THE STATE OF ALICE IN WESTCHESTER AND PUTNAM COUNTIES

2026 Update on Financial Hardship

UNITED WAY Westchester and Putnam

UNITED WAY New York State

Today's Presenters

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OUR RESEARCH PARTNER: UNITED FOR ALICE

- National, nonpartisan research organization led by United Way of Northern New Jersey
- Trusted ALICE data drives action nationwide; recognized as the most accurate measure of financial hardship
- Grassroots ALICE movement now spans 40+ states
- More info: UnitedForALICE.org
- The Report in NYS is produced by United Way of New York State, and funded by local United Ways

How to Use this ALICE Report

- Broaden the Understanding of Poverty
- Reveals the True Cost of Living
- Guides Policy and Advocacy
- Promotes Community Investment
- Raises Public Awareness
- Supports Businesses

- The ALICE Report is designed to be shared

Thank you to our Promotional Partners!

Agenda

Introduction

Who is ALICE?

Westchester and Putnam data

How to use ALICE data

Time to Level-Set

Data Takeaways

Financial hardship continues to increase

Costs are outpacing wages

Demographic groups and locations are impacted unequally

41%

of our neighbors struggle to make ends meet

WHO IS ALICE?

Asset **L**imited, **I**ncome **C**onstrained, **E**mployed

ALICE FACES IMPOSSIBLE CHOICES

The True Extent of Hardship

Westchester	**10%** Households in Poverty	+	**31%** ALICE Households	=	**41%** Households Below the ALICE Threshold
Putnam	**6%** Households in Poverty	+	**34%** ALICE Households	=	**40%** Households Below the ALICE Threshold

Data Source: United For ALICE (2026). *The State of ALICE in New York.*

The Demographics of Hardship

Groups with the highest rates of hardship include:

Westchester

- 60% American Indian/Alaskan Native
- 58% Hispanic
- 55% Black
- 73% Under 25 Years
- 66% Single-Female-Headed (with children)

Putnam

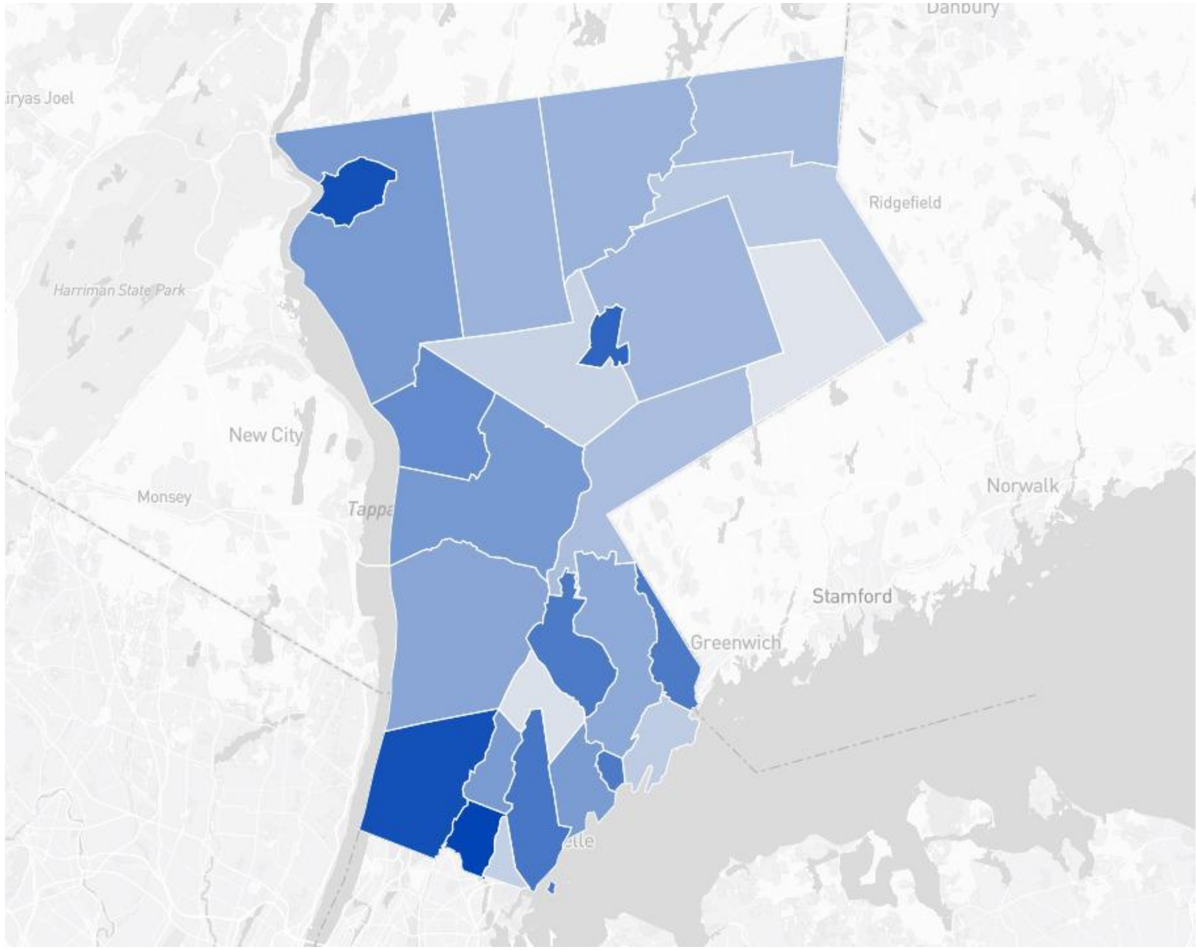
- 49% Asian
- 48% Black
- 43% Hispanic
- 78% Single-Male-Headed (with children)
- 85% Under 25 Years

Data Source: United For ALICE (2026). *The State of ALICE in New York.*

Snapshot of Westchester County

Percentage of Struggling Households:

- Highest: Mount Vernon, 60%; Peekskill, 56%, Yonkers 56%
- Lowest: Scarsdale, 9%

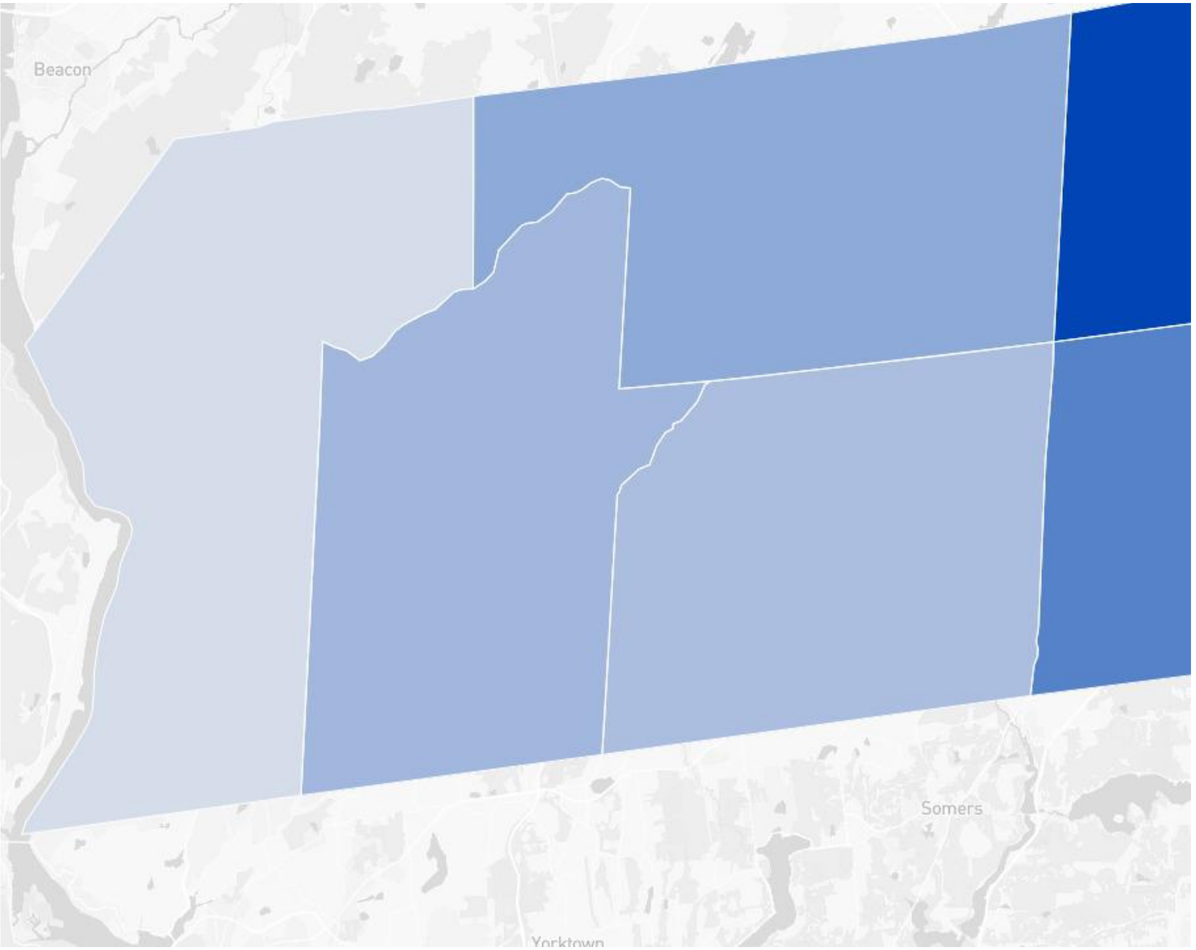


Data Source: United For ALICE (2026). *The State of ALICE in New York.*

Snapshot of Putnam County

Percentage of Struggling Households:

- Highest: Patterson, 50%
- Lowest: Putnam Valley, 33%



Data Source: United For ALICE (2026). *The State of ALICE in New York.*

Basics Should Be Within Reach For Every Family

Household Survival Budget, Westchester County, New York, 2024

Monthly Costs	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	$2,106	$2,360	$2,360	$2,360	$2,866	$2,866	$2,106	$2,360
Child Care	$0	$586	$1,562	$0	$1,172	$3,229	$0	$0
Food	$590	$998	$895	$1,082	$1,814	$1,600	$543	$996
Transportation	$244	$489	$244	$489	$978	$489	$244	$489
Health Care	$204	$500	$500	$500	$688	$688	$590	$1,179
Technology	$129	$129	$129	$163	$163	$163	$129	$163
Miscellaneous	$327	$506	$569	$459	$768	$904	$361	$519
Taxes	$690	$772	$1,001	$839	$1,030	$1,515	$783	$1,275
Monthly Total	$4,290	$6,340	$7,260	$5,892	$9,479	$11,454	$4,756	$6,981
ANNUAL TOTAL	$51,480	$76,080	$87,120	$70,704	$113,748	$137,448	$57,072	$83,772
Hourly Wage	$25.74	$38.04	$43.56	$35.35	$56.87	$68.72	$28.54	$41.89

Notes: The budget for One Adult, One Child includes costs for one adult and a school-age child. The budget for One Adult, One in Child Care includes costs for an adult and an infant. The budget for Two Adults, Two in Child Care includes costs for two adults, one infant, and one preschooler. "Hourly Wage" shows the full-time wage needed to support each budget.

Sources: For ALICE Survival Budget sources, see the Methodology Overview on the Methodology page.

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Data Source:
United For ALICE (2026). *The State of ALICE in New York.*

Basics Should Be Within Reach For Every Family

Household Survival Budget, Putnam County, New York, 2024

Monthly Costs	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	$2,625	$2,696	$2,696	$2,696	$3,027	$3,027	$2,625	$2,696
Child Care	$0	$586	$1,562	$0	$1,172	$3,229	$0	$0
Food	$614	$1,038	$931	$1,125	$1,886	$1,664	$565	$1,036
Transportation	$244	$489	$244	$489	$978	$489	$244	$489
Health Care	$204	$500	$500	$500	$688	$688	$542	$1,084
Technology	$129	$129	$129	$163	$163	$163	$129	$163
Miscellaneous	$382	$544	$606	$497	$791	$926	$411	$547
Taxes	$840	$876	$1,104	$944	$1,095	$1,577	$920	$1,384
Monthly Total	$5,038	$6,858	$7,772	$6,414	$9,800	$11,763	$5,436	$7,399
ANNUAL TOTAL	$60,456	$82,296	$93,264	$76,968	$117,600	$141,156	$65,232	$88,788
Hourly Wage	$30.23	$41.15	$46.63	$38.48	$58.80	$70.58	$32.62	$44.39

Notes: The budget for One Adult, One Child includes costs for one adult and a school-age child. The budget for One Adult, One in Child Care includes costs for an adult and an infant. The budget for Two Adults, Two in Child Care includes costs for two adults, one infant, and one preschooler. "Hourly Wage" shows the full-time wage needed to support each budget.

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UNITED FOR ALICE

Data Source:
United For ALICE (2026). *The State of ALICE in New York.*

The Hidden Story Behind Inflation, 2007-2024

CONSUMER PRICE INDEX	ALICE ESSENTIALS INDEX

CPI, which tracks basics and luxuries, increased

52%

NYS ALICE Essentials Index, which tracks only basics, increased

79%

Data Source: United For ALICE (2026). *The State of ALICE in New York.*

Hard Work Should Build Opportunity

New York sectors with highest share of workers in financial hardship:

Accommodation and Food Services: 52%
Transportation and Warehousing: 43%
Retail Trade: 40%

Data Source: United For ALICE (2026). *The State of ALICE in New York.*

Hard Work Should Build Opportunity

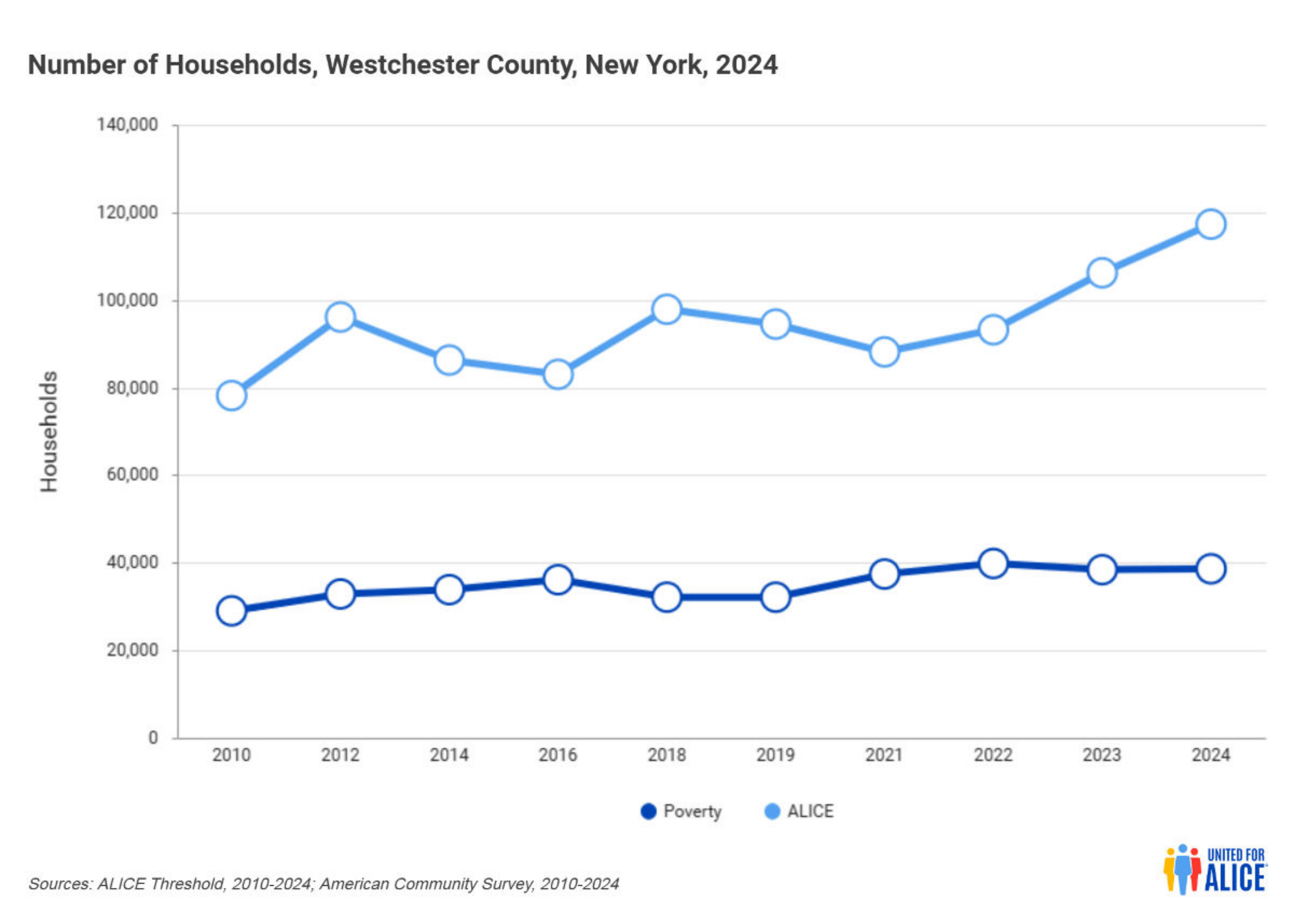
35% of workers

in New York's 20 most common jobs couldn't make ends meet

Home Health Aides (71%)
Personal Care Aides (60%)
Cashiers (60%)

Data Source: United For ALICE (2026). *The State of ALICE in (New York.*

Financial Hardship Over Time



Data Source: United For ALICE (2026). *The State of ALICE in New York.*

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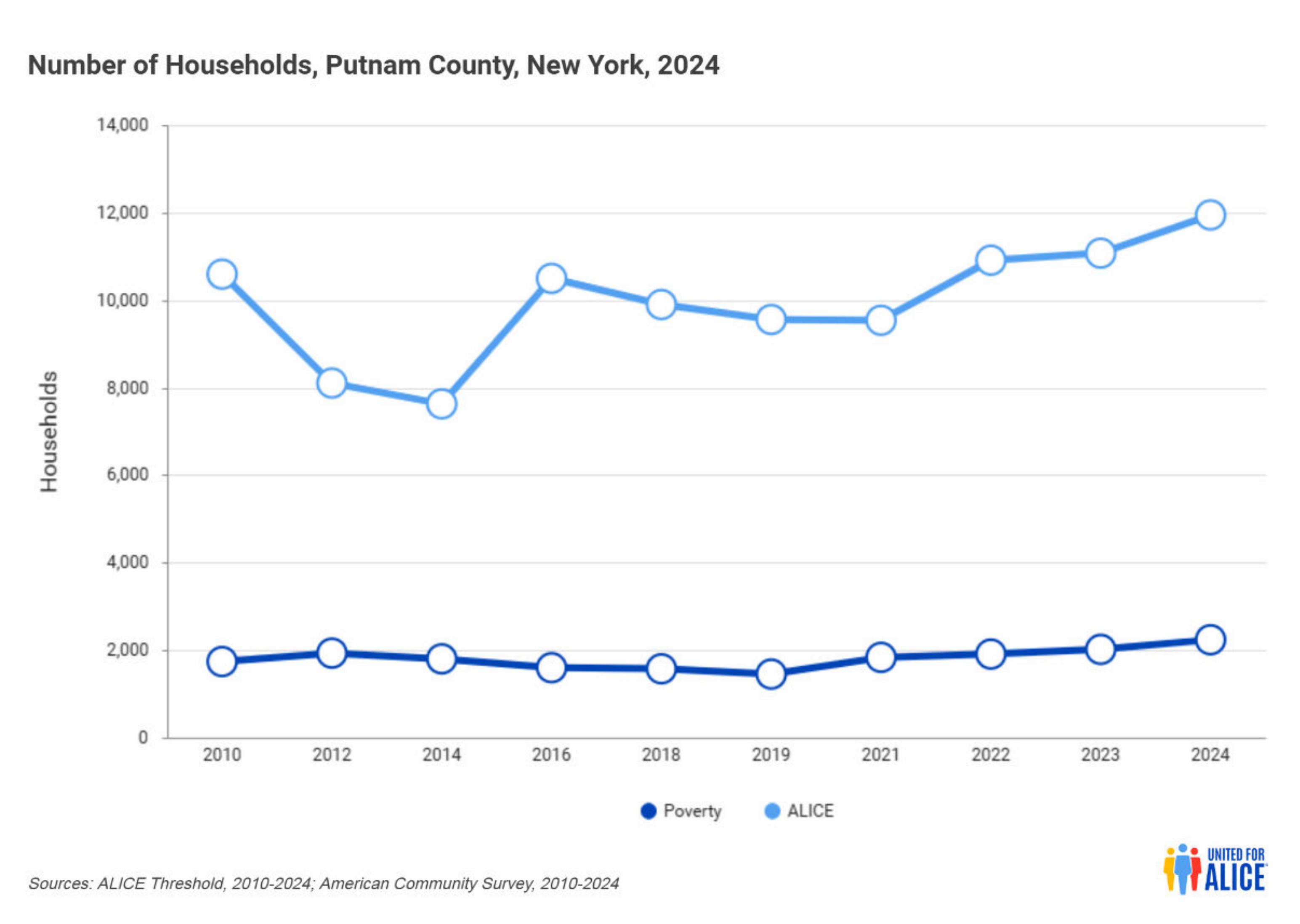

Data Source: United For ALICE (2026). *The State of ALICE in New York.*

THE STATE OF ALICE IN NEW YORK

Hear directly from ALICE or share your own ALICE story on the ALICE Voices page

ALICE IN THE LABOR FORCE

According to the Bureau of Labor Statistics, from 2010 to 2024, the number of workers in New York grew from 8,344,020 to 9,541,880. Most recently, from January to December 2024, the state gained 149,050 workers. During the same period, the unemployment rate remained relatively unchanged — at 4.1%, the same as the pre-pandemic rate (4.1% in January 2020).

New York workers face a range of ongoing challenges. The workplace continues to evolve with the incorporation of new technologies, including AI, and the shift to more precarious work arrangements, such as many part-time jobs and hourly employment. These arrangements make it easier for employers to reduce work hours or cut employment altogether when new technology is adopted, the economy ebbs, or financial priorities change. In addition, with the costs of basics increasing, many jobs in New York do not pay enough to provide financial stability in 2024. In New York:

- 52% of full-time workers did not earn enough to afford the ALICE Household Survival Budget for one adult and one school-age child.
- Minimum-wage workers in New York saw an increase in wages to $15.00 per hour in 2024, up from $14.20 in 2023.
- A wage of $20 per hour was not enough to support the ALICE Household Survival Budget for one adult and one school-age child in 100% of New York counties. (See the ALICE Wage Tool.)

Data on financial hardship among New York workers shows variations in three cross-cutting areas: industry sector, occupation, and work arrangements.

Industry sector: There are workers below the ALICE Threshold across all industry sectors in New York. Among the 10 largest industry sectors, the percentage of workers living in households below the ALICE Threshold varied from 12% in Finance and Insurance to 52% in Accommodation and Food Services.

Rates of Financial Hardship Vary by Industry Sector

Industry Sector Employment by ALICE Status, New York, 2024

Industry Sector	Total Workers	Poverty	ALICE	Above ALICE Threshold
Health Care and Social Assistance	1,701,167	6%	28%	66%
Educational Services	1,146,523	7%	19%	74%

ALICE is a Noun Turning Data Into Action

A storytelling framework for nonprofits, funders, and community leaders

Turning ALICE Data Into Action

The ALICE Report gives us powerful data about the financial realities facing working households in our communities. But the value of the report is not simply in knowing the numbers.

The question is: What do we do with them?

As nonprofit leaders, we can use ALICE data to:

Tell stronger stories: Connect donors and funders to the people behind the numbers.

Build stronger programs: Use data to understand emerging needs, identify gaps, and design services that respond to today's realities.

Advocate for change: Give legislators and local officials the evidence and stories they need to understand what families are experiencing.

Strengthen our impact: Move from simply describing community challenges to developing solutions.

Tell Stronger Stories:
Turn statistics into people. Turn people into purpose.

ALICE data gives us the facts.
Storytelling gives those facts meaning.

A percentage may tell us how many households are struggling, but it does not tell us about the parent working two jobs who still cannot afford childcare. It does not introduce us to the older adult choosing between groceries and medication. It does not show us the family whose car repair suddenly becomes a financial crisis.

How to Tell the ALICE Story
Start with the person
Introduce ALICE as a neighbor, parent, employee, caregiver, senior, or family.

Connect their experience to the data: Show that one person's story represents a larger reality happening throughout our community.

Protect dignity: Tell stories about resilience, hard work, and aspirations, not simply hardship.

Make the audience see themselves: ALICE is not "someone else." ALICE may be a coworker, friend, family member, or the person helping us every day.

End with possibility: Move the story from *here is the problem* to here is what we can do together.

"You know ALICE...

She pours your coffee every morning before heading to a second job. He cares for your aging parent while worrying about his own rent. They are the childcare provider who greets your family with a smile each day, then goes home and wonders if there will be enough money for groceries this week.

ALICE is 41% of our community."

Build Stronger Programs

Let the data shape the solution.

ALICE data should do more than help us explain the need. It should help us respond to it.

When we understand what ALICE households are experiencing, we can ask better questions about our programs.

Are we addressing today's needs?
Are we removing barriers?
Are we reaching the people who need us most?

Use ALICE Data to:

Identify the Gaps: Look at where ALICE households live and where services, resources, or opportunities may be missing.

Understand the Barriers: Explore how housing, childcare, transportation, food, healthcare, and other basic costs affect the people you serve.

Design With People, Not Just for Them: Combine ALICE data with the voices and lived experiences of your community when developing programs.

DATA → NEED → PROGRAM → IMPACT
The goal is not to build more programs. It is to build the right programs for what our communities need today.

Advocate for Change

Turn community data into a voice for action.

ALICE data gives nonprofits something incredibly powerful: **evidence.**

But evidence becomes even more powerful when we use it to influence the decisions being made about our communities.

Our role is not simply to serve ALICE households. It is also to help change the conditions that keep families struggling.

Use ALICE Data to:

Educate Elected Officials: Help legislators and local leaders understand who ALICE is and what working households are experiencing in their districts.

Make It Local: Use county, municipal, and district level data whenever possible. Show leaders what ALICE looks like in the communities they represent.

Make a Clear Ask: Do not simply present the problem. Tell policymakers what investment, partnership, funding, or policy change could make a difference.

DATA → STORY → POLICY → CHANGE

We cannot only help ALICE navigate the system. We must also advocate for systems that work better for ALICE.

Strengthen Our Impact

Move from measuring activity to demonstrating change.

ALICE data helps us look beyond how much we do and ask a more important question:
Are we actually changing lives?

Serving more people matters. But true impact means understanding whether our work is helping ALICE households become more stable, more resilient, and better positioned for the future.

Use ALICE Data to:

Measure More Than Outputs: Go beyond meals distributed, referrals made, or people served. Measure what changed because of your work.

Track Community Change: Use ALICE data over time to understand whether conditions are improving, worsening, or shifting.

Strengthen Partnerships: Share data across organizations to identify opportunities to collaborate rather than duplicate services.

DATA → ACTION → OUTCOMES → IMPACT
Impact is not simply about how many people we serve. It is about what changed because we showed up.

From Understanding to Action

What will you do differently with the data?
We have the data.
We know the stories.
We understand the challenges.

Now, what will we do with what we know?

Tell stronger stories: Put people and their lived experiences behind the numbers.

Build stronger programs: Design solutions around what ALICE households actually need.

Advocate for change: Bring the data and stories to the people making decisions.

Strengthen our impact: Measure not only what we do, but what changes because of our work.

WE ALL HAVE A ROLE TO PLAY.

Policymakers

Community members

Employers

- Visit UnitedForALICE.org
- Help amplify ALICE's voice: ALICEvoices.org