

# ALICE IN THE CROSSCURRENTS:

## COVID AND FINANCIAL HARDSHIP IN THE HUDSON VALLEY





# Who is ALICE

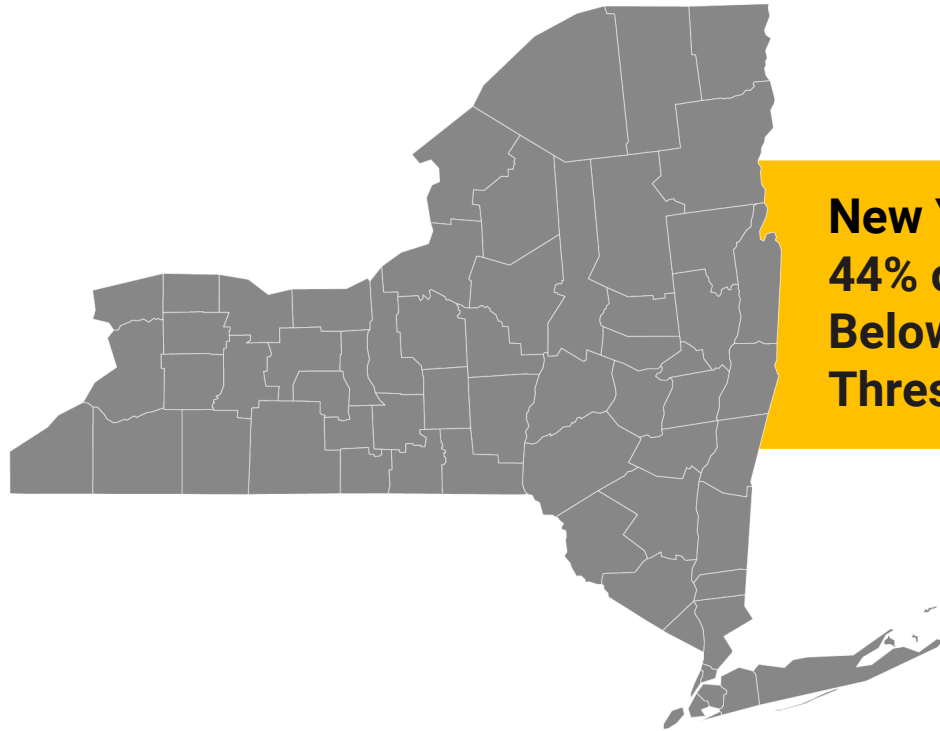
**ALICE: Asset Limited, Income Constrained, Employed**



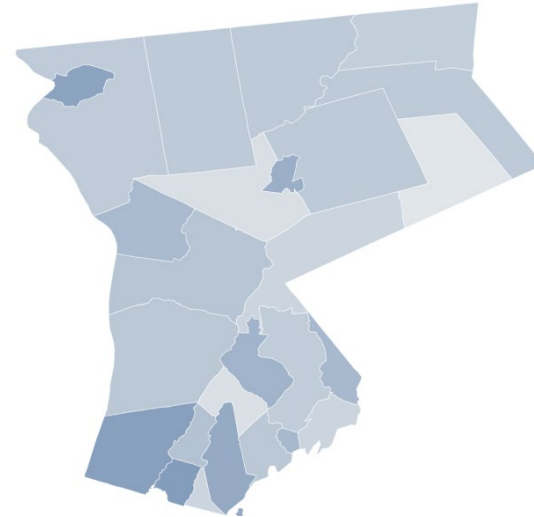
# Did ALICE Weather the Storm?

**JOB DISRUPTION** **MIGRATION**  
**WAGE INCREASES** **INFLATION**  
**PANDEMIC ASSISTANCE**

# Did ALICE Weather the Storm?



**New York State  
44% of Households  
Below ALICE  
Threshold, 2021**



**Westchester County  
34% of Households  
Below ALICE  
Threshold, 2021**

# Caught in the Crosscurrents of Competing Forces

ALICE ↓ 6.7%  
in 2021 from 2019

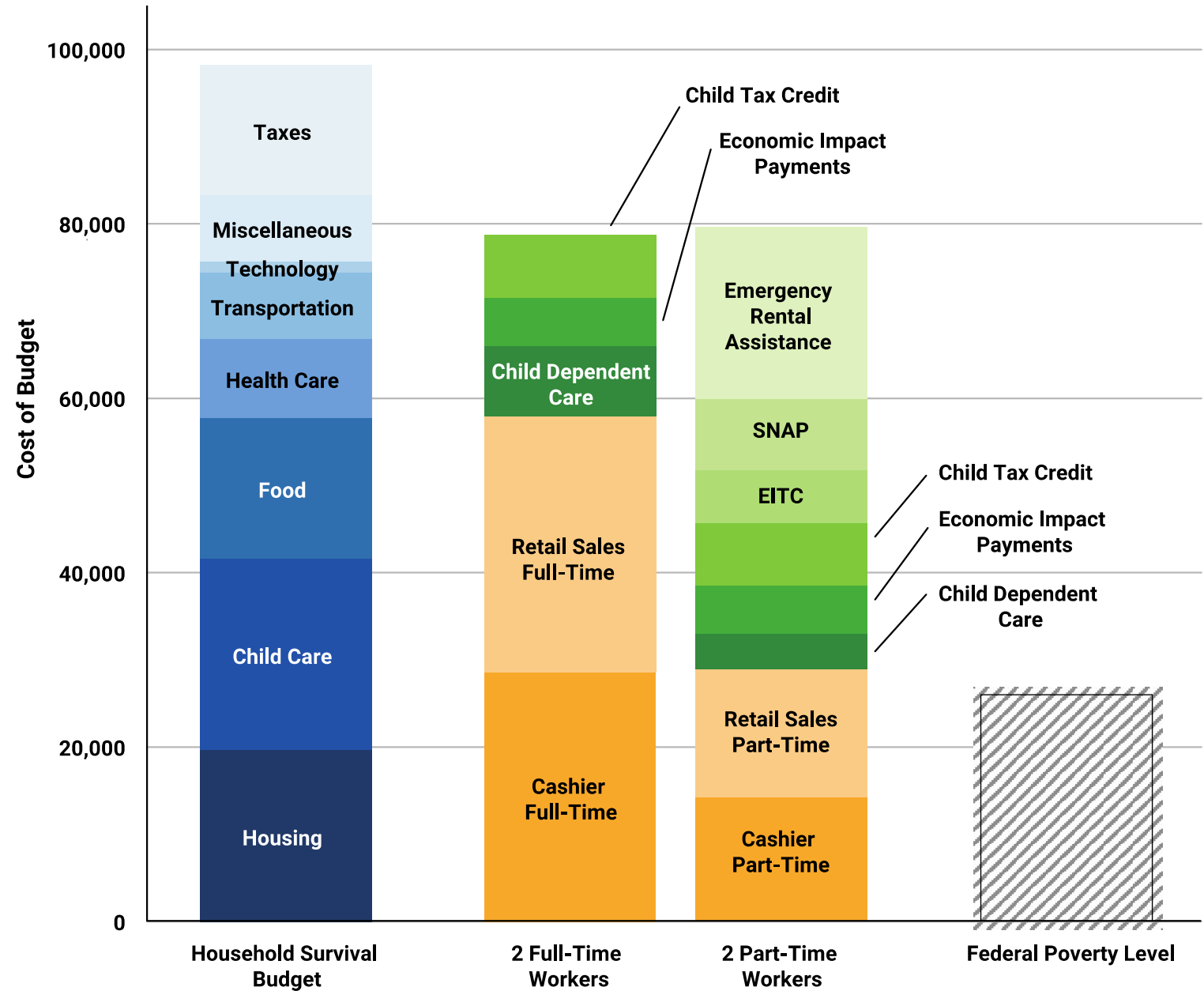
Poverty ↑ 16%  
in 2021 from 2019

Households Below  
the ALICE Threshold:

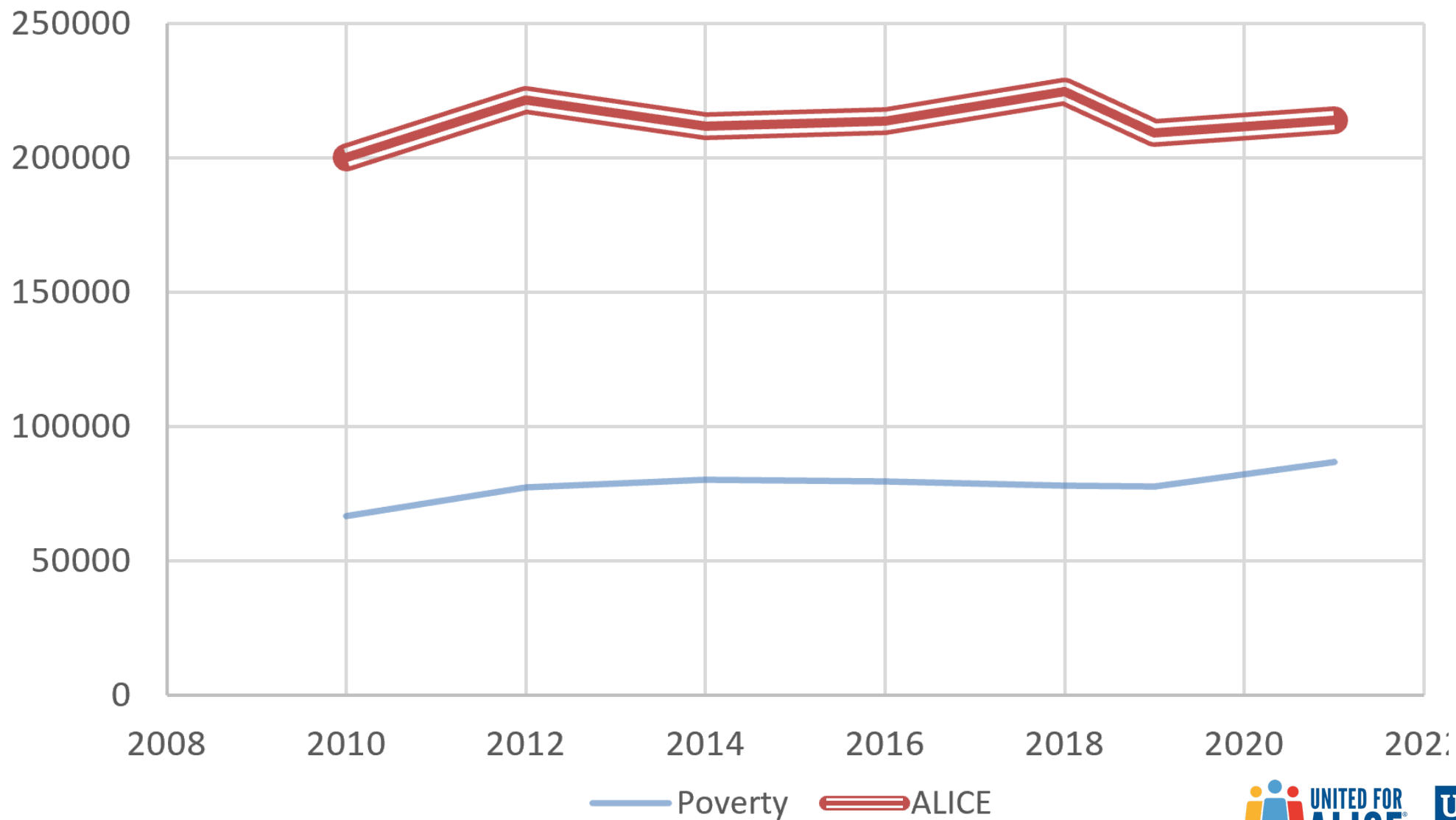
2019: 126,622

2021: 125,562

# Supplemental Assistance in 2021



# On the Cusp of ALICE in Westchester







# How Much Does Cost to Survive in the Westchester County?





# Westchester ALICE Survival Budget Comparison, 2021

	Federal Poverty Level	NYS ALICE Household Survival Budget	Westchester ALICE Household Survival Budget
<b>FAMILY OF FOUR</b>			
Monthly	\$2,208	\$6,322 (with tax credits)	\$7,845 (with tax credits)
Annually	\$26,500	\$75,864 (with tax credits)	\$94,140 (with tax credits)
<b>SINGLE ADULT</b>			
Monthly	\$1,073	\$2,559	\$3,239
Annually	\$12,880	\$30,708	\$38,868
<b>SENIOR ADULT (65+)</b>			
Monthly	\$1,073	\$2,906	\$3,540
Annually	\$12,880	\$34,872	\$42,480



# Single Westchester Adult ALICE Budget Comparison, 2021

Single Adult	NYS ALICE Household Survival Budget	Rockland County, NY, ALICE Household Survival Budget
Housing – Rent	\$746	\$1,946
Housing - Utilities	\$154	\$154
Child Care	-	-
Food	\$460	\$484
Transportation	\$329	\$156
Health Care	\$226	\$226
Technology	\$75	\$75
Miscellaneous	\$199	\$304
Tax Payments	\$370	\$659
Tax Credits	-	-
Monthly Total	\$2,559	\$4,004
ANNUAL TOTAL	\$30,708	\$48,048
Hourly Wage	\$15.35	\$24.02

**What's Needed  
to Survive?**

**Monthly - \$4,004**  
**Annually - \$48,048**  
**Hourly Wage - \$24.02**



# Westchester Senior Adult ALICE Survival Budget Comparison, 2021

Senior Adult	NYS ALICE Household Survival Budget	Orange County, NY, ALICE Household Survival Budget
Housing – Rent	\$746	\$1,232
Housing - Utilities	\$154	\$154
Child Care	-	-
Food	\$424	\$488
Transportation	\$289	\$156
Health Care	\$553	\$600
Technology	\$75	\$75
Miscellaneous	\$224	\$271
Tax Payments	\$441	\$564
Monthly Total	\$2,906	\$3,540
ANNUAL TOTAL	\$34,872	\$42,480
Hourly Wage	\$17.44	\$21.24

**What's Needed to Survive?**

**Monthly - \$3,540**  
**Annually - \$42,480**  
**Hourly Wage - \$21.24**

**Estimated Average Monthly Social Security Benefits in 2021**

**\$1,543**



# Westchester 1 Adult & 1 Child in Childcare ALICE Budget Comparison, 2021

One Adult and One Child in Childcare	NYS ALICE Household Survival Budget	Westchester County, NY, ALICE Household Survival Budget
Housing – Rent	\$741	\$1,380
Housing - Utilities	\$239	\$239
Child Care	\$996	\$1,267
Food	\$700	\$804
Transportation	\$412	\$156
Health Care	\$522	\$522
Technology	\$75	\$75
Miscellaneous	\$369	\$444
Tax Payments	\$786	\$989
Monthly Total	\$4,840	\$5,876
Tax Credits	-\$932	-\$932
Monthly Total	\$3,908	\$4,944
<b>ANNUAL TOTAL</b>	<b>\$46,896</b>	<b>\$59,328</b>
Hourly Wage	\$23.45	\$29.66

## What's Needed to Survive?

(with tax credits)  
 Monthly - \$4,944  
 Annually - \$59,328  
 Hourly Wage - \$29.66

(without tax credits)  
 Monthly - \$5,876  
 Annually - \$70,512  
 Hourly Wage - \$35.27





# Westchester Family of Four ALICE Budget Comparison, 2021

Family of Four with 2 Children in Childcare	NYS ALICE Household Survival Budget	Putnam County, NY, ALICE Household Survival Budget
Housing – Rent	\$896	\$1,651
Housing - Utilities	\$292	\$292
Child Care	\$2,104	\$2,725
Food	\$1,253	\$1,440
Transportation	\$759	\$312
Health Care	\$784	\$784
Technology	\$110	\$110
Miscellaneous	\$620	\$731
Tax Payments	\$1,369	\$1,665
Monthly Total	\$8,187	\$9,710
Tax Credits	-\$1,865	-\$1,865
Monthly Total	\$6,322	\$7,845
ANNUAL TOTAL	\$75,864	\$1
Hourly Wage	\$37.93	\$50.83

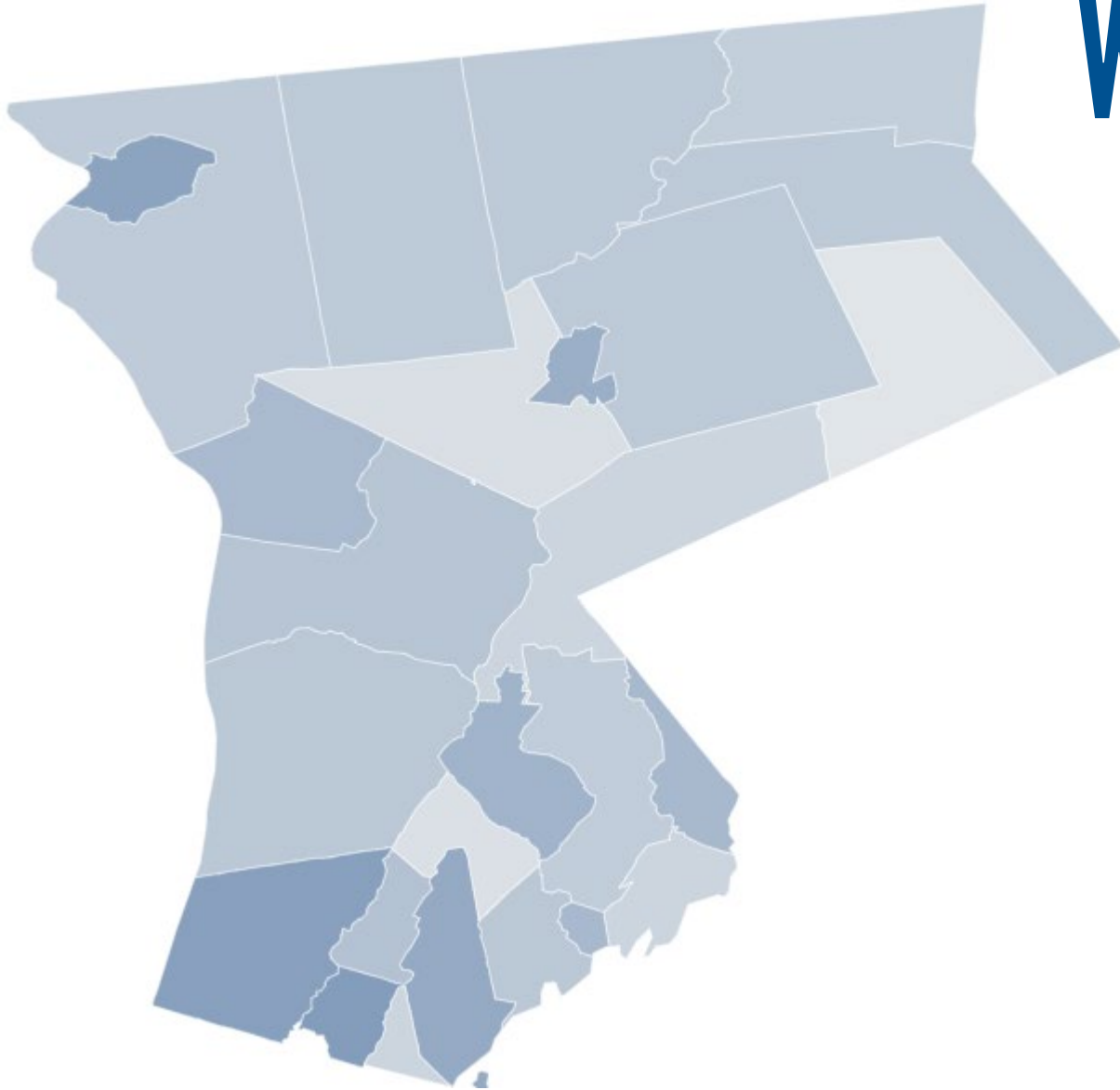
## What's Needed to Survive?

(with tax credits)  
 Monthly - \$7,845  
 Annually - \$94,140  
 Hourly Wage - \$47.07

(without tax credits)  
 Monthly - \$9,719  
 Annually - \$116,520  
 Hourly Wage - \$58.28



# Where Does ALICE LIVE?



# Top 5 Communities with the Highest % BAT\*, 2021

**51%** - City of Mount Vernon, Westchester County

**49%** - City of Yonkers, Westchester County

**47%** - City of Peekskill, Westchester County

**43%** - City of New Rochelle, Westchester County

**40%** - Village of Mount Kisco, Westchester County

\* Below ALICE Threshold



# Top 5 Communities with the Lowest % BAT, 2021

**7%** - Pound Ridge town, Westchester County

**10%** - Scarsdale town, Westchester County

**11%** - New Castle town, Westchester County

**17%** - Rye city, Westchester County

**17%** - North Castle town, Westchester County

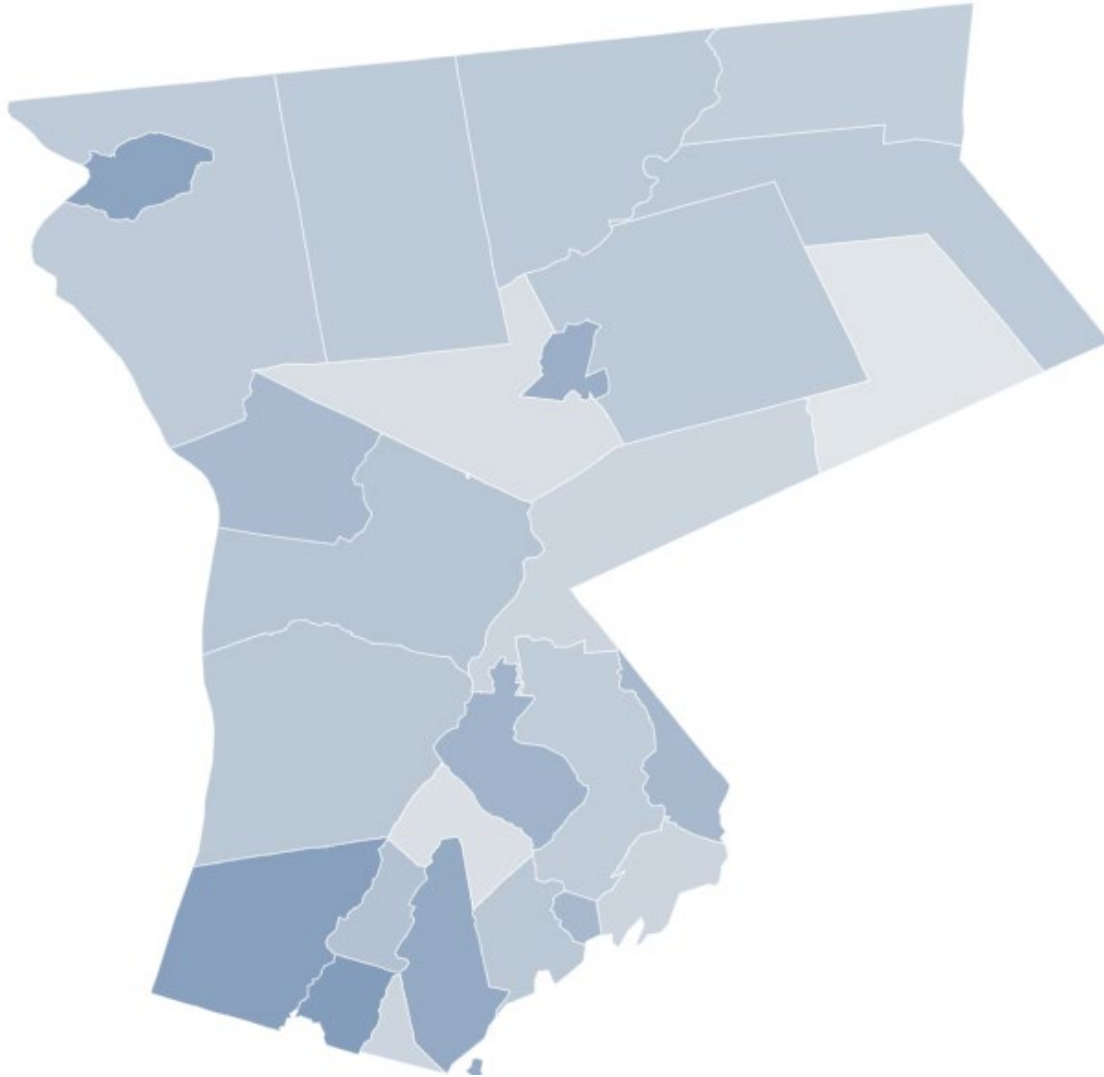
\* Below ALICE Threshold





# Where Does ALICE LIVE?

**EVERY COMMUNITY IN  
WESTCHESTER**



# Demographics of Households in Hardship

## Highest % Hardship

**Single Parent Households with Children**

**Seniors**

**Black/African American**

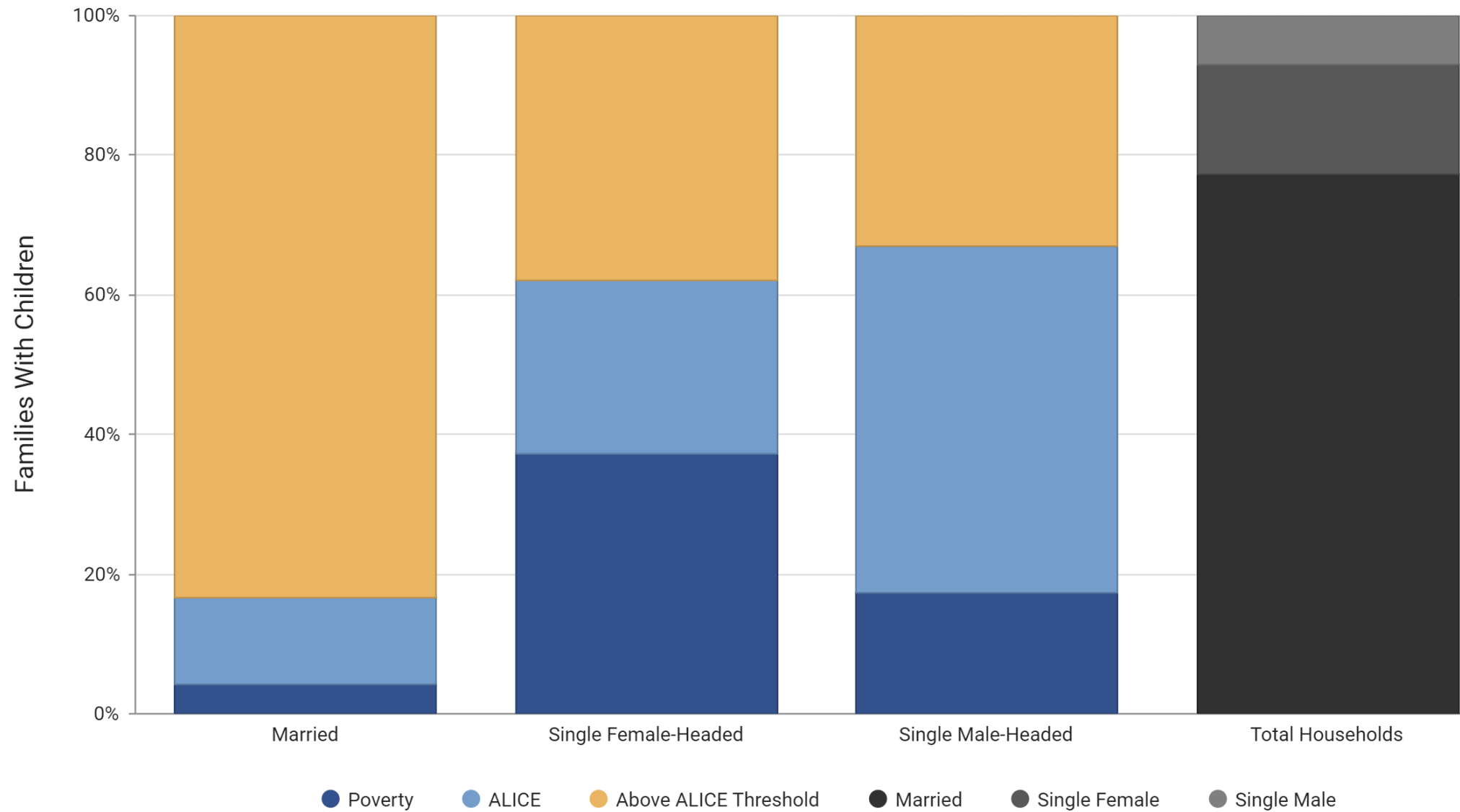
## Lowest % Hardship

**Married with children**

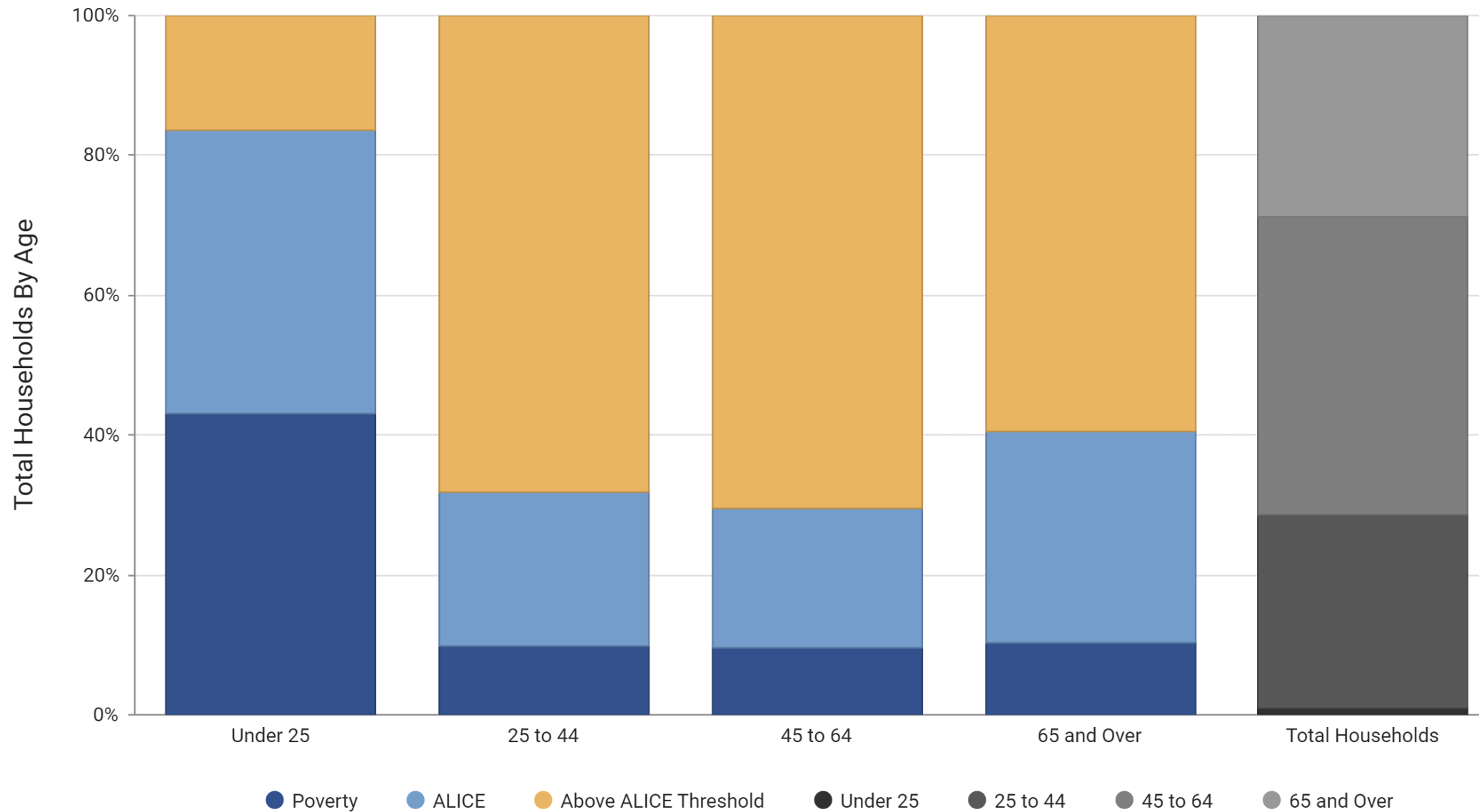
**Ages 45-64**

**White**

# Families with Children in Westchester, 2021

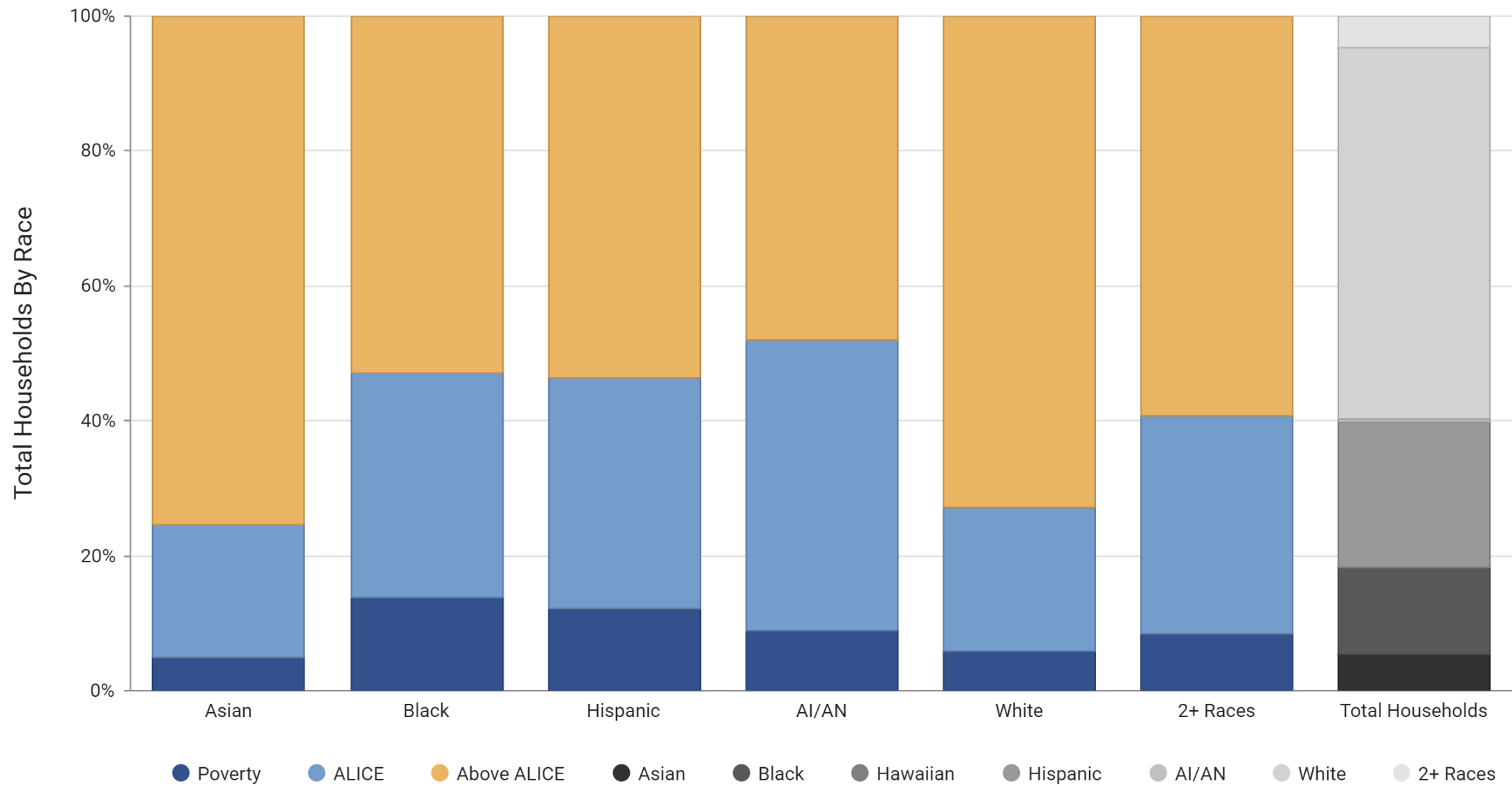


# Westchester ALICE Households by Age of Head of the House, 2021

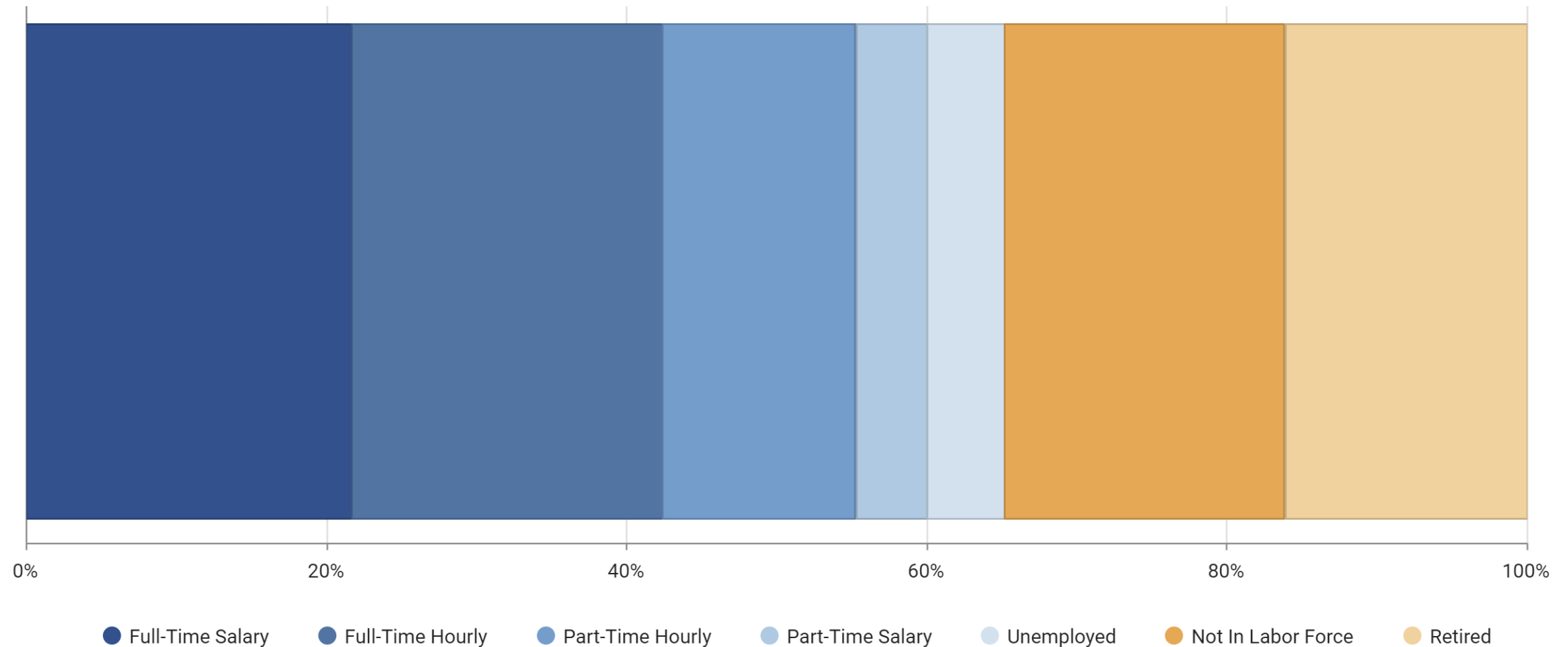




# Westchester ALICE Households by Race/Ethnicity, 2021

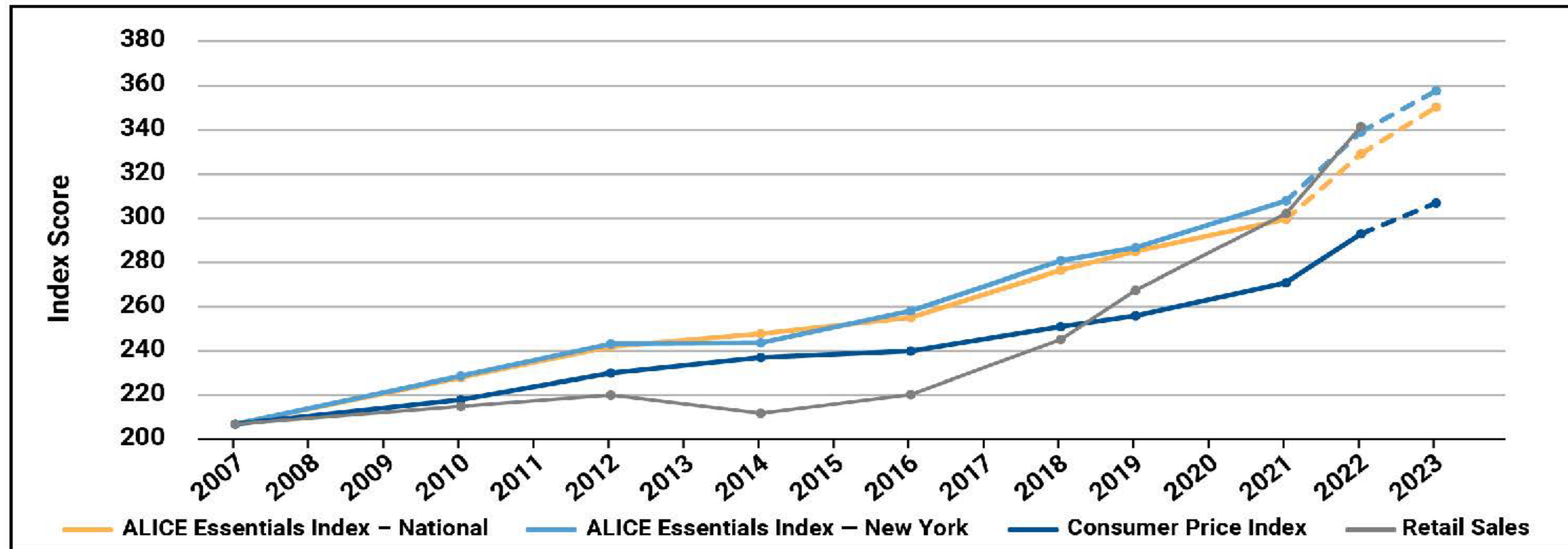


# Labor Status, Population 16 and Over in Westchester, 2021



# Cost of Basics Increasing Faster

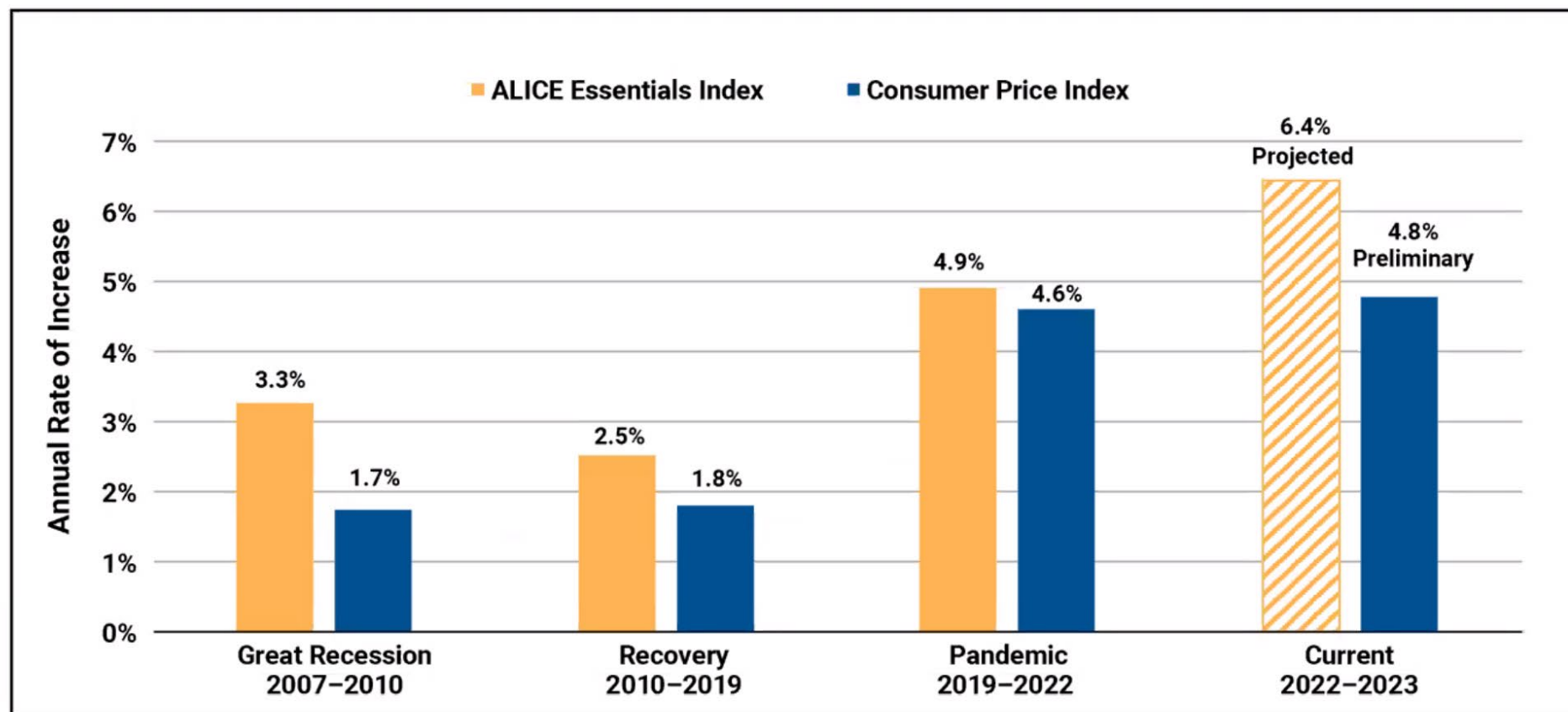
ALICE Essentials Index and CPI by Location, with State Retail Sales Wage, 2007–2023\*



\*Figure Notes and Sources: The ALICE Essentials Index was adjusted to match the CPI of 2007 in 2007. ALICE Essentials Index rates for 2022 and 2023 are projections. CPI is actual for 2022 and uses 2023 Q1 data. Sources include ALICE Essentials Index, 2007–2023 and Bureau of Labor Statistics, 2007–2023–CPI.

# Inflation by Time Period

Figure 3. Annual Rate of Inflation by Time Period, United States, 2007–2023



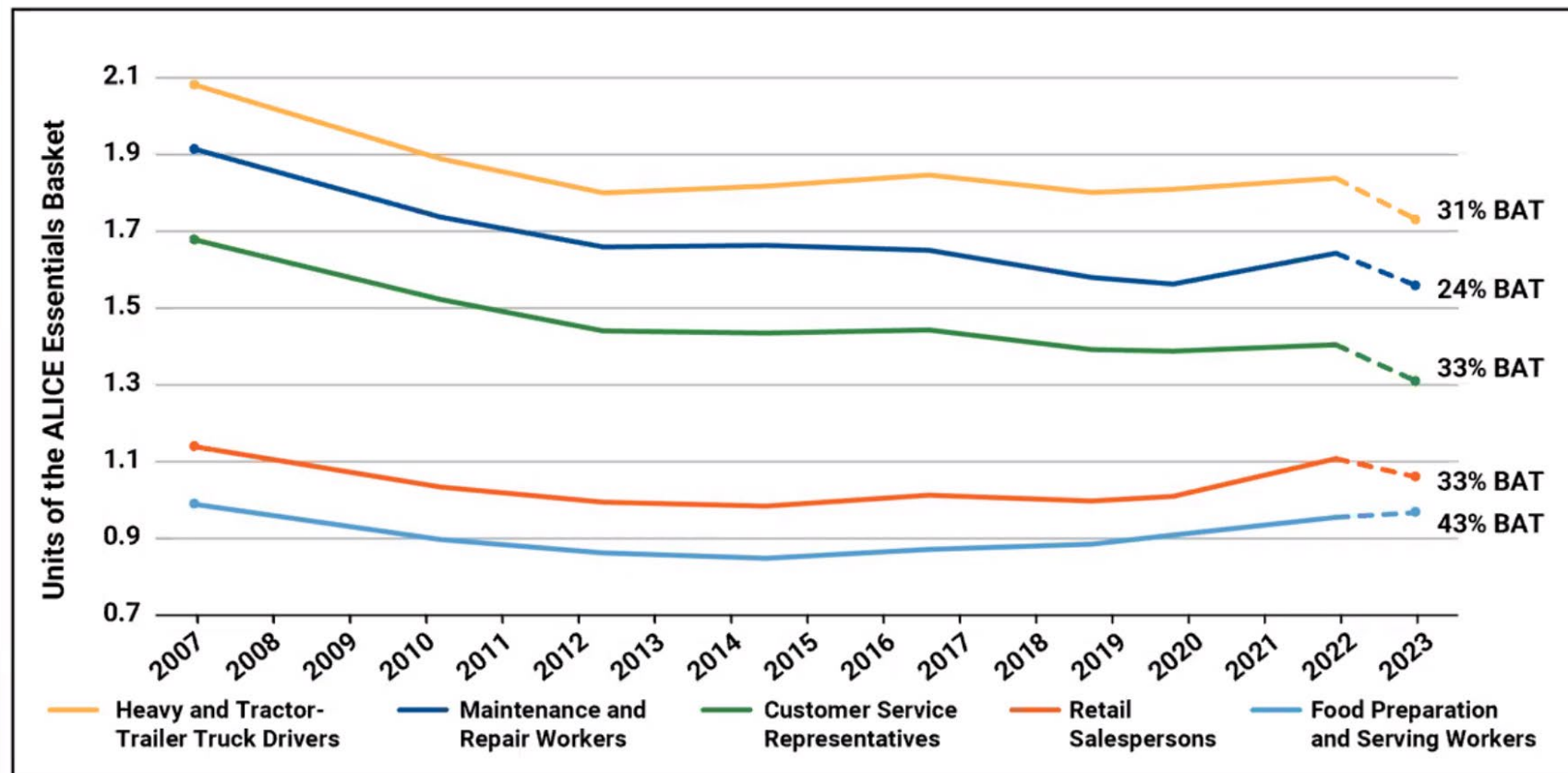
Note: ALICE Essentials Index rates for 2022 and 2023 are projections, as shown with the crosshatched columns; for details, see Appendix. CPI 2023 is preliminary (based on data through March 2023).

Sources: ALICE Essentials Index, 2007–2023; Bureau of Labor Statistics, 2007–2023–CPI



# Buying Power

Figure 6. Buying Power of Common Occupations, United States, 2007–2022



Note: The ALICE Essentials Index rate for 2022 is a projection; for details, see Appendix.

Source: ALICE Threshold, 2007–2022; ALICE Essentials Index, 2007–2022; American Community Survey, Public Use Microdata Sample (PUMS), 2007–2022; Bureau of Labor Statistics, 2007–2022—Occupational Employment and Wage Statistics.



# Inflation Hitting ALICE Harder

**Because of increases in prices over the past 12 months respondents below the ALICE Threshold were more likely than those above to have:**

- Switched to cheaper, used less or stopped using products (82% vs. 71%)
- Reduced savings (59% vs. 47%)
- Delayed a major purchase (57% vs. 45%)
- Worked more or got another job (24% vs. 14%)
- Increased borrowing (20% vs. 12%)
- Rent increased (40% vs. 17%)

