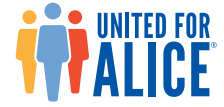


ALICE IN WESTCHESTER COUNTY



2022 Point-in-Time Data

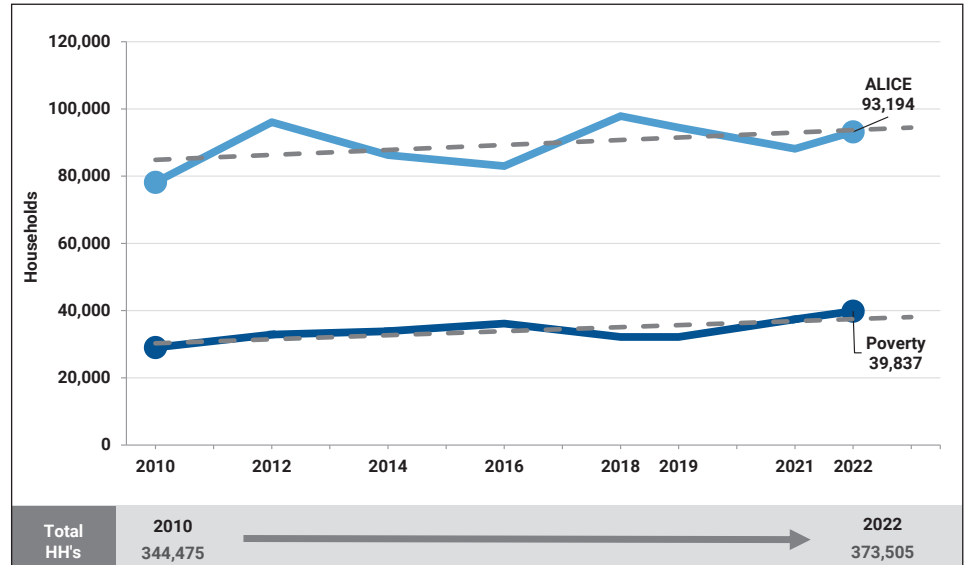
Population: 990,427 • **Number of Households:** 373,505
Median Household Income: \$108,144 (state average: \$79,557)
Labor Force Participation Rate: 64.5% (state average: 62.8%)
ALICE Households: 25% (state average: 31%) • **Households in Poverty:** 11% (state average: 15%)

Financial Hardship Over Time

ALICE is an acronym for **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). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

Households move below or above the ALICE Threshold as economic factors and circumstances change. This was especially true amid the economic crosscurrents of the COVID-19 pandemic, with higher wages, inflation, and additional pandemic assistance. By 2022, 133,031 households (36%) were below the ALICE Threshold in Westchester County.

Households by Income, Westchester County, 2010–2022



Note: See an interactive version of this data at UnitedForALICE.org/New-York

Sources: ALICE Threshold, 2010–2022; American Community Survey, 2010–2022

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and by household composition, as costs can vary greatly depending on location and household needs.

In 2022, household costs in Westchester County were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

To see costs for different household compositions in Westchester County, visit UnitedForALICE.org/Household-Budgets/New-York

Household Survival Budget, Westchester County, 2022

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$1,190	\$1,573
Housing – Utilities	\$163	\$310
Child Care	–	\$2,725
Food	\$566	\$1,543
Transportation	\$156	\$312
Health Care	\$200	\$643
Technology	\$86	\$116
Miscellaneous	\$236	\$722
Tax Payments	\$464	\$1,636
Tax Credits	\$0	-\$603
Monthly Total	\$3,061	\$8,977
ANNUAL TOTAL	\$36,732	\$107,724
Hourly Wage*	\$18.37	\$53.86

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

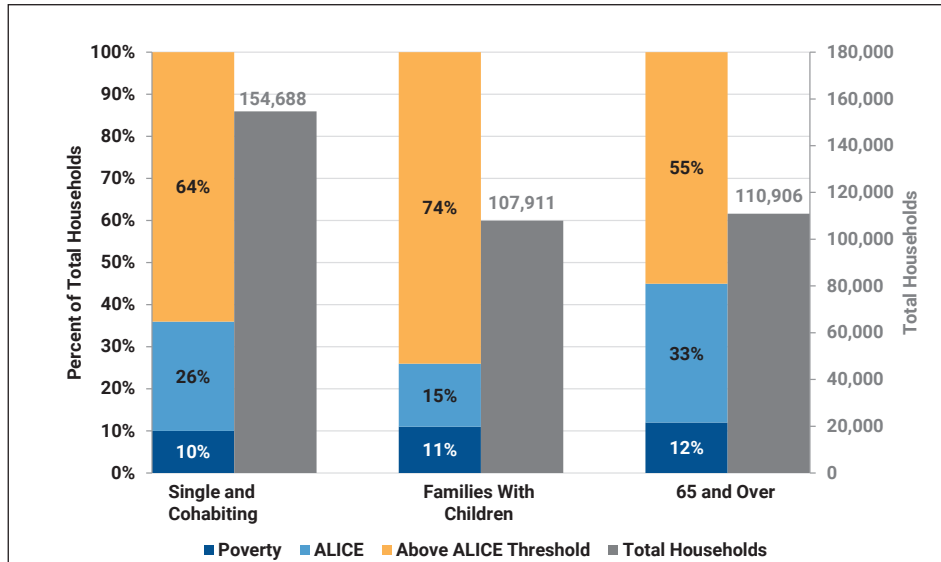
Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

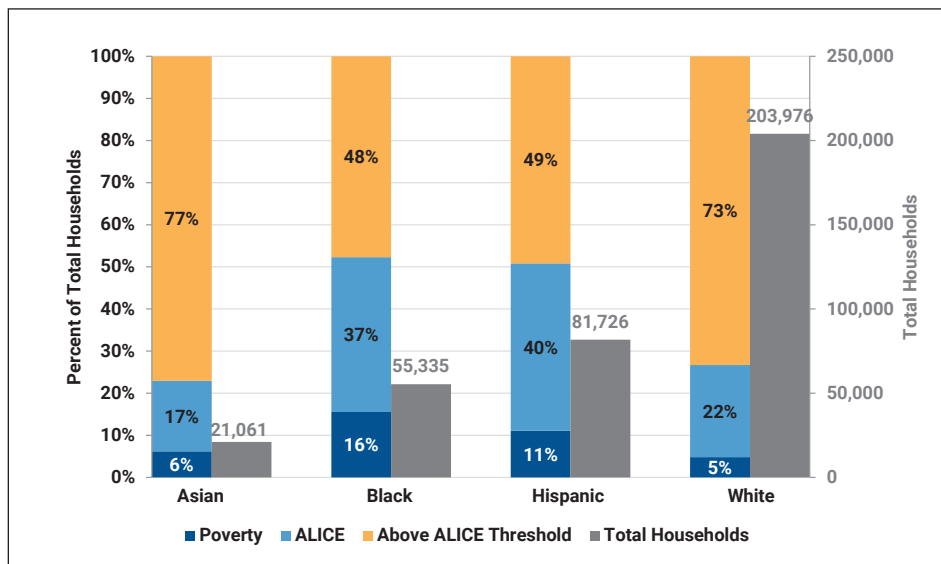
Visit UnitedForALICE.org/New-York to view more national, state, and county data.

Household Financial Status by Household Type, Westchester County, 2022



Sources: ALICE Threshold, 2022; American Community Survey, 2022

Household Financial Status by Race/Ethnicity, Westchester County, 2022



Note: Asian, Black, and White racial categories are for one race alone. Race and Hispanic ethnicity are overlapping categories. The Asian and Black groups may include Hispanic households; the White group includes only White, non-Hispanic households. The Hispanic ethnic group may include households of any race.

Sources: ALICE Threshold, 2022; American Community Survey, 2022

Westchester County, 2022

Town	Total Households	% ALICE & Poverty
Bedford town	5,618	21%
Cortlandt town	14,589	23%
Eastchester town	13,151	28%
Greenburgh town	34,971	23%
Harrison town	8,242	22%
Lewisboro town	4,377	18%
Mamaroneck town	11,073	23%
Mount Kisco town	4,202	38%
Mount Pleasant town	15,045	27%
Mount Vernon city	28,778	48%
New Castle town	5,932	10%
New Rochelle city	29,905	38%
North Castle town	4,239	17%
North Salem town	1,819	18%
Ossining town	14,382	29%
Peekskill city	10,884	42%
Pelham town	4,221	14%
Pound Ridge town	1,799	8%
Rye city	5,880	16%
Rye town	16,304	33%
Scarsdale town	5,523	8%
Somers town	8,159	23%
White Plains city	24,062	36%
Yonkers city	81,470	48%
Yorktown town	13,115	24%

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Data for counties with populations over 65,000 is 1-year estimates. Geographies with fewer than 100 households are not included. Therefore, totals will not match the county-level numbers.

New York • County Reports 2022

ALICE IN WESTCHESTER COUNTY

ALICE is an acronym for **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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

2022 Point-in-Time-Data

Population: 990,427 **Number of Households:** 373,505

Median Household Income: \$108,144 (state average: \$79,557)

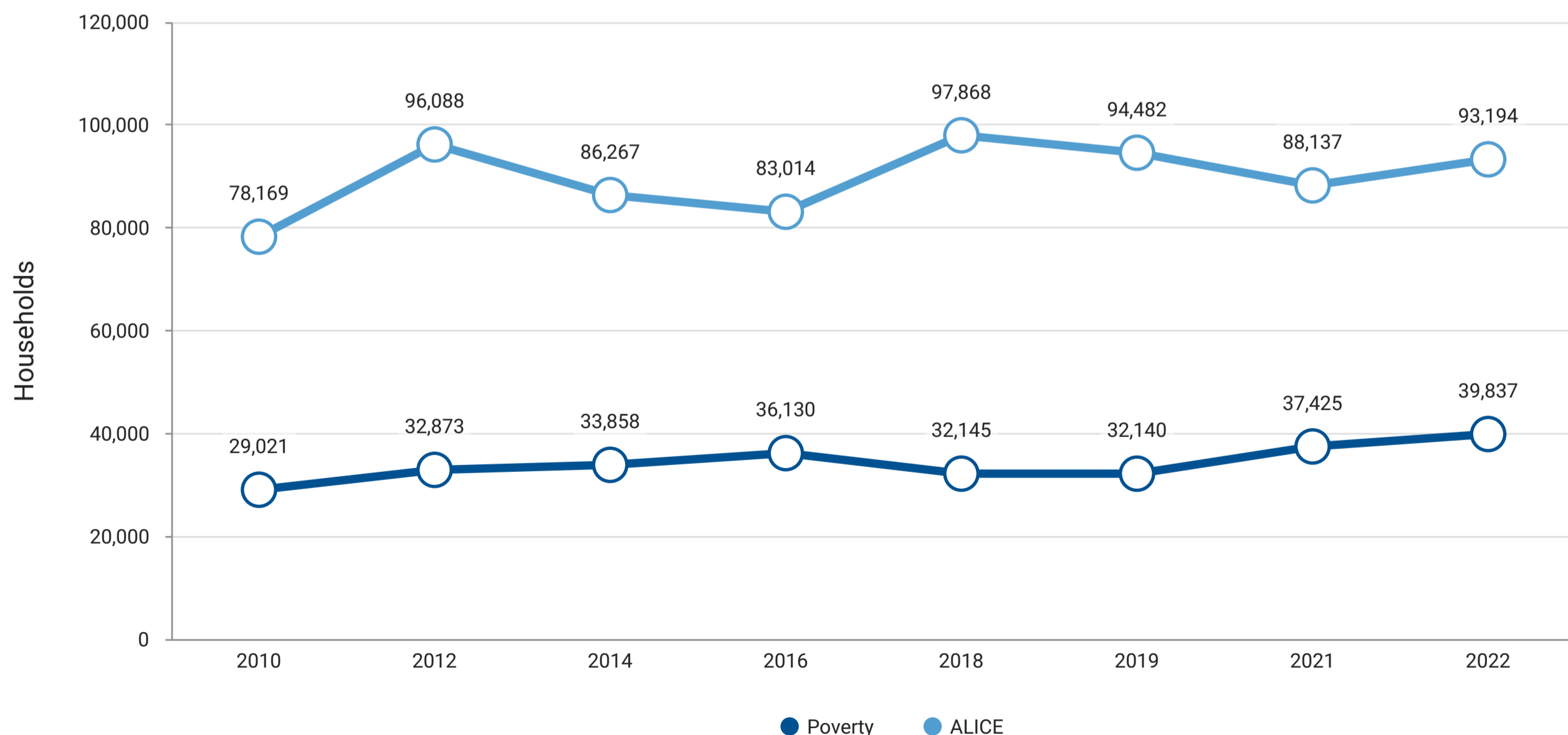
Labor Force Participation Rate: 65% (state average: 63%)

ALICE Households: 25% (state average 31%) **Households in Poverty:** 11% (state average 15%)

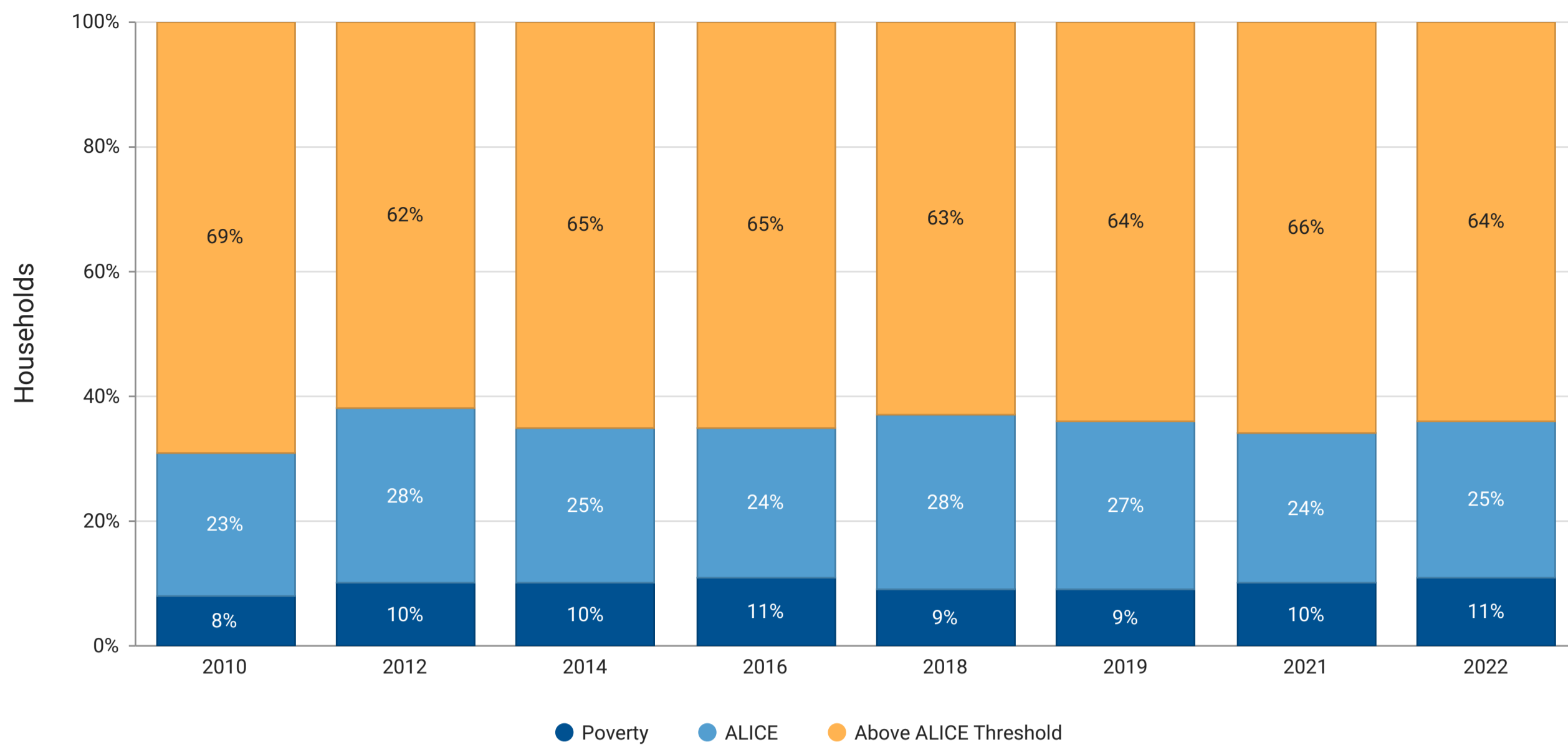
Financial Hardship Has Changed Over Time in Westchester County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times.

Number of Households



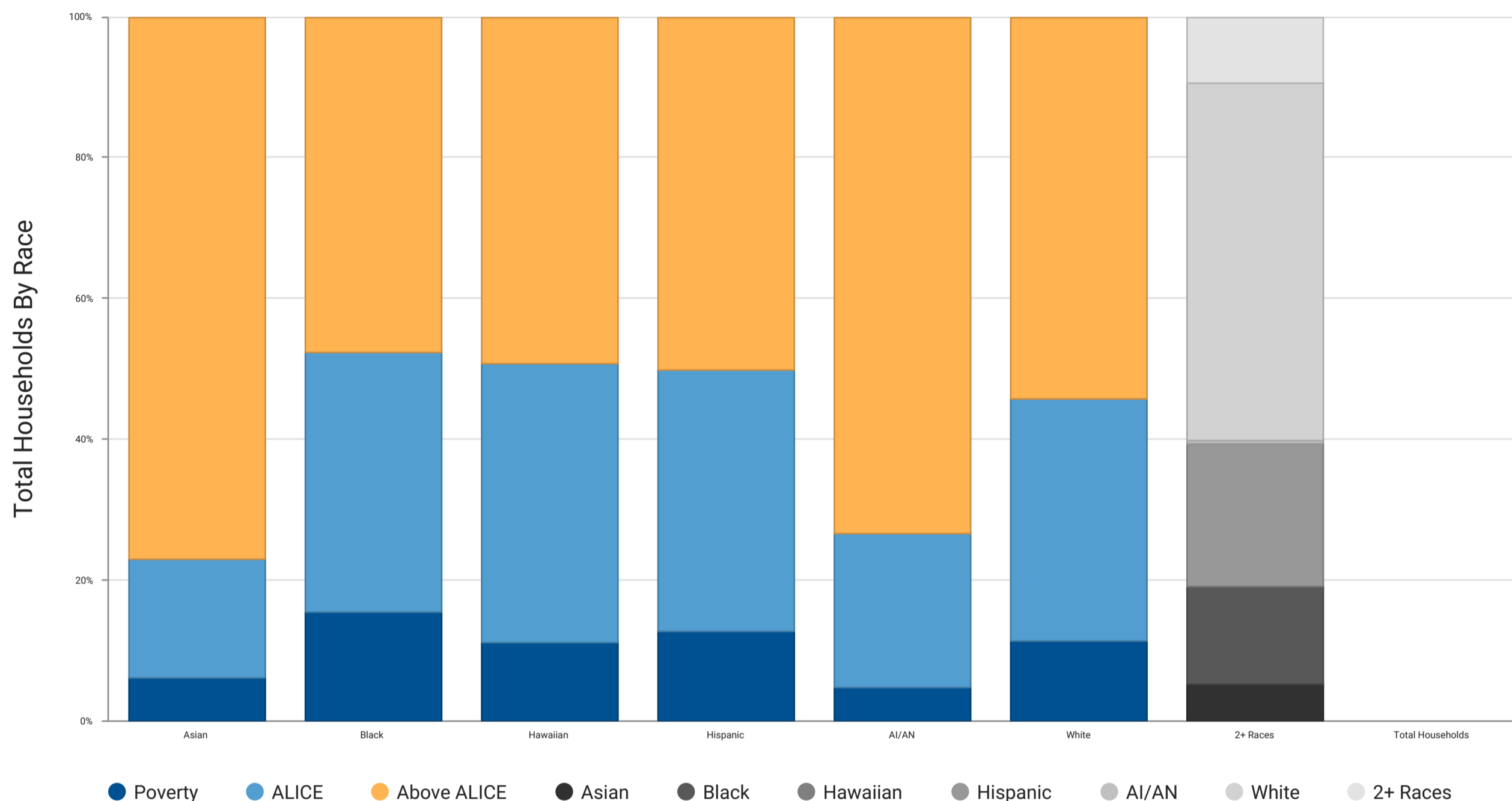
Percentage of Households



Financial Hardship is Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Households by Race/Ethnicity, Westchester County, New York, 2022



There were also differences in financial hardship by household type and age of householder.

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	36%
Married (with children)	13%
Single-Female-Headed (with children)	66%
Single-Male-Headed (with children)	52%

Group	% Below ALICE Threshold
Under 25	58%
25 to 44 Years	34%
45 to 64 Years	29%
65 Years and Over	45%



The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2022, household costs in every County in New York were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

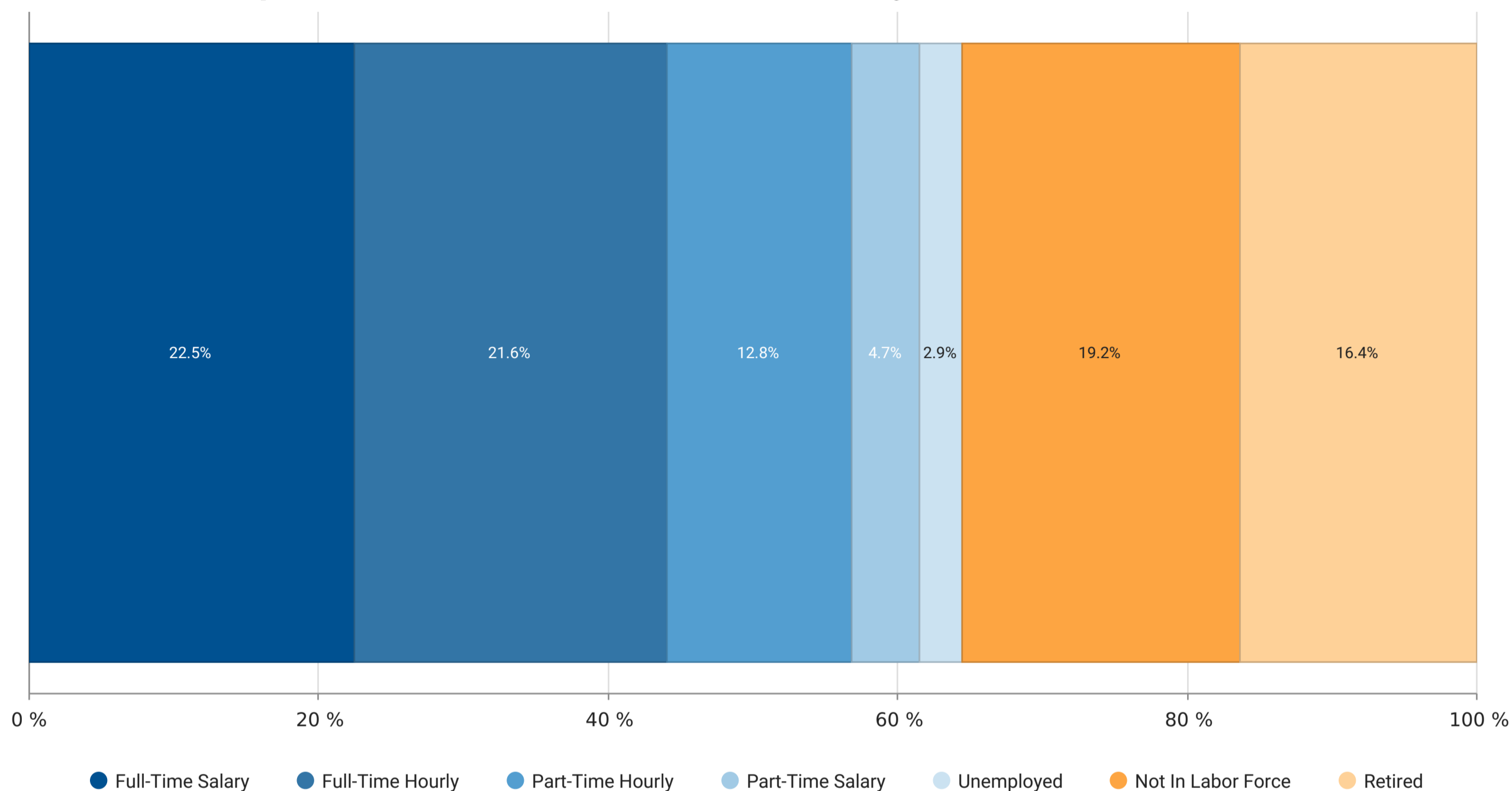
Monthly Costs and Credits	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing - Rent	\$1,190	\$1,308	\$1,308	\$1,308	\$1,573	\$1,573	\$1,190	\$1,308
Housing - Utilities	\$163	\$258	\$258	\$258	\$310	\$310	\$163	\$258
Child Care	\$0	\$475	\$1,267	\$0	\$950	\$2,725	\$0	\$0
Food	\$566	\$961	\$862	\$1,039	\$1,747	\$1,543	\$523	\$958
Transportation	\$156	\$312	\$156	\$312	\$625	\$312	\$156	\$312
Health Care	\$200	\$378	\$378	\$378	\$643	\$643	\$564	\$1,129
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$236	\$378	\$432	\$341	\$596	\$722	\$268	\$408
Tax Payments	\$464	\$967	\$1,127	\$558	\$1,279	\$1,636	\$556	\$960
Tax Credits	\$0	(\$302)	(\$302)	\$0	(\$713)	(\$603)	\$0	\$0
Monthly Total	\$3,061	\$4,821	\$5,572	\$4,310	\$7,126	\$8,977	\$3,506	\$5,449
ANNUAL TOTAL	\$36,732	\$57,852	\$66,864	\$51,720	\$85,512	\$107,724	\$42,072	\$65,388
Hourly Wage	\$18.37	\$28.93	\$33.43	\$25.86	\$42.76	\$53.86	\$21.04	\$32.69



The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in Westchester County were unemployed and a large number were working in 2022. However, a substantial portion of both 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.

Labor Status, Population 16 and Over, Westchester County, New York, 2022



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By securing racial and economic equity for ALICE we can improve life for all.

