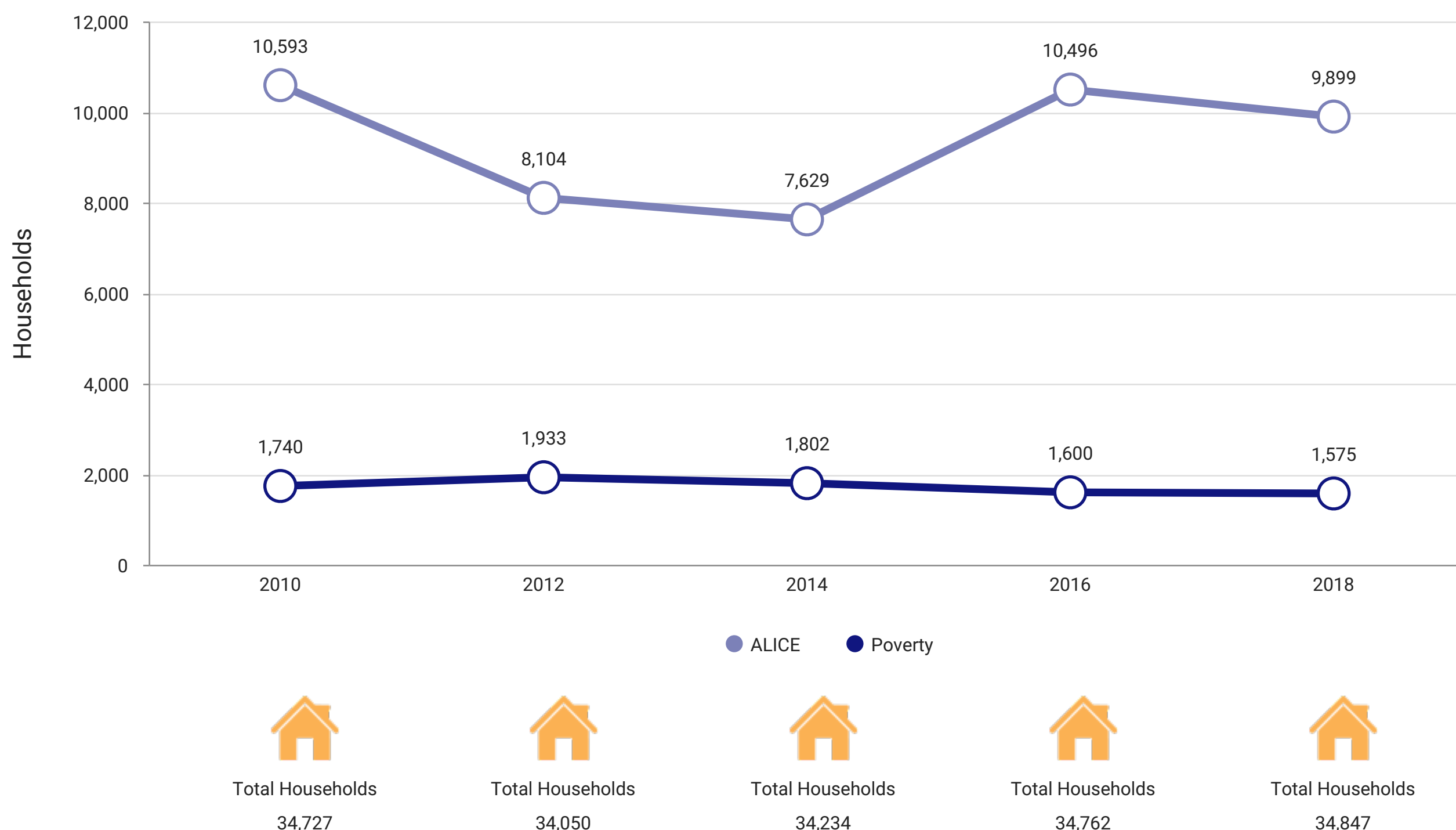
**Unemployment Rate:** 4.9% (state average: 5.0%)

**ALICE Households:** 28.0% (state average: 31.0%)

**Households in Poverty:** 5.0% (state average: 14.0%)

### How Has the Number of ALICE Households Changed Over Time in Putnam?

ALICE is an acronym for **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).



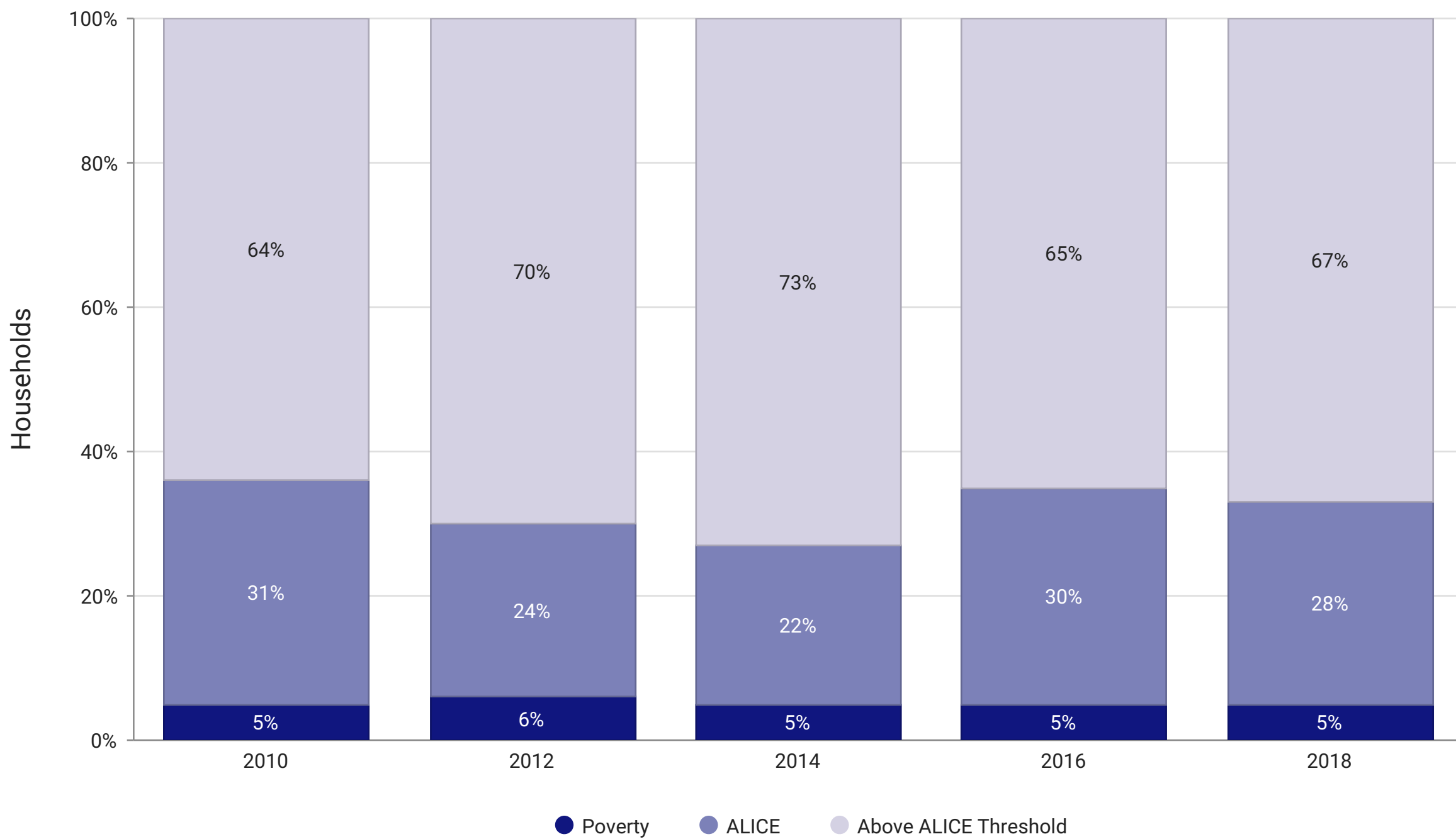
Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

**Asset Limited, Income Constrained, Employed**

UnitedForALICE.org



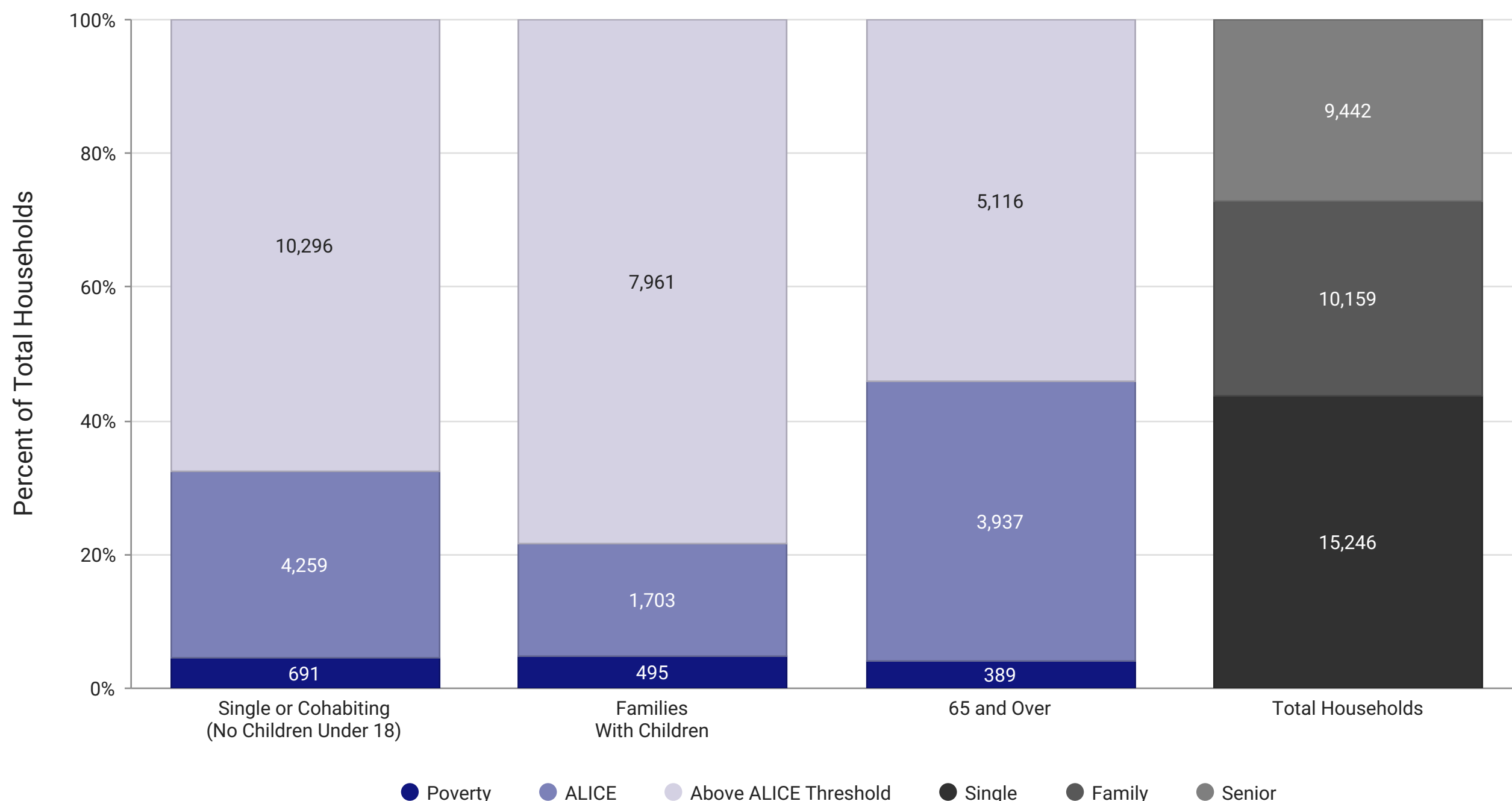
## ALICE and Poverty in Putnam Over Time...continued



Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

## What Types of Households Are Struggling?

In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.



Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018



## Why Do So Many Households Struggle?

### The cost of household basics outpaces wages...

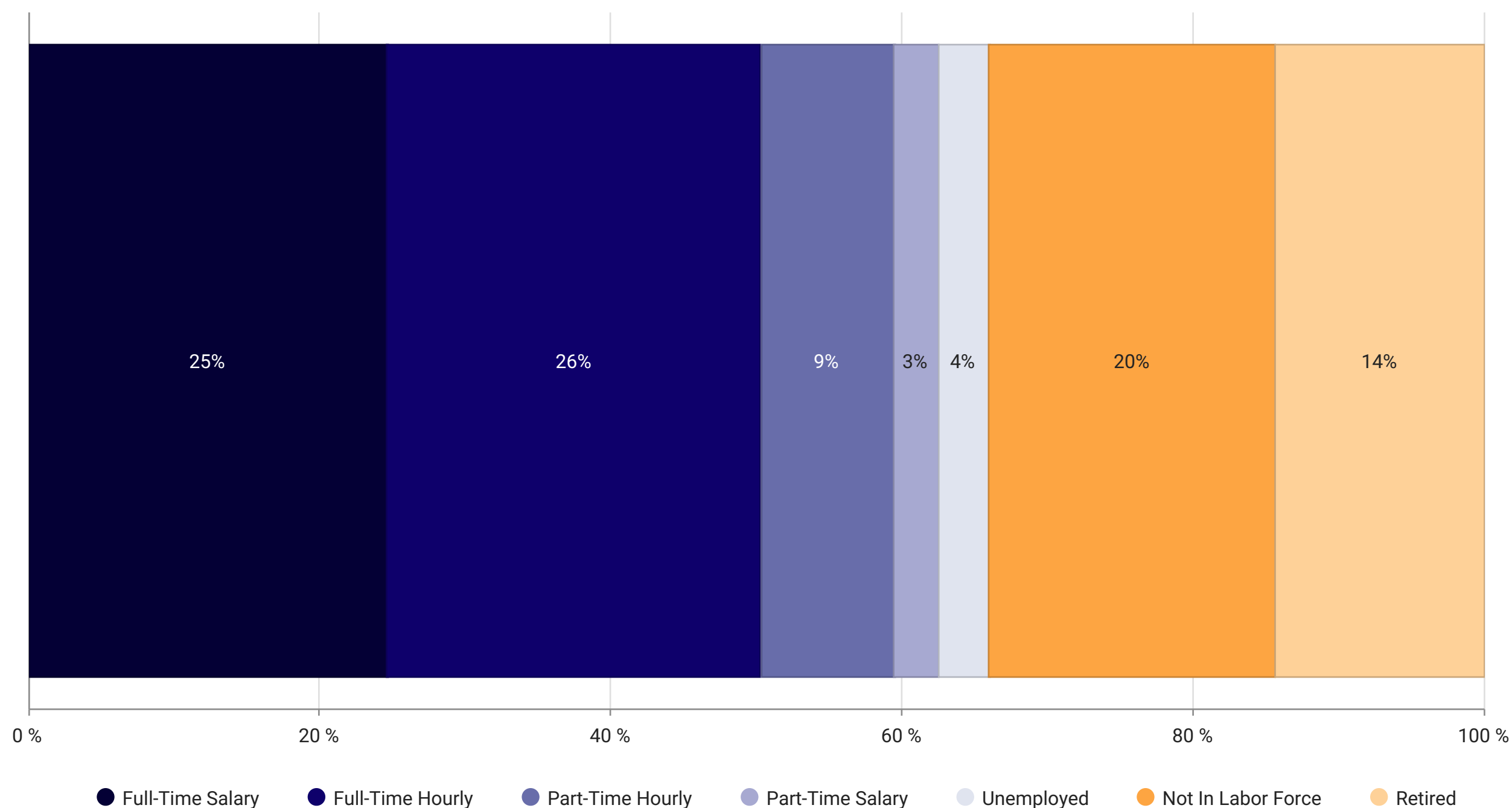
The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

|                | Single Adult | Two Adults | Two Adults<br>Two School-Age<br>Children | Two Adults<br>Two in Child Care | Single Senior | Two Seniors |
|----------------|--------------|------------|------------------------------------------|---------------------------------|---------------|-------------|
| Housing        | \$1,786      | \$1,838    | \$2,110                                  | \$2,110                         | \$1,786       | \$1,838     |
| Child Care     | \$0          | \$0        | \$891                                    | \$2,438                         | \$0           | \$0         |
| Food           | \$363        | \$754      | \$1,259                                  | \$1,100                         | \$309         | \$643       |
| Transportation | \$151        | \$303      | \$605                                    | \$303                           | \$151         | \$303       |
| Health Care    | \$212        | \$471      | \$705                                    | \$705                           | \$539         | \$1,078     |
| Technology     | \$55         | \$75       | \$75                                     | \$75                            | \$55          | \$75        |
| Miscellaneous  | \$323        | \$429      | \$680                                    | \$828                           | \$352         | \$480       |
| Taxes          | \$663        | \$850      | \$1,157                                  | \$1,544                         | \$680         | \$862       |
| Monthly Total  | \$3,553      | \$4,720    | \$7,482                                  | \$9,103                         | \$3,872       | \$5,279     |
| Annual Total   | \$42,636     | \$56,640   | \$89,784                                 | \$109,236                       | \$46,464      | \$63,348    |
| Hourly Wage    | \$21.32      | \$28.32    | \$44.89                                  | \$54.62                         | \$23.23       | \$31.67     |

Sources: ALICE Household Survival Budget, 2018; Bureau of Labor Statistics, Occupational Employment Statistics, 2018

## ...and the labor landscape is challenging for ALICE workers.

A breakdown of the labor force shows a small portion of adults (16 years and older) who are unemployed and a large number who are working. However, a significant portion of full- and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits. There is also a high number of workers outside of the labor force (people who are not employed and not looking for work), which has helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

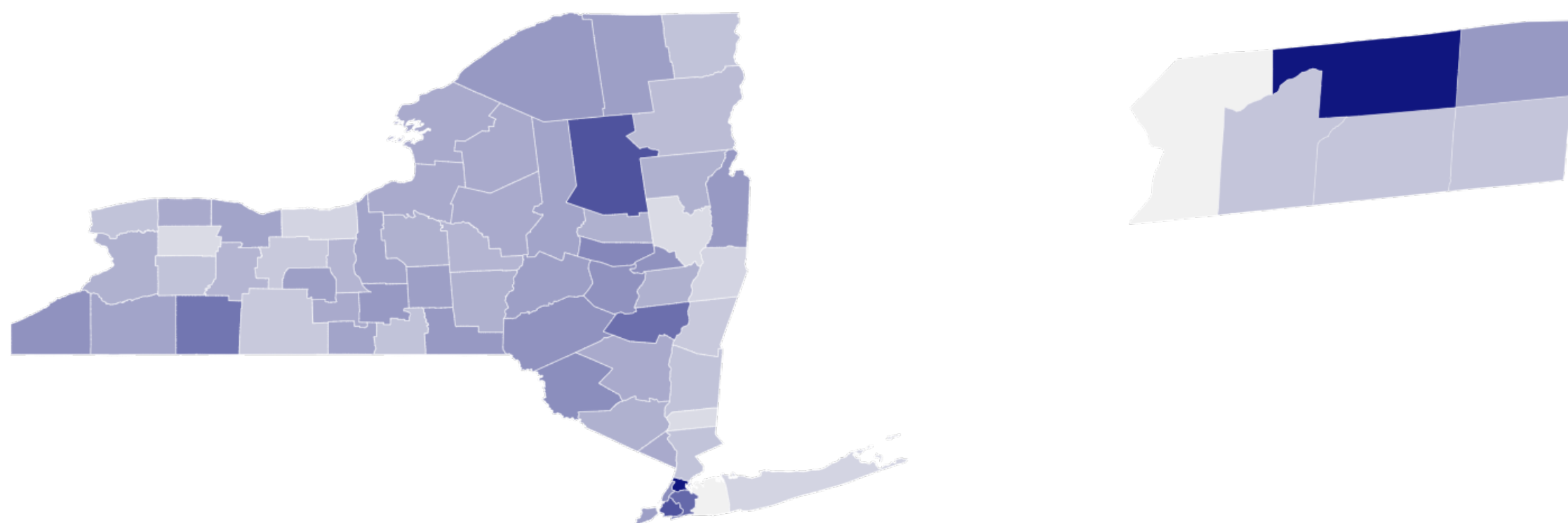


*Note: Data for hourly full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers paid hourly and 75% of part-time workers paid hourly) have been applied to the workforce at the county-level to calculate the breakdown shown in this figure. Because this figure sums county-level data (some using 1-year estimates and some using 5-year estimates), the state percentages may differ slightly from those shown in the 2020 Report. Full-time represents 35 hours per week or more at one or more jobs for 48 weeks per year.*

Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

## How Does the Number of ALICE Households Vary Within the County?

There is significant variation in the number of households who live below the ALICE Threshold within the county.



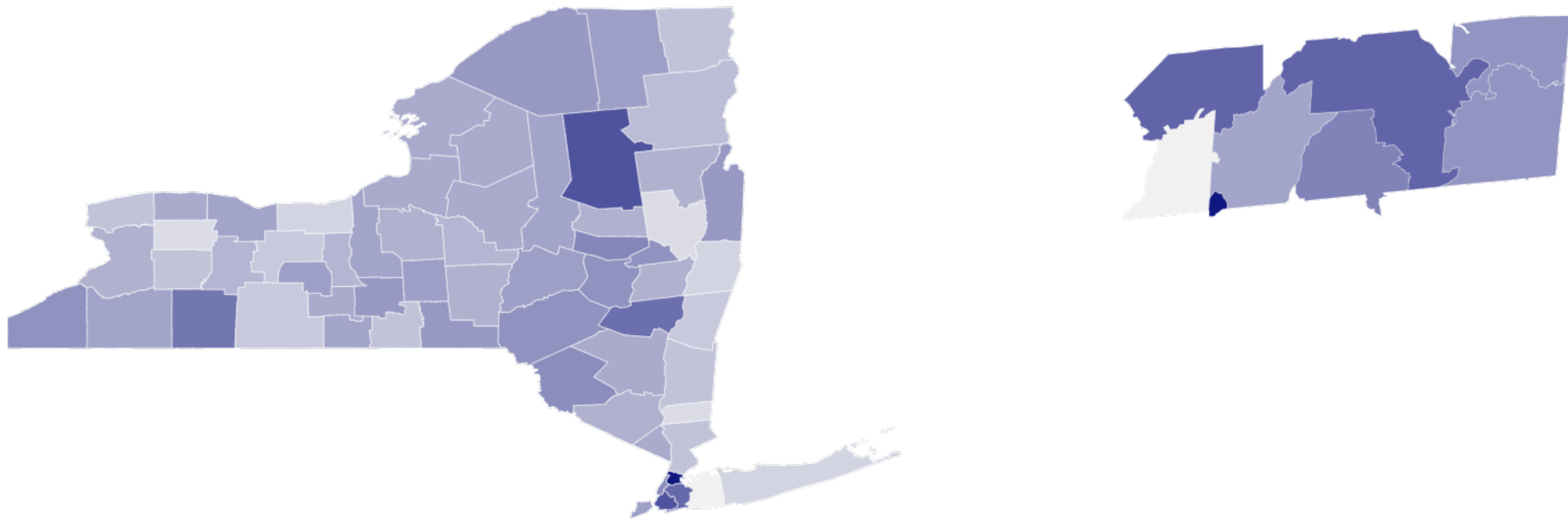
| County Subdivision                          | Total Households | % Below ALICE Threshold |
|---------------------------------------------|------------------|-------------------------|
| Carmel town, Putnam County, New York        | 11,914           | 32%                     |
| Kent town, Putnam County, New York          | 4,877            | 36%                     |
| Patterson town, Putnam County, New York     | 3,687            | 33%                     |
| Philipstown town, Putnam County, New York   | 3,607            | 31%                     |
| Putnam Valley town, Putnam County, New York | 4,227            | 32%                     |
| Southeast town, Putnam County, New York     | 6,535            | 32%                     |

Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018



## How Does the Number of ALICE Households Vary Within the County?

There is significant variation in the number of households who live below the ALICE Threshold within the county.



| Zip Code    | Total Households | % Below ALICE Threshold |
|-------------|------------------|-------------------------|
| ZCTA5 10509 | 6,851            | 32%                     |
| ZCTA5 10512 | 9,335            | 35%                     |
| ZCTA5 10516 | 2,200            | 35%                     |
| ZCTA5 10524 | 1,422            | 26%                     |
| ZCTA5 10537 | 725              | 40%                     |
| ZCTA5 10541 | 8,972            | 33%                     |
| ZCTA5 10579 | 3,175            | 31%                     |
| ZCTA5 12563 | 2,433            | 32%                     |

Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

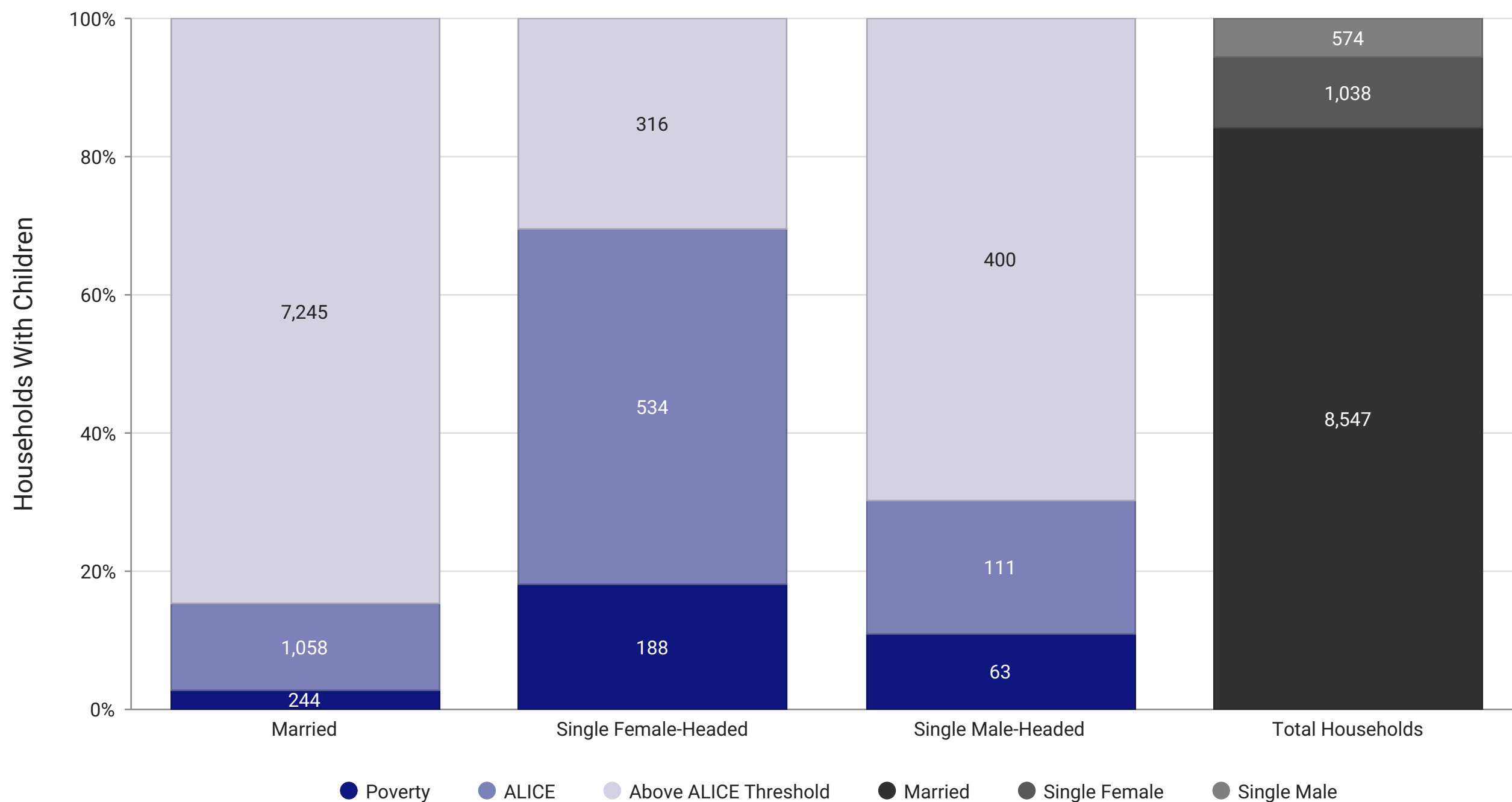
## NEW YORK • 2018 DEMOGRAPHICS

ALICE households live in every county in New York — urban, suburban, and rural — and they include people of all genders, ages, and races/ethnicities, across all family types. However, some groups are more likely to be ALICE than others.

### How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many families with children live below the ALICE Threshold. Though more families are headed by married parents, families with a single parent are more likely to have income below the ALICE Threshold.

### Families With Children, Putnam County, New York, 2018

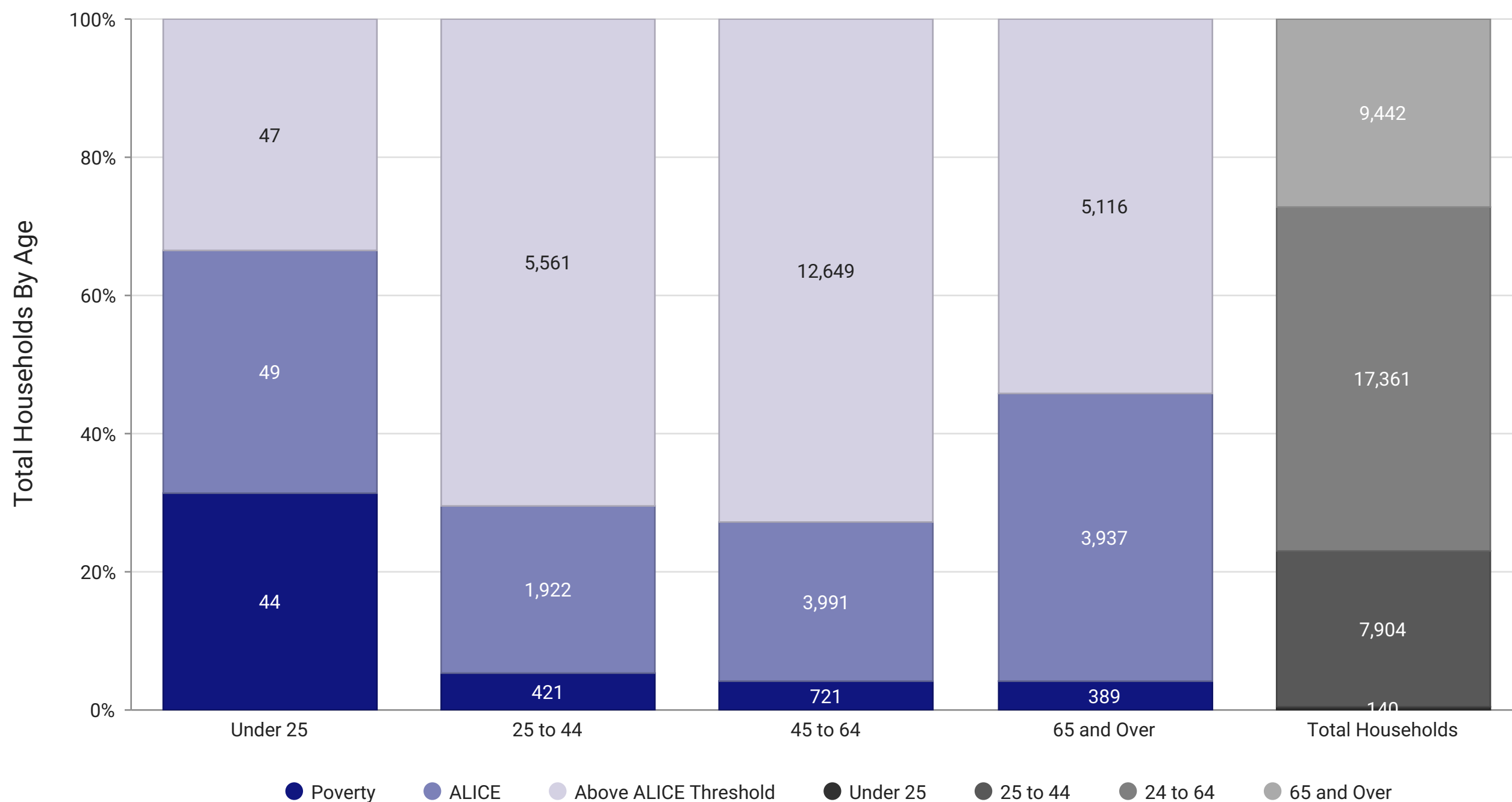


Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

## What are the differences in ALICE households by age?

There are ALICE households in every age bracket. The youngest group (people under 25) is more likely to be in poverty, and both the youngest and the oldest (people 65 and older) groups are more likely to be ALICE.

### Households by Age, Putnam County, New York, 2018



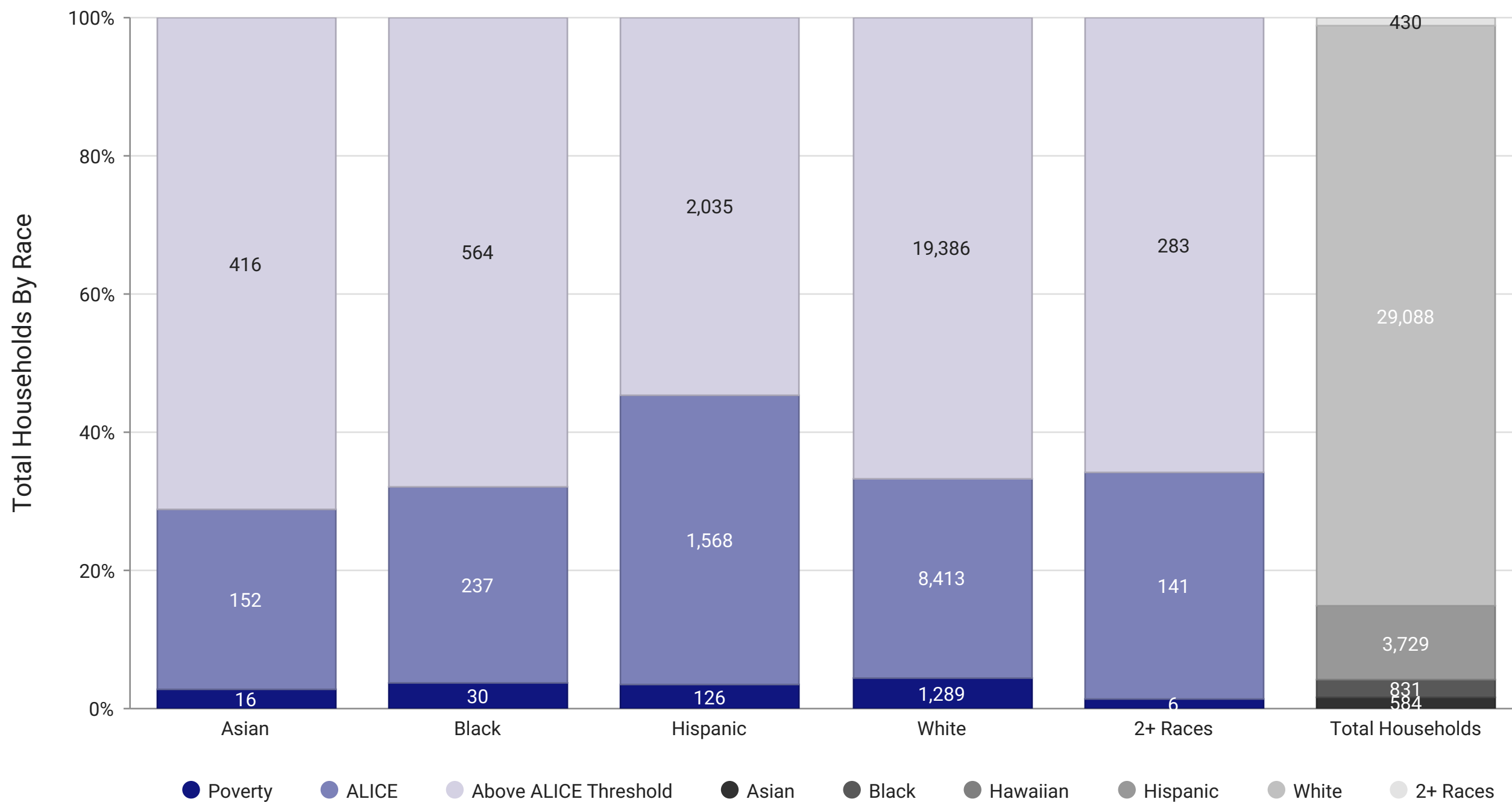
Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018



## What are the races and ethnicities of ALICE households?

Overall, the races and ethnicities of ALICE households mirror those of the total state population. Yet some groups still face economic and systemic barriers that limit their earnings and make them more likely to live below the ALICE Threshold.

### Households by Race/Ethnicity, Putnam County, New York, 2018



Note: All racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this figure, the Asian, Black, Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy.

Sources: ALICE Threshold, 2018; American Community Survey, 2018

## NEW YORK • HOUSEHOLD BUDGETS 2018

Traditional economic measures systematically underestimate the actual cost of basic needs and how quickly they increase over time, concealing important aspects of the local and national economy. To better capture the reality of how much households need to live and work in the modern economy in each New York county, United For ALICE provides three basic budgets, each of which can be calculated for various household types:

### The ALICE Household Survival Budget

The minimal estimate of the total cost of household essentials – housing, child care, food, transportation, health care, and a smartphone plan, plus taxes and a miscellaneous contingency fund equal to 10% of the budget.

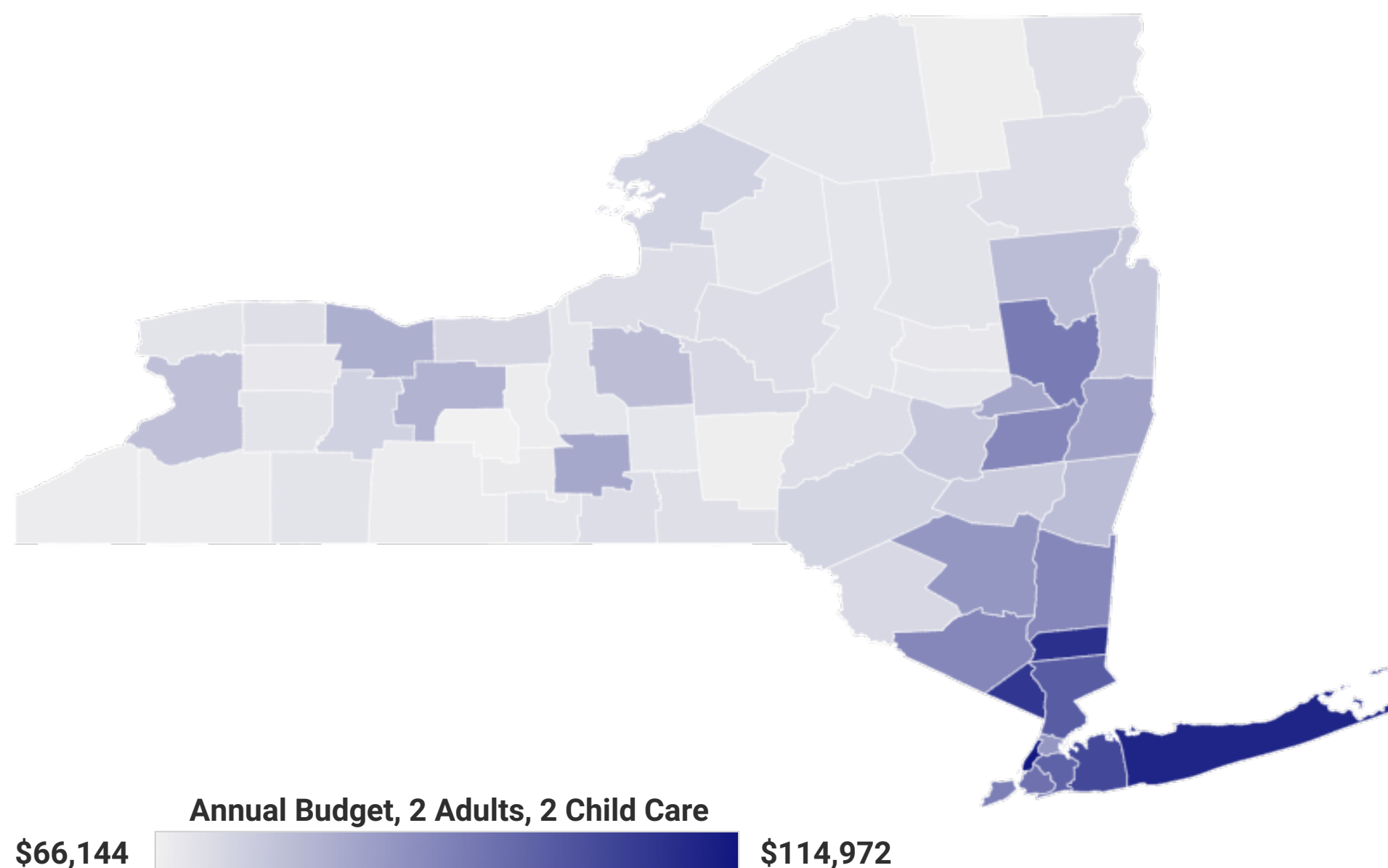
### The Senior Survival Budget

Adjusts the Household Survival Budget to reflect the fact that seniors have lower food costs than younger adults, travel fewer miles for work and family responsibilities, and have increasing health needs and out of pocket health care expenses.

### The ALICE Household Stability Budget

Posits a more sustainable budget model that estimates the higher costs of maintaining a viable household over time, including a 10% savings category that can be used in an emergency, for additional education, or to buy a home.

## Cost of Living by Geography, New York, 2018



For ALICE Survival Budget sources, see the 2020 Methodology Overview at [https://www.unitedforalice.org/Attachments/Methodology/2020ALICE\\_Methodology\\_FINAL.pdf](https://www.unitedforalice.org/Attachments/Methodology/2020ALICE_Methodology_FINAL.pdf)

**Asset Limited, Income Constrained, Employed**

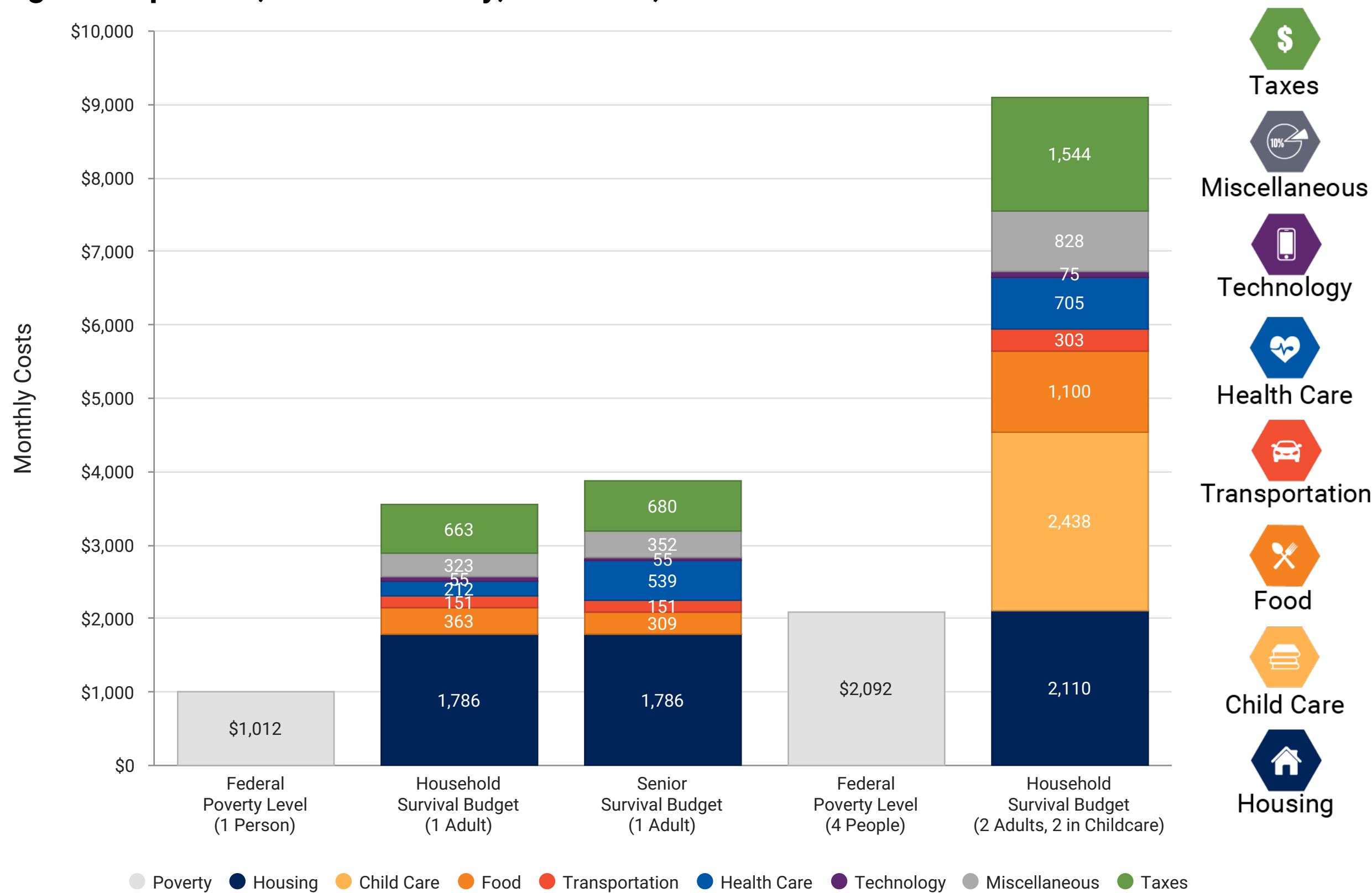
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## ALICE Budgets Differ by Household Type and Location

The map and figure below show how the ALICE budgets differ by household type and location, and how they compare to the Federal Poverty Level.

### Budget Comparison, Putnam County, New York, 2018



For ALICE Survival Budget sources, see the 2020 Methodology Overview on the Methodology tab



## ALICE Household Survival Budget, Putnam County, New York, 2018

|                | Single Adult | Two Adults | Two Adults Two School-Age Children | Two Adults, Two in Child Care | Single Senior | Two Seniors |
|----------------|--------------|------------|------------------------------------|-------------------------------|---------------|-------------|
| Housing        | \$1,786      | \$1,838    | \$2,110                            | \$2,110                       | \$1,786       | \$1,838     |
| Child Care     | \$0          | \$0        | \$891                              | \$2,438                       | \$0           | \$0         |
| Food           | \$363        | \$754      | \$1,259                            | \$1,100                       | \$309         | \$643       |
| Transportation | \$151        | \$303      | \$605                              | \$303                         | \$151         | \$303       |
| Health Care    | \$212        | \$471      | \$705                              | \$705                         | \$539         | \$1,078     |
| Technology     | \$55         | \$75       | \$75                               | \$75                          | \$55          | \$75        |
| Miscellaneous  | \$323        | \$429      | \$680                              | \$828                         | \$352         | \$480       |
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| Hourly Wage    | \$21.32      | \$28.32    | \$44.89                            | \$54.62                       | \$23.23       | \$31.67     |

Note: The budget for two adults and two in childcare includes costs for one infant and one preschooler

For ALICE Survival Budget sources, see the 2020 Methodology Overview on the Methodology tab

## Additional Household Sizes, Putnam County, New York, 2018

The ALICE Household Survival Budget can also be customized for different household sizes using the numbers below:

| Add 1 Adult | Add 1 Senior (65+) | Add 1 Infant | Add 1 Preschooler | Add 1 School-Age Child |
|-------------|--------------------|--------------|-------------------|------------------------|
| \$16,985    | \$19,852           | \$26,666     | \$25,916          | \$16,571               |

Note: Add the dollar amounts shown in this table to the annual totals in the table above to create customized household compositions. To calculate the new hourly wage needed, divide the annual total by 40, then 50.

For ALICE Survival Budget sources, see the 2020 Methodology Overview on the Methodology tab

## ALICE Household Stability Budget, Putnam County, New York, 2018

|                | Single Adult | Two Adults | Two Adults<br>Two School-Age Children | Two Adults,<br>Two in Child Care |
|----------------|--------------|------------|---------------------------------------|----------------------------------|
| Housing        | \$2,298      | \$2,638    | \$1,759                               | \$1,759                          |
| Child Care     | \$0          | \$0        | \$1,138                               | \$3,033                          |
| Food           | \$718        | \$1,457    | \$2,586                               | \$2,251                          |
| Transportation | \$404        | \$555      | \$1,033                               | \$730                            |
| Health Care    | \$179        | \$395      | \$609                                 | \$609                            |
| Technology     | \$125        | \$145      | \$145                                 | \$145                            |
| Miscellaneous  | \$502        | \$670      | \$1,001                               | \$1,218                          |
| Savings        | \$502        | \$670      | \$1,001                               | \$1,218                          |
| Taxes          | \$1,300      | \$1,506    | \$2,737                               | \$3,657                          |
| Monthly Total  | \$6,028      | \$8,036    | \$12,009                              | \$14,620                         |
| Annual Total   | \$72,336     | \$96,432   | \$144,108                             | \$175,440                        |
| Hourly Wage    | \$36.17      | \$48.22    | \$72.05                               | \$87.72                          |

Note: The budget for two adults and two in childcare includes costs for one infant and one preschooler  
For ALICE Survival Budget sources, see the 2020 Methodology Overview on the Methodology tab

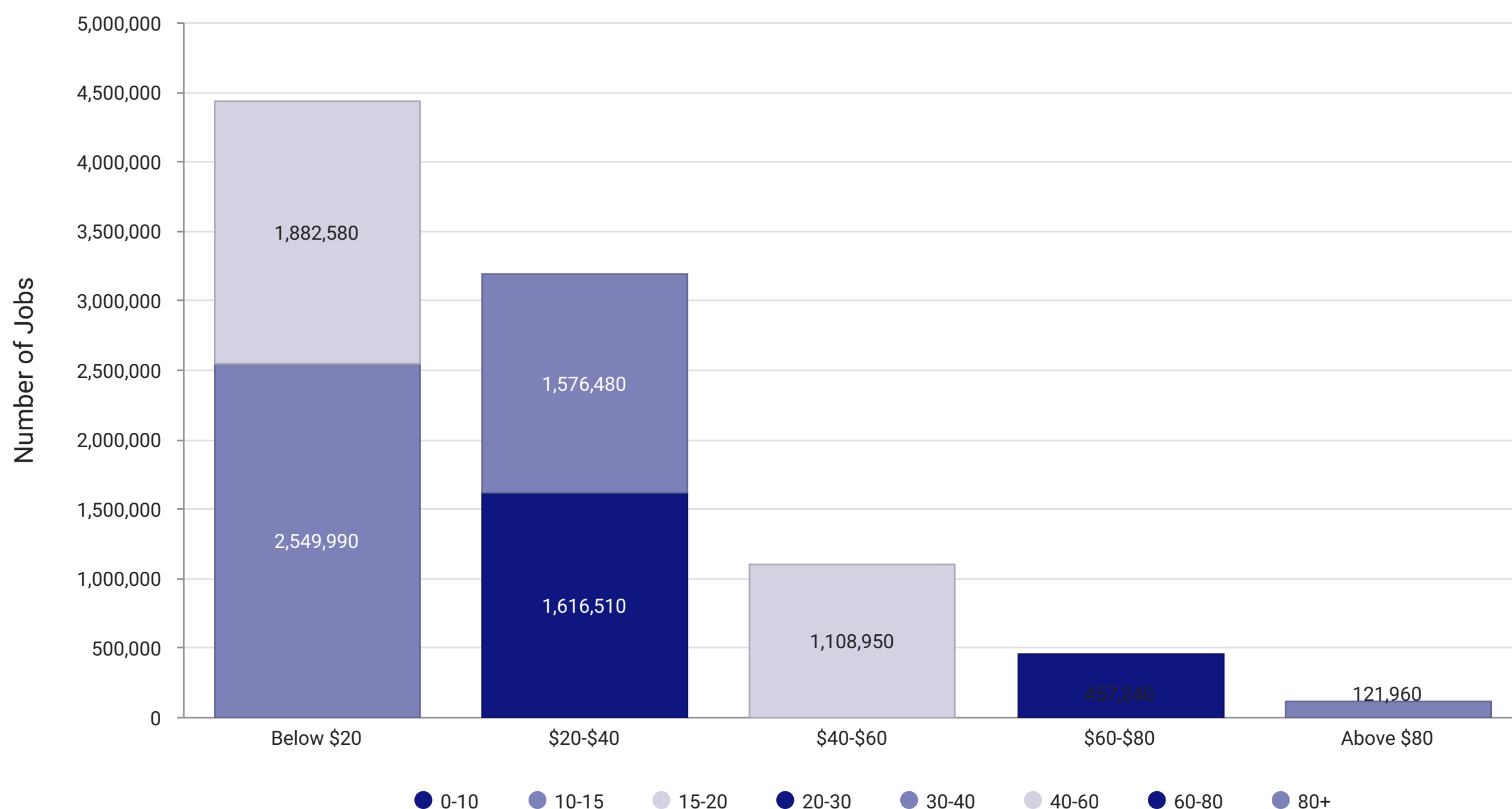
## NEW YORK • LABOR FORCE

ALICE workers play an essential role in the state economy but have not benefitted from many of the state's recent economic gains — a reality that is not captured by traditional economic measures. This page breaks down labor force data in new ways, and in so doing highlights the challenges ALICE workers face, including:

- The declining power of wages to keep up with the cost of living
- A growing dependence on hourly wages
- A historically high number of adults out of the labor force
- Increased economic risk for workers

The majority of hourly jobs in the state paid less than \$20 per hour in 2018, making it difficult for many households to make ends meet, even with two workers employed full time.

### Number of Jobs by Hourly Wage, New York, 2018



Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

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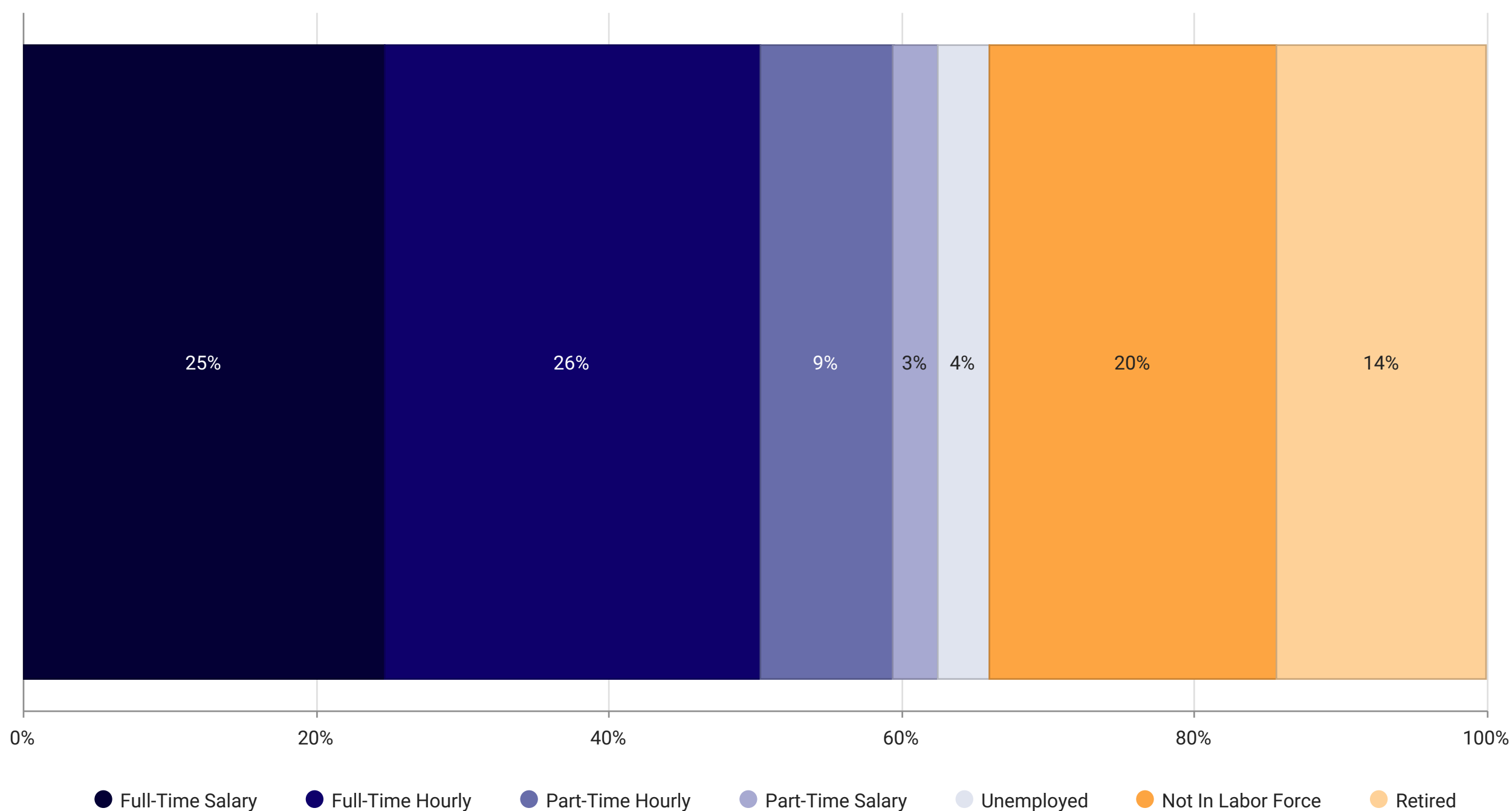




The overview of the labor status of adults over the age of 16 in 2018 (below) reveals two key characteristics of the state labor force:

- **A large (and growing) number of workers are paid hourly.** Workers who are paid by the hour are more likely to have fluctuations in income due to frequent schedule changes and variable hours, and they are less likely to receive benefits, such as health insurance, paid time off, family leave, or retirement benefits.
- **A historically high number of workers are out of the labor force.** This has helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees. Many workers are out of the labor force due to retirement; other reasons include school, health issues/disability, and family caregiving responsibilities.

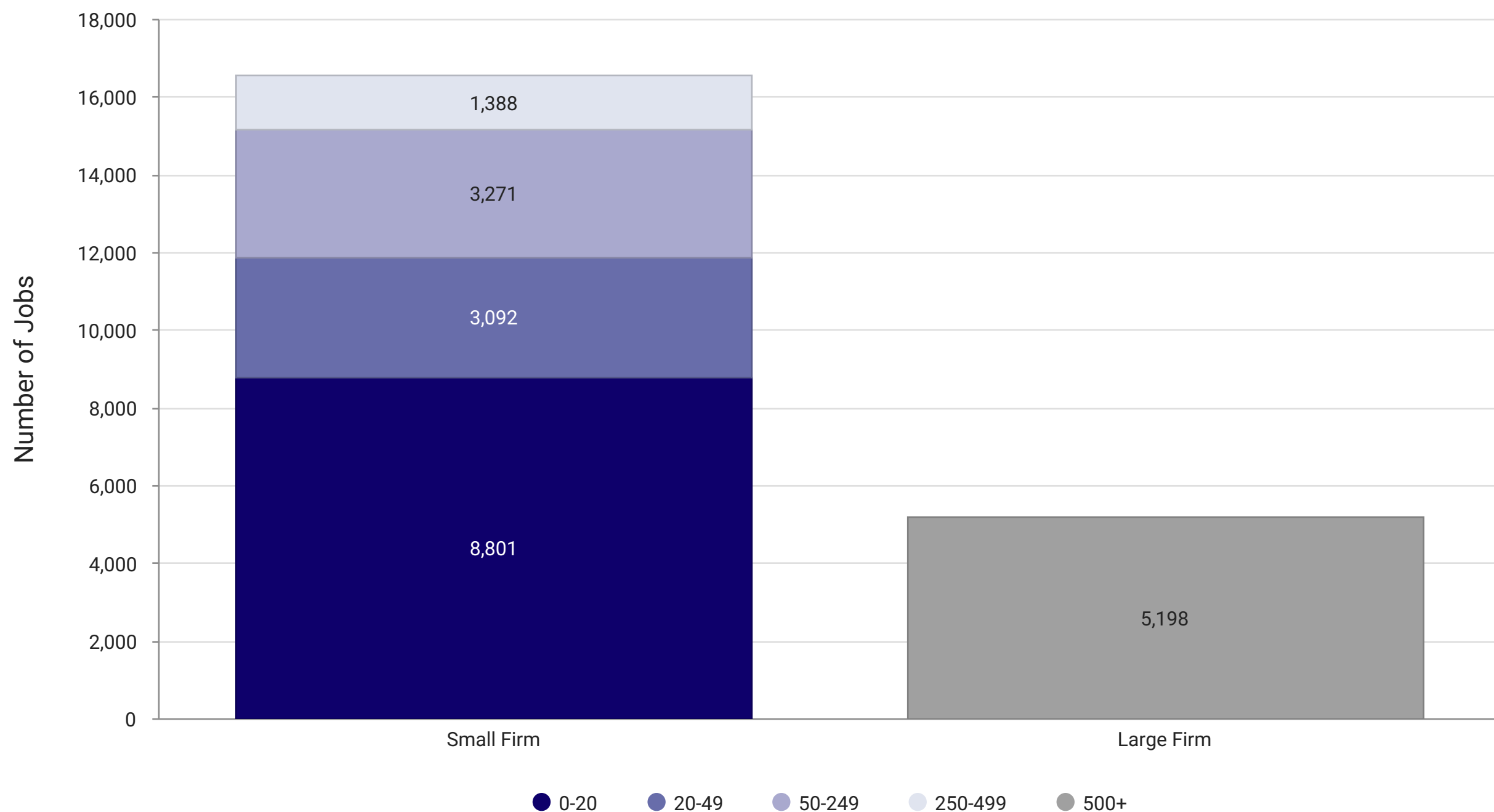
### Labor Status, Population 16 and Over, Putnam County, New York, 2018



*Note: Data for hourly full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers paid hourly and 75% of part-time workers paid hourly) have been applied to the workforce at the county-level to calculate the breakdown shown in this figure. Because this figure sums county-level data (some using 1-year estimates and some using 5-year estimates), the state percentages may differ slightly from those shown in the 2020 Report. Full-time represents 35 hours per week or more at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018*

Finally, where you work matters. Employment and wages vary by firm size. Large firms tend to offer higher wages and are more likely to offer benefits; medium-size firms pay more but typically employ the fewest workers; and smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer fewer benefits. Small firms are also less stable, with almost an equal number starting up and closing down each year.

### Employment by Firm Size With Average Annual Wages, Putnam County, New York, 2018



Sources: Bureau of Labor Statistics, 2018

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