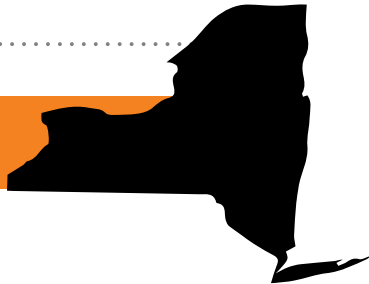


# ALICE IN WESTCHESTER: A FINANCIAL HARDSHIP STUDY

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 WESTCHESTER COUNTY

### 2018 Point-in-Time-Data

**Population:** 967,612      **Number of Households:** 352,498

**Median Household Income:** \$94,811 (state average: \$67,844)

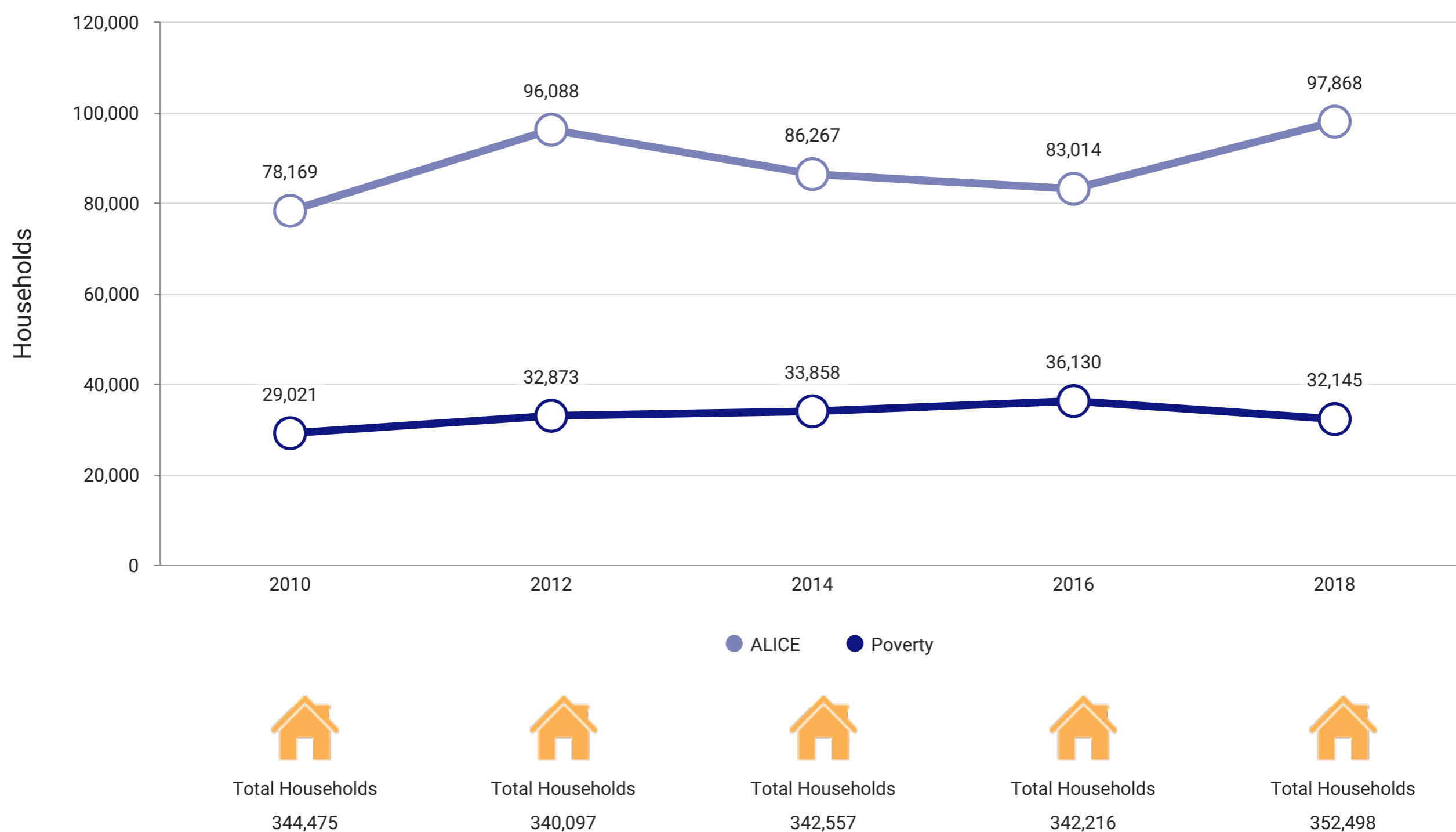
**Unemployment Rate:** 5.1% (state average: 5.0%)

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

**Households in Poverty:** 9.0% (state average: 14.0%)

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

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).



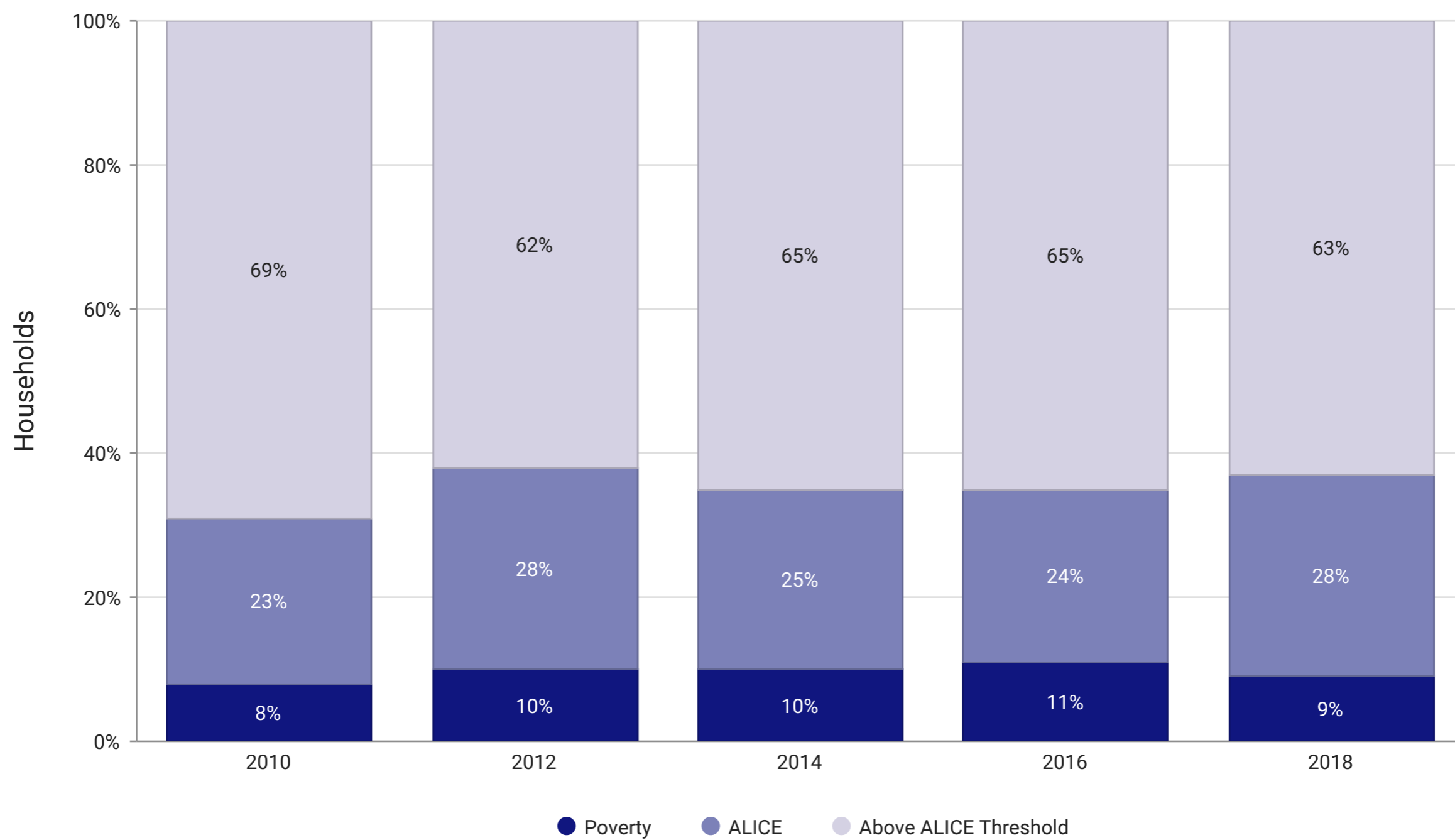
Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

**Asset Limited, Income Constrained, Employed**

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## ALICE and Poverty in New York Over Time...continued



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

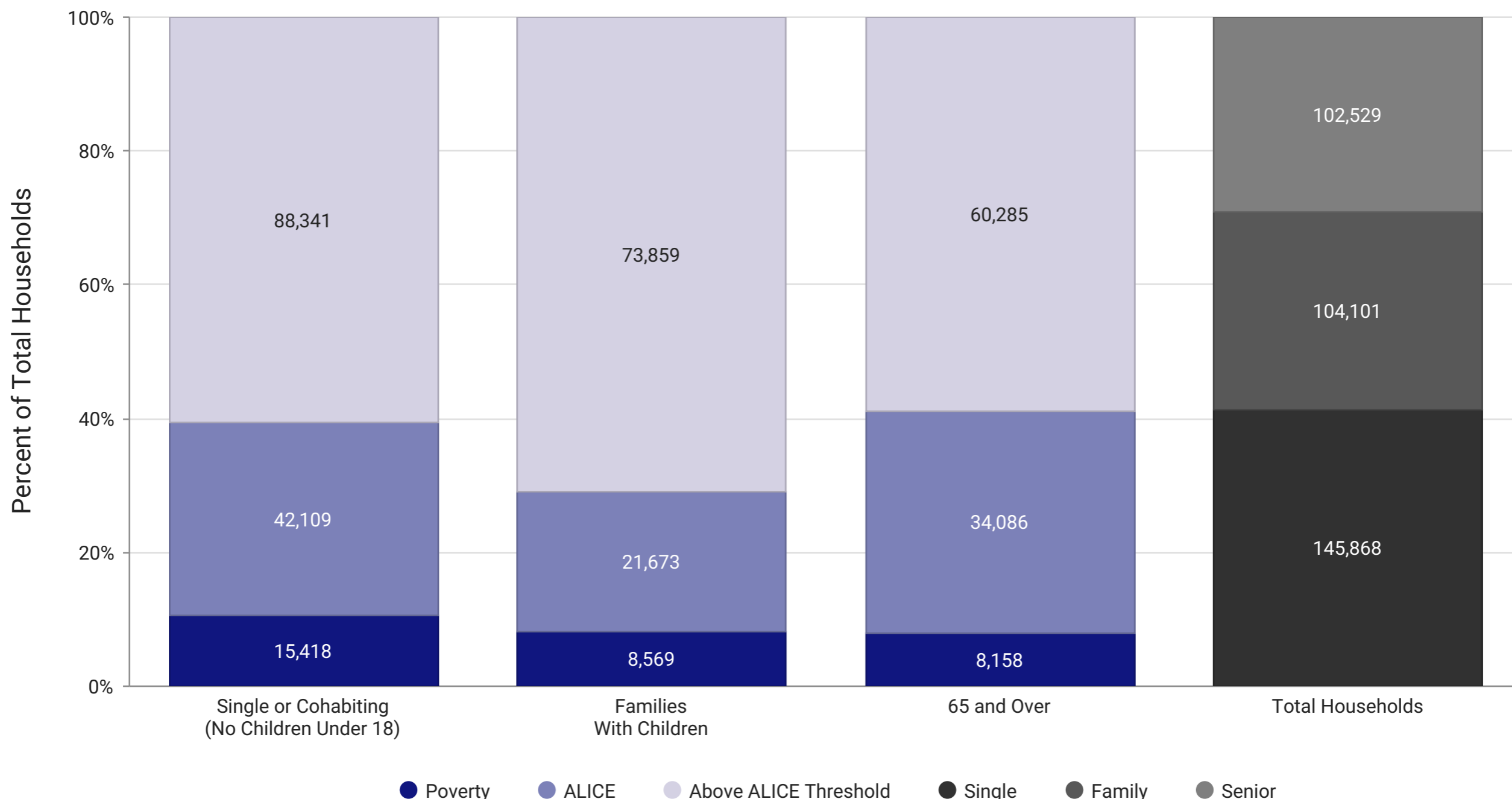
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## What Types of Households Are Struggling?

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...

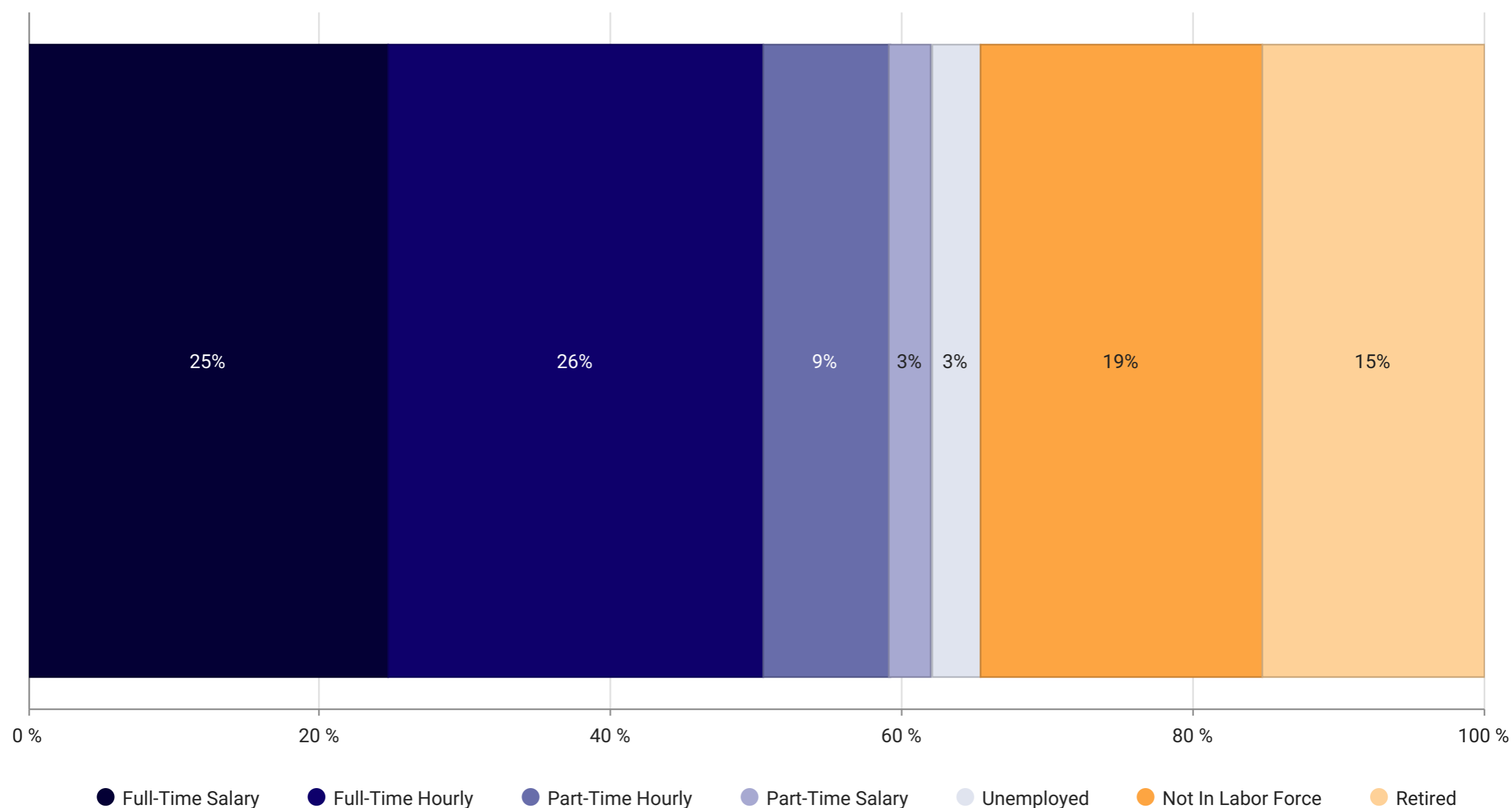
The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 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 Two School-Age Children	Two Adults Two in Child Care	Single Senior	Two Seniors
Housing	\$1,180	\$1,384	\$1,687	\$1,687	\$1,180	\$1,384
Child Care	\$0	\$0	\$891	\$2,438	\$0	\$0
Food	\$327	\$680	\$1,135	\$992	\$279	\$579
Transportation	\$151	\$303	\$605	\$303	\$151	\$303
Health Care	\$212	\$471	\$705	\$705	\$558	\$1,116
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$237	\$358	\$607	\$755	\$269	\$414
Taxes	\$444	\$670	\$970	\$1,345	\$462	\$685
Monthly Total	\$2,606	\$3,941	\$6,675	\$8,300	\$2,954	\$4,556
Annual Total	\$31,272	\$47,292	\$80,100	\$99,600	\$35,448	\$54,672
Hourly Wage	\$15.64	\$23.65	\$40.05	\$49.80	\$17.72	\$27.34

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.

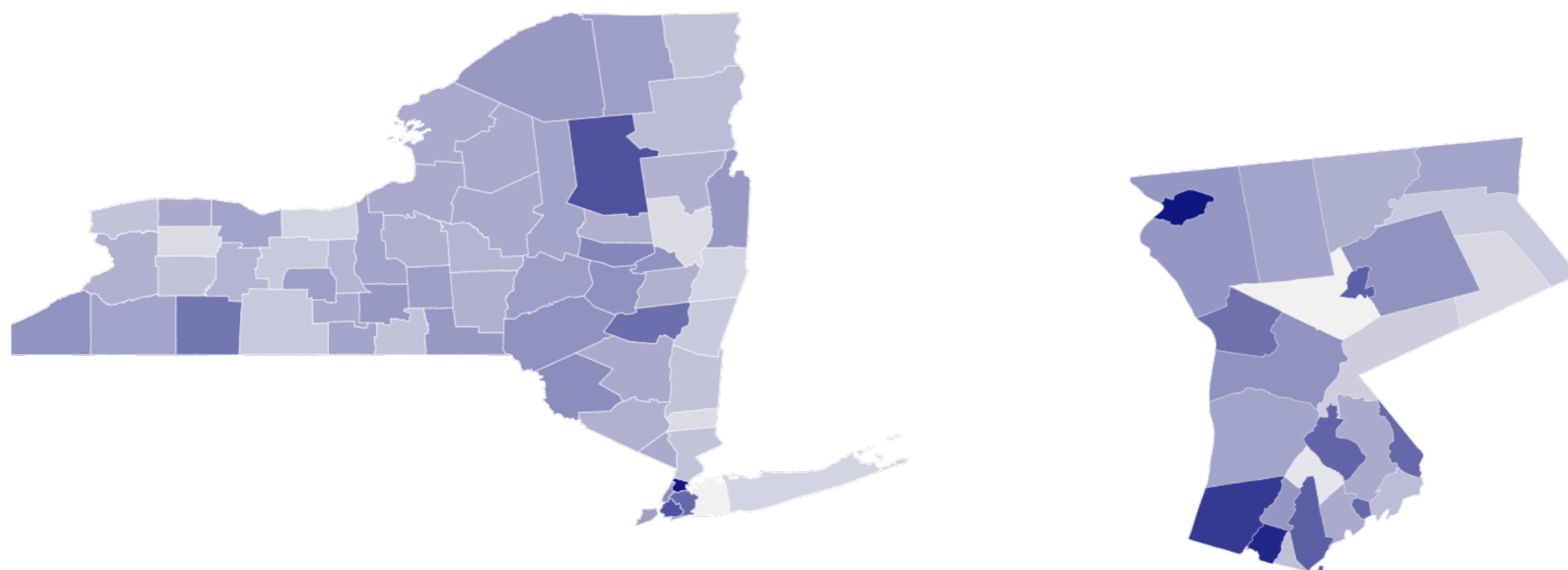


*Note: Data for hourly full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers paid hourly and 75% of part-time workers paid hourly) have been applied to the workforce at the county-level to calculate the breakdown shown in this figure. Because 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.



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



County Subdivision	Total Households	% Below ALICE Threshold
Bedford town, Westchester County, New York	5,823	31%
Cortlandt town, Westchester County, New York	15,020	30%
Eastchester town, Westchester County, New York	12,748	30%
Greenburgh town, Westchester County, New York	33,266	27%
Harrison town, Westchester County, New York	8,228	25%
Lewisboro town, Westchester County, New York	4,700	18%
Mamaroneck town, Westchester County, New York	10,570	25%
Mount Kisco town, Westchester County, New York	4,036	43%
Mount Pleasant town, Westchester County, New York	14,419	31%
Mount Vernon city, Westchester County, New York	25,248	57%
New Castle town, Westchester County, New York	5,802	8%
New Rochelle city, Westchester County, New York	28,073	44%
North Castle town, Westchester County, New York	4,057	17%
North Salem town, Westchester County, New York	1,859	27%
Ossining town, Westchester County, New York	12,958	39%
Peekskill city, Westchester County, New York	9,628	61%
Pelham town, Westchester County, New York	3,947	20%
Pound Ridge town, Westchester County, New York	1,890	14%
Rye city, Westchester County, New York	5,573	21%
Rye town, Westchester County, New York	15,259	41%
Scarsdale town, Westchester County, New York	5,590	11%
Somers town, Westchester County, New York	7,867	24%
White Plains city, Westchester County, New York	22,929	42%
Yonkers city, Westchester County, New York	74,848	53%
Yorktown town, Westchester County, New York	12,994	27%

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

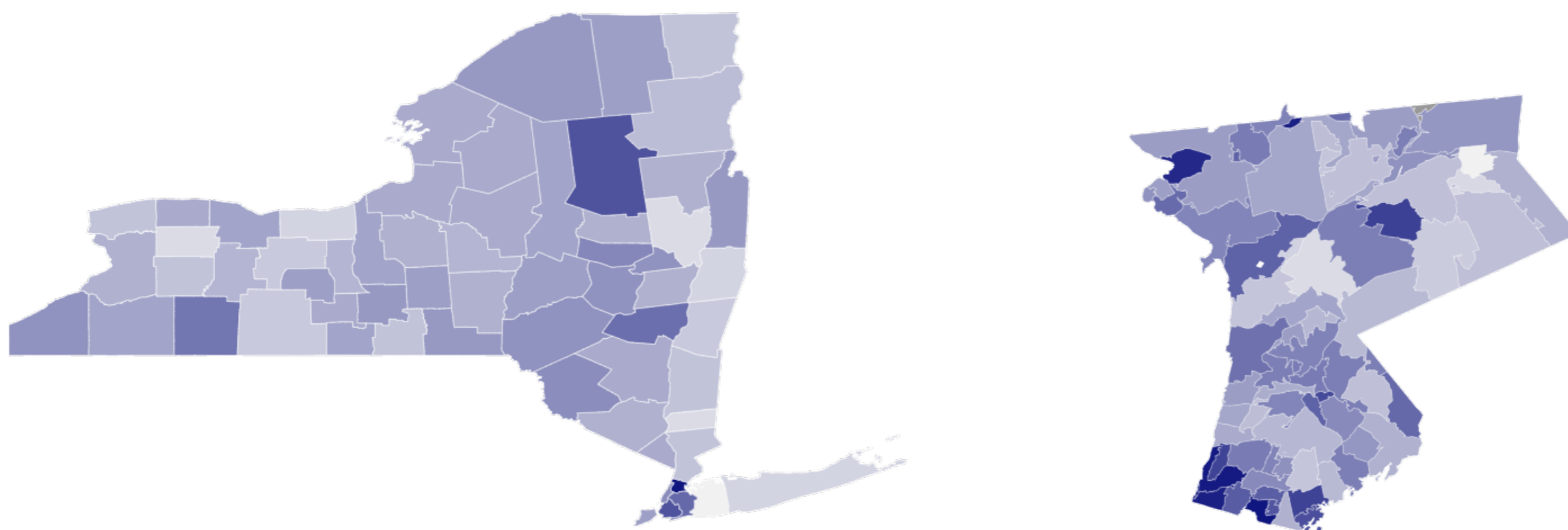
**Asset Limited, Income Constrained, Employed**

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## 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.



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

Zip Code	Total Households	% Below ALICE Threshold
ZCTA5 10501	431	14%
ZCTA5 10502	1,957	16%
ZCTA5 10503	120	27%
ZCTA5 10504	2,765	17%
ZCTA5 10505	329	41%
ZCTA5 10506	1,868	12%
ZCTA5 10507	2,080	54%
ZCTA5 10510	3,567	14%
ZCTA5 10511	745	25%
ZCTA5 10514	3,953	7%
ZCTA5 10517	175	44%
ZCTA5 10518	412	8%
ZCTA5 10520	5,218	33%
ZCTA5 10522	3,671	23%
ZCTA5 10523	2,898	35%
ZCTA5 10526	627	29%
ZCTA5 10527	253	16%
ZCTA5 10528	4,632	28%

Zip Code	Total Households	% Below ALICE Threshold
ZCTA5 10530	5,738	33%
ZCTA5 10532	1,730	26%
ZCTA5 10533	2,623	26%
ZCTA5 10535	143	64%
ZCTA5 10536	3,572	15%
ZCTA5 10538	5,744	17%
ZCTA5 10543	7,549	35%
ZCTA5 10546	482	10%
ZCTA5 10547	2,423	36%
ZCTA5 10548	1,356	41%
ZCTA5 10549	5,900	35%
ZCTA5 10550	13,410	67%
ZCTA5 10552	8,359	45%
ZCTA5 10553	3,385	48%
ZCTA5 10560	1,727	28%
ZCTA5 10562	10,900	44%
ZCTA5 10566	9,598	61%
ZCTA5 10567	6,812	26%
ZCTA5 10570	4,116	24%
ZCTA5 10573	12,489	42%
ZCTA5 10576	1,841	15%
ZCTA5 10577	825	15%
ZCTA5 10578	258	35%
ZCTA5 10580	6,058	20%
ZCTA5 10583	13,746	18%
ZCTA5 10588	1,163	34%
ZCTA5 10589	3,722	26%
ZCTA5 10590	2,688	20%
ZCTA5 10591	8,742	39%
ZCTA5 10594	1,580	18%
ZCTA5 10595	2,303	34%
ZCTA5 10596	467	29%



Zip Code	Total Households	% Below ALICE Threshold
ZCTA5 10597	351	0%
ZCTA5 10598	10,521	23%
ZCTA5 10601	5,626	51%
ZCTA5 10603	6,934	36%
ZCTA5 10604	3,760	35%
ZCTA5 10605	7,276	32%
ZCTA5 10606	5,580	44%
ZCTA5 10607	2,345	21%
ZCTA5 10701	22,535	66%
ZCTA5 10703	7,457	53%
ZCTA5 10704	12,283	46%
ZCTA5 10705	14,260	64%
ZCTA5 10706	3,179	22%
ZCTA5 10707	3,956	34%
ZCTA5 10708	8,933	32%
ZCTA5 10709	3,710	30%
ZCTA5 10710	10,118	36%
ZCTA5 10801	14,439	53%
ZCTA5 10803	3,947	20%
ZCTA5 10804	4,920	14%
ZCTA5 10805	7,549	50%

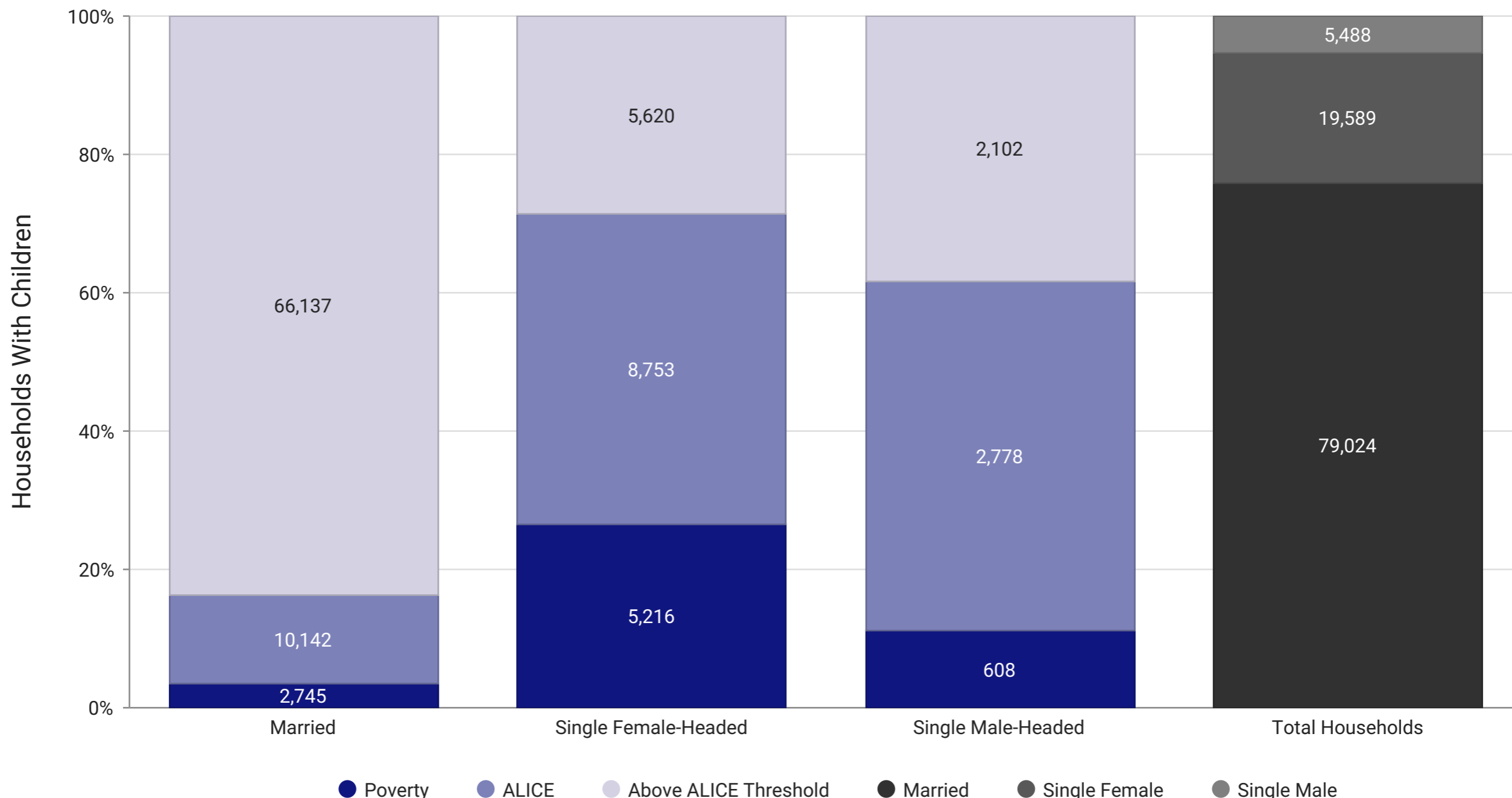
# NEW YORK • 2018 DEMOGRAPHICS

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, Westchester County, New York, 2018

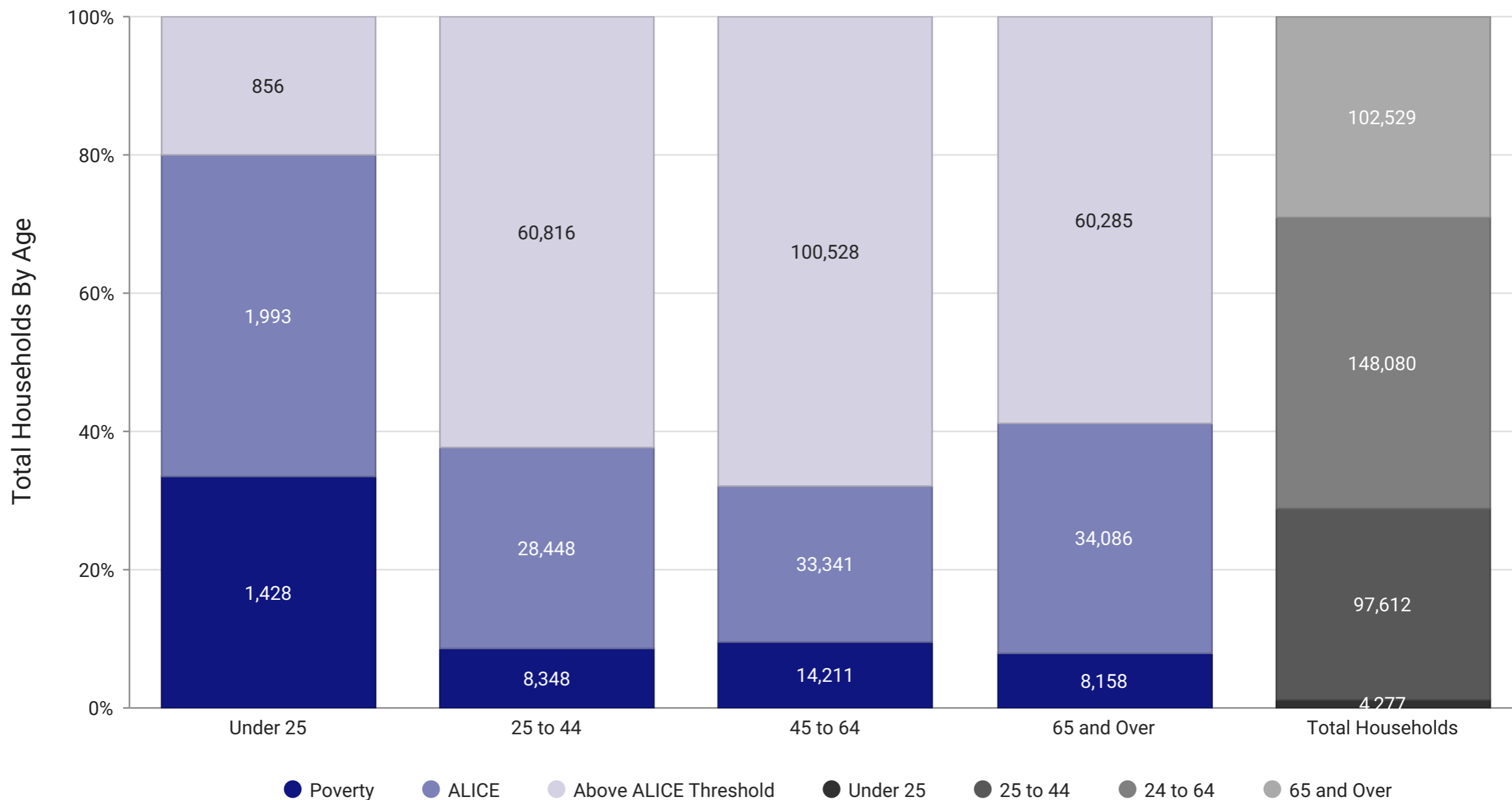


Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018

## 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, Westchester County, New York, 2018



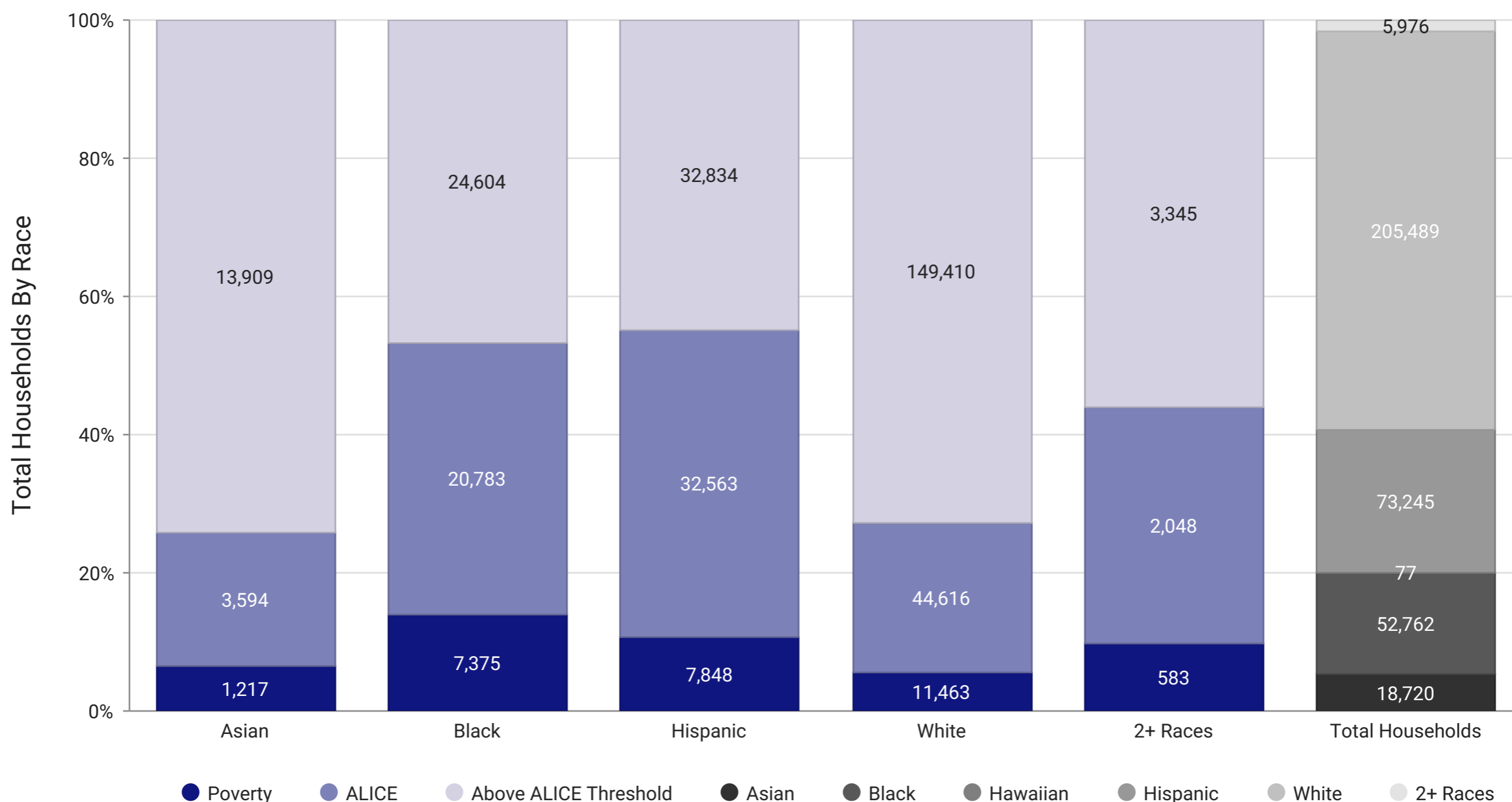
Sources: ALICE Threshold, 2007-2018; American Community Survey, 2007-2018



## 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, Westchester 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

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## 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.

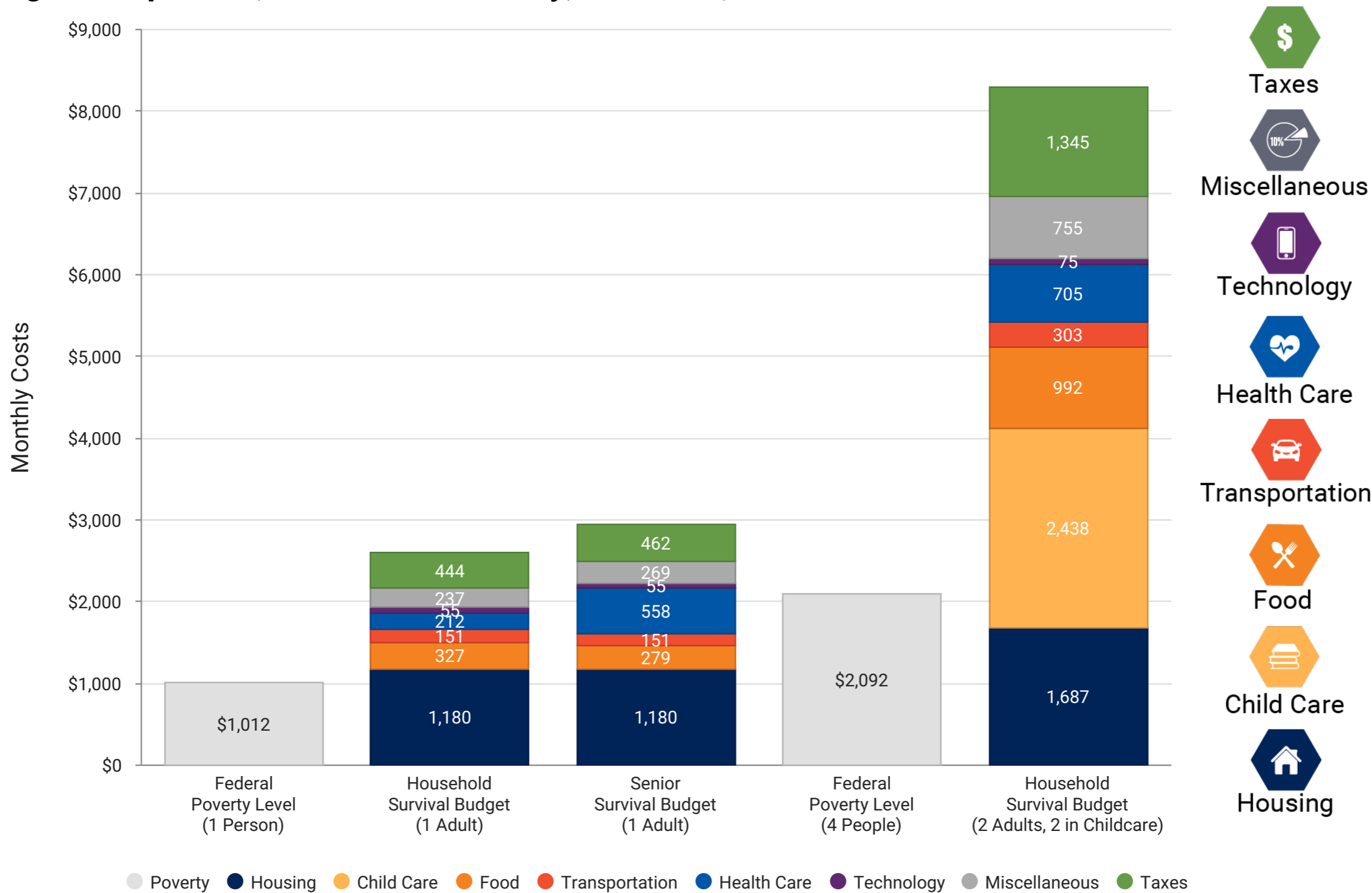
### **The ALICE Household Stability Budget**

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.

## 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.

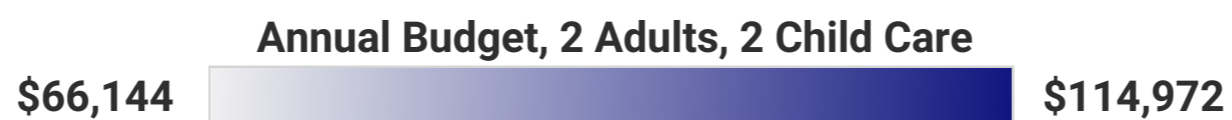
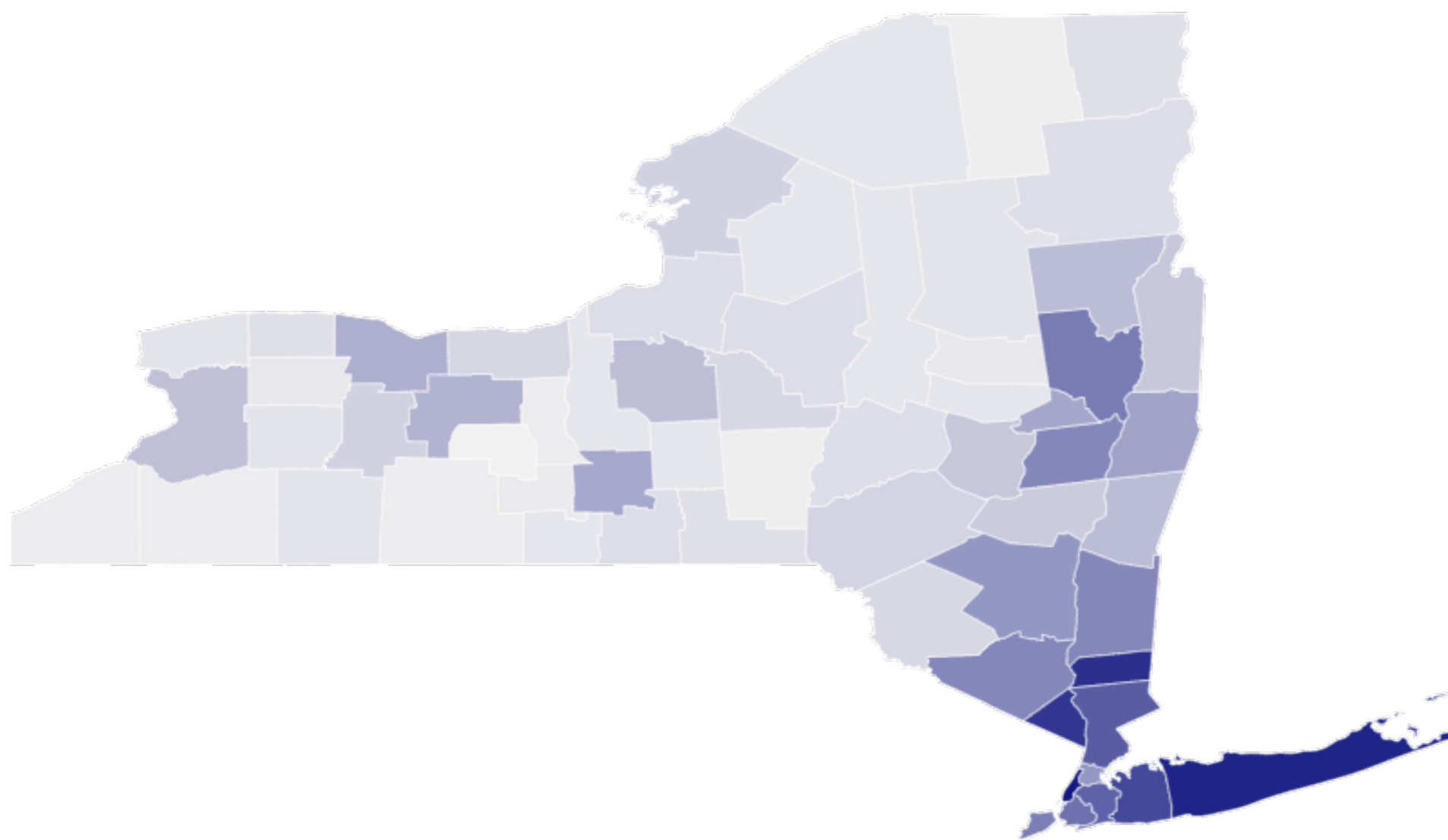
### Budget Comparison, Westchester County, New York, 2018



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



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



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

## ALICE Household Survival Budget, Westchester 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	\$1,180	\$1,384	\$1,687	\$1,687	\$1,180	\$1,384
Child Care	\$0	\$0	\$891	\$2,438	\$0	\$0
Food	\$327	\$680	\$1,135	\$992	\$279	\$579
Transportation	\$151	\$303	\$605	\$303	\$151	\$303
Health Care	\$212	\$471	\$705	\$705	\$558	\$1,116
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$237	\$358	\$607	\$755	\$269	\$414
Taxes	\$444	\$670	\$970	\$1,345	\$462	\$685
Monthly Total	\$2,606	\$3,941	\$6,675	\$8,300	\$2,954	\$4,556
Annual Total	\$31,272	\$47,292	\$80,100	\$99,600	\$35,448	\$54,672
Hourly Wage	\$15.64	\$23.65	\$40.05	\$49.80	\$17.72	\$27.34

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, Westchester 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
\$17,113	\$20,330	\$26,522	\$25,772	\$16,404

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, Westchester County, New York, 2018

	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults, Two in Child Care
Housing	\$1,730	\$2,109	\$2,512	\$2,512
Child Care	\$0	\$0	\$1,138	\$3,033
Food	\$660	\$1,339	\$2,382	\$2,080
Transportation	\$404	\$555	\$1,033	\$730
Health Care	\$179	\$395	\$609	\$609
Technology	\$125	\$145	\$145	\$145
Miscellaneous	\$406	\$581	\$1,098	\$1,315
Savings	\$406	\$581	\$1,098	\$1,315
Taxes	\$965	\$1,265	\$3,164	\$4,042
Monthly Total	\$4,875	\$6,970	\$13,179	\$15,781
Annual Total	\$58,500	\$83,640	\$158,148	\$189,372
Hourly Wage	\$29.25	\$41.82	\$79.07	\$94.69

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

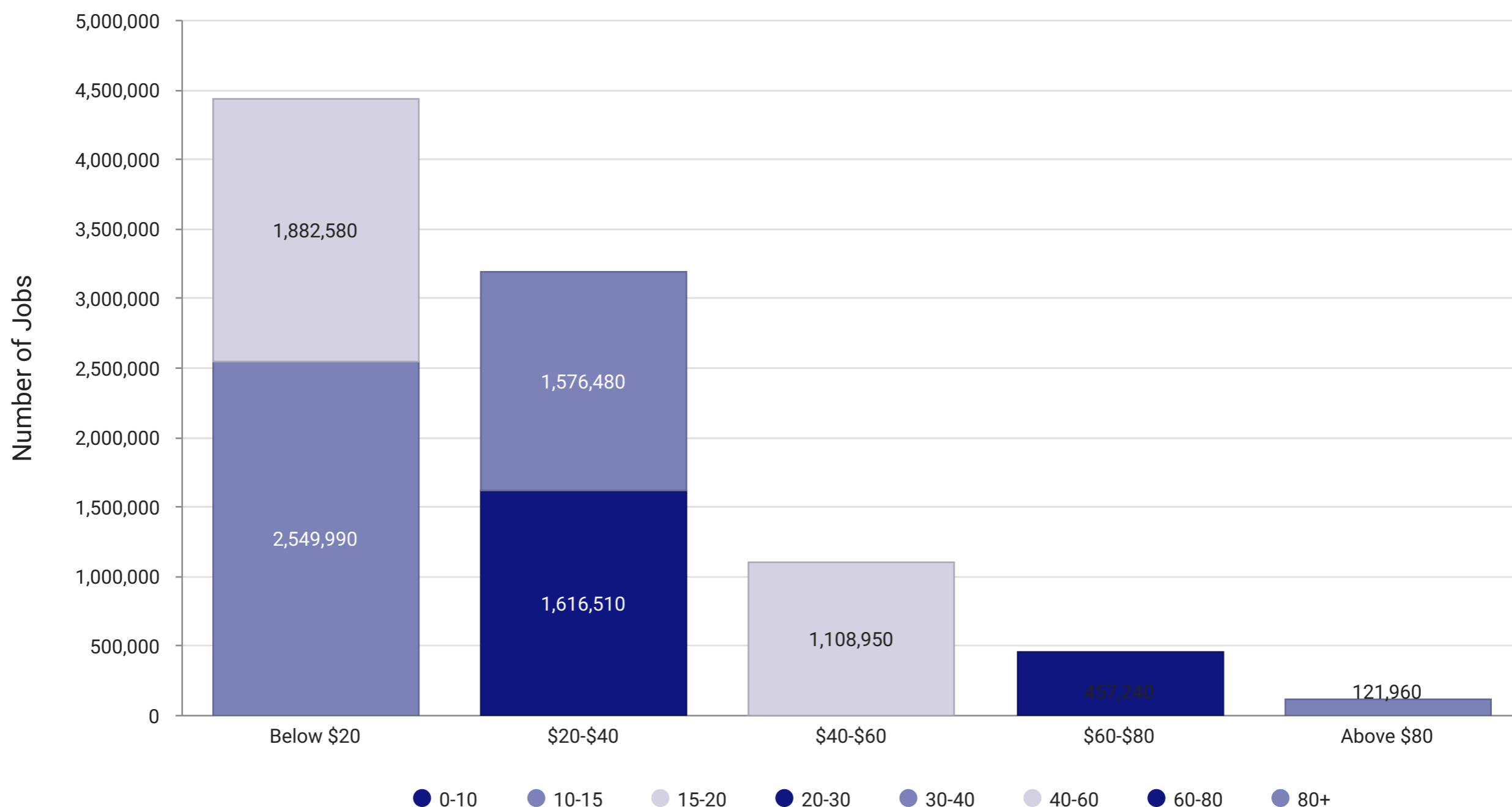
# NEW YORK • LABOR FORCE

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



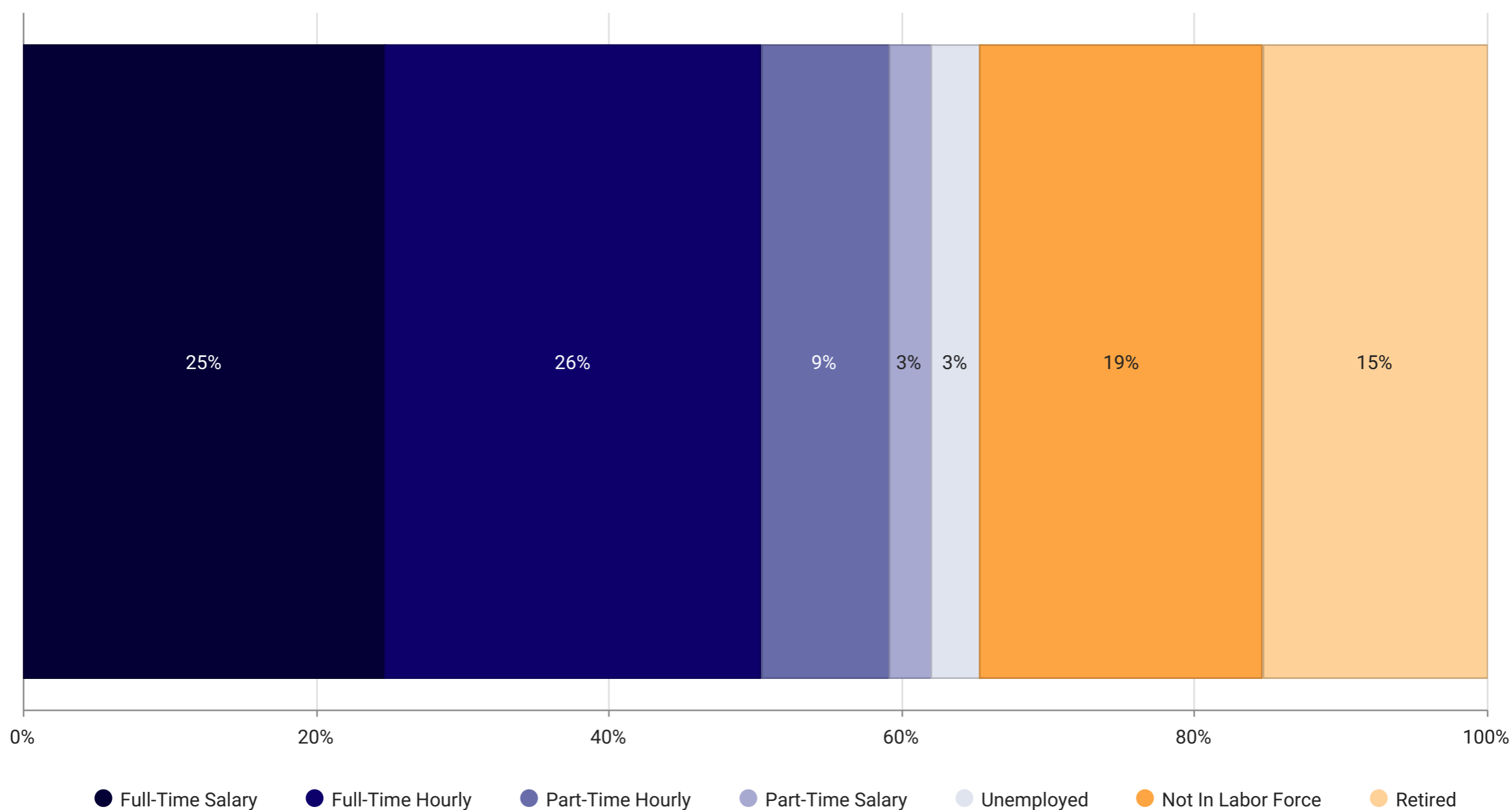
Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018



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.

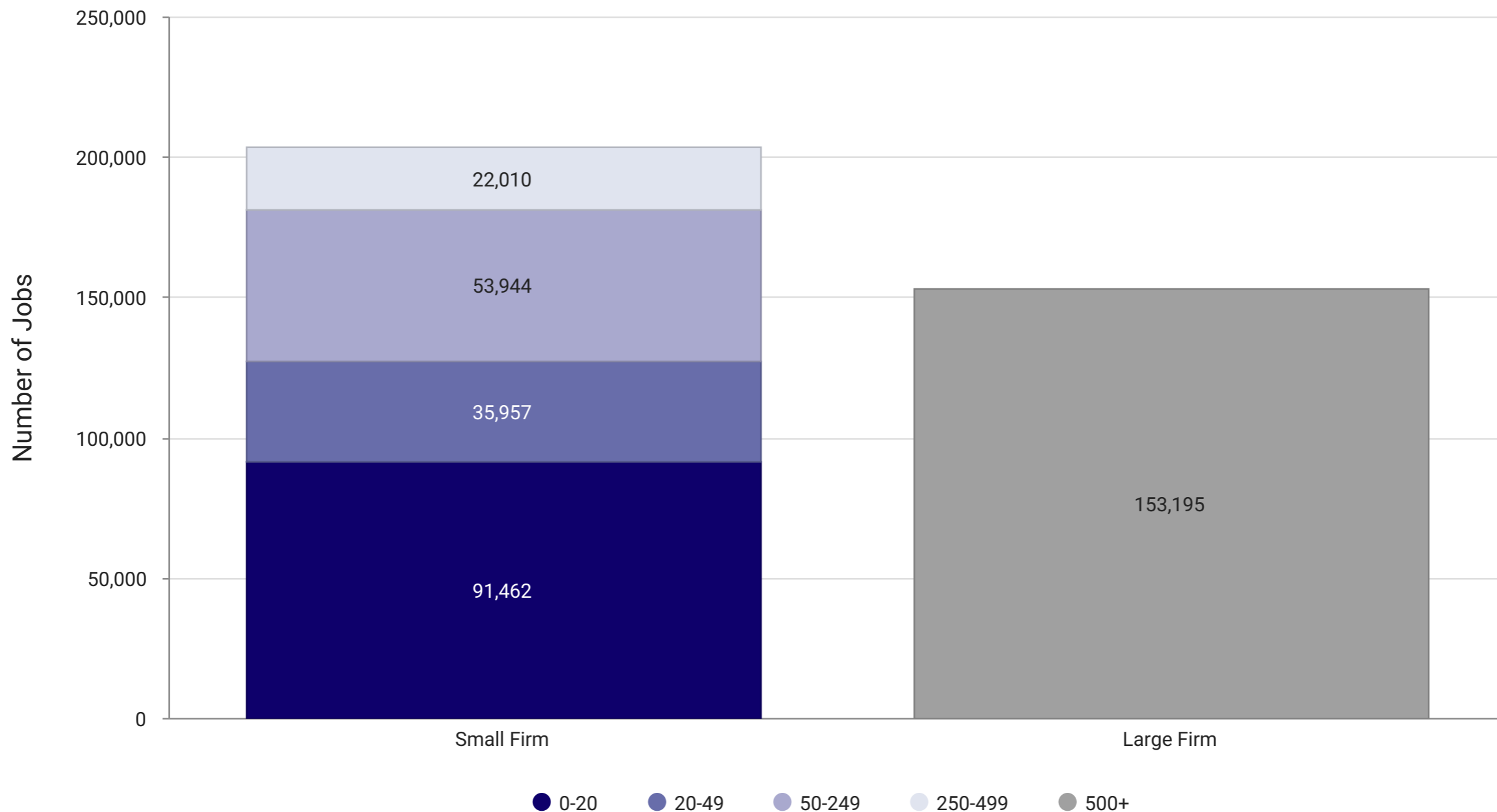
### Labor Status, Population 16 and Over, Westchester County, New York, 2018



*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, Westchester County, New York, 2018



Sources: Bureau of Labor Statistics, 2018

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