ALICE®

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

NEW YORK

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, **IDAHO**, ILLINOIS, **INDIANA**, **IOWA**, KANSAS, KENTUCKY, **LOUISIANA**, MAINE, **MARYLAND**, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, **NEW YORK**, NORTH CAROLINA, NORTH DAKOTA, **OHIO**, OKLAHOMA, **OREGON**, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, **VIRGINIA**, **WASHINGTON**, WEST VIRGINIA, **WISCONSIN**, WYOMING

Fall 2016

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

United Way
of New York State
UnitedWayALICE.org/NewYork

LIVE UNITED
United Way

THE UNITED WAYS OF NEW YORK

Allegany County United Way
Chenango United Way
Tioga United Way
Tri-County United Way
United Way for Cortland County
United Way of Broome County
United Way of Buffalo & Erie County
United Way of Cattaraugus County
United Way of Cayuga County
United Way of Central New York
United Way of Columbia & Greene Counties
United Way of Delaware & Otsego Counties
United Way of Fulton County
United Way of Genesee County
United Way of Greater Niagara
United Way of Greater Oneida County
United Way of Greater Oswego County
United Way of Greater Rochester
United Way of Livingston County
United Way of Long Island
United Way of Montgomery County
United Way of New York City
United Way of Northern Chautauqua County
United Way of Northern New York
United Way of Northern Yates County
United Way of Ontario County
United Way of Orleans County
United Way of Rockland County
United Way of Rome & Western Oneida County
United Way of Schuyler County
United Way of Seneca County
United Way of Sidney
United Way of Southern Chautauqua County
United Way of Sullivan County
United Way of the Adirondack Region
United Way of the Dutchess-Orange Region
United Way of the Greater Capital Region
United Way of the Southern Tier
United Way of the Tonawandas
United Way of the Valley and Greater Utica Area
United Way of Tompkins County
United Way of Ulster County
United Way of Wayne County
United Way of Westchester & Putnam
United Way of Wyoming County

ACKNOWLEDGEMENTS

United Way *ALICE Project* New York State Coordinator

Mary A. Shaheen
United Way of New York State

New York State Corporate Investor

Special thanks to **KeyBank** for helping bring the message of ALICE to the State of New York.

NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of the United Way *ALICE Project*.

Aetna Foundation | AT&T | Atlantic Health System | Deloitte | Entergy | Johnson & Johnson
KeyBank | Novartis Pharmaceuticals Corporation | OneMain Financial
Thrivent Financial Foundation | UPS | U.S. Venture

Note: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above in bold.

LETTER TO THE COMMUNITY

Dear New Yorkers:

Who is ALICE? You already know ALICE. We see ALICE every day – hard workers who keep New York's economy running, but who aren't always sure that they can put food on their tables. Each day ALICE stands at cash registers, fixes our cars, serves us in restaurants and retail stores, and cares for our children and our elderly.

ALICE stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. We have produced this report to give an identity and voice to the people who work hard, often at more than one job, yet still struggle to make ends meet, whose wages are not sufficient to sustain them and their families, and who are one small emergency away from a major financial crisis.

What this report shows us is startling – that 44 percent of all New Yorkers are ALICE or live below the Federal Poverty Level. This means they are not earning enough to "get by" based on a Household Survival Budget that uses conservative estimates of monthly expenses for housing, child care, food, transportation, health care and taxes.

The report shows us that ALICE lives in every part of our state, from our biggest cities to our most rural areas. The cost of living varies widely in New York, and the report tells us what a survival budget is in every area of the state. It provides data at a county level to help us all understand our local communities. The report also tells us whether ALICE is a young person struggling in their first job, a family choosing between paying food or rent, or an elderly person on a fixed income.

We want to go deeper than counting the number of ALICE families and individuals. The report helps us to understand ALICE, but it also points to how we can help. There is information on the types of jobs ALICE has. It shows the pain points in the budget, the places that are the biggest challenge for ALICE, like rent or child care costs.

Recent federal data indicates that, after a tough recession, things may finally be improving. Poverty levels are dropping and income is rising. Here in New York, we have seen steps to raise the minimum wage, provide family leave, and tackle poverty in a systemic way in some of our poorest communities. What is less clear is if these positive changes will simply move households above the Federal Poverty Level, but not above the ALICE survival threshold.

By investing in ALICE, we are investing in ourselves. Stability in the lives of workers is positive for the companies that employ them and the overall economy. ALICE is working hard, and we need to identify solutions that make it easier for ALICE to become more financially secure.

United Ways across New York work year round to help people we call ALICE. Please join our efforts. Share information about ALICE, and please connect with your local United Way to learn how you can help create more opportunities for ALICE.

Sincerely,

Reg Foster
President & CEO, United Way of New York State

Brian Hassett
President & CEO, United Way of the Greater Capital Region and Chair of the Membership Advisory Committee for United Way of New York State

Steering Committee

John Bernardi
United Way of the Adirondack Region

Bonnie DeVinney
United Way of Greater Rochester

Reg Foster
United Way of New York State

Nicole Gallant
United Way of New York City

Brian Hassett
United Way of the Greater Capital Region

Tory Irgang
United Way of Southern Chautauqua County

Frank Lazarski
United Way of Central New York

Michael Weiner
United Way of Buffalo & Erie County

THE UNITED WAY *ALICE PROJECT*

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities that do not earn enough to afford basic necessities, a population called ALICE. This research initiative partners with state United Way organizations, such as United Way of New York State, to deliver research-based reports that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

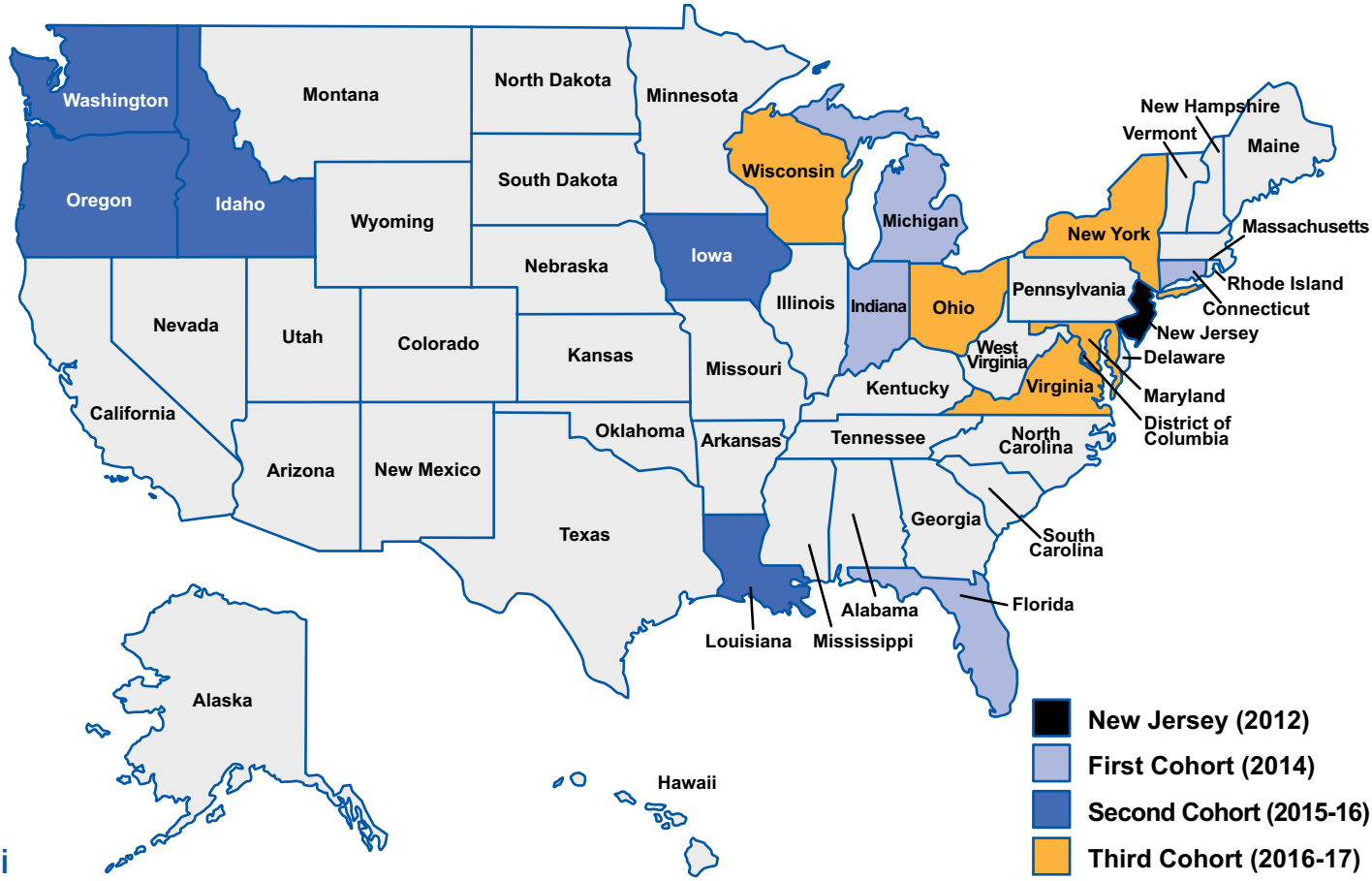
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states participating in the United Way *ALICE Project*.

More than one-third of households in the United States either live in poverty or are ALICE. United Way of New York State is proud to join the some 450 United Ways from the participating states to better understand the struggles of ALICE. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in grant applications, in the media, and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate the current solutions and discover innovative approaches to give ALICE a voice, and to create changes that improve life for ALICE and the wider community.

To access reports from all states, visit UnitedWayALICE.org

States with United Way ALICE Reports



THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high-quality, research-based analysis to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for New York, a team of researchers collaborated with a Research Advisory Committee, composed of 17 representatives from across the state, who advised and contributed to our United Way ALICE Report. This collaborative model, practiced in each state, ensures each United Way ALICE Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

Lead Researcher

Stephanie Hoopes, Ph.D. is the lead researcher and director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a broad-based initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to grow this work in new and innovative ways as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a Ph.D. from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

Research Support Team

Andrew Abrahamson **Helen McGinnis** **Dan Treglia, Ph.D.**

ALICE Research Advisory Committee for New York

Sue Books, Ed.D.
State University of New York at New Paltz

Katharine H. Briar-Lawson, Ph.D.
University at Albany, State University of New York

Lisa Caswell, L.C.S.W.
Day Care Council of New York

Joseph Czajka
Hudson Valley Pattern for Progress

Stephanie Gendell, Esq.
Citizens' Committee for Children

Jeffrey Guillot, M.A.
Millennial Strategies

A. Brian Leander, Ph.D.
Adelphi University

Mary McLean-Scanlon, M.A.
Finger Lakes Community College

Pascale Mevs, M.A.
CenterState Corporation for Economic Opportunity

Guillermo Montes, Ph.D.
Children's Institute

James Parrott, Ph.D.
Fiscal Policy Institute

Debra Richardson
Cornell Cooperative Extension of Oneida County

Joshua Simons, M.P.A.
State University of New York at New Paltz

Joseph Stefko, Ph.D.
Center for Governmental Research

Caroline Taggart, M.P.H.
Via Evaluation

Kara Ulasewicz Travis, M.A.
Bassett Healthcare Network

David Voegele, M.S.
Early Care and Learning Council

TABLE OF CONTENTS

EXECUTIVE SUMMARY 1

INTRODUCTION 7

I. WHO IS STRUGGLING IN NEW YORK? 12
Measure 1 – The ALICE Threshold

II. HOW COSTLY IS IT TO LIVE IN NEW YORK? 39
Measure 2 – The Household Budget: Survival vs. Stability

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE? 53

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD? 68
Measure 3 – The ALICE Income Assessment

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN NEW YORK? 76
Measure 4 – The Economic Viability Dashboard

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME 86

CONCLUSION 114

APPENDIX A – INCOME INEQUALITY IN NEW YORK 135

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY 136

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES 139

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES 142

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES 146

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES 149

APPENDIX G – HOUSING DATA BY COUNTY 152

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR NEW YORK MUNICIPALITIES 154

APPENDIX I – HOUSEHOLDS BY INCOME 211

APPENDIX J – ALICE COUNTY PAGES 213

BIBLIOGRAPHY 278

INDEX OF FIGURES

Figure 1. Household Income, New York, 2014 14

Figure 2. Households by Income, New York, 2007 to 2014 15

Figure 3. Households by Income, New York Regions, 2014 16

Figure 4. Percent of Households below the ALICE Threshold by County, New York, 2014 17

Figure 5. Percent of Households below the ALICE Threshold by County Subdivision, New York, 2014 18

Figure 6. Distribution of Households below the ALICE Threshold across County Subdivisions, New York, 2014 19

Figure 7. Households below the ALICE Threshold, Largest Cities and Towns in New York, 2014 20

Figure 8. Percent of Households below the ALICE Threshold by PUMA, NYC and Surrounding Counties, 2014 21

Figure 9. Households below the ALICE Threshold by Age, New York Regions, 2014 24

Figure 10. Households by Race/Ethnicity and Income, New York Regions, 2014 26

Figure 11. Hispanic, Black, and Asian Households by Income, New York Regions, 2014 27

Figure 12. Household Types by Income, New York, 2014 30

Figure 13. Families with Children by Income, New York Regions, 2014 31

Figure 14. Education Attainment and Median Annual Earnings, New York, 2014 34

Figure 15. Median Annual Earnings by Education and Gender, New York, 2014 35

Figure 16. Veterans by Age, New York, 2014 38

Figure 17. Household Survival Budget, New York Average, 2014 40

Figure 18. Household Survival Budget, New York Regions, 2014 45

Figure 19. Average Household Stability Budget vs. Household Survival Budget, New York, 2014 46

Figure 20. Household Budget Comparison, Family of Four, New York, 2014 51

Figure 21. Employment and GDP by Industry, New York, 2014 54

Figure 22. Number of Jobs by Hourly Wage, New York, 2014 56

Figure 23. Number of Jobs by Hourly Wage, New York Metropolitan Areas, 2014 56

Figure 24. Number of Jobs by Hourly Wage, New York, 2007 to 2014 57

Figure 25. Occupations by Employment and Wage, New York, 2014 58

Figure 26. Full-Time and Part-Time Employment by Gender and Median Earnings, New York, 2014 59

Figure 27. Earnings by Number of Households and Aggregate Total, New York, 2014 59

Figure 28. Sources of Income, by Number of Households, New York, 2007 to 2014 60

Figure 29. Households by Wealth, New York, 2011 61

Figure 30. Household Assets, New York, 2014 64

Figure 31. Use of Alternative Financial Products by Banking Status, New York, 2011 66

Figure 32. Categories of Income and Assistance for Households below the ALICE Threshold, New York, 2014 70

Figure 33. Comparing Basic Need with Public and Nonprofit Spending by Category (Excluding Health Care and Miscellaneous Expenses), New York, 2014 72

Figure 34. Total Public and Nonprofit Assistance per Household below the ALICE Threshold, New York, 2014 75

Figure 35. Economic Viability Dashboard, Number of "Good" Scores, New York, 2014 78

Figure 36. Economic Viability Dashboard, New York, 2014 78

Figure 37. Economic Viability Dashboard, New York, 2007 to 2014 84

Figure 38. Consequences of Households Living below the ALICE Threshold in New York 86

Figure 39. NAHB/Wells Fargo Housing Opportunity Index for New York Metro Areas, 2014 88

Figure 40. Renters below the ALICE Threshold vs. Rental Stock, New York, 2014 90

Figure 41. Percent of Workers Commuting Outside Home County, New York, 2014 102

Figure 42. Population Growth, New York, 2000 to 2030 115

Figure 43. Population Inflows and Outflows, New York, 2014 120

Figure 44. Median Earnings and Unemployment by Race and Ethnicity, New York, 2014 123

Figure 45. Projected Occupational Demand by Wage, Education, and Work Experience, New York, 2014 to 2024 ... 127

Figure 46. Occupations by Number of Jobs and Technology, New York, 2014 130

Figure 47. New York Voters by Annual Income, 2014 Gubernatorial Election 132

Figure 48. Short-, Medium-, and Long-Term Strategies to Assist Families below the ALICE Threshold 133

EXECUTIVE SUMMARY

Across New York, 44 percent of households struggled to afford basic household necessities in 2014.

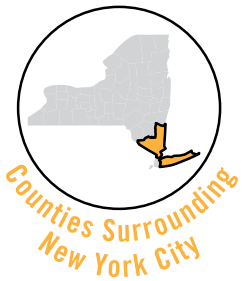
WHO IS ALICE?

With the cost of living higher than what most people earn, **ALICE** families – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – have income above the Federal Poverty Level (FPL), but not high enough to afford a basic household budget that includes housing, child care, food, transportation, and health care. ALICE households live in every county in New York – urban, suburban, and rural – and they include women and men, young and old, and all races and ethnicities.

WHO IS STRUGGLING?

While the Federal Poverty Level reports that 15 percent of New York households face financial hardship, an additional 29 percent (2.1 million households) qualify as ALICE. The picture changes by region: In New York City, 20 percent are in poverty and another 31 percent are ALICE; in the counties surrounding NYC, 8 percent are in poverty and another 28 percent are ALICE; and in in the Rest of State (everything north and west of NYC and its surrounding counties), 14 percent are in poverty and another 28 percent are ALICE.

Bronx
Kings (Brooklyn)
New York (Manhattan)
Queens
Richmond (Staten Island)



Dutchess
Nassau
Orange
Putnam
Rockland
Suffolk
Westchester

All Remaining Counties

WHY ARE THERE SO MANY ALICE HOUSEHOLDS IN NEW YORK?

Low wage jobs dominate the local economy: More than 55 percent of all jobs in New York pay less than $20 per hour, with more than half of those paying between $10 and $15 per hour ($15 per hour full time = $30,000 per year). The percent of jobs paying less than $20 per hour ranges greatly across the state, from 48 percent in the NYC metropolitan area to more than 65 percent in the metro areas of Elmira, Kingston, Glens Falls, Binghamton, and Utica-Rome. These jobs – especially service jobs that pay wages below $20 per hour and require a high school education or less – will grow far faster than higher-wage jobs over the next decade.

The basic cost of living outpaces wages: The cost of basic household expenses in New York is more than most of the state's jobs can support. The average annual Household Survival Budget for a New York family of four (two adults with one infant and one preschooler) is $62,472 – more than double the U.S. family poverty level of

$23,850. Costs range across the state, with housing more expensive in NYC and its surrounding counties than in the Rest of State, but transportation costs are lower due to the availability of public transportation.

Economic conditions worsened for ALICE households from 2007 to 2014: The Economic Viability Dashboard shows that conditions worsened through the Great Recession on three indices – Housing Affordability, Job Opportunities, and Community Resources – in each county in New York. Conditions started to improve from 2010 to 2014 – especially job opportunities in NYC and its surrounding counties – but have not even returned to 2007 levels in most parts of the state. Finding both housing affordability and job opportunities in the same location remains a challenge for ALICE households.

Public and private assistance helps, but doesn't provide financial stability: The income of ALICE and poverty-level households in New York is supplemented with $83.2 billion in government, nonprofit, and health care resources. If distributed evenly and allocated according to the need, that assistance would be enough to bring ALICE and poverty-level households to the ALICE Threshold. However, government spending is increasingly composed of health care spending, which consists of services and cannot be transferred to meet other needs such as housing or child care. As a result, the gaps in other areas are significant, including 34 percent in housing and 47 percent in child care. Health care is the only budget area where spending exceeds basic needs.

WHAT ARE THE CONSEQUENCES, AND WHAT WOULD IMPROVE THE ECONOMIC SITUATION FOR ALICE HOUSEHOLDS?

Consequences: When ALICE households cannot make ends meet, they are forced to make difficult choices such as forgoing health care, accredited child care, healthy food, or car insurance. These "savings" threaten their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

Long-term change: While short-term strategies can make conditions less severe, only structural economic changes will significantly improve the prospects for ALICE and enable hardworking households to support themselves. Strengthening the New York economy and meeting ALICE's challenges are linked: Improvement for one would directly benefit the other. The ALICE tools can help policymakers, community leaders, and business leaders to better understand the number and variety of households facing financial hardship and to create more effective and lasting change.

GLOSSARY

ALICE is an acronym that stands for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in New York adjusted for different counties and household types.

The ALICE Threshold is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in New York. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The Household Stability Budget is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different counties and household types.

The ALICE Income Assessment is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

The Economic Viability Dashboard is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

Consequences of Households Living below the ALICE Threshold in New York

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Health and safety risks; increased maintenance costs; inconvenience	Increased health care costs; worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities; increased cost of urban sprawl including infrastructure and services such as roads, public transit, sewage, etc.
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and social services
Substandard public education	Learning risks; limited earning potential/ mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/ registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH CARE		
Underinsured	Delaying or skipping preventative health care; more out-of-pocket expense; substandard or no mental health coverage;	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
No insurance	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-interest payday loans	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crises; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – New York, 2016

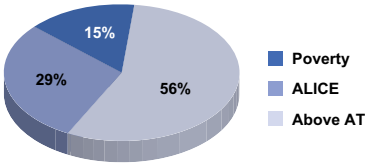
AT-A-GLANCE: NEW YORK

2014 Point-in-Time Data

Population: 19,746,227 | **Number of Counties:** 62 | **Number of Households:** 7,289,792
Median Household Income (state average): $58,878 (national average: $53,657)
Unemployment Rate (state average): 7.3% (national average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (national average: 0.48)

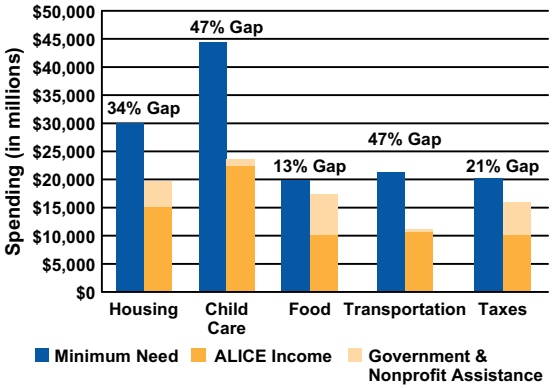
How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, Employed, are households that earn more than the U.S. poverty level but less than the basic cost of living for the state (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households (44 percent) equals the total New York population struggling to afford basic needs.



Income Assessment for New York

The total annual income of poverty-level and ALICE households in New York in 2014 was $85.6 billion, which includes wages and Social Security. This is only 50 percent of the amount needed just to reach the ALICE Threshold of $169.4 billion statewide. Government and nonprofit assistance totals $83.2 billion, but that still leaves an Unfilled Gap to achieve the most basic need in many areas, including 34 percent for housing and 47 percent for child care. Only health care spending exceeds basic needs.



What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Monthly Costs – New York Average – 2014

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE, 2007–2014
Housing	$668	$919	17%
Child Care	$-	$1,363	9%
Food	$202	$612	20%
Transportation	$330	$653	11%
Health Care	$141	$564	56%
Miscellaneous	$163	$473	19%
Taxes	$291	$622	35%
Monthly Total	$1,795	$5,206	19%
ANNUAL TOTAL	$21,540	$62,472	19%
Hourly Wage	*$10.77*	*$31.24*	*19%*

Note: Percent increases are an average of the increases in each category for a single-adult and a four-person family.
Source: See Appendix C

AT-A-GLANCE: NEW YORK

2014 Point-in-Time Data

Population: 19,746,227 | **Number of Counties:** 62 | **Number of Households:** 7,289,792
Median Household Income (state average): $58,878 (national average: $53,657)
Unemployment Rate (state average): 7.3% (national average: 7.2%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (national average: 0.48)

New York Counties, 2014

COUNTY	TOTAL HH	% ALICE & POVERTY
Albany	124,716	38%
Allegany	18,407	47%
Bronx	492,481	71%
Broome	78,810	42%
Cattaraugus	30,735	45%
Cayuga	31,290	38%
Chautauqua	52,916	47%
Chemung	34,617	40%
Chenango	19,560	45%
Clinton	31,426	41%
Columbia	25,095	39%
Cortland	18,045	46%
Delaware	19,370	44%
Dutchess	104,190	39%
Erie	383,657	41%
Essex	15,571	38%
Franklin	19,131	44%
Fulton	22,440	45%
Genesee	23,967	35%
Greene	18,102	44%
Hamilton	1,639	47%
Herkimer	26,583	46%
Jefferson	43,516	46%
Kings (Brooklyn)	942,402	56%
Lewis	10,726	38%
Livingston	25,334	39%
Madison	25,932	43%
Monroe	298,271	42%
Montgomery	19,655	48%
Nassau	440,168	31%
New York (Manhattan)	762,228	35%

New York Counties, 2014

COUNTY	TOTAL HH	% ALICE & POVERTY
Niagara	86,907	40%
Oneida	90,583	44%
Onondaga	185,474	39%
Ontario	43,581	37%
Orange	124,587	41%
Orleans	15,894	45%
Oswego	45,646	45%
Otsego	23,798	46%
Putnam	34,234	33%
Queens	785,985	50%
Rensselaer	63,289	38%
Richmond (Staten Island)	164,971	42%
Rockland	98,873	42%
Saratoga	90,964	28%
Schenectady	56,255	44%
Schoharie	12,739	40%
Schuyler	7,759	35%
Seneca	13,485	42%
St. Lawrence	40,286	52%
Steuben	41,046	40%
Suffolk	493,287	39%
Sullivan	27,524	46%
Tioga	20,178	36%
Tompkins	38,120	52%
Ulster	69,522	45%
Warren	26,193	41%
Washington	24,165	45%
Wayne	35,577	47%
Westchester	342,557	34%
Wyoming	15,691	38%
Yates	9,642	39%

*Sources: **2014 Point-in-Time Data:** American Community Survey, 2014. **ALICE Demographics:** American Community Survey, 2014, and the ALICE Threshold, 2014. **Income Assessment:** Office of Management and Budget, 2015; Department of Treasury, 2016; American Community Survey, 2014; National Association of State Budget Officers, 2015; NCCS Data Web Report Builder, 2012; see Appendix E. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS) and New York State Department of Taxation and Finance; New York State Office of Children & Family Services, 2014.*

INTRODUCTION

New York is known for a wide range of landmarks and landscapes, from Wall Street financial institutions and Broadway theater to the rural beauty of upstate New York, with its apple and dairy farms and tourist destinations. New York serves as a national and international center for a range of industries including fashion, literature, music, finance, and nanotechnology. It hosts the most Fortune 500 companies of any state – corporations including Verizon and many of the country's largest financial institutions: JPMorgan Chase & Co., MetLife Insurance and Financial Service Provider, and Citigroup Inc.

Yet despite New York's status as both a financial and cultural hub and home to vast natural resources, the state also contains sharp disparities in wealth and income. What is often overlooked is the growing number of households that earn above the Federal Poverty Level (FPL) but are unable to afford the state's cost of living.

Traditional measures hide the reality that 44 percent of households in New York struggle to support themselves. Because income is distributed unequally in New York, there is both great wealth and significant economic hardship. That inequality increased by 22 percent from 1979 to 2014; now, the top 20 percent of New York's population earns 54 percent of all income earned in the state, while the bottom quintile earns only 3 percent, the greatest difference of any state (see Appendix A).

In 2014, New York's poverty rate was 15 percent, the same as the U.S. average, and the median annual household income was $58,878, above the U.S. median of $53,657. Yet the state's overall economic situation is more complex, with large variations across New York and across industries. In many regards, New York has recovered from the Great Recession; its $1.2 trillion GDP in 2014 was well above the 2007 level. New York had a more extreme employment trajectory – worse than the rest of the U.S. – during and after the Great Recession, but recently it has moved toward the national average, with 6.43 percent* unemployment in 2014 (near the national rate of 6.2 percent). However, most of the job growth has occurred in New York City, while other regions of the state have experienced declines.

"Defying many stereotypes, ALICE households are working households, composed of women and men, young and old, of all races and ethnicities, and they live in every county in New York – urban, suburban, and rural."

None of the economic measures traditionally used to calculate the financial status of New York's households, such as the FPL, consider the actual cost of living in each county in New York or the wage rate of jobs in the state. For that reason, those indices do not fully capture the number of households facing economic hardship across New York's 62 counties.

The term "ALICE" describes a household that is Asset Limited, Income Constrained, Employed. ALICE is a household with income above the FPL but below a basic survival threshold, defined here as the ALICE Threshold. Defying many stereotypes, ALICE households are working households, composed of women and men, young and old, of all races and ethnicities, and they live in every county in New York – urban, suburban, and rural.

This United Way ALICE Report for New York provides better measures and language to describe the sector of New York's population that struggles to afford basic household necessities. It presents a more accurate picture of the economic reality in the state, especially regarding the number of households that are severely economically challenged.

**Note: This is the New York state average unemployment rate for 2014 from the Bureau of Labor Statistics (BLS). The Executive Summary and Appendix J, the New York County Pages, use the 2014 state average unemployment rate from the American Community Survey, which was 7.2 percent, and the national average of 7.3 percent.*

The Report asks whether conditions have improved since the Great Recession, and whether families have been able to work their way above the ALICE Threshold. It includes a toolbox of ALICE measures that provide greater understanding of how and why so many families are still struggling financially. Some of the challenges New York faces are unique, while others are trends that have been unfolding nationally for at least three decades.

This Report is about far more than poverty; it reveals profound changes in the structure of New York's communities and jobs. It documents the increase in the basic cost of living, the decrease in the availability of jobs that can support household necessities, and the shortage of housing that workers in the majority of the state's jobs can afford.

The findings are stark: The impact of the Great Recession was even greater than first realized, and for many New Yorkers, conditions have not improved in the four years since the technical end of the Recession in 2010. In 2007, 41 percent of New York households had income below the ALICE Threshold; that share increased to 43 percent in 2010 and to 44 percent in 2014. In contrast, the official U.S. poverty rate in New York reports that in 2014, only 15 percent, or 1,105,653 households, were struggling. But the FPL was developed in 1965; its methodology has remained largely unchanged despite changes in the cost of living over time; and it is not adjusted to reflect cost of living differences across the country.

"This Report is about far more than poverty; it reveals profound changes in the structure of New York's communities and jobs."

The ALICE measures show how many households in the state are struggling, and they provide the new language needed to discuss this segment of our community and the economic challenges that so many residents face. In New York, there are 2.1 million ALICE households that have income above the FPL but below the ALICE Threshold. **When combined with households below the poverty level, in total, 3.2 million households in New York struggled to support themselves in 2014.**

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the New York economy, in a variety of positions such as retail salespeople, office clerks, food preparers, customer service representatives, and home health aides. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, transportation, and health care. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise. Given these projections, ALICE households will continue to make up a significant percentage of households in the state.

REPORT OVERVIEW

Who is struggling in New York?

Section I presents the **ALICE Threshold:** a realistic measure for income inadequacy in New York that takes into account the current cost of basic necessities and geographic variation. In New York there are 3,232,792 households – 44 percent of the state's total – with income below the realistic cost of basic necessities; 1,105,653 of those households are living below the FPL, and another 2,127,139 are ALICE households.

- In NYC (3.1 million households) – which includes the five boroughs (or counties) of the Bronx, Brooklyn (Kings County), Manhattan (New York County), Queens, and Staten Island (Richmond County) – 20 percent of households are in poverty and another 31 percent are ALICE.

- In the counties surrounding NYC (1.6 million households) – Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester – 8 percent of households are in poverty and another 28 percent are ALICE.

- In the Rest of State (2.5 million households) – which includes all counties outside NYC and its surrounding counties – 14 percent of households are in poverty and another 28 percent are ALICE.

This section provides a statistical picture of ALICE household demographics, including geography, age, race/ethnicity, gender, family type, disability, education, military service, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

How costly is it to live in New York?

Section II details the average minimum costs for households in New York to simply survive – not to save or otherwise "get ahead". It is well known that the cost of living in New York outpaces the state's low average wages. The annual **Household Survival Budget** quantifies the costs of the five basic essentials of housing, child care, food, transportation, and health care. Using the thriftiest official standards, including those used by the U.S. Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for a New York family of four (two adults with one infant and one preschooler) is $62,472, and for a single adult it is $21,540. These numbers vary by county, but all highlight the inadequacy of the 2014 U.S. poverty designation of $23,850 for a family and $11,670 for a single adult as an economic survival standard in New York.

"With 55 percent of jobs in New York paying less than $20 per hour, it is not surprising that so many households fall below the ALICE Threshold."

The same is true in the state's three regions. The annual Household Survival Budget for a family of four is $64,092 in NYC, $78,720 in the counties surrounding NYC, and $60,036 in the Rest of State. For a single adult, it is $27,288 in NYC, $25,476 in the counties surrounding NYC, and $20,412 in the Rest of State.

The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for New York households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. Even at this level, the Household Stability Budget is almost double the Household Survival Budget for a family of four in New York.

Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With 55 percent of jobs in New York paying less than $20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing and stock market crash associated with the Great Recession, as well as high unemployment, took a toll on household savings in New York. More than 33 percent of New York households are asset poor, and 45 percent do not have sufficient liquid net worth to subsist at the FPL for three months without income.

How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable New York households to afford the Household Survival Budget. This section also compares that level of income to how much households actually earn as well as the amount of public and private assistance they receive. The ALICE Income Assessment estimates that the income of ALICE and

poverty-level households in New York is supplemented with $83.2 billion in government, nonprofit, and health care resources. If distributed evenly, that assistance would be enough to bring all households to the ALICE Threshold. However, government spending is increasingly composed of health care spending, which consists of services and cannot be transferred to meet other budget needs. This leaves significant gaps in some areas, including a 34 percent gap in housing and a 47 percent gap in child care. Health care is the only budget area where spending exceeds basic needs.

What are the economic conditions for ALICE households in New York?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that New York's ALICE households actually face. The Dashboard compares three indices – Housing Affordability, Job Opportunities, and Community Resources – across the state's 62 counties. Both housing affordability and job opportunities worsened during the Great Recession. Conditions have not improved for housing, but job opportunities started to improve in 2010 – especially in NYC and the surrounding counties – though they have not yet even returned to 2007 levels. Community resources fluctuated but ultimately improved over the period. Given this economic landscape, it remains difficult for many ALICE households in New York to find both affordable housing and job opportunities in the same county, especially in NYC and its surrounding counties.

"Both housing affordability and job opportunities worsened during the Great Recession. Conditions have not improved for housing, but job opportunities started to improve in 2010 – especially in NYC and the surrounding counties – though they have not yet even returned to 2007 levels."

What are the consequences of insufficient household income?

Section VI focuses on how households survive without sufficient income and assets to meet the ALICE Threshold. It outlines the difficult choices ALICE households face, such as forgoing preventative health care, accredited child care, healthy food, or car insurance. These choices threaten their health, safety, and future, and have consequences for their wider communities as well.

Conclusion

The Report concludes by outlining the structural issues that pose the greatest challenges to ALICE households going forward. These include changes in the age and diversity of New York's population; job prospects for New Yorkers; and ALICE's leverage at the ballot box. This section also identifies a range of general strategies that would reduce the number of New York households living below the ALICE Threshold.

DATA PARAMETERS

"Because New York is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between counties and even within counties, between municipalities."

The ALICE measures presented in this Report are calculated for each county. Because New York is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between counties and even within counties, between municipalities. For example, the percent of households below the ALICE Threshold ranges from 28 percent in Saratoga County to 71 percent in Bronx County.

The ALICE measures are calculated for 2007, 2010, 2012, and 2014 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the four years since the technical end of the Recession. The 2014 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead.

This Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available. The Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware (formerly NACCRRA), and these agencies' New York state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3-, or 5-year averages depending on population size. Starting in 2014, 3-year averages are no longer produced by the American Community Survey, so data for all communities with populations of less than 65,000 will be 5-year averages.

I. WHO IS STRUGGLING IN NEW YORK?

Measure 1 – The ALICE Threshold

AT A GLANCE: SECTION I

- **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – defined: Despite being employed, many households earning more than the Federal Poverty Level (FPL) still cannot afford housing, child care, food, transportation and health care.
- In New York, there are 2.1 million ALICE households, while another 1.1 million households live below the poverty level. In total, 44 percent of New York households earn below the ALICE Threshold.
- Households with income below the ALICE Threshold – including both ALICE households and those living in poverty – make up between 28 and 71 percent of households in every county in New York.
- The racial and ethnic makeup of ALICE households varies as the makeup of the overall population varies across the state.
- More than one-third (36 percent) of senior households in New York qualify as ALICE, more than double the 14 percent of senior households in poverty.
- There are almost 2 million families with children in New York, and 44 percent of them (864,499) have income below the ALICE Threshold.
- Reflecting the changing household composition across the country, "other" households – single and cohabiting households younger than 65 with no children under 18 – account for 46 percent of the state's households with income below the ALICE Threshold.
- Several demographic groups in New York are more likely to fall into the ALICE population, including women, LGBT people, people of color, those with lower levels of education, those with a disability, undocumented or unskilled immigrants, younger veterans, ex-offenders, and immigrants facing language barriers.

"There are almost 2 million families with children in New York, and 44 percent of them (864,499) have income below the ALICE Threshold."

According to the U.S. Census Bureau, the federal poverty rate in New York increased through the Great Recession and beyond, from 13 percent in 2007 to 15 percent, or 1.1 million of the state's 7.3 million households, in 2014. However, the continued demand for public and private assistance over the four years following the technical end of the Recession suggests that many more of the state's households still struggle to support themselves.

The Federal Poverty Level (FPL) is no longer a realistic measure of financial hardship in households across each county in the U.S. Developed in 1965, the FPL no longer reflects the actual cost of basic household necessities. Its methodology has not been updated since 1974 to accommodate changes in the cost of living over time, nor is it adjusted to reflect cost-of-living differences across the country.

There have been extensive critiques of the FPL and arguments for better poverty measures (O'Brien and Pedulla, 2010; Uchitelle, 2001). The official poverty level is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, New York's Lifeline Assistance uses 135 percent of the FPL to determine eligibility for affordable wireless service. Both the New York Summer Food Service Program and the New York School Breakfast and Lunch Program use 185 percent of the FPL (New York State Department of Public Service, 2016; Benefits.Gov, 2016). Even federal programs such as Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (National Conference of State Legislatures, 2014; Roberts, Povich and Mather, 2012).

"The lack of accurate information about the number of people who are 'poor' distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness."

Recognizing the shortcomings of the FPL, the U.S. Census Bureau developed an alternative metric, the Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Bureau of Labor Statistics' (BLS) Consumer Expenditure Survey (CES) and adjusted for geographic differences in the cost of housing. The SPM was meant to capture more of New York's struggling households, but because it is not based on the actual cost of basic goods, it remains similar to the official FPL: New York's 2013 SPM 3-year average was 17.5 percent, while the FPL 3-year poverty estimate was 16 percent (U.S. Census Bureau, 2014; Short, 2013).

Despite its shortcomings, the FPL has provided a standard measure over time to determine how many people in the U.S. are living in deep poverty. The needs and challenges that these people face are severe, and they require substantial community assistance. The definition of "poverty", however, is vague, often has moral connotations, and can be inappropriately – and inaccurately – associated only with the unemployed. **To clarify the economic challenges that working households face, this Report measures what it actually costs to live in each county in New York; calculates how many households earn below that level; and offers an enhanced set of tools to describe the impact of financial hardship on them and on their communities.**

This is not merely an academic issue, but a practical one. The lack of accurate information about the number of people who are "poor" distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness. Using the FPL may also over-report the number of households facing financial hardship in areas with a low cost of living and under-report the number in areas with a high cost of living. For example, the Geography of Poverty project at the U.S. Department of Agriculture (USDA) finds that nearly 84 percent of persistent-poverty counties are located in the South (USDA, May 2015), a region of the country with a lower cost of living. By the same token, there may be just as many households struggling in other regions where the cost of living is higher, but they are often not counted in the official numbers. The ALICE Threshold, which takes into account the relative cost of living at the local level, enables more meaningful comparisons across the country.

INTRODUCING ALICE

Many individuals and families in New York do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care. Even though many are working, their income does not cover the cost of living in the state, and they often require public assistance to survive.

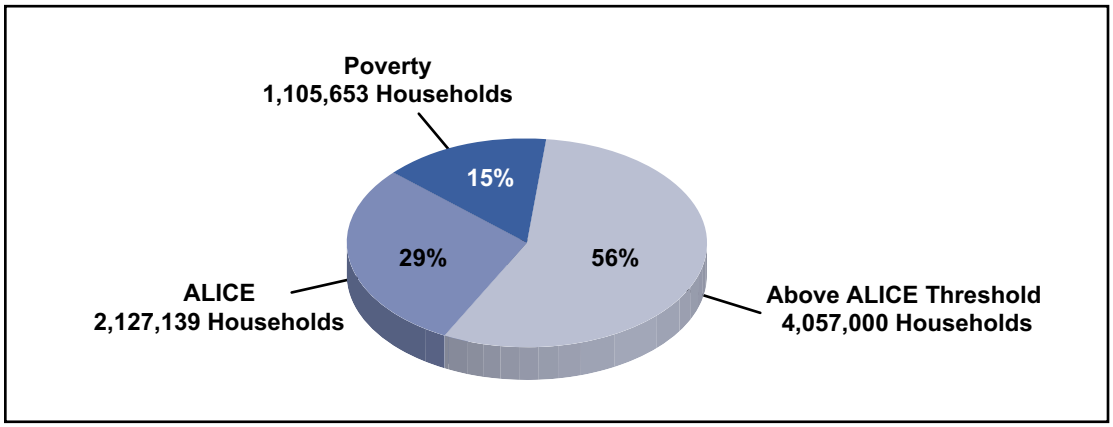
Until recently, this group of people was loosely referred to as the working poor, or technically defined as the population in the lowest two income quintiles. The term "**ALICE**" – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – more clearly defines this population as households

with income above the official FPL but below a newly defined basic survival income level. ALICE households are as diverse as the general population, composed of women and men; young and old; of all races and ethnicities; living in rural, urban, and suburban areas.

THE ALICE THRESHOLD

In New York, where the cost of living is high, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each county. **The ALICE Threshold** is a realistic standard developed from the **Household Survival Budget**, a measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. **Based on calculations from the American Community Survey and the ALICE Threshold, 3.2 million households in New York – 44 percent – are either in poverty or qualify as ALICE (Figure 1).**

Figure 1.
Household Income, New York, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Based on the Household Survival Budget and average household size, the ALICE Threshold is calculated in each county for two sets of households: those headed by someone younger than 65 years old and those headed by someone 65 years and older. Because the basic cost of living varies across the state, the ALICE Threshold for New York households headed by someone under 65 years old ranges from $40,000 to $75,000 per year. For older households, the ALICE Threshold ranges from $30,000 to $50,000 per year. The methodology for the ALICE Threshold is presented in Appendix B; the ALICE Threshold for each county is listed in Appendix J, the ALICE County Pages.

"In New York, where the cost of living is high, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each county."

ALICE OVER TIME

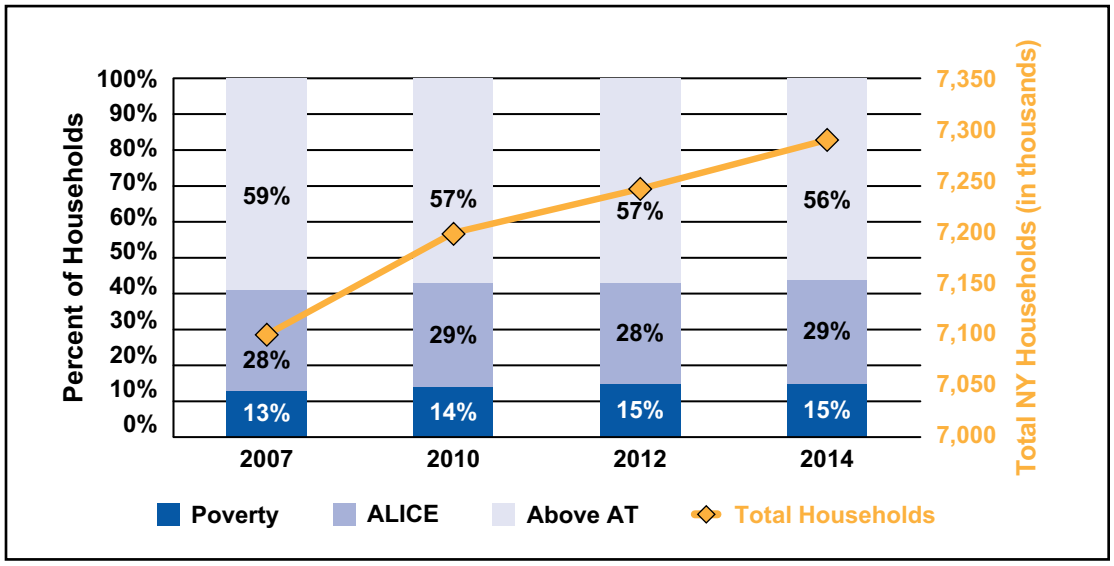
The impact of the Great Recession on New York's economy dramatically shaped household demographics, and that trend continued in the four years following the technical end of the downturn, 2010 to 2014.

Throughout the 2007-2014 period, the total number of households in New York grew from 7.1 million in 2007 to 7.2 million in 2010 to 7.3 million in 2014, a 3 percent increase (Figure 2). With the growth in population, the number of households that are struggling to meet their basic needs has grown even more:

- **Poverty:** The number of households increased steadily from 922,992 households in 2007 to 1.1 million households in 2014, an 18 percent increase.
- **ALICE:** The number of ALICE households increased from 2007 to 2010, then fluctuated, ending at 2,127,139 households in 2014 – a net increase of 8 percent from 2007 to 2014.
- **Above ALICE Threshold:** The number of households above the ALICE Threshold moved in the opposite direction, falling from 2007 to 2010, then fluctuating and reaching 4.1 million households in 2014. As a percentage of total households, the number fell by 4 percent from 2007 to 2014.

Figure 2.

Households by Income, New York, 2007 to 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

These statistics don't fully capture fluidity; beneath the static numbers, households are moving above and below the ALICE Threshold over time as economic and personal circumstances change. The U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

"Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year."

WHERE DOES ALICE LIVE?

ALICE lives across New York, in every county and every town. Contrary to some stereotypes, ALICE families live in rural, urban, and suburban areas.

ALICE by Region

New York varies greatly by region – particularly New York City, the counties surrounding the city, and the Rest of State (used here to include everything outside NYC and its surrounding counties). This section examines the income levels of the state's 7.3 million households across these three regions. While the percent of households in poverty ranges greatly, the percent of ALICE households is virtually the same across the three regions.

New York City, which includes the 5 boroughs (or counties) of the Bronx, Brooklyn (Kings County), Manhattan (New York County), Queens, and Staten Island (Richmond County), is

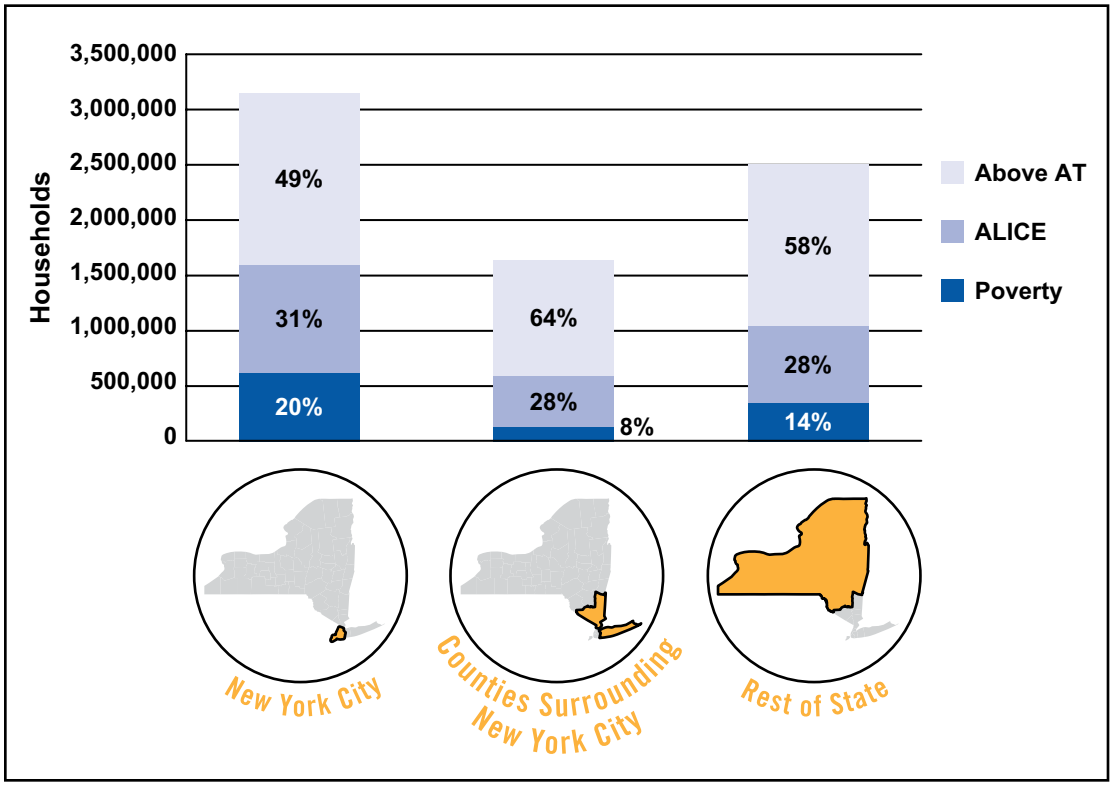
the largest region in terms of population but the smallest in geography. Of the city's 3.1 million households, 20 percent are in poverty, another 31 percent are ALICE, and 49 percent have income above the ALICE Threshold.

"Even within each region, there is variation between counties in terms of both population size and the share of poverty and ALICE households."

By contrast, the counties immediately surrounding NYC – Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester counties – make up the smallest region by population (1.6 million households). This is a higher-income region than NYC: The poverty rate here is less than half of that in NYC at 8 percent; the percent of ALICE households is exactly the same at 28 percent; and the percent of households above the ALICE Threshold is much higher at 64 percent.

The Rest of State covers a much larger area than the other two regions but has a moderate population, especially considering its geographic size. This region encompasses both vast rural areas and metro areas including Albany, Buffalo, Rochester, and Syracuse. Of the region's 2.5 million households, 14 percent are in poverty, another 28 percent are ALICE, and 58 percent have income above the ALICE Threshold.

Figure 3.
Households by Income, New York Regions, 2014



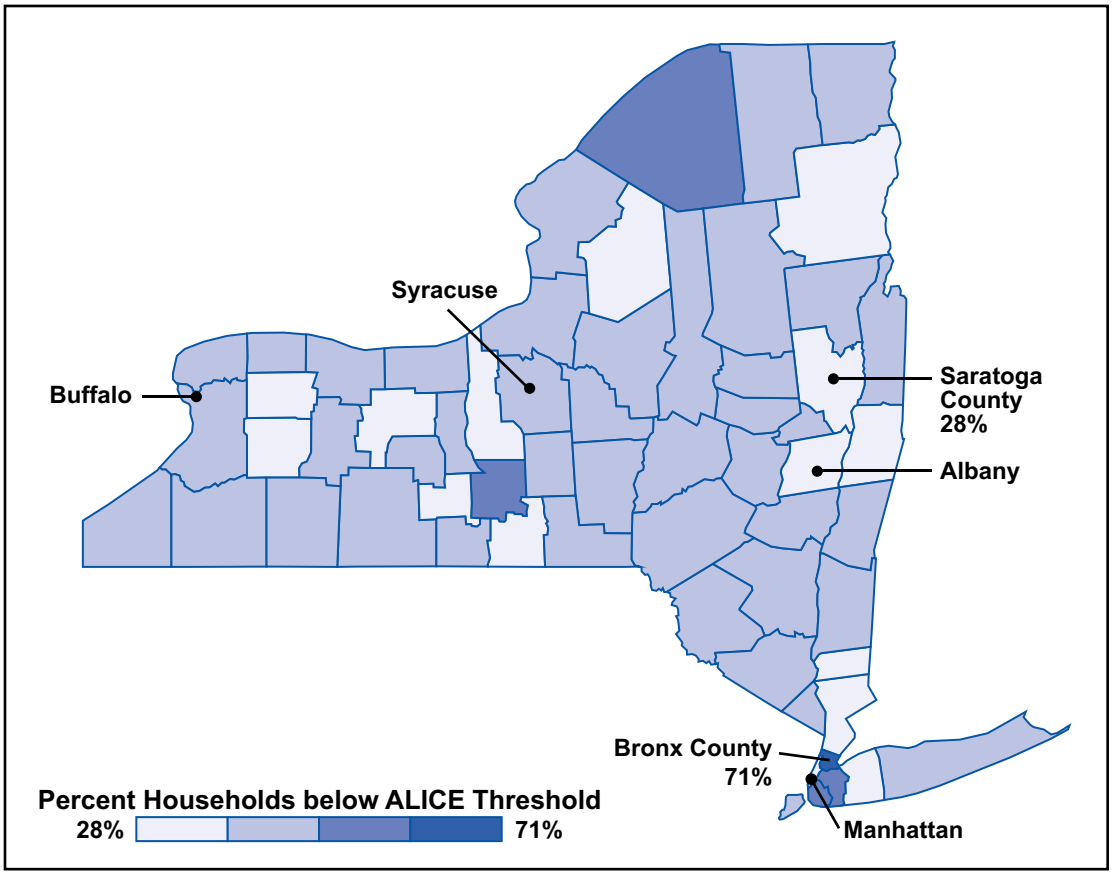
Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Even within each region, there is variation between counties in terms of both population size and the share of poverty and ALICE households. Figure 4 shows that households living below the ALICE Threshold constitute a significant percentage of households in all New York counties:

- **Below the ALICE Threshold (including households in poverty):** Percentages range from 28 percent in Saratoga County to 71 percent in Bronx County.
- **Poverty:** Percentages range from 5 percent in Putnam County to 31 percent in Bronx County.
- **ALICE:** Percentages range from 19 percent in New York County (Manhattan) to 40 percent in Bronx County.

Figure 4.

Percent of Households below the ALICE Threshold by County, New York, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Another measure of economic conditions in a county is the persistence of economic hardship over time. Two of New York's 62 counties – Bronx and Kings (Brooklyn) counties – are persistent-poverty counties, where 20 percent or more of the population has lived in poverty over the last 30 years (USDA, May 2015).

ALICE Breakdown within Counties

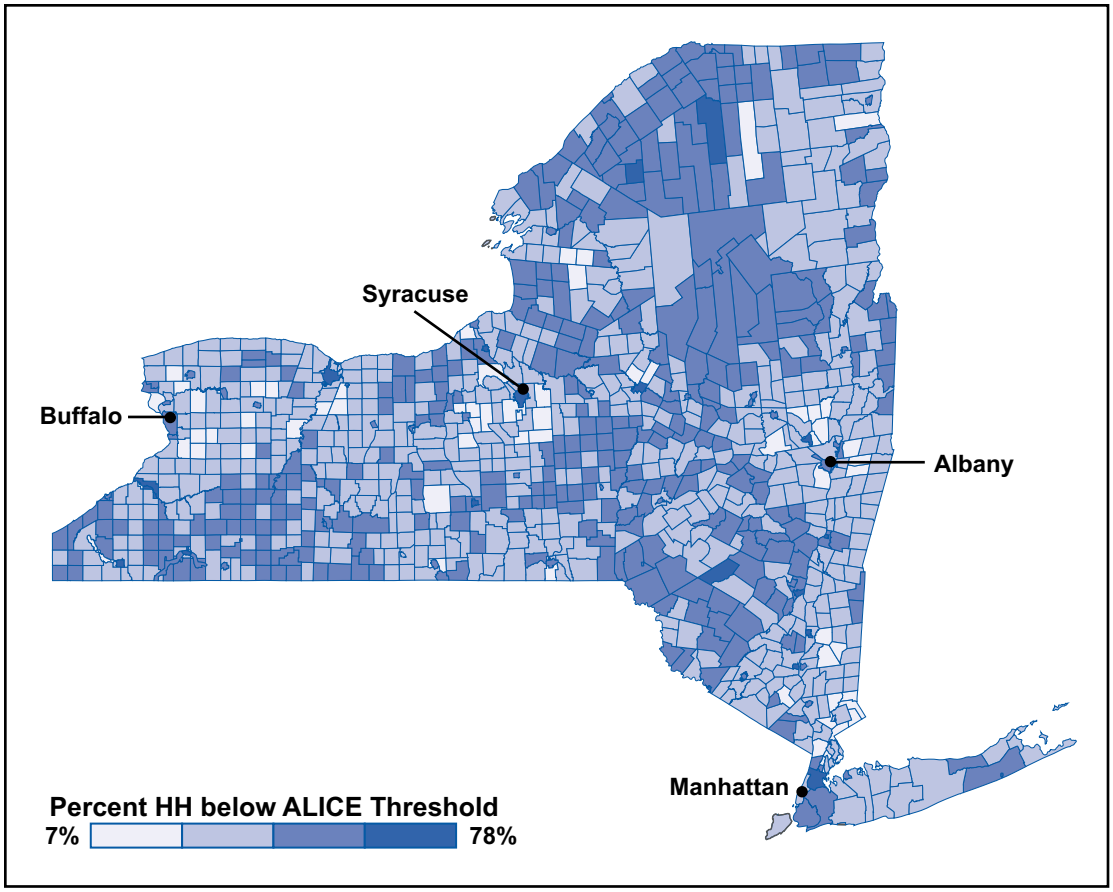
"ALICE and poverty households live in every area across the state."

ALICE and poverty households live in every area across the state. Because New York has large geographic areas with sparsely populated towns and cities where it can be difficult to get accurate data, the distribution of ALICE and poverty households in the state's towns and cities is shown instead on a map of county subdivisions (Figure 5). County subdivisions include towns and cities as well as their surrounding areas, to provide a more complete view of local variation in household income.

County subdivisions with the lowest percentage of households below the ALICE Threshold are shaded lightest blue on the map in Figure 5; those with the highest percentage are shaded darkest blue. Full data for cities and towns is in Appendix H, and the percent of households below the ALICE Threshold in each municipality is included in the ALICE County Pages (Appendix J).

Figure 5.

Percent of Households below the ALICE Threshold by County Subdivision, New York, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

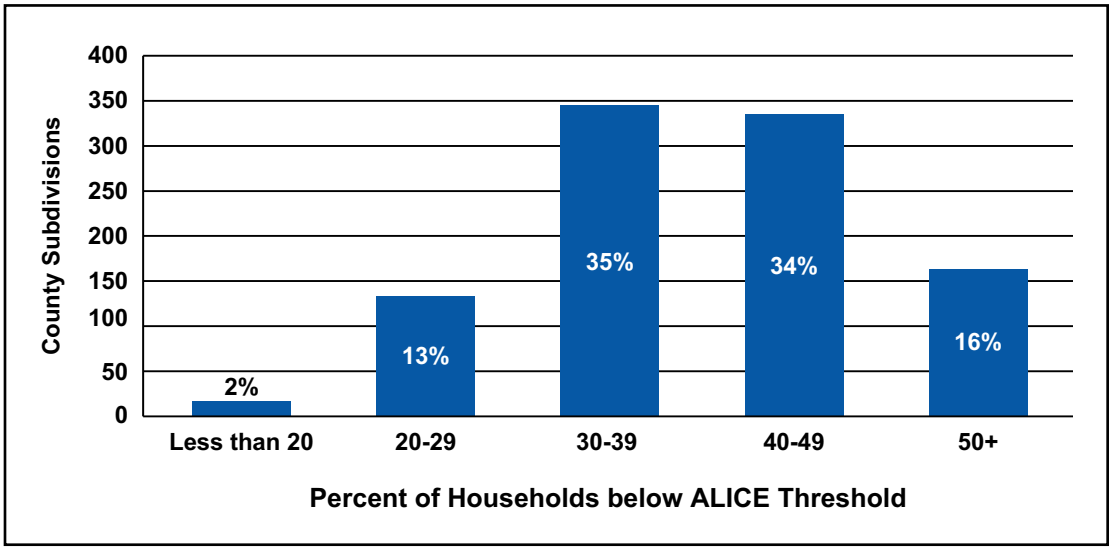
Note: For areas with small populations, the American Community Survey estimates of household income are often based on 5-year averages, making these ALICE estimates less precise than the county-level estimates.

"Only 16 county subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and most have 30 to 50 percent."

Of New York's 935 county subdivisions, 84 percent have more than 30 percent of households living on an income below the ALICE Threshold. Only 16 county subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and most have 30 to 50 percent (Figure 6).

Figure 6.

Distribution of Households below the ALICE Threshold across County Subdivisions, New York, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Other anomalies exist within counties. There is a large Amish community comprising 75 percent of the population of the city of Leon in Cattaraugus County. This population's income and housing costs may be different than those outlined in the Household Survival Budget for the modern economy. Of the 352 households in Leon, 22 percent have income below the FPL, and 27 percent are ALICE (American Community Survey, 2014; Watkins and Nichols, 2014; Cattaraugus County Health Department, 2015).

"There are 3,760 military households near Fort Drum that are included in the ALICE demographics; of those, 15 percent are in poverty and 51 percent are ALICE."

There are also several military bases in New York. Though the ALICE demographics do not include people living in group quarters, such as barracks, those living in housing near military bases are counted. The largest military base in New York is Fort Drum in Jefferson County, with almost 20,000 soldiers. There are 3,760 military households near Fort Drum that are included in the ALICE demographics; of those, 15 percent are in poverty and 51 percent are ALICE (American Community Survey, 2014; Fort Drum, 2016).

Another way to measure the ALICE population is to look at New York's largest cities as U.S. Census Places (incorporated areas with local governments). Of the 15 cities with more than 20,000 households, all have more than 35 percent of households with income below the ALICE Threshold, and 5 have more than 60 percent: Buffalo, Rochester, Schenectady, Syracuse, and Utica (Figure 7).

Figure 7.

Households below the ALICE Threshold, Largest Cities and Towns in New York, 2014

Largest Cities and Towns (above 20,000 Households)	Number of Households	Percent of Households below ALICE Threshold
New York City	3,148,067	52%
Buffalo	110,070	60%
Rochester	83,944	69%
Yonkers	74,187	45%
Syracuse	54,712	60%
Albany	41,262	52%
Cheektowaga	34,471	43%
New Rochelle	27,841	40%
Tonawanda	25,694	35%
Mount Vernon	24,538	55%
Schenectady	24,127	63%
Utica	23,828	61%
Irondequoit	22,315	39%
White Plains	22,033	36%
Niagara Falls	21,300	57%

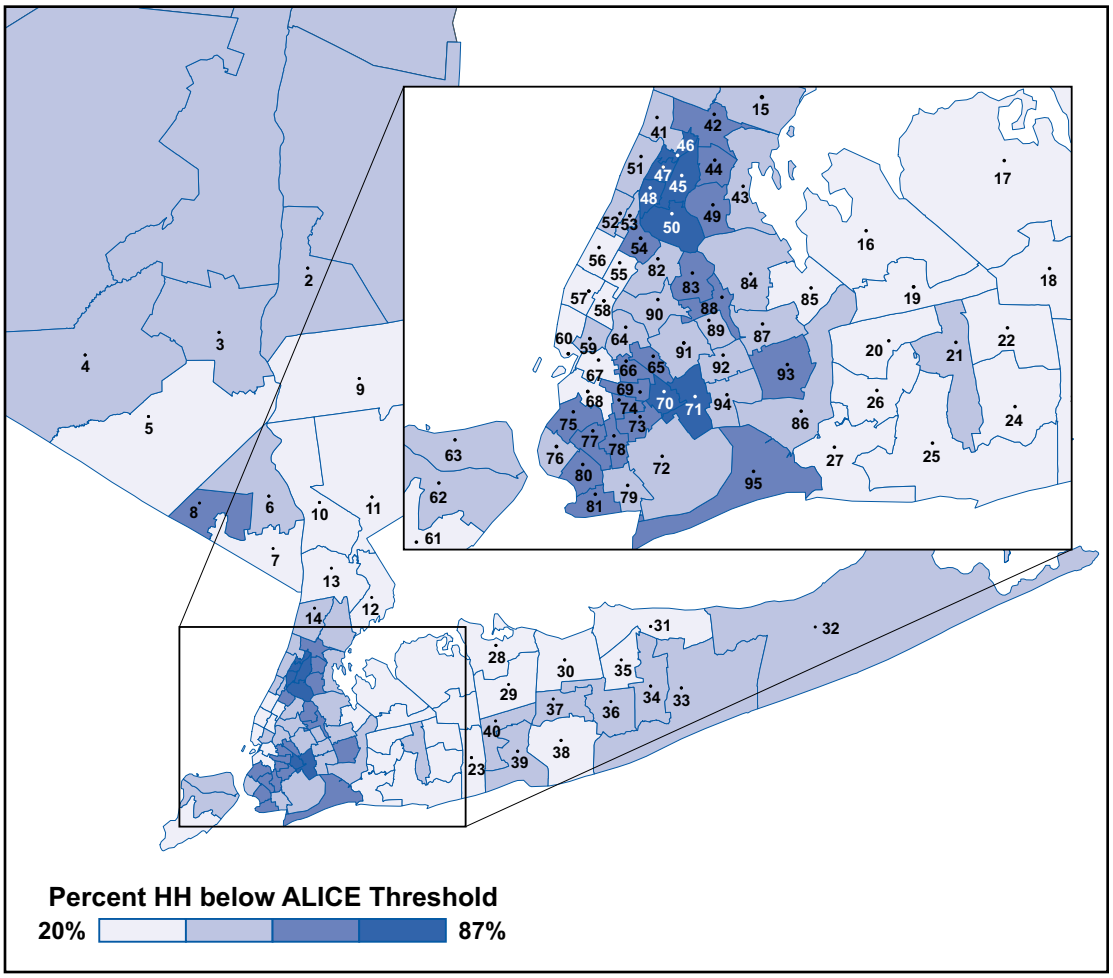
Source: U.S. Census "Place", American Community Survey, 2014, and the ALICE Threshold, 2014

"The neighborhoods with the highest percentage of households with income below the ALICE Threshold are in the Bronx – Morris Heights, Fordham South, and Mount Hope with 85 percent, and Hunts Point, Longwood, and Melrose with 87 percent."

For additional insight into income levels in and near NYC, Public Use Microdata Areas (PUMAs) offer another way to break down large urban areas. PUMAs are non-overlapping areas that partition each state into zones of about 100,000 residents each. PUMA data shows income variation within the 5 boroughs and also between the city and the surrounding counties (Figure 8). The neighborhoods with the highest percentage of households with income below the ALICE Threshold are in the Bronx – Morris Heights, Fordham South, and Mount Hope with 85 percent, and Hunts Point, Longwood, and Melrose with 87 percent. In very close proximity are the areas with the lowest percent – in Manhattan, in the closest counties to the north of the city, and in northern areas of Long Island (American Community Survey, 2014).

Figure 8.

Percent of Households below the ALICE Threshold by PUMA, NYC and Surrounding Counties, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Public Use Microdata Areas (PUMA) for NYC and Surrounding Counties

1	Dutchess County (North & East)
2	Dutchess County (Southwest)
3	Orange County (Northeast) – Greater Newburgh City
4	Orange County (Northwest)
5	Orange County (Southeast)
6	Rockland County (North)–New City & Congers
7	Rockland County (South)–Orangetown, Clarkstown (South) & Ramapo (Southeast) Towns
8	Rockland County (West) – Spring Valley, Suffern Villages & Monsey
9	Putnam County
10	Westchester County (Northwest)
11	Westchester County (Northeast)
12	Westchester County (Southeast)
13	Westchester County (Central) – White Plains City
14	Westchester County (Southwest)–Yonkers City
15	Westchester County (South Central) – New Rochelle & Mount Vernon Cities
16	Nassau County (Northwest)–North Hempstead Town (North)
17	Nassau County (Northeast)–Oyster Bay Town (North) & Glen Cove City
18	Nassau County (East Central) – Oyster Bay Town (Central)
19	Nassau County (West Central) – North Hempstead Town (South)
20	Nassau County (West Central) – Hempstead Town (Northwest)
21	Nassau County (Central)–Hempstead Town (North Central) – Meadowbrook Corridor
22	Nassau County (Central)–Hempstead Town (Northeast)
23	Nassau County (Southeast)–Oyster Bay Town (South)
24	Nassau County (Central)–Hempstead Town (East Central)
25	Nassau County (South Central)–Hempstead Town (Southeast)
26	Nassau County (West Central) – Hempstead Town (West Central)
27	Nassau County (Southwest)–Hempstead Town (Southwest) & Long Beach City
28	Suffolk County (Northwest) – Huntington Town (North)
29	Suffolk County (Northwest) – Huntington Town (South)
30	Suffolk County (Northwest) – Smithtown Town
31	Suffolk County (North Central)–Brookhaven Town (North)
32	Suffolk County (East)
33	Suffolk County (South Central) – Brookhaven Town (South)
34	Suffolk County (Central) – Brookhaven Town (Central)
35	Suffolk County (Central) – Brookhaven Town (West Central)
36	Suffolk County (Central) – Islip Town (East)
37	Suffolk County (Central) – Islip Town (Northwest)
38	Suffolk County (Southwest)–Islip Town (South)
39	Suffolk County (Southwest)–Babylon Town (Southeast)
40	Suffolk County (West Central)–Babylon Town (Northwest)
41	NYC-Bronx Community District 8–Riverdale, Fieldston & Kingsbridge
42	NYC-Bronx Community District 12–Wakefield, Williamsbridge & Woodlawn
43	NYC-Bronx Community District 10–Co-op City, Pelham Bay & Schuylerville
44	NYC-Bronx Community District 11–Pelham Parkway, Morris Park & Laconia
45	NYC-Bronx Community District 3 & 6–Belmont, Crotona Park East & East Tremont
46	NYC-Bronx Community District 7–Bedford Park, Fordham North & Norwood
47	NYC-Bronx Community District 5–Morris Heights, Fordham South & Mount Hope
48	NYC-Bronx Community District 4–Concourse, Highbridge & Mount Eden
49	NYC-Bronx Community District 9–Castle Hill, Clason Point & Parkchester
50	NYC-Bronx Community District 1 & 2–Hunts Point, Longwood & Melrose
51	NYC-Manhattan Community District 12–Washington Heights, Inwood & Marble Hill

Public Use Microdata Areas (PUMA) for NYC and Surrounding Counties

52	NYC-Manhattan Community District 9–Hamilton Heights, Manhattanville & West Harlem
53	NYC-Manhattan Community District 10–Central Harlem
54	NYC-Manhattan Community District 11–East Harlem
55	NYC-Manhattan Community District 8–Upper East Side
56	NYC-Manhattan Community District 7–Upper West Side & West Side
57	NYC-Manhattan Community District 4 & 5–Chelsea, Clinton & Midtown Business District
58	NYC-Manhattan Community District 6–Murray Hill, Gramercy & Stuyvesant Town
59	NYC-Manhattan Community District 3–Chinatown & Lower East Side
60	NYC-Manhattan Community District 1 & 2–Battery Park City, Greenwich Village & Soho
61	NYC-Staten Island Community District 3–Tottenville, Great Kills & Annadale
62	NYC-Staten Island Community District 2–New Springville & South Beach
63	NYC-Staten Island Community District 1–Port Richmond, Stapleton & Mariner's Harbor
64	NYC-Brooklyn Community District 1–Greenpoint & Williamsburg
65	NYC-Brooklyn Community District 4–Bushwick
66	NYC-Brooklyn Community District 3–Bedford-Stuyvesant
67	NYC-Brooklyn Community District 2–Brooklyn Heights & Fort Greene
68	NYC-Brooklyn Community District 6–Park Slope, Carroll Gardens & Red Hook
69	NYC-Brooklyn Community District 8–Crown Heights North & Prospect Heights
70	NYC-Brooklyn Community District 16–Brownsville & Ocean Hill
71	NYC-Brooklyn Community District 5–East New York & Starrett City
72	NYC-Brooklyn Community District 18–Canarsie & Flatlands
73	NYC-Brooklyn Community District 17–East Flatbush, Farragut & Rugby
74	NYC-Brooklyn Community District 9–Crown Heights South, Prospect Lefferts & Wingate
75	NYC-Brooklyn Community District 7–Sunset Park & Windsor Terrace
76	NYC-Brooklyn Community District 10–Bay Ridge & Dyker Heights
77	NYC-Brooklyn Community District 12–Borough Park, Kensington & Ocean Parkway
78	NYC-Brooklyn Community District 14–Flatbush & Midwood
79	NYC-Brooklyn Community District 15–Sheepshead Bay, Gerritsen Beach & Homecrest
80	NYC-Brooklyn Community District 11–Bensonhurst & Bath Beach
81	NYC-Brooklyn Community District 13–Brighton Beach & Coney Island
82	NYC-Queens Community District 1–Astoria & Long Island City
83	NYC-Queens Community District 3–Jackson Heights & North Corona
84	NYC-Queens Community District 7–Flushing, Murray Hill & Whitestone
85	NYC-Queens Community District 11–Bayside, Douglaston & Little Neck
86	NYC-Queens Community District 13–Queens Village, Cambria Heights & Rosedale
87	NYC-Queens Community District 8–Briarwood, Fresh Meadows & Hillcrest
88	NYC-Queens Community District 4–Elmhurst & South Corona
89	NYC-Queens Community District 6–Forest Hills & Rego Park
90	NYC-Queens Community District 2–Sunnyside & Woodside
91	NYC-Queens Community District 5–Ridgewood, Glendale & Middle Village
92	NYC-Queens Community District 9–Richmond Hill & Woodhaven
93	NYC-Queens Community District 12–Jamaica, Hollis & St. Albans
94	NYC-Queens Community District 10–Howard Beach & Ozone Park
95	NYC-Queens Community District 14–Far Rockaway, Breezy Point & Broad Channel

ALICE DEMOGRAPHICS

ALICE households vary in size and makeup; there is no typical configuration. In fact, contrary to some stereotypes, the composition of ALICE households mirrors that of the general population. There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas.

"There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas."

These households move above and below the ALICE Threshold over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer a natural disaster and slip into poverty.

While the demographic characteristics of households in poverty as measured by the FPL are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of New York's ALICE households and compares them to households in poverty as well as to the total population.

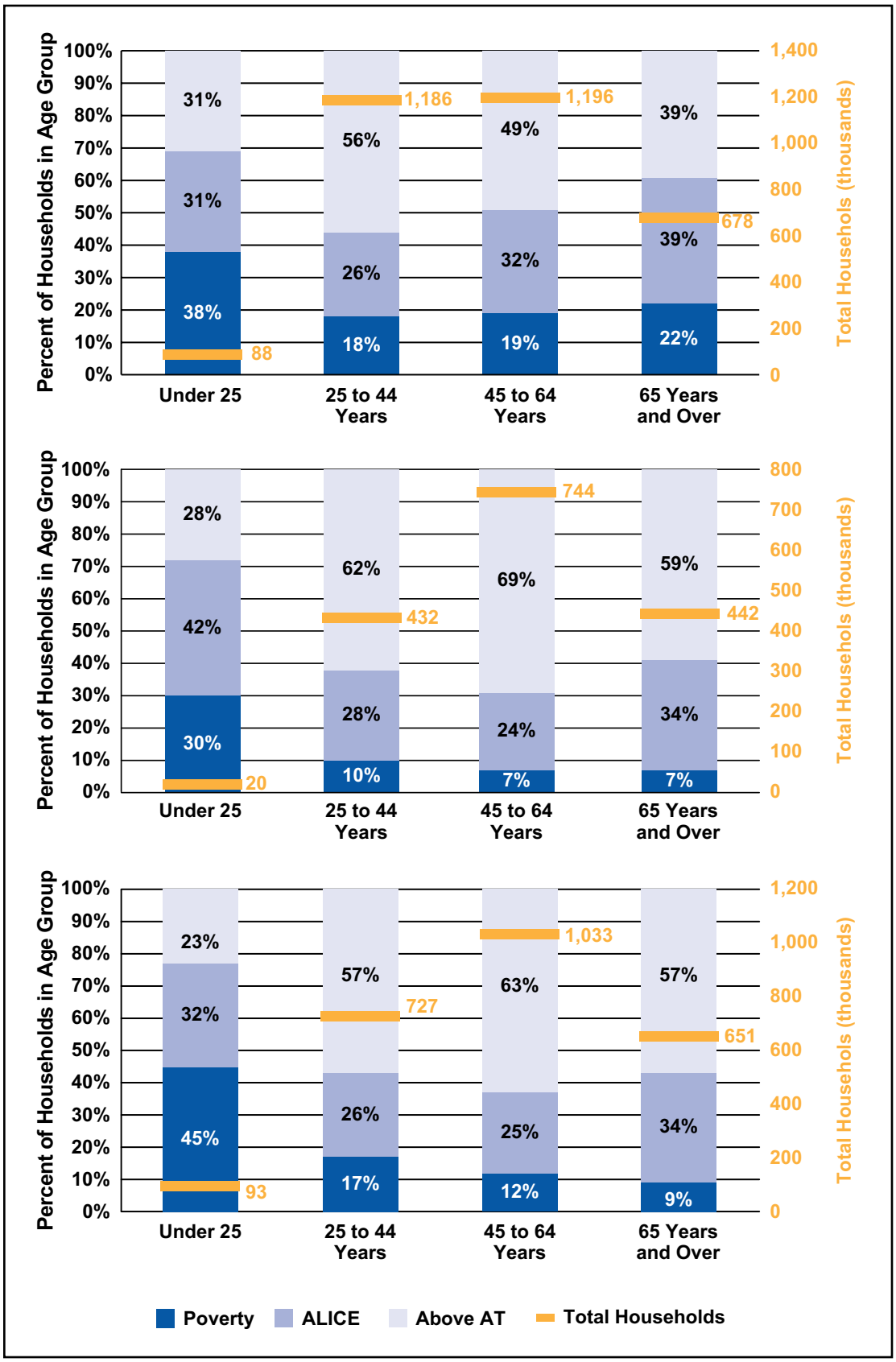
Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall population. Differences are most striking for those groups who traditionally have the lowest wages: women; lesbian, gay, bisexual, and transgender (LGBT) people; people of color; recent immigrants who are undocumented, unskilled, or in limited English-speaking households (all household members 14 years old and over have at least some difficulty with English); people with low levels of education; people with a disability; formerly incarcerated people; and younger veterans. County statistics for race/ethnicity and age are presented in Appendix B.

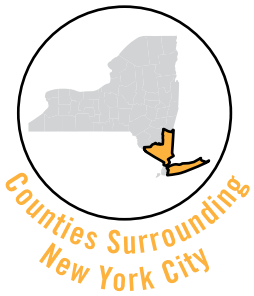
Age

There are ALICE households in every age bracket in New York (Figure 9). Within each age bracket, the number of ALICE households and households in poverty generally reflects their proportion of the overall state population. Where they differ, the youngest are overrepresented in poverty and the oldest overrepresented in the ALICE population. There are also key differences by region.

Figure 9.

Households below the ALICE Threshold by Age, New York Regions, 2014





Source: American Community Survey, 2014, and the ALICE Threshold, 2014

The youngest New York age group (under 25) is also the smallest, ranging from 1 percent of households in the counties surrounding NYC to 4 percent in the Rest of State. They are the group most likely to be in poverty, and they also have high shares of ALICE households. As the state's households get older, a smaller percentage of them are in poverty. Middle-aged households (25 to 64 years old) are also the least likely to be ALICE households. Senior households (65 years and older) are less likely to be in poverty but have the highest share of ALICE households.

The exception to these trends is older households in NYC. Instead of poverty rates falling steadily with age, they drop for households headed by someone 24 to 44 years old but then gradually increase again with age, so that 22 percent of senior households in NYC live in poverty and 39 percent are ALICE.

The comparatively low rate of senior households in poverty (14 percent statewide) provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 36 percent of senior households qualify as ALICE highlights the reality that these same benefits are often not at a level that enables financial stability. This is especially true in a state like New York where the cost of living is high and many senior households continue to work, some by choice and others because of low income. In New York's 65- to 74-year-old age group, 27 percent are in the labor force, as are 7 percent of those 75 years of age and over (American Community Survey, 2014).

Earning enough income to reach the ALICE Threshold is especially challenging for young households in New York, as illustrated by the high numbers of younger households below the ALICE Threshold. The same is true in many parts of the country, and the response has typically been a decrease in the number of households headed by someone under the age of 25 as young workers move back in with their parents or find roommates to save money. In fact, from 2007 to 2014, the number of New York's households headed by someone under 25 decreased by 12 percent (Vespa, Lewis and Kreider, 2013; American Community Survey, 2014).

"Earning enough income to reach the ALICE Threshold is especially challenging for young households in New York, as illustrated by the high numbers of younger households below the ALICE Threshold."

Race/Ethnicity

The overall racial and ethnic composition of New York households follows the pattern of most of the United States, with White households in the majority in all income categories. By region, White households are in the majority in the Rest of State and the counties surrounding NYC, but NYC, the most diverse city in the nation, has a very different composition (Figure 10).

In the Rest of State, 88 percent of households are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 85 percent of ALICE households and 75 percent of households in poverty.

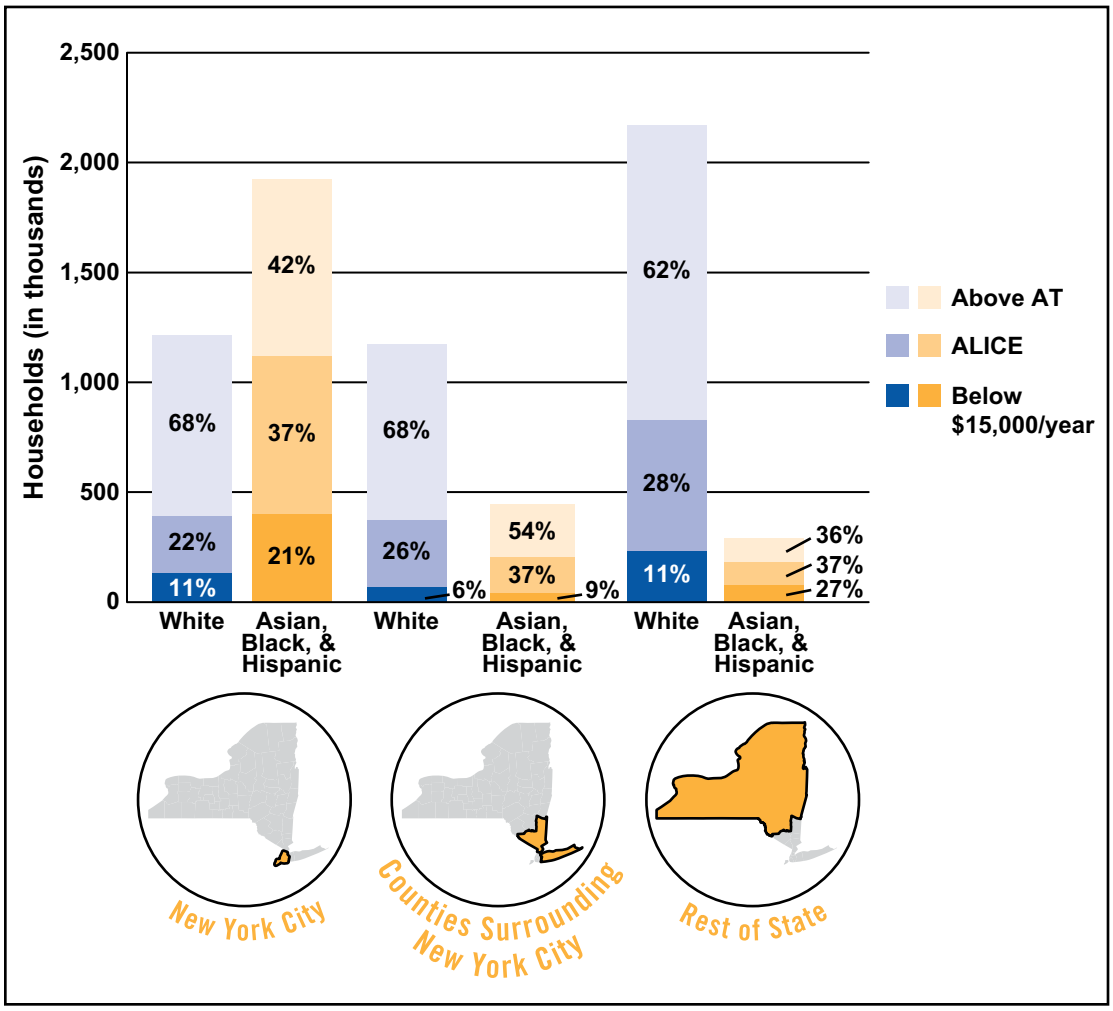
In the counties surrounding NYC, 72 percent of households are headed by someone who is White, as are 65 percent of ALICE households and 64 percent of households in poverty.

In NYC, however, racial and ethnic diversity is much greater and only 39 percent of households are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 28 percent of ALICE households and 25 percent of households in poverty.

While households of color are over-represented as a percentage of New York's ALICE and poverty households, overall, the race and ethnicity of ALICE and poverty households fairly closely mirrors that of the state population. The state's households of color with reported income data – Blacks, Hispanics, and Asians – are shown in greater detail in Figure 11.

Figure 10.

Households by Race/Ethnicity and Income, New York Regions, 2014



"While households of color are over-represented as a percentage of New York's ALICE and poverty households, overall, the race and ethnicity of ALICE and poverty households fairly closely mirrors that of the state population."

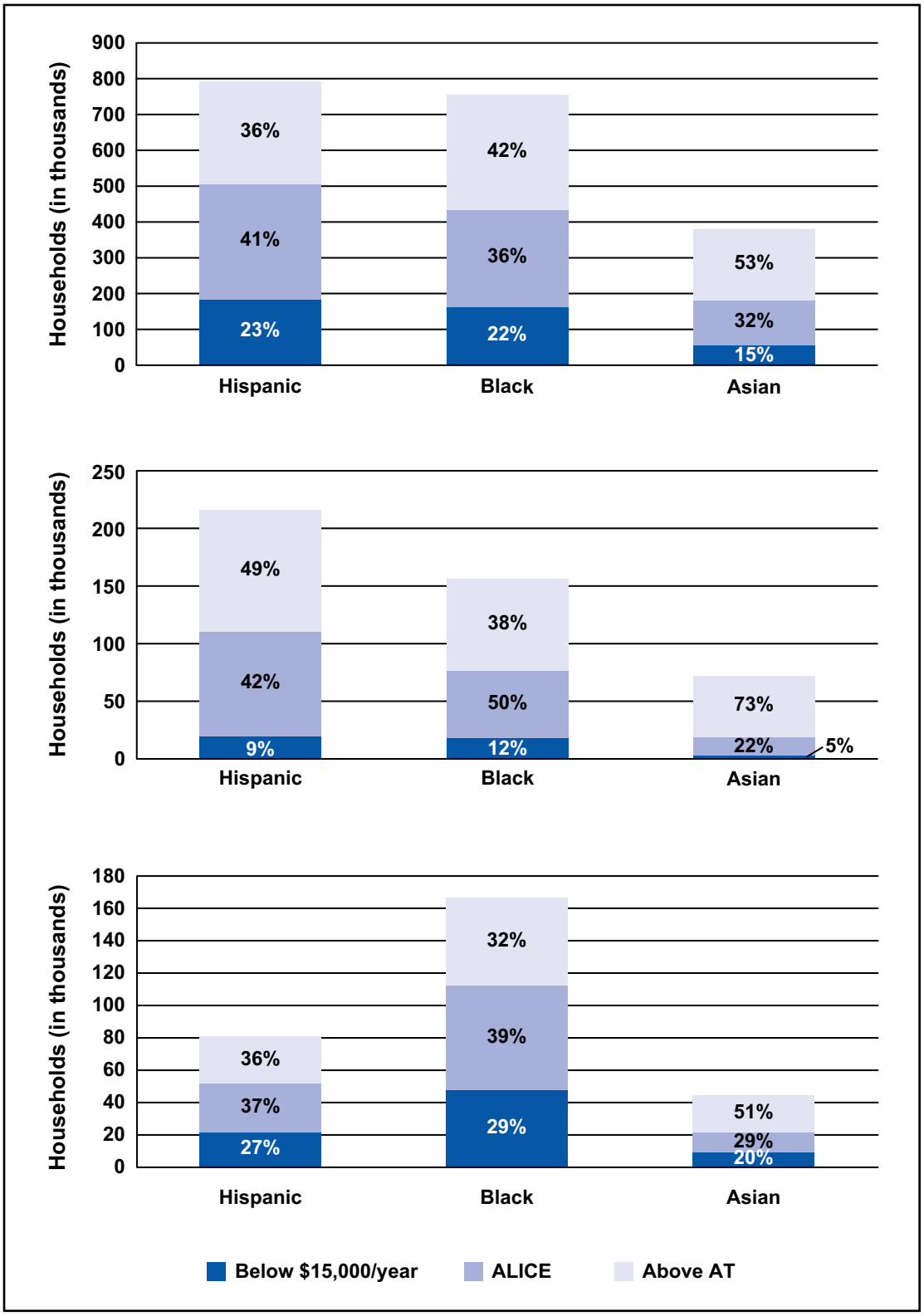
Note: Because race and ethnicity are overlapping categories and New York is a state with a large percentage of people of color, the totals for each income category do not add up to 100 percent exactly. This data is for households; because household size varies for different racial/ethnic groups, population percentages may differ from household percentages. Native Americans account for only 0.15 percent of households; there is insufficient data to accurately calculate their household income status.

Note: 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.

Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Figure 11.

Hispanic, Black, and Asian Households by Income, New York Regions, 2014



Note: 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.

Source: American Community Survey, 2014, and the ALICE Threshold, 2014

New York is one of the most diverse states in the country, with people of color accounting for 37 percent of all households. However, the size of the population of color varies greatly between neighborhoods, counties, and regions of New York. According to a Penn State University study, the New York City metropolitan statistical area was the fifth most diverse metro area in the country in 2010, while the Glens Falls metro area in Warren County was the fourth least diverse (Lee, Iceland, & Sharp, 2012).

The first White residents of present-day New York were the Dutch, who settled in Albany and New Amsterdam (now New York City). As early as 1698, two-thirds of the 18,000 residents of what would become New York State lived in or around present-day New York City, and more than 18 languages were spoken (Glaeser, 2005). The Dutch were quickly followed by German, English, and Scottish immigrants; today, the state's White population includes Italian, Irish, Polish, and many other European ethnicities. In addition, residents of any race can also be ethnically Hispanic, and 9 percent of the White population in New York identifies as Hispanic (American Community Survey, 2014; Pew Research Center, 2014).

"New York is one of the most diverse states in the country, with people of color accounting for 37 percent of all households."

Hispanics surpassed Blacks in 2003 to become New York's largest population of color, accounting for 15 percent of the total population and ranging from less than 1.5 percent in Hamilton, Lewis, Allegany, Tioga, Schuyler, and Steuben counties to 58 percent in Bronx County. New York has the fourth-largest Hispanic population in the country and the ninth-largest proportion of Hispanic people, but 93 percent of the Hispanic population lives in NYC and its surrounding counties; only 3.2 percent of the Rest of State is Hispanic (American Community Survey, 2014).

Hispanics first immigrated in 1859, when cigar factories brought Cuban migrants to NYC. Puerto Ricans and Dominicans came to New York in large numbers after World War II, followed by another influx of Cuban migrants during the 1959-1962 Cuban revolution. Mexicans only started immigrating to New York in large numbers in the 1990s. Immigration continues for all of these groups, and increased in the 2000s. Today, 62 percent of the state's Hispanic residents are native-born. Of those who are foreign-born, the largest share – 13 percent – are from Mexico, followed by immigrants from Puerto Rico, Ecuador, Colombia, and El Salvador (Migration Policy Institute, 2014; PBS, 2013; Kelley, 2015; Badillo, 2009).

Black households are the second-largest population of color, accounting for just under 15 percent of the state's total population. The proportion of Black households ranges from 6.6 percent in the Rest of State to 32 percent in Kings (Brooklyn) County.

Blacks entered New York in waves, initially brought as slaves until the state abolished slavery in 1827. The Great Migration of Blacks from southern states to northern and western cities led to a doubling of New York's black population roughly every two decades between 1910 and 1970. More recent increases have come from migration of foreign-born Blacks, changing the composition of a population that had been primarily African-American. Foreign-born Blacks made up 28 percent of the overall Black population of the NYC metropolitan statistical area in 2013 (American Community Survey, 2014; McCabe, 2011; Gibson and Jung, 2002; Gambino, Trevelyan, and Fitzwater, 2014).

Asian households make up 9 percent of New York's total population, but the size of the Asian population varies greatly between regions and counties, from 2 percent in the Rest of State to 12 percent in NYC and up to 24 percent in Queens County. Asians are the fastest-growing group in New York, accounting for 87 percent of the growth in the state's population between 2000 and 2014. Until 1965, few Asians were able to migrate to the U.S., but following the Immigration and Nationality Act, waves of immigrants came to New York from China, India, the Philippines, and Korea, with more recent growth in populations from Burma (or Myanmar), Bangladesh, and Pakistan. New York's Asian population is now aging, with the

number of those over 65 having tripled since 2000. In some low-income areas like Flushing, Chinatown, and Bayside in NYC that are dominated by immigrants, Asians make up more than 40 percent of the population (American Community Survey, 2014; DiNapoli, 2016).

"While ALICE households come in all sizes and demographic configurations, two of the most common types are seniors and households with children."

Native Americans had lived in what is now New York for millennia before the arrival of Europeans, and the original five tribes of the Iroquois Confederacy formed a democracy that predated the U.S. Constitution. Over time they were moved to reservations, and then encouraged to assimilate and move to cities. Today, only 0.15 percent of New Yorkers are Native American, and fewer live on reservations. Most New Yorkers who identify as Native American live in western New York, where the 8,000-member Seneca Nation of Indians is the region's fifth-largest employer. In Central New York, the 1,000-member Oneida Indian Nation is the region's single largest employer (Independence Hall Association, 2016; American Community Survey, 2014; Watkins and Nichols, 2014; New York State Education Department, 2013; New York University, 2012; Cattaraugus County Health Department, 2015).

People of Some Other Race (Census classification) account for 2.7 percent of the New York population; those who identify as Two or More Races represent 0.7 percent (American Community Survey, 2014).

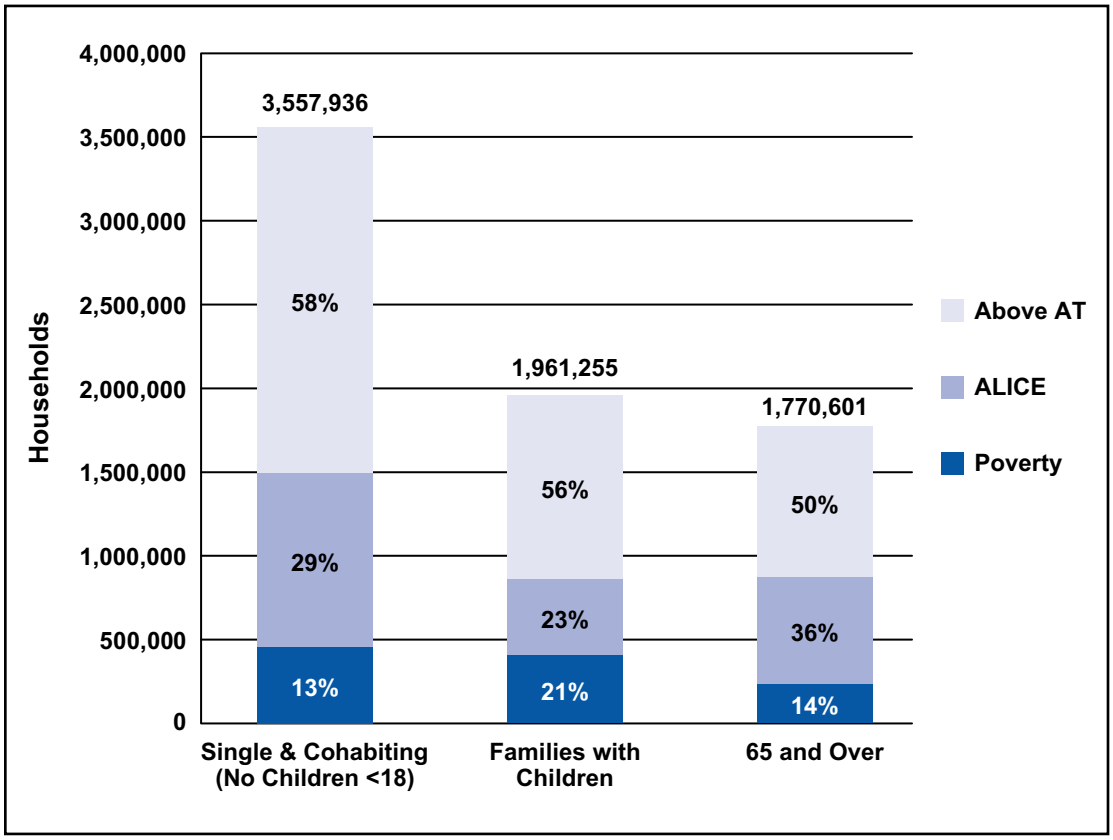
Household Type

While ALICE households come in all sizes and demographic configurations, two of the most common types are seniors and households with children. Yet in a reflection of changing family structures across the country, there are now many more types of households as well, and these "other" households now make up the largest share of households with income below the ALICE Threshold in New York, at 46 percent. These households include families with at least two members related by birth, marriage, or adoption, but with no children under the age of 18; single adults younger than 65; or people who share a housing unit with non-relatives – for example, boarders or roommates. Across the country, these households – single or cohabiting, without children under 18 – increased between 1970 and 2012: The share of households made up of married couples with children under 18 decreased by half, from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, and Kreider, 2013).

After these single or cohabiting households, seniors (27 percent) and families with children (27 percent) still make up significant numbers of New York households below the ALICE Threshold (Figure 12). This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE families with children are examined further below.

Figure 12.

Household Types by Income, New York, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

By region, the income levels of single or cohabiting households do not vary as greatly as do other household types. Following the pattern of overall households by region, single or cohabiting households are less likely to be in poverty in the counties surrounding NYC, but only slightly more likely in NYC and the Rest of State. In addition, the percent of single or cohabiting ALICE households remains similar across regions, ranging from 26 to 28 percent.

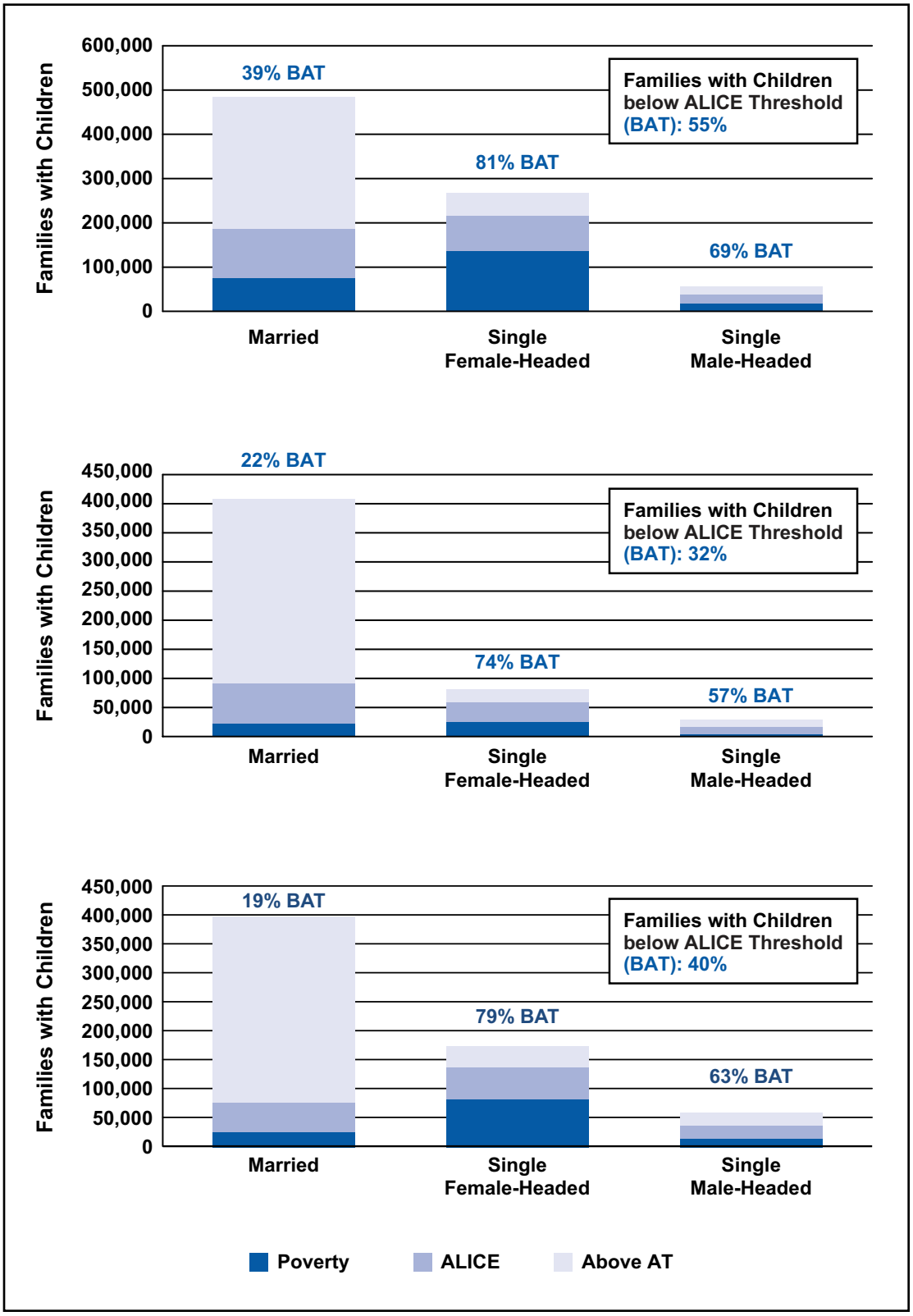
Families with Children

The economic status of America's families with children under the age of 18 has declined since 2007. Of New York's 1.96 million families with children, 44 percent (864,499) have income below the ALICE Threshold. While married-parent families with children far outnumber single-parent families, a higher proportion of children in single-parent families live below the ALICE Threshold. Family make-up differs greatly by region, with far more single-parent families in NYC than in the Rest of State, but the proportions in poverty and ALICE remain fairly constant across the regions (Figure 13). Because discussions of low-income families often focus on single parents, it is important to note that the lines between married-couple and single-parent households are often blurred. Nationally, only 37 percent of single-parent homes have one parent as the sole adult in the household. In 11 percent of "single-parent" homes, the parent has a cohabiting partner; in 52 percent, another adult age 18 or older lives in the home (Vespa, Lewis, and Kreider, 2013).

"Because discussions of low-income families often focus on single parents, it is important to note that the lines between married-couple and single-parent households are often blurred."

Figure 13.

Families with Children by Income, New York Regions, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households' larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, the number of children, and the cost of child care for children of different ages.

Married-Couple Families with Children

With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 72 percent of married-couple families with children in New York have income above the ALICE Threshold. However, because they are such a large demographic group, married-couple families with children still account for 31 percent of families with children who live in poverty and 51 percent of ALICE families with children.

By region, married couples with children are more likely to struggle financially in NYC, where 16 percent are in poverty and 23 percent are ALICE, compared to the Rest of State, where 7 percent are in poverty and 13 percent are ALICE, or the counties surrounding NYC, where 6 percent are in poverty and 17 percent are ALICE.

Nationally, married-couple families experienced a 33 percent increase in unemployment for at least one parent during the Great Recession. A subset of this group, families who owned their own homes, faced an even greater challenge: Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 15 percent (Vespa, Lewis, and Kreider, 2013).

"Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households' larger size but also to the cost of child care, preschool, and after-school care."

Single Female-Headed Families with Children

Families headed by single women with children account for 27 percent of all New York families with children but 48 percent of the state's households with children below the ALICE Threshold. They are much more likely to struggle financially, making up 60 percent of the state's families with children in poverty and 37 percent of families with children who are ALICE.

Regionally, single female-headed families are more prevalent in NYC, accounting for 33 percent of all families with children there compared to only 16 percent of families in the counties surrounding NYC and 28 percent in the Rest of State. They are more likely than other families to struggle financially in all three regions: Half are in poverty in NYC and in the Rest of State, as are 31 percent in the counties surrounding NYC. And they are even more likely to be ALICE in those surrounding counties (42 percent), with more average rates in NYC (30 percent) and the Rest of State (31 percent).

Single female-headed families are often highlighted as the most typical low-income household. With only one wage earner, it is not surprising that single-parent families are over-represented among ALICE households. For women, this is compounded by the fact that in New York, they still earn significantly less than men, as detailed below in Figure 15. Yet it is important to note that in New York, single female-headed families account for only 12 percent of all households below the ALICE Threshold and 18 percent of all working-age households below the ALICE Threshold. Many other types of households also struggle to afford basic necessities.

Using a different calculation, the Working Poor Families Project (WPFP) estimated that in 2012, 42 percent of low-income working families in New York were headed by women, as were 39 percent nationally. However, the WPFP population of households is much smaller because it does not include households with unemployed workers or those with a disability (as the ALICE Threshold does), which may overstate the prominence of single female-headed families (Rudowitz, Artiga, and Arguello, 2014).

Single Male-Headed Families with Children

The number of households headed by single men with children is a growing group in New York and across the country. While most single-parent families are still headed by mothers, single-father families account for 8 percent of all New York families with children and 11 percent of families with income below the ALICE Threshold. Although they are less common than single female-headed families, single male-headed families face similar challenges, with only one wage earner responsible for child care. In fact, when looking at parent types by income tier in New York, 64 percent of all single-male-headed families with children have income below the ALICE Threshold.

ADDITIONAL RISK FACTORS FOR BEING ALICE

Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely than other groups to be in poverty or to be ALICE. In addition to the challenges faced by people of color discussed earlier in this section, four other demographic factors make a household more likely to fall into the ALICE population: being female, being LGBT, having low levels of education, and living with a disability. Groups with more than one of these factors – such as younger combat veterans, formerly incarcerated people, or undocumented, unskilled, or limited English-speaking recent immigrants – are even more likely to fall below the ALICE Threshold.

"The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE."

Women

Although women make up nearly half of the U.S. workforce, receive more college and graduate degrees than men, and are the equal or primary breadwinner in four out of ten families, they continue to earn significantly less than men in comparable jobs.

According to the BLS Current Population Survey, women's median earnings are lower than men's in nearly all occupations. In 2014, female full-time workers still made only 78 cents on each dollar earned by men, a gap of 22 percent. In addition, male-dominated occupations tend to pay more than female-dominated occupations at similar skill levels. Despite many changes to the economy, these disparities remain persistent features of the U.S. labor market (Bureau of Labor Statistics, 2015; Hegewisch and Ellis, 2015). The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE.

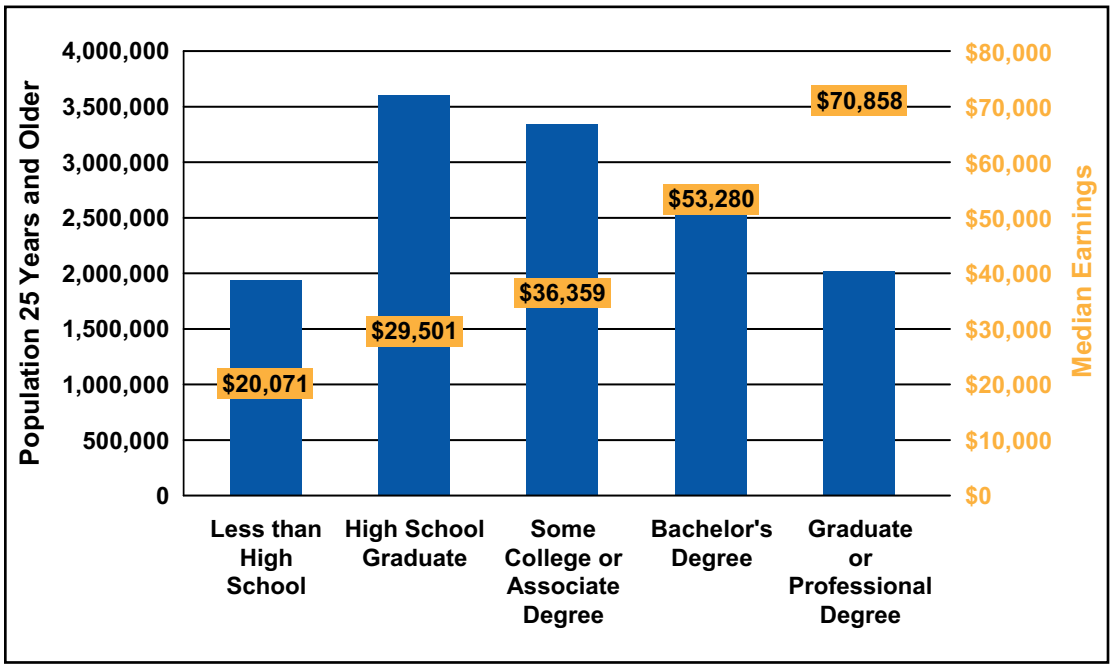
Older women are also more likely to be poor: Recent data reveals that nationally, among people aged 65 and older, 64 percent more women than men are poor (Hess and Román, 2016). In New York, senior women are more likely to live longer and to be in poverty. Of those 65 years and older, there were 24 percent more women than men in 2014, yet 50 percent more women than men were in poverty – 11 percent of women compared to 8 percent of men (American Community Survey, 2014).

People with Lower Levels of Education

Income continues to be highly correlated with education. In New York, 27 percent of the population 25 years and older have only a high school diploma, and 25 percent have some college education or an associate's degree, but only 20 percent have a bachelor's degree and 15 percent have a graduate or professional degree, despite the fact that median earnings increase significantly for those with higher levels of education (Figure 14).

Figure 14.

Education Attainment and Median Annual Earnings, New York, 2014



Source: American Community Survey, 2014

Those residents with the least education are more likely to have earnings below the ALICE Threshold. Yet with the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. Despite the fact that New York colleges and universities received more than $386 million in federal Pell Grants in 2014, 61 percent of New York's Class of 2014 still graduated with an average of $27,822 in student debt (National Priorities Project, 2015; Project on Student Debt, 2015).

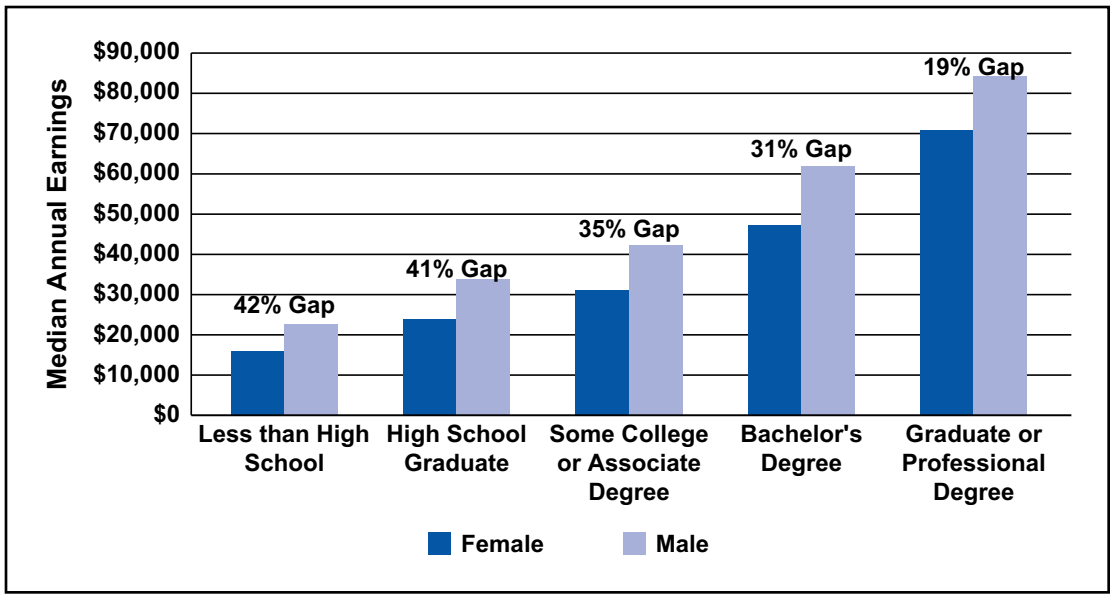
ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income. Many demographic factors impact a household's ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students. In New York in 2013, the public high school graduation rate was 77 percent for all students but significantly lower for economically disadvantaged students (68 percent), those with disabilities (48 percent), and those with limited English proficiency (44 percent) (Stetser and Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

"ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income."

Within New York and across all states, there is also a striking difference in earnings between men and women at all educational levels (Figure 15). **Men in New York earn at least 19 percent more than women across all educational levels and as much as 42 percent more for those with less than a high school diploma** (American Community Survey, 2014). This, in part, helps explain why so many of New York's single female-headed households have incomes below the ALICE Threshold.

Figure 15.

Median Annual Earnings by Education and Gender, New York, 2014



Source: American Community Survey, 2014

People with a Disability

"The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities."

Households with a member who is living with a disability are more likely than other households to be in poverty or to be ALICE. These households often have both increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2006 and 2013).

The National Bureau of Economic Research estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer and Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development (HUD), March 2011).

New York's numbers fit with these national findings. Notably, New York residents with a disability are far less likely to be employed: Only 21 percent of working-age residents (18–64 years old) with a disability are employed, compared to 59 percent of those with no disability. And for those who are working, they earn less. The median annual earnings for a New York resident with a disability are $22,957, compared to $34,441 for a worker without a disability (American Community Survey, 2014).

A total of 2,020,411 adults in New York have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 24 percent of New York residents aged 16 and over with a severe disability live in poverty, compared with 14.3 percent of all residents in that age group. Disability is generally disproportionately associated with age; in New York, 35 percent of residents 65 years or older are living with a disability, more than double the 13 percent average for all ages (American Community Survey, 2014).

The LGBT Community

According to Gallup surveys conducted in 2012, the percentage of New York adults who identify as lesbian, gay, bisexual, or transgender (LGBT) is 3.8 percent, slightly above the nationwide average of 3.5 percent (Gates and Newport, 2013). Though there is less data available about LGBT workers, they are likely to be economically disadvantaged. Despite having more education than the general population, LGBT workers often earn less than their heterosexual counterparts, experience greater unemployment, and are more likely to live in extreme poverty (earning $10,000 annually or less) (Harrison, Grant and Herman, 2012; Burns, 2013; Harris, 2015).

Most same-sex households live in cities in New York, but conditions vary across the state. According to the Human Rights Campaign's Municipal Equality Index, NYC, Rochester, and Yonkers earned the highest scores (100 out of 100) on measures of inclusivity for LGBT residents and workers, and Albany, Syracuse, and Buffalo were also high scorers (92 out of 100), while smaller cities such as Brookhaven and Northwest Harbor earned much lower scores (44 and 62 respectively) (Human Rights Campaign, 2015).

"Immigrant groups vary widely in language, education, age, and skills. Nationally, immigrants are only slightly more likely to be in poverty or to be ALICE than non-immigrants."

Undocumented, Unskilled, and Limited English-Speaking Recent Immigrants

Related to race and ethnicity is immigration, with Hispanics, Asians, and Africans making up the majority of New York's 4,465,415 immigrants. In terms of place of birth, 49 percent of the state's immigrants were born in Latin America; 28.3 percent were born in Asia; 16.5 were born in Europe; and 4.3 were born in Africa (Migration Policy Institute, 2013; Maciag, 2014).

Immigrant groups vary widely in language, education, age, and skills. **Nationally, immigrants are only slightly more likely to be in poverty or to be ALICE than non-immigrants. However, for some subsets of immigrant groups – such as non-citizens; more recent, less-skilled, or unskilled immigrants; and those who are in limited English-speaking households (where no one in the household age 14 or older speaks English only or speaks English "very well") – the likelihood increases** (Suro, Wilson and Singer, 2012; American Community Survey, 2014).

Refugees make up a small subset of immigrants to New York, Since 1980, 3,000 to 5,000 refugees per year have resettled in the state. Of the 4,085 who resettled in 2014, half were from Burma and Bhutan, one-quarter were from the Democratic Republic of Congo and Somalia, and the rest were from Iraq and Afghanistan. The proportion of refugees resettling in the Rest of State has grown over time from 76 percent in 2006 to 96 percent in 2014, with particularly high resettlement in the greater Buffalo, Rochester, and Utica areas in 2014. These immigrants face a unique set of challenges in reaching financial stability, including poor health from previous inadequate medical care, exposure to torture or terrorism, as well as poverty, and language barriers (New York Bureau of Refugee and Immigrant Assistance (BRIA), 2015; NYS Health Foundation, 2016).

Recent immigrants in general earn less than longer-term residents. The median annual income for foreign-born New York residents who entered the state since 2010 is $42,079, while the median income for foreign-born residents who came to New York before 2000 is $51,813.

In terms of education attainment, foreign-born residents living in New York are less likely than residents born in New York to graduate from high school (74 percent compared to 81 percent for residents born in-state). Yet in college, they achieve at almost the same rate as residents born in-state (17 percent have a bachelor's degree, compared to 19 percent for those born in-state), and they receive almost as many graduate degrees (12 percent, compared to 15 percent for residents born in-state) (American Community Survey, 2014).

Across income and educational levels, the data on immigrants reinforces the point that ALICE households are working and are an essential part of the economy. Immigrant-owned businesses contributed at least $229 billion to the New York economy in 2014. Immigrants comprised 23 percent of the state's population and 27 percent of the state's workforce in 2013 (American Immigration Council, 2015).

However, some immigrant groups face language and citizenship barriers that keep them from jobs, higher wages, and resources (Suro, Wilson and Singer, 2012). The Pew Research Center estimates that there were 750,000 unauthorized immigrants in New York, or roughly 4 percent of the state's population, in 2012. Elementary and secondary students with an unauthorized immigrant parent account for 5.5 percent of school children, and unauthorized adult immigrants account for 6 percent of the state's workforce (Passel, Cohn, and Rohai, 2014). This group of immigrants is often paid off the books; they are not formally recognized and therefore have few or no labor protections (such as minimum wage or safety regulations) and little or no access to the public safety net (discussed further in the Conclusion).

According to a report by the Congressional Budget Office (CBO), in general, state and local governments carry most of the cost of providing a range of public services to unauthorized immigrants – particularly services related to education, health care, and law enforcement. Because these governments provide these services to all residents in their jurisdiction, the amount spent on services to unauthorized immigrants represents a small percentage of the total. The tax revenues that unauthorized immigrants generate for state and local governments, however, do not offset the total cost of services that they receive, and federal aid programs do not fully cover the costs that state and local governments incur (Merrell, 2007).

Research by the U.S. Census Bureau has found that English-speaking ability among immigrants influences their employment status, ability to find full-time employment, and earning levels, regardless of the particular language spoken at home. Those with the highest level of spoken English have the highest earnings, which approach the earnings of English-only speakers (Day and Shin, 2005). The American Community Survey reports more than 158 different foreign languages spoken in New York, with Spanish being the most common at 6 percent. Of New York households, 8 percent are limited English-speaking households (American Community Survey, 2010 and 2014).

"Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and unemployment benefits."

Veterans

As of 2014, there were 773,063 veterans living in New York. Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and unemployment benefits. Younger veterans, in particular, embody a trifecta of factors that make them more likely to be ALICE: They are dealing with the complex physical, social, and emotional consequences of military service; they are more likely to have less education and training than veterans of other service periods; and they are more likely to have a disability than older veterans.

Unemployment is a major challenge for younger veterans. Seventy-four percent of New York's veterans are in the labor force (including those looking for work); of those, 6.6 percent were unemployed in 2014. But while 93 percent of New York veterans are 35 years or older (Figure 16), **the most recent and youngest – 51,022 veterans aged 18 to 34 years – are most likely to be unemployed or in struggling ALICE households.** While state-level data is not available, at the national level, veterans aged 18-34 years are twice as likely as their older counterparts to be unemployed. Within the young age group, the very youngest – those aged 18 to 24 years – are the most likely to be unemployed, with 16 percent unemployed in 2014 (American Community Survey, 2014; Bureau of Labor Statistics, 2014).

There were 2,399 homeless New York veterans in 2014, down 59 percent from 5,879 in 2011 (American Community Survey, 2014; HUD, October 2014; HUD, November 2015).

Figure 16.

Veterans by Age, New York, 2014

Age	Number of Veterans (New York)	Percent of Total Veterans (New York)	Percent of Veterans Unemployed (U.S.)
18 to 34 years	51,022	7%	9%
35 to 54 years	154,613	20%	5%
55 to 64 years	129,875	17%	5%
65 years and over	437,553	57%	4%

Source: American Community Survey, 2014; Bureau of Labor Statistics, 2014

The root causes of higher unemployment of veterans from recent deployments are uncertain, but a report from the Federal Reserve Bank of Chicago suggests a number of possibilities. First, wartime deployments often result in physical or psychological trauma that affects the ability of new veterans to find work. Second, deployed veterans receive combat-specific training that is often not transferable to the civilian labor market. Finally, new veterans are typically younger and less educated than average workers – two factors that predispose job-seekers to higher unemployment rates (Faberman and Foster, 2013; Bureau of Labor Statistics, 2015).

"People with past convictions in New York and across the country are more likely to be unemployed or to work in low-wage jobs."

Ex-Offenders

New York's incarceration rate of 265 per 100,000 adults is below the national average of 392 per 100,000 adults (National Institute of Corrections, 2014). However, the incarceration rate for Black working-age men in New York was 5.3 percent in 2010 – almost double the national average of 3 percent (Pawasarat and Quinn, 2013; National Institute of Corrections, 2014; The Sentencing Project, 2007).

People with past convictions in New York and across the country are more likely to be unemployed or to work in low-wage jobs. Research has documented that ex-offenders are confronted by an array of barriers that significantly impede their ability to find work and otherwise reintegrate into their communities, including low levels of education, lack of skills and experience due to time out of the labor force, employer reluctance to hire ex-offenders, questions about past convictions on initial job applications, problems obtaining subsidized housing, and substance abuse issues.

A range of studies has found that ex-offenders have employment rates between 9.7 and 23 percent lower than those of non-offenders; in 2008, those reductions lowered the total male employment rate in the U.S. by 1.5 to 1.7 percentage points. When ex-offenders do find employment, it tends to be in low-wage service jobs often held by ALICE workers, in industries including construction, food service, hotel/hospitality, landscaping/lawn care, manufacturing, telemarketing, temporary employment, and warehousing (Leshnick, Geckeler, Wiegand, Nicholson, and Foley, 2012; Schmitt and Warner, 2010).

II. HOW COSTLY IS IT TO LIVE IN NEW YORK?

Measure 2 – The Household Budget: Survival vs. Stability

AT-A-GLANCE: SECTION II

The Household Survival Budget

- The Household Survival Budget estimates the minimum required for each of the five basic household necessities needed to live and work in the modern economy: housing, child care, food, transportation, and health care.
- The average annual Household Survival Budget for a four-person family living in New York is $62,472 – more than double the U.S. poverty level of $23,850 per year for the same size family.
- The Household Survival Budget for a family translates to an hourly wage of $31.24 for one parent (or $15.62 per hour each, if two parents work).
- The average annual Household Survival Budget for a single adult in New York is $21,540, which translates to an hourly wage of $10.77.
- Child care represents a New York family's greatest expense at $1,363 for registered home-based care. (Licensed and accredited child care, used in the Household Stability Budget, is even more expensive at an average of $1,755 per month for two children.)

The Household Stability Budget

- The Household Stability Budget measures how much income is needed to support and sustain an economically viable household, including both a 10 percent savings plan and the cost of a smartphone.
- The average annual Household Stability Budget is $116,268 for a family of four, nearly double the Household Survival Budget.
- To afford the Household Stability Budget for a two-parent family, each parent must earn $29.07 per hour or one parent must earn $58.14 per hour.

"The cost of basic household necessities increased in New York from 2007 to 2014, despite low inflation during the Great Recession."

The cost of basic household necessities increased in New York from 2007 to 2014, despite low inflation during the Great Recession. As a result, 44 percent of households in New York are challenged to afford the basic necessities. This section presents the **Household Survival Budget**, a realistic measure estimating what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.

THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the Federal Poverty Level (FPL) as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household items needed to live and work in today's economy. Figure 17 shows a statewide average Household Survival Budget for New York in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. A Household Survival Budget for each county in New York is presented in Appendix J, and additional family variations are available at: http://spaa.newark.rutgers.edu/united-way-alice.

The average annual Household Survival Budget for a four-person family living in New York is $62,472, an increase of 19 percent from the start of the Great Recession in 2007. That increase was driven primarily by a 56 percent increase in the cost of health care and a 20 percent increase in the cost of food. The rate of inflation over the same period was 14 percent.

"The average annual Household Survival Budget for a four-person family living in New York is $62,472, an increase of 19 percent from the start of the Great Recession in 2007."

The Household Survival Budget for a family translates to an hourly wage of $31.24, 40 hours per week for 50 weeks per year for one parent (or $15.62 per hour each, if two parents work).

The annual Household Survival Budget for a single adult is $21,540, an increase of 16 percent since 2007. The single-adult budget translates to an hourly wage of $10.77.

As a frame of reference, it is worth noting that the Household Survival Budget is lower than most current measures, including the MIT Living Wage Calculator, the Economic Policy Institute's Family Budget Calculator, and the Center for Women's Welfare's Self-Sufficiency Standard (MIT, 2015; Economic Policy Institute, 2015; Pearce, 2014). These are compared with both the Household Survival and Household Stability budgets later in this section.

Figure 17.
Household Survival Budget, New York Average, 2014

New York Average – 2014			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2014 PERCENT CHANGE
Monthly Costs			
Housing	$668	$919	17%
Child Care	$-	$1,363	9%
Food	$202	$612	20%
Transportation	$330	$653	11%
Health Care	$141	$564	56%
Miscellaneous	$163	$473	19%
Taxes	$291	$622	35%
Monthly Total	$1,795	$5,206	19%
ANNUAL TOTAL	$21,540	$62,472	19%
Hourly Wage	*$10.77*	*$31.24*	*19%*

Source: See Appendix C

In comparison to the annual Household Survival Budget, the U.S. poverty level was $23,850 per year for a family of four and $11,670 per year for a single adult in 2014. In that same year, the New York median family income was $71,115 per year, and the median household income was $58,878.

Increases in budget costs occurred primarily from 2007 to 2010 but continued through 2014. The 17 percent increase in housing is particularly surprising because it happened during a downturn in the housing market and was higher than the 14 percent national rate of inflation. However, it is understandable when seen against the backdrop of the foreclosure crisis that occurred at the top and middle of the housing market during the Great Recession. As foreclosed homeowners moved into lower-end housing, there was increased demand for an already limited housing supply, and housing prices rose accordingly.

The Household Survival Budget varies across New York counties. The basic essentials are least expensive in Allegany, Chautauqua, and Chenango counties for a family at $55,944, and in Wyoming County for a single adult at $18,216. They are most expensive in Suffolk County both for a family at $90,324 and for a single adult at $28,176. For each county's Survival Budget, see Appendix J.

Housing

The cost of housing for the Household Survival Budget is based on the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

"To put these costs in national context, the National Low Income Housing Coalition (NLIHC) reports that New York was the fourth most expensive state in the country for housing in 2014."

Housing costs vary by county in New York. Rental housing is least expensive for a two-bedroom apartment in Allegany, Chautauqua, and Chenango counties at $637 per month and for an efficiency apartment in Wyoming County at $445. Rental housing is most expensive for a two-bedroom apartment in Nassau and Suffolk counties at $1,613 per month and for an efficiency apartment in Putnam and Rockland counties and the NYC boroughs at $1,163. To put these costs in national context, the National Low Income Housing Coalition (NLIHC) reports that New York was the fourth most expensive state in the country for housing in 2014 (NLIHC, 2015).

In the Household Survival Budget, housing for a family accounts for 18 percent of the budget, which is well below HUD's affordability guidelines of 30 percent (HUD, 2013). For a single adult, however, an efficiency apartment accounts for 37 percent of the Household Survival Budget, well above the threshold at which the renter would be considered "housing burdened." The availability of affordable housing units is addressed in Section V.

Child Care

In New York, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of $1,363 per month ($706 per month for an infant and $657 for a 4-year old).

While home-based child care sites in New York are required to be registered with the state and are regulated for minimum quality program requirements, the quality of care that they provide may vary between locations. However, licensed and accredited child care centers, with more highly regulated standards of quality care, are significantly more expensive, with an average cost of $1,755 per month ($943 per month for an infant and $812 for a 4-year-old). Child care costs in New York are compiled by the New York State Office of Children & Family Services (New York State Office of Children & Family Services, 2014).

Costs vary across counties: The least expensive home-based child care for two children, an infant and a preschooler, is found in rural Rest of State counties at $1,208 per month, and the most expensive home-based child care is in Nassau, Putnam, Rockland, Suffolk, and Westchester counties at $2,188 per month.

"Child care for two children accounts for 26 percent of the family's budget, their greatest expense."

Child care for two children accounts for 26 percent of the family's budget, their greatest expense. The cost of child care in New York increased by 9 percent through the Great Recession from 2007 to 2014. These increases have made child care costs prohibitive for many ALICE families, not just in New York but nationwide. For example, a recent study from the Oregon Child Care Research Partnership found that it was 24 percent harder (measured by increase in prices combined with decrease in income) for a family to purchase care in 2012 than in 2004, and 33 percent harder for single parents (Weber, 2015).

Food

The original U.S. poverty level was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, in keeping with the purpose of the overall budget to show the minimal budget amount possible for each category. The Thrifty Food Plan is also the basis for Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account regional variation across the country but not localized variation, which can be even greater, especially for fruits and vegetables (Hanson, 2008; Leibtag, Ephraim, and Kumcu, 2011).

Within the Household Survival Budget, the cost of food in New York is $612 per month for a family of two adults and two young children and $202 per month for a single adult (USDA, 2014). The cost of food increased in New York by a surprisingly large 20 percent from 2007 to 2014, much higher than the 14 percent rate of inflation. The original FPL was based on the premise that food accounts for one-third of a household budget, so that a total household budget was the cost of food multiplied by three. Yet with the large increases in the cost of other parts of the household budget, food now accounts for only 12 percent of the Household Survival Budget for a family and 11 percent for a single adult in New York. Because the methodology of the FPL has not evolved in tandem with changing lifestyles and work demands, the FPL significantly underestimates the cost of even the most minimal household budget today.

Transportation

The fourth item in the Household Survival Budget is transportation, a prerequisite for most employment in New York. The average cost of transportation by car is several times greater than by public transport. According to the Consumer Expenditure Survey, a New York family pays an average of $653 per month for gasoline, motor oil, and other vehicle expenses. By comparison, the average cost for public transportation is only $72 per month, but public transportation is not widely available in most counties. The Household Survival Budget in Figure 17 shows state average transportation costs adjusted for household size. Actual county costs are shown in Appendix J.

Transportation costs represent 13 percent of the average Household Survival Budget for a family and 18 percent for a single adult. These costs are lower than in other budgets for households with incomes similar to ALICE. The Housing and Transportation Affordability

Index finds that for low-income New York households, transportation costs take up more than 9 percent of the household budget in NYC, and up to 30 percent in more rural parts of the Rest of State (Center for Neighborhood Technology, 2015).

Public transportation is typically the cheapest form of transportation, but it is only available in parts of New York. Where it is available, it can significantly reduce the cost of the Household Survival Budget for many families. In the counties outside of New York's major metropolitan areas, fewer than 8 percent of workers use public transportation, so most of these workers must have a car to get to their jobs. The Household Survival Budget reflects the cost of using a car, which is a significant additional expense for ALICE households (American Community Survey, 2014).

Health Care

The fifth item in the Household Survival Budget is health care costs. The health care budget includes the nominal out-of-pocket health care spending indicated in the Consumer Expenditure Survey. In 2014, the average health care cost in New York was $141 per month for a single adult (8 percent of the budget) and $564 per month for a family (11 percent of the budget), which represents an increase of 56 percent from 2007 to 2014. Since it does not include health insurance, such a low health care budget is not realistic in New York, especially if any household member has a serious illness or a medical emergency.

ALICE does not qualify for Medicaid but cannot afford the Silver Plan (depending on eligibility for subsidies) or even the premiums for the high-deductible Bronze Marketplace Plan through the Affordable Care Act (ACA). For this reason, the cost of the "shared responsibility payment" – the penalty for not having coverage – is added to the current out-of-pocket health care spending. The penalty for 2014 is the higher of these: 1 percent of household income, yearly premium for the national average price of a Bronze Plan sold through the Marketplace, or $95 per adult and $47.50 per child under 18, for a maximum of $285 (U.S. Centers for Medicare & Medicaid Services, 2016).

"Public transportation is typically the cheapest form of transportation, but it is only available in parts of New York."

Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a prohibitive additional budget expense for ALICE families. For example, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs in New York, with wide geographic variation across the state. Costs for adult day care range from $1,890 per month in the Bronx to $3,990 in Manhattan; costs for assisted living range from $2,400 per month in Middletown to $7,060 in Manhattan (John Hancock, 2013).

Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in New York, even for low-income households. Taxes represent 16 percent of the average Household Survival Budget for a single adult and only 12 percent for a family with credits and exemptions. A single adult in New York earning $21,540 per year pays on average $291 per month (or $3,492 annually) in federal and state taxes, and a family earning $62,472 per year, benefiting from the federal Child Tax Credit and the Child and Dependent Care Credit, pays approximately $622 per month (or $7,464 annually). These rates include standard federal and state deductions and exemptions. The tax budget line item increased on average 35 percent from 2007 to 2014 (an increase of 20 percent for a single adult and 51 percent for a family of 4). The bulk of this increase can be explained by the fact that as the basic household budget increased, the income needed to cover it increased, and higher income results in a larger tax bill.

Increases in the actual tax rates were modest, driven primarily by federal taxes (income payroll deduction taxes for Social Security and Medicare) and by New York taxes for those earning more than $40,000. From 2007 to 2014, federal taxes increased by 9 percent for a family of 4 and decreased by 11 percent for a single adult. New York state income taxes, which account for a quarter of a household's taxes, remained flat from 2007 to 2014 for those earning under $40,000, but rates rose for those earning more than $40,000, and the income brackets increased slightly for all from 2012 to 2014. The net result was that from 2007 to 2014, New York state taxes for a single adult increased by 8 percent and for a family of 4 increased by 7 percent. NYC tax rates remained flat over the period (Internal Revenue Service (IRS) and New York State Department of Taxation and Finance, 2007, 2010 and 2014). For tax details, see Appendix C.

Two additional tax considerations are also relevant for many ALICE households: the Earned Income Tax Credit (EITC) and sales tax. The Earned Income Tax Credit (EITC), a benefit for working individuals with low to moderate incomes, is not included in the tax calculation because the gross income threshold for EITC is below the ALICE Threshold: $49,186 vs. $62,472 for a family of four and $14,590 vs. $21,540 for a working adult. However, many ALICE households at the lower end of the income scale are eligible for EITC (IRS, 2014). The IRS estimates that the federal EITC helped more than 1.8 million families in New York in 2014, reaching 83 percent of those eligible. In addition, between 2011 and 2013 the federal EITC and the Child Tax Credit lifted 597,000 New York taxpayers and their households out of poverty, including 307,000 children. The New York EITC is 30 percent and the NYC EITC is 5 percent of the federal credit (Internal Revenue Service, 2014; Tax Policy Center, 2015; Center on Budget and Policy Priorities, 2013; New York State Department of Taxation and Finance, 2015; Internal Revenue Service, 2013).

"Between 2011 and 2013 the federal EITC and the Child Tax Credit lifted 597,000 New York taxpayers and their households out of poverty, including 307,000 children."

In terms of sales tax, there is none on most items in the Basic Household Survival Budget (housing, food, child care, and health care). However, ALICE pays the state sales tax on goods outside the budget. Clothing and footwear under $110 are exempt from New York City and New York State Sales Tax. Purchases above $110 are subject to a 4.5 percent NYC Sales Tax and a 4 percent New York State Sales Tax. In addition, most counties levy a sales tax ranging from 3 percent to 4.88 percent (NYC Department of Finance, 2016; Sales Tax Handbook, 2016).

Because the Household Survival Budget is based on the cost of renting, there is no property tax in the tax portion of the budget. Property taxes are passed on to renters in the form of higher rents. And property taxes can be an issue for ALICE homeowners, as discussed further in Chapter VI.

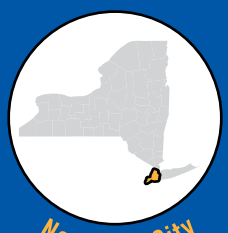
In every state in the U.S., at least some low- or middle-income groups pay more of their income in state and local taxes than do wealthy families. According to the Tax Inequality Index from the Institute on Taxation and Economic Policy (ITEP), New York has the 41st most unfair state and local tax system in the country. The state's comparatively high state and local sales tax rates, as well as the cigarette tax rate, are regressive and impact middle- and low-income residents more than the wealthiest residents (New York State Department of Taxation and Finance, 2014; ITEP, 2013).

Household Survival Budget by Region

The cost of living varies across New York; the Household Survival Budget for a family of four ranges from $78,720 in the counties surrounding NYC to $64,092 in NYC to $60,036 in the Rest of State. The biggest differences regionally are for housing, child care, and transportation. Housing is most expensive in NYC and the surrounding counties; child care is most expensive in the surrounding counties; and transportation is most expensive in the Rest of State, where public transportation is generally not available.

Figure 18.

Household Survival Budget, New York Regions, 2014



	New York City		Counties Surrounding New York City		Rest of State	
	SINGLE ADULT	TWO ADULTS, TWO CHILDREN	SINGLE ADULT	TWO ADULTS, TWO CHILDREN	SINGLE ADULT	TWO ADULTS, TWO CHILDREN
Monthly Costs						
Housing	$1,163	$1,440	$1,019	$1,439	$569	$795
Child Care	$-	$1,354	$-	$2,027	$-	$1,271
Food	$202	$612	$202	$612	$202	$612
Transportation	$108	$173	$207	$389	$369	$738
Health Care	$131	$525	$131	$525	$143	$573
Miscellaneous	$207	$486	$193	$596	$155	$455
Taxes	$463	$751	$371	$972	$263	$559
Monthly Total	$2,274	$5,341	$2,123	$6,560	$1,701	$5,003
ANNUAL TOTAL	$27,288	$64,092	$25,476	$78,720	$20,412	$60,036
Hourly Wage	*$13.64*	*$32.05*	*$12.74*	*$39.36*	*$10.21*	*$30.02*

Source: See Appendix D

What is Missing from the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a "get-ahead" budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories. It could be used for essentials such as toiletries, diapers, cleaning supplies, or work clothes. With changes in technology over the last decade, phone usage has shifted so dramatically that the Miscellaneous category could also have to cover the cost of a smartphone, which many people use in place of a home landline. According to the Pew Research Center, nearly two-thirds (64 percent) of U.S. adults owned a smartphone in 2014, up from 35 percent in 2011. Nearly half (46 percent) of smartphone owners say their smartphone is something "they couldn't live without." Yet at the same time, this added expense has presented new challenges. Almost one-quarter (23 percent) of Pew survey respondents report that they have canceled or suspended their smartphone service at some point because of cost (Pew Research Center, 2015).

"This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue."

The Miscellaneous category is not enough to purchase cable service or cover automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. There is no room in the Household Survival Budget for a financial indulgence such as holiday gifts or a new television – something that many households take for granted. This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense,

such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households and the wider community – are discussed in Section VI.

"The Stability Budget represents the basic household items necessary for a household to participate in the modern economy in a sustainable manner over time."

THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the Household Stability Budget is a measure of how much income is needed to support and sustain an economically viable household. The Stability Budget represents the basic household items necessary for a household to participate in the modern economy in a sustainable manner over time. In New York, the Household Stability Budget is $116,268 per year for a family of four – nearly double the Household Survival Budget (Figure 19). That comparison highlights yet again how minimal the expenses are in the Household Survival Budget.

Figure 19.

Average Household Stability Budget vs. Household Survival Budget, New York, 2014

New York Average - 2014			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Survival	Stability	Percent Difference
Monthly Costs			
Housing	$919	$1,201	31%
Child Care	$1,363	$1,755	29%
Food	$612	$1,159	89%
Transportation	$653	$1,119	71%
Health Care	$564	$996	77%
Cell Phone	N/A	$99	N/A
Savings	N/A	$633	N/A
Miscellaneous	$473	$633	34%
Taxes	$622	$2,094	237%
Monthly Total	$5,206	$9,689	86%
ANNUAL TOTAL	$62,472	$116,268	86%
Hourly Wage	*$31.24*	*$58.14*	*86%*

Source: See Appendix D

The spending amounts in the Household Stability Budget are those that can be maintained over time. Better quality housing that is safer and needs fewer repairs is represented in the median rent for single adults and single parents and in ownership of a moderate house with a mortgage. Child care has been upgraded to licensed and accredited care, where quality is fully regulated. Food is elevated to the USDA's Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus one meal out per month, which is realistic for a working family. For transportation, the Stability Budget includes leasing a car, which allows drivers to more easily maintain a basic level of safety and reliability. For health care, the budget adds in health insurance and is

represented by the cost of an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget.

Because most jobs now require access to the internet and a smartphone, this year's Household Stability Budget includes the cost of a cell phone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The least expensive option has been selected from Consumer Reports' 2014 plan comparison. Full details and sources are listed in Appendix D, as are the Household Stability Budget figures for a single adult.

Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of $633 per month for a family is probably enough to invest in education and retirement, while $196 per month for a single adult might be enough to cover the monthly payments on a student loan or build toward the down payment on a house. However, in many cases, the reality is that savings are used for an emergency and never accumulated for further investment.

The Household Stability Budget for a New York family with two children is moderate in what it includes, yet it still totals $116,268 per year. This is almost double both the Household Survival Budget of $62,472 and the New York median household income of $58,878 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn $29.07 per hour or one parent must earn $58.14 per hour.

The Household Stability Budget for a single adult totals $35,388 per year, significantly higher than the Household Survival Budget and just below the New York median earnings for a single adult of $37,460. To afford the Household Stability Budget, a single adult must earn $17.69 per hour.

"Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category."

Regionally, the cost of the Stability Budget also varies across the state, ranging from $147,684 for a family of four in NYC to $145,896 in the counties surrounding NYC to $108,960 in the Rest of State. The biggest differences regionally are for housing, child care, and transportation. Housing is most expensive in NYC; child care is most expensive in the counties surrounding NYC followed closely by NYC; and transportation is least expensive in NYC and in the portions of the counties surrounding NYC where public transportation is available.

COMPARISON WITH OTHER BUDGETS

How do the Household Survival and Stability Budgets compare with other measures? The Household Survival Budget is designed to measure the absolute minimum required to live and work in the modern economy, and thus in all cases relies on the most conservative estimate; it is not sustainable over time. It is the lowest of all family budget measures except the FPL. The FPL is not based on the actual cost of basic household goods in a specific county. As discussed earlier, the FPL is based on three times the cost of a minimally adequate diet in the 1960s, with adjustments for inflation; for a family of two adults and two children, the FPL totaled $23,850 in 2014.

The Self-Sufficiency Standard (SSS), which applies only to NYC, aims to provide a slightly higher standard of living, presenting an accurate and nuanced measure of how much income a family of a certain composition living in a certain place must earn to meet their basic needs at a minimally adequate level. As such, the SSS selects the lowest costs to cover basic necessities that ensure self-sufficiency, accounting for availability of goods and services in a particular region. This adds greater costs for adequate housing and child care, more nutritious food, and less risky transportation and health care (Pearce, 2014).

The MIT Living Wage Calculator and the Economic Policy Institute's (EPI) Family Budget Calculator are each also slightly more expensive than the Household Survival Budget, but both are limiting and would be difficult to sustain for long periods of time (MIT, 2016; Economic Policy Institute, 2014).

To put all of these budgets in perspective, the Household Stability Budget estimates the cost for the range of household items at the level needed to support and sustain an economically viable household – and it is significantly higher than all other measures and New York's median family income (Figure 20).

Looking at the different budgets for a family of four in Queens County provides an example. Comparing the Household Survival Budget and the **Self-Sufficiency Standard** for this household, the Survival Budget assumes lower costs in all categories:

- **Housing:** Both reflect HUDs 40th rent percentile for a two-bedroom apartment, which includes all utilities whether paid by the landlord/owner or by the renter. The SSS estimates the cost of housing so that adults and children have separate bedrooms, with up to two adults or children per room. For housing in Queens County (and each county and sub-county area of NYC), the SSS uses the median gross rent ratios by county calculated from the U.S. Census Bureau's 2012 American Community Survey 1-year estimates.
- **Child Care:** The Survival Budget reflects the cost of home-based child care for an infant and a 4-year-old: the SSS calculates a weighted average of home-based and center-based child care for an infant and a preschooler in full-time care, and school-age children in part-time care.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan; the SSS reports the USDA's slightly higher Low-Cost Food Plan that provides more resources to maintain adequate nutrition over the longer term.
- **Transportation:** The budgets each use a minimum threshold for public transportation: The Survival Budget uses 8 percent of commuters, and the SSS uses 7 percent. Queens County, where more than half of residents commute by public transportation, is well above both thresholds. The Survival Budget cost is based on the Consumer Expenditure Survey, and the SSS uses the cost of a 30-day Unlimited Ride MetroCard from the NYC Metropolitan Transit Authority.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses and the ACA penalty but not any costs of health insurance; the SSS reports the cost of employer-sponsored health insurance and out-of-pocket health care expenses.
- **Miscellaneous:** Both plans have a modest additional category of 10 percent.
- **Taxes:** Both plans incorporate the range of federal and state income and payroll taxes and the credits for which families are eligible (Child Care and Child Tax Credits). Since taxes are based on the budget, the higher the overall budget amounts, the higher the taxes.

"The MIT Living Wage Calculator and the Economic Policy Institute's (EPI) Family Budget Calculator are each also slightly more expensive than the Household Survival Budget, but both are limiting and would be difficult to sustain for long periods of time."

The result is that the Self-Sufficiency Standard is 34 percent higher than the Survival Budget for a family of four in Queens County (Pearce, 2014).

Comparing the Household Survival Budget and the **MIT Living Wage Calculator** for a family of four in Queens County, the Survival Budget assumes lower costs in all categories: One caveat to this comparison is that the only data available for the Living Wage Calculator is 2015, and all other budgets are 2014 numbers.

- **Housing:** The Survival Budget reflects HUDs 40th rent percentile for a two-bedroom apartment, which includes all utilities whether paid by the landlord/owner or by the renter. MIT also uses HUD's parameters but adds additional utilities to HUD's rent estimates.
- **Child Care:** The Survival Budget reflects the cost of home-based child care for an infant and a 4-year-old. MIT selects the lowest-cost child care option available (which is usually home-based care), but for a 4-year-old and a school-age child, whose costs are generally lower.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan for a family; MIT reports the USDA's slightly more generous Low-Cost Food Plan for a family.
- **Transportation:** The two budgets are similar in terms of operating costs for a car, but the Survival Budget uses a minimum threshold for public transportation of 8 percent of commuters and reflects the cost reported by the Consumer Expenditure Survey for Queens County, which far exceeds that threshold. MIT transportation reflects the operating costs for a car, as well as the cost of vehicle financing and insurance.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses and the ACA penalty; MIT instead reports the cost of employer-sponsored health insurance, medical services and supplies, and prescription drugs.
- **Miscellaneous:** Both plans have a modest additional category. In the Survival Budget, it is 10 percent of the budget for cost overruns; in MIT's budget, it is a category for essential clothing and household expenses.
- **Taxes:** The methodology in the two plans is similar for **Taxes**, but since taxes are based on the budget, the higher the overall budget amounts, the higher the taxes.

"The cost of licensed and accredited child care centers used by EPI is significantly higher than the Survival Budget's home-based child care."

The result is that the MIT Living Wage Calculator allows slightly more cushion for households, and the total is 23 percent higher than the Survival Budget for a family of four in Queens County (Glasmeier and Nadeau, 2015, 2015.

Comparing the Household Survival Budget and the **EPI's Family Budget Calculator** for Queens County for a family of four, the Survival Budget assumes lower costs in most categories:

- **Housing:** The Survival Budget reflects HUDs 40th rent percentile for a two-bedroom apartment, which includes all utilities whether paid by the landlord/owner or by the renter. EPI also uses HUD's parameters but adds additional utilities to HUD's rent estimates.
- **Child Care:** The cost of licensed and accredited child care centers used by EPI is significantly higher than the Survival Budget's home-based child care. This is despite the fact that EPI budgets for slightly older children – a "young child" (4-years-old) and a "child" (9-years-old) – whose care costs are considerably lower than the Household Survival Budget's calculations for an infant and a preschooler.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan for a family, while the Family Budget Calculator uses the USDA's Low-Cost Food Plan for the sum of the cost for each person in the family.
- **Transportation:** The two budgets are similar in terms of operating costs for a car, but the Survival Budget uses a minimum threshold for public transportation of 8 percent of commuters and reflects the cost reported by the Consumer Expenditure Survey for Queens County, which far exceeds that threshold. EPI does not have a public transportation option, so the cost in Queens reflects the operating costs for a car, as well as fixed costs such as depreciation, lease payments, insurance, registration and license fees, and personal property taxes.

- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses and the ACA penalty; the Family Budget Calculator reports the cost based on the least expensive Bronze Plan.
- **Miscellaneous:** The Survival Budget allocates 10 percent for cost overruns, but the Family Budget Calculator also includes costs for apparel, personal care, and household supplies.
- **Taxes:** The methodology in the two plans is similar for **Taxes**, but since taxes are based on the budget, the higher the overall budget amounts, the higher the taxes.

The result is that the Family Budget Calculator allows more cushion for households, and the total is 54 percent higher than the Survival Budget for a family of four in Queens County (Economic Policy Institute, 2014).

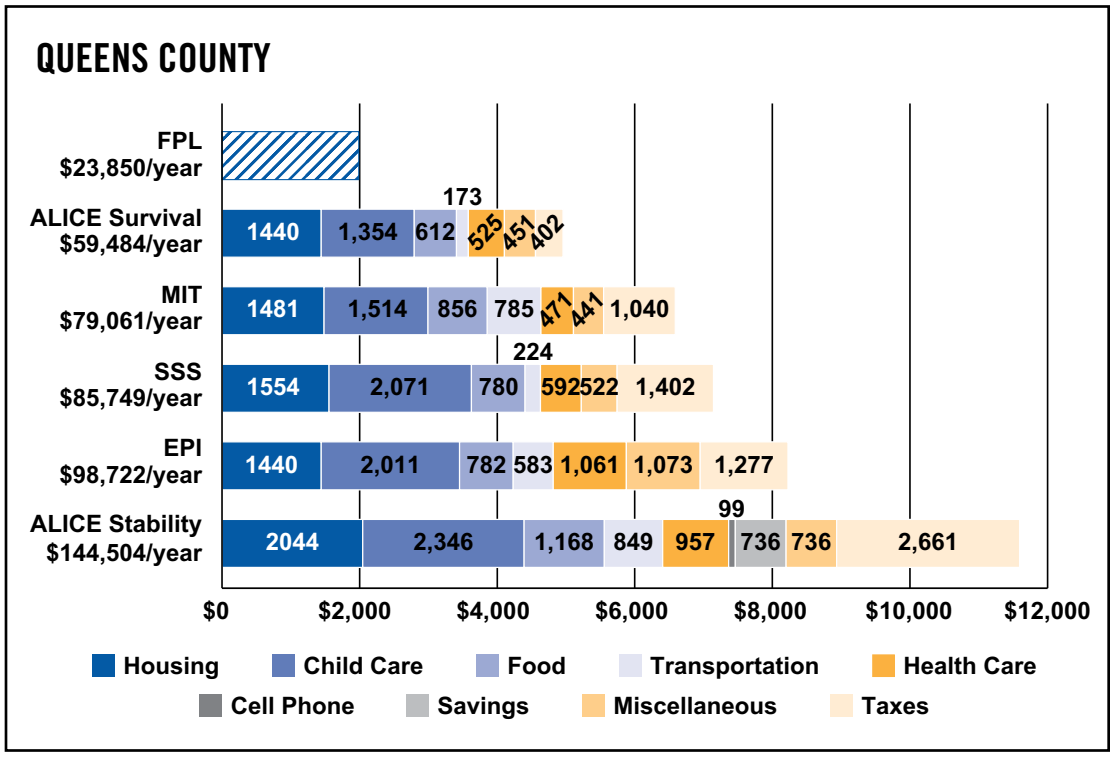
While the Household Survival Budget provides the lowest estimate of a household's needs, the **Household Stability Budget** approximates a sustainable but still modest budget and is therefore higher than the other scales measured here. It includes a 30-year mortgage for a three-bedroom house, licensed and accredited child care, the USDA's Moderate Food Plan (and two meals out per month), leasing a car, employer-sponsored health care, the cost of a cell phone, and savings. At an annual budget of $144,504 for a family with two working adults and two children in Queens County, the Stability Budget exceeds the Self Sufficiency Standard by 69 percent, EPI's Family Budget Calculator by 46 percent, and the MIT Living Wage Calculator by 83 percent.

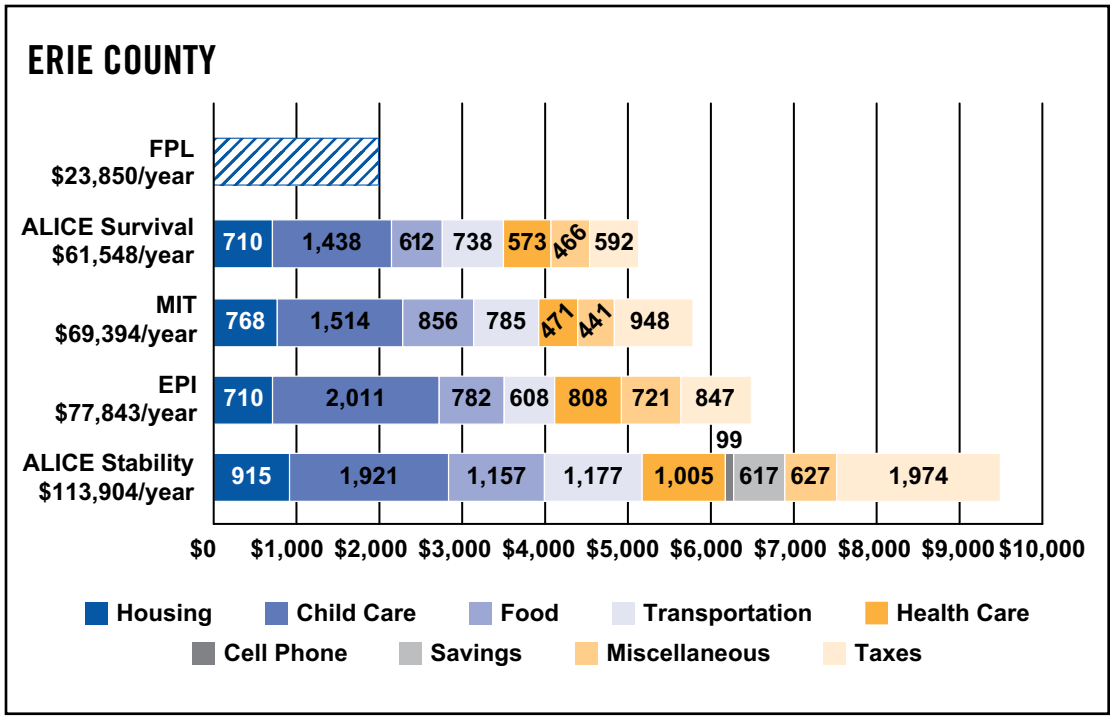
"In fact, in all counties, the ALICE Household Survival Budget remains the least expensive after the FPL, and the ALICE Stability Budget remains the most expensive."

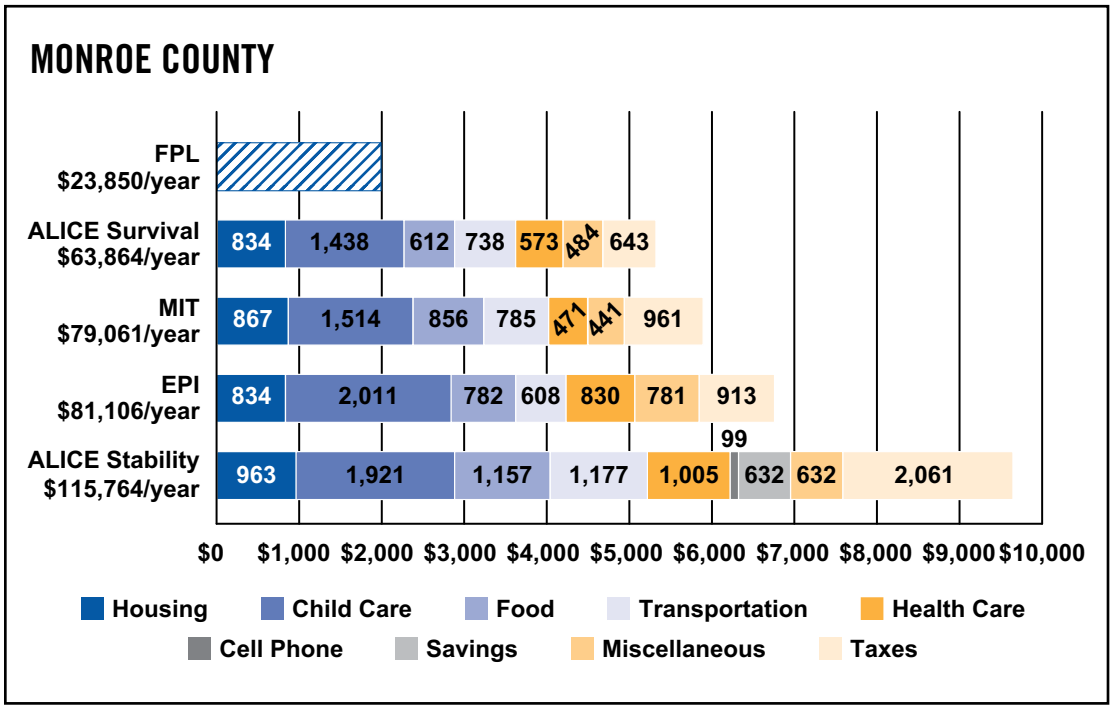
The trends in budget comparisons are similar in other parts of the state. In fact, in all counties, the ALICE Household Survival Budget remains the least expensive after the FPL, and the ALICE Stability Budget remains the most expensive. For example, Figure 20 compares the Household Survival Budget in Erie County to the MIT Living Wage Calculator and to the EPI Family Budget for the Buffalo/Niagara Falls metro area. Figure 20 also compares the Household Survival Budget in Monroe County to the MIT Living Wage Calculator and to the EPI Family Budget for the Rochester metro area. (The Self-Sufficiency budgets are only available for New York City).

Figure 20.

Household Budget Comparison, Family of Four, New York, 2014







Source: ALICE Household Survival Budget, 2014; Pearce, 2014; MIT Living Wage Calculator, 2016; Economic Policy Institute's Family Budget Calculator, 2014

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

AT-A-GLANCE: SECTION III

- Both the Great Recession and the reshaping of the U.S. economy over the last 35 years have had an impact on the economy in New York.
- In 2014, the unemployment rate in New York was 6.4 percent*, near the national rate of 6.2 percent – and the underemployment rate was 12.4 percent, slightly below the national rate of 13.8 percent.
- In New York, 55 percent of jobs pay less than $20 per hour, with 51 percent of those paying between $10 and $15 per hour.
- A full-time job that pays $15 per hour grosses $30,000 per year, which is less than half of the Household Survival Budget for a family of four in New York.
- There are more than 310,540 retail salespersons jobs in New York, paying on average of $10.32 per hour. This salary falls short of meeting the family Household Survival Budget by more than $41,000 per year.
- In 2011, 33 percent of New York's households had less than $4,632 in savings or other assets.
- From 2007 to 2012, housing values dropped by 16 percent in New York, and many homeowners who could not keep up with mortgage payments were forced to sell their homes at a loss.
- Many households in New York do not use basic banking services. In 2011, 45 percent of New York's households with an annual income below $50,000 had used an Alternative Financial Product (AFP) such as non-bank money orders or non-bank check cashing.

**New York state average unemployment rate for 2014 from the Bureau of Labor Statistics (BLS). Note that Appendix J, the New York County Pages, uses the 2014 New York state average unemployment rate from the American Community Survey, which was 7.3 percent, and the national average of 7.2 percent.*

"More than any demographic feature, ALICE households are defined by their jobs and their savings accounts."

More than any demographic feature, ALICE households are defined by their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets. As a consequence, these households are more likely to use costly alternative financial services and to risk losing their housing in the event of an unforeseen emergency or health issue. This section examines the declining job opportunities and savings trends for ALICE households in New York.

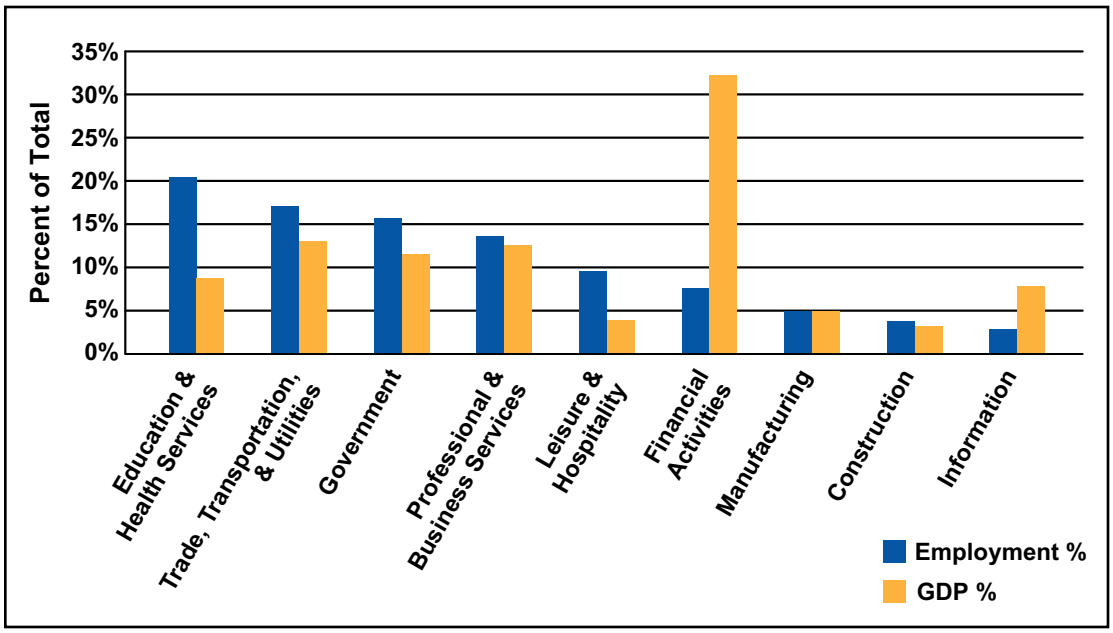
Changes in the labor market over the past 35 years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. Most notably, middle-wage, middle-skill jobs have declined while lower-paying service occupation levels have grown (Autor, 2010; National Employment Law Project, 2014). These changes have greatly impacted the New York economy.

Changes in employment and the labor force from 2009 to 2014 were uneven across New York and across industries. New York City and the surrounding counties experienced strong employment growth over the five-year period, while more than half of the Rest of State experienced job losses. NYC was the only region that experienced growth in its labor force, with the labor force declining in all the other regions of the state. The leisure and hospitality industry and the education and health services industry experienced the strongest growth across the state. Manufacturing continued decades of decline overall, but there were increases in manufacturing jobs in parts of the Rest of State, especially Western New York and the Capital Region (Office of Budget and Policy Analysis, 2015).

"Changes in employment and the labor force from 2009 to 2014 were uneven across New York and across industries."

Often, evaluation of a state economy focuses primarily on the amount of investment in given industries and their contribution to the state's Gross Domestic Product (GDP). Yet these factors do not always match what an industry contributes to employment or wages (Figure 21). For example, in New York, the largest industry in terms of contribution to GDP is financial activities, but in contribution to employment, this industry ranks sixth out of 9 statewide. Conversely, several industries – including education and health services; trade, transportation, and utilities; and government – carry more weight as employers than their financial contribution to GDP would indicate (Bureau of Labor Statistics (BLS), 2016; U.S. Department of Commerce, Bureau of Economic Analysis, 2014).

Figure 21.
Employment and GDP by Industry, New York, 2014



Source: Bureau of Labor Statistics, 2014

In many regards, New York has recovered from the Great Recession. While the state lost 3 percent of its GDP between 2007 and 2008, it rebounded by 2010 and has improved steadily since, reaching $1.2 trillion in 2014 (Federal Reserve, 2016).

The size of the labor force did not dip in New York during the Great Recession as it did in some states. However, the labor participation rate – the proportion of working-age individuals who are in the labor force – has fallen steadily from its high of 68.8 percent in 1989 to 61 percent in 2014. That decline reflects both the state's aging population and the difficulty that workers have had finding desirable jobs (Bureau of Labor Statistics, 2014a; HUD, 2006; Office of Budget and Policy Analysis, 2015).

New York had a more extreme employment trajectory than the rest of the U.S. during and after the Great Recession, but recently it has moved toward the national average. The state's recent historical low unemployment rate was 3.2 percent in 1999. In 2010, unemployment rose to 10.9 percent, and then dropped to 6.4 percent in 2014, near the national rate of 6.2 percent (Bureau of Labor Statistics, 2014; Bureau of Labor Statistics, 2014). These changes to New York's economy have had a significant downward effect on both the income and the assets of ALICE households.

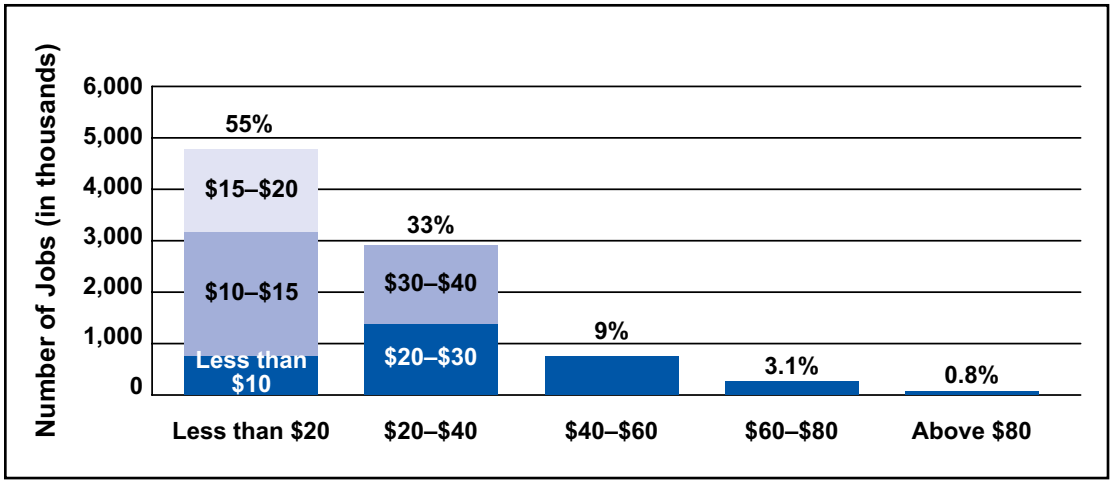
New York City accounts for 43 percent of the state's labor force and 60 percent of the state's jobs, and in many ways is a unique economy, bigger than those of many states. Unlike most of the rest of the state, NYC and the surrounding counties exhibited strong gains in both employment and total wages over the course of the economic expansion. Several unique features account for this: First, the labor participation rate has always been significantly lower in NYC; it was only 59 percent in 1989. But unlike other regions in the state and the rest of the country, it has increased over time, reaching 60.8 percent in 2014 – similar to the state average, for the first time in decades (Bureau of Labor Statistics, 2014a). Second, the financial activities and information industries – the two major employment sectors with large wage increases (more than 25 percent from 2009 to 2014) – are concentrated in NYC. Third, the two industries with the largest declines in employment – manufacturing and government – are primarily located outside the city (Office of Budget and Policy Analysis, 2015).

"Changes in New York's economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs."

INCOME CONSTRAINED

One of the defining characteristics of ALICE households is that they are "Income Constrained." Changes in New York's economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs. **In New York, 55 percent of jobs pay less than $20 per hour, with more than half of those paying between $10 and $15 per hour** (Figure 22). **A full-time job that pays $15 per hour grosses $30,000 per year, which is less than half of the Household Survival Budget for a family of four in New York.** Another 33 percent of jobs pay between $20 and $40 per hour, with half of those paying between $20 and $30 per hour. Only 9 percent of jobs pay between $40 and $60 per hour; 3.1 percent pay between $60 and $80 per hour, and another 0.8 percent pay above $80 per hour (Bureau of Labor Statistics, 2014).

Figure 22.
Number of Jobs by Hourly Wage, New York, 2014

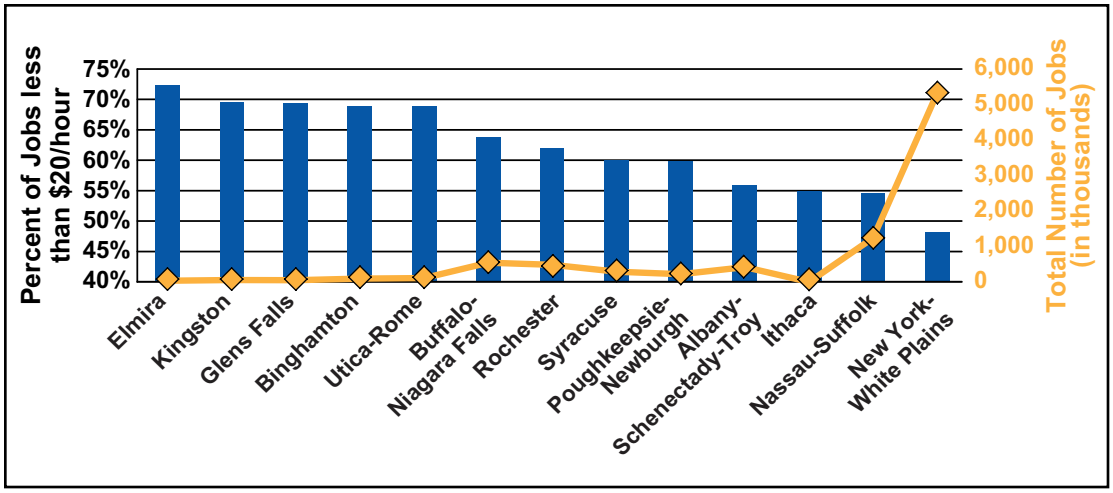


Source: Bureau of Labor Statistics, 2014

"Over the last several decades, New York industries have experienced broad-based changes including a structural shift in the manufacturing sector and a scaling back of the government sector."

Just as the Household Survival Budget varies by region across the state, so do the wages of jobs in metropolitan areas across the state (Figure 23). The percent of jobs paying less than $20 per hour is much lower in NYC (48 percent) than in Elmira (76 percent) (Bureau of Labor Statistics, 2014). Interestingly, the areas with larger numbers of jobs (gold markers in Figure 23) have lower percentages of low-paying jobs. However, in absolute terms, NYC has 2.6 million jobs that pay less than $20 per hour, more than half (55 percent) of all the state's jobs that pay less than $20 per hour.

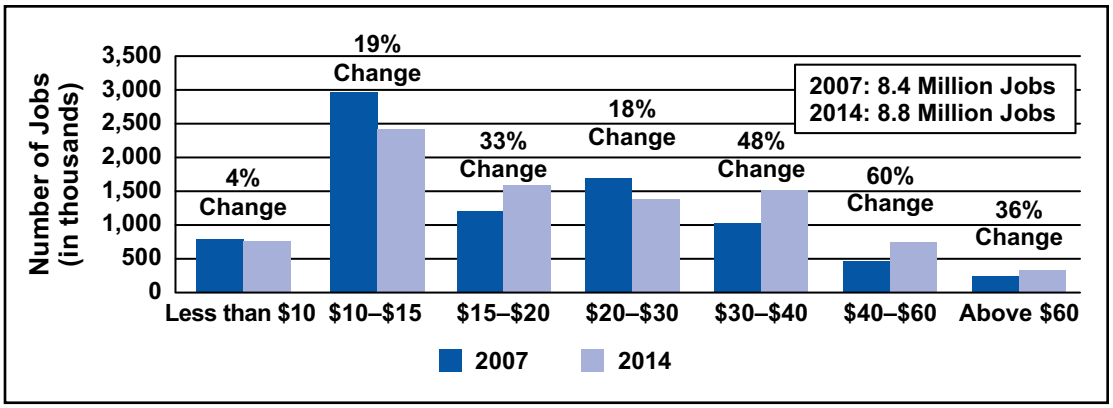
Figure 23.
Number of Jobs by Hourly Wage, New York Metropolitan Areas, 2014



Source: Bureau of Labor Statistics, 2014

Over the last several decades, New York industries have experienced broad-based changes including a structural shift in the manufacturing sector and a scaling back of the government sector. From 2007 to 2014, the total number of jobs increased from 8.4 million to 8.8 million, and the percent of jobs paying less than $20 per hour fell from 59 percent to 55 percent (Figure 24). Some low-paying jobs disappeared while others experienced slight wage increases. These figures have not been adjusted for inflation, which was about 14 percent over the period. Taking inflation into account, the percent difference would be slightly less across the board.

Figure 24.
Number of Jobs by Hourly Wage, New York, 2007 to 2014



Source: Bureau of Labor Statistics, 2014

Growth in financial activities, the information industry, and business and professional services accounts for most of the state's growth in higher-wage jobs, and most of those jobs are concentrated in NYC and the surrounding counties.

Across the state from 2007 to 2014, the number of jobs varied across the 13 major metropolitan areas:

- Five experienced a reduction in total jobs (Binghamton, Utica-Rome, Elmira, Kingston, and Albany-Schenectady-Troy).
- Three remained flat (Syracuse, Poughkeepsie-Newburgh-Middletown, and Rochester).
- The rest experienced an overall increase in the number of jobs: by 3 percent in Buffalo-Niagara Falls, Nassau-Suffolk Metropolitan Division, and Glens Falls; by 9 percent in New York-White Plains-Wayne-NJ Metropolitan Division; and by 17 percent in Ithaca (Bureau of Labor Statistics, 2007 and 2014; Office of Budget and Policy Analysis, 2015).

"Service sector jobs have become an essential and dominant component of New York's economy, with occupations employing the largest number of workers now concentrated in this sector."

At the same time, the Center for Economic and Policy Research estimates that relative to 1979, the national economy has lost about one-third of its capacity to generate good jobs – those that pay at least $37,000 per year and offer employer-provided health insurance and an employer-sponsored retirement plan (Schmitt and Jones, 2012).

Service sector jobs have become an essential and dominant component of New York's economy, with occupations employing the largest number of workers now concentrated in this sector. Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses' aides, and security guards cannot telecommute or be outsourced. Of the top 20 largest occupations in terms of number of jobs (Figure 25), all require the worker to be there in person, yet only 14 percent of the jobs – stemming from just 3 of the 20 occupations – pay enough to support the average New York family Household Survival Budget at more than $31.24 per hour. This means that New York's economy is dependent on jobs that pay wages so low that workers cannot afford to live near their jobs even though most are required to work on-site.

Low-paid, service-sector workers cannot afford the Household Survival Budget. For example, the most common occupation in New York is in retail sales; there are more than 310,540 retail salespersons' jobs in the state, paying on average $10.32 per hour, or $20,640 full-time year round. **These jobs fall short of meeting the family Household Survival Budget by more than $41,000 per year.**

Figure 25.

Occupations by Employment and Wage, New York, 2014

Occupation	Number of Jobs	Median Hourly Wage
Retail Salespersons	310,540	$10.32
Office Clerks	207,560	$14.11
Janitors and Cleaners	194,820	$13.44
Secretaries and Administrative Assistants	193,460	$17.94
Cashiers	191,470	$9.16
Registered Nurses	169,560	$36.50
Food Prep, Including Fast Food	157,570	$8.94
Waiters and Waitresses	151,270	$9.28
Customer Service Representatives	150,070	$17.04
Home Health Aides	146,550	$10.37
General and Operations Managers	146,050	$57.27
Personal Care Aides	142,220	$10.98
Stock Clerks and Order Fillers	122,360	$10.51
Teacher Assistants	118,970	$13.26
Bookkeeping and Auditing Clerks	114,770	$19.00
First-Line Supervisors of Administrative Support Workers	114,490	$28.38
Security Guards	105,290	$14.42
Nursing Assistants	101,030	$15.87
Laborers and Movers, Hand	98,770	$12.42
Accountants and Auditors	97,620	$37.52

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2014

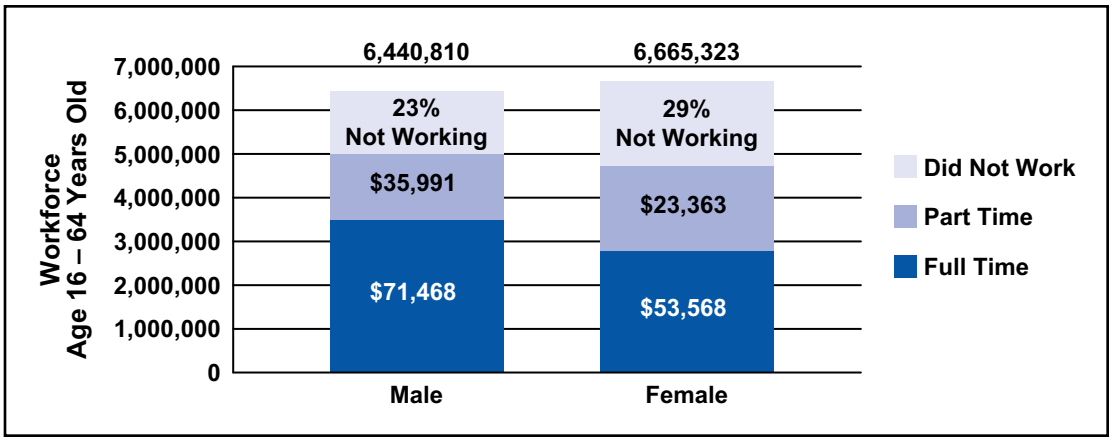
"Jobs paying less than $20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts."

In addition to those who were unemployed in New York in 2014 (6.4 percent), there are many residents who are underemployed – people who are employed part time for economic reasons or who have stopped looking for work but would like to work (12.4 percent) (Bureau of Labor Statistics, 2014; Bureau of Labor Statistics, 2016).

Of the working age population, 54 percent of men (3,503,801) and 42 percent of women (2,792,770) work full time (defined as more than 35 hours per week, 50 to 52 weeks per year). However, 23 percent of men and 29 percent of women work part time. In addition, 22 percent of men and 29 percent of women are not working, including both the unemployed and people not looking for work (Figure 26). Jobs paying less than $20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts (American Community Survey, 2014).

Figure 26.

Full-Time and Part-Time Employment by Gender and Median Earnings, New York, 2014



Source: American Community Survey, 2014

Shifts in Sources of Income

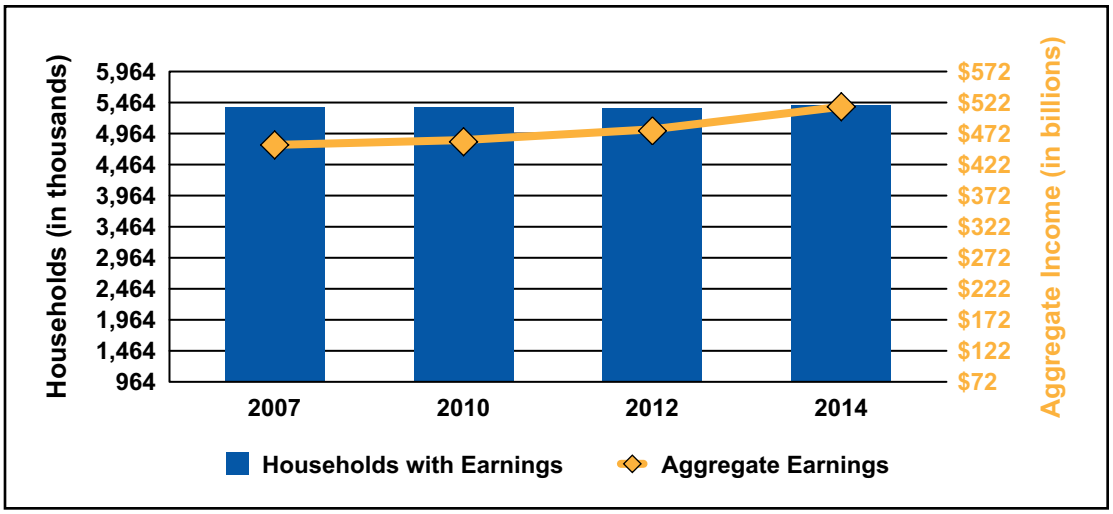
"Both the number of New York households with earnings and the amount of those earnings dipped slightly during the Recession."

The most important source of income for ALICE families is earnings. Both the number of New York households with earnings and the amount of those earnings dipped slightly during the Recession. The amount of earnings has recovered better than has the number of households with earnings; some households are still struggling, while others are better off.

The number of New York households earning a wage or salary income in 2007 was 5.38 million; that number remained flat until 2010, then increased by 1 percent from 2010 to 2014 to 5.43 million, making New York one of the few states that has surpassed its 2007 level (Figure 27). The aggregate amount of earnings for all workers in New York increased by even more: Starting at $453 billion in 2007, it increased by 2 percent from 2007 to 2010 and then by 12 percent from 2010 to 2014, to reach $515 billion. Given the large number of low-wage jobs in the state, this growth suggests that many at the higher end received most of these gains (American Community Survey, 2014).

Figure 27.

Earnings by Number of Households and Aggregate Total, New York, 2014



Source: American Community Survey, 2014

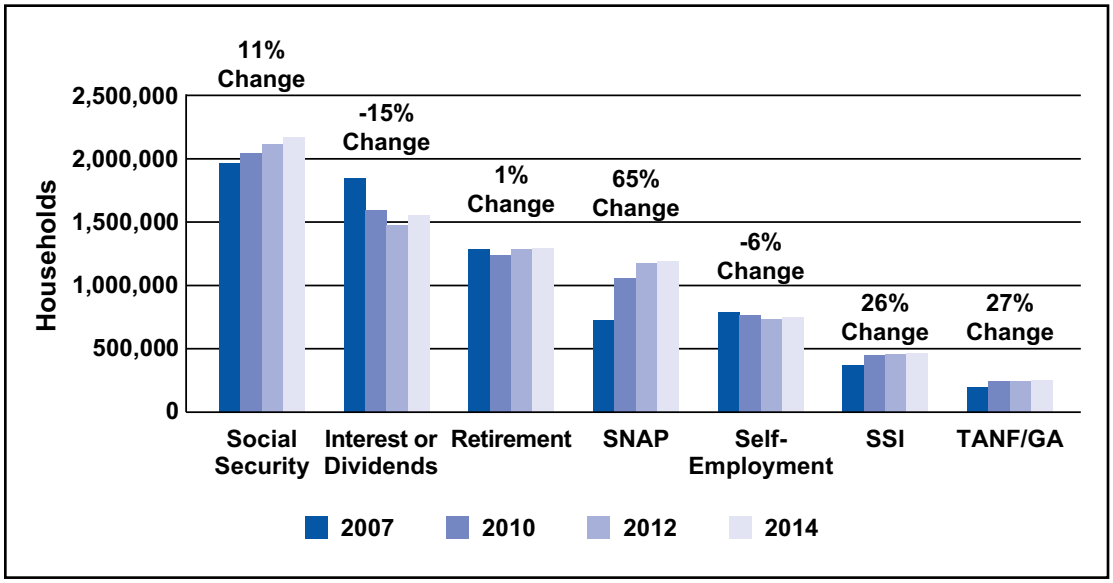
The sources of income for New York households shifted during the period from 2007 to 2014, which shows that the economy impacted different families in different ways (Figure 28). The toughest economic years were during the Great Recession, from 2007 to 2010, when most of the changes occurred (shown in Figure 28 in darkest blue). Most of the trends have slowed, and a few reversed beginning in 2012, but none have returned to pre-2007 levels.

"The number of households with self-employment income decreased by 4 percent from 2007 to 2010 and then by another 2 percent from 2010 to 2014."

The number of households with self-employment income decreased by 4 percent from 2007 to 2010 and then by another 2 percent from 2010 to 2014. Interest, dividend, and rental income decreased by 13 percent during the Great Recession and then by another 2 percent over the next four years (American Community Survey, 2014).

Over the entire time period, the impact of the aging population was evident, resulting in a 1 percent increase in the number of households receiving retirement income and an 11 percent increase in households receiving Social Security income. New York had 46 percent of workers participating in employment-based retirement plans in 2013, the same as the national average (Corporation for Enterprise Development (CFED), 2016).

Figure 28.
Sources of Income, by Number of Households, New York, 2007 to 2014



Source: American Community Survey, 2014

The impact of the financial downturn on households was also evident in the striking increase in the number of New York households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2014, many that became unemployed during this period of extensive job loss across the state began receiving government assistance for the first time. The number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, increased by 27 percent. However, at the same time that the need for TANF assistance has increased, the level of benefit has fallen to $789 per family, a 6 percent decrease from 2007 to 2014. The number of households receiving Supplemental Security Income (SSI) increased by 26 percent; SSI includes welfare payments for low-income people who are 65 and older and for people of any age who are blind or disabled. At the same time, the number of households receiving SNAP (formerly Food Stamps) increased by 65 percent. Yet as with TANF, the benefit level per family has decreased, a 23 percent drop from 2007 to 2014 (American Community Survey, 2007 and 2014; Stanley, Floyd, & Hill, 2016; Kaiser Family Foundation, 2014; Center on Budget and Policy Priorities, 2015).

ASSET LIMITED

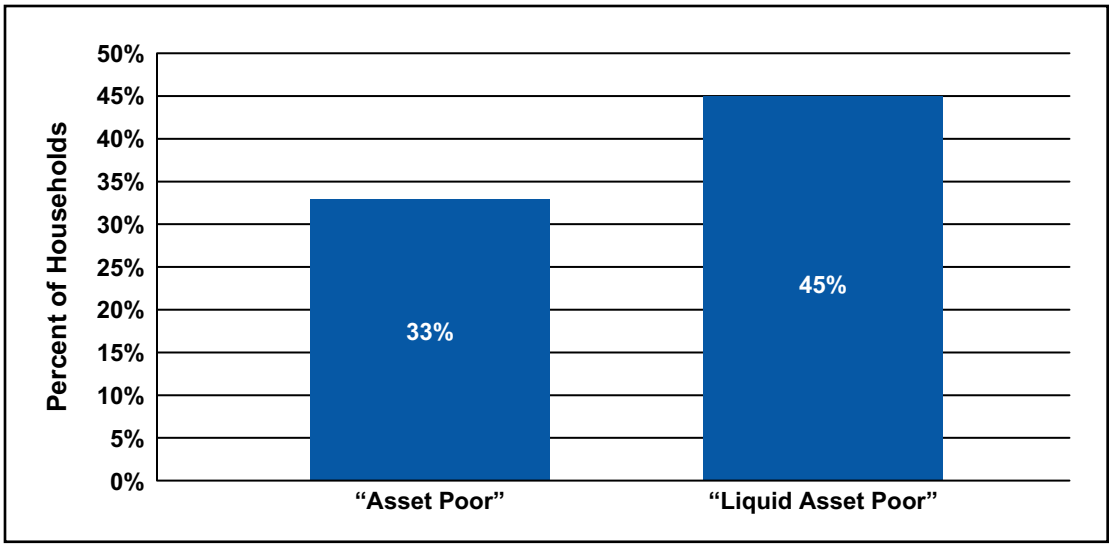
The second defining feature of ALICE households is their lack of assets. Without assets and with low incomes, ALICE households are especially vulnerable to unexpected emergencies or even small fluctuations in income, and they risk economic instability in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. The lack of assets also increases ALICE households' costs, such as alternative financing fees and high interest rates, which limit efforts to build more assets (Barr and Blank, 2009; Rothwell and Goren, 2011). **Nationally, the average wealth of the lower-income half of American households was $11,000 in 2013 – 50 percent less than the average wealth of the lower-income half of households in 1989.** About a quarter of those families had zero or negative net worth (Yellen, 2014).

"Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in New York."

Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in New York. In 2012, 33 percent of New York households were considered to be "asset poor," defined by CFED as not having enough net worth to subsist at the poverty level for three months without income. In other words, an asset poor family of three in that year had less than $4,632 in savings or other assets. The percentage of households without sufficient "liquid assets" was even higher, at 45 percent. "Liquid assets" include cash or a savings account, but not a vehicle or home (CFED, 2012) (Figure 29). A 2014 national survey by the Federal Reserve found that 47 percent of all respondents and two-thirds of respondents with a household income under $40,000 either could not cover an emergency expense costing $400 or would cover it by selling something or borrowing money (Federal Reserve, 2015).

Many more households would be considered "asset poor" if the criterion were an inability to subsist without income for three months at the ALICE Threshold instead of at the outdated Federal Poverty Level. The Pew Research Center reports that almost half of Americans – 48 percent of survey respondents – state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

Figure 29.
Households by Wealth, New York, 2011



Source: Corporation for Enterprise Development, 2011

Types of Assets

Almost by definition, people with less income have fewer assets, but they also have different types of assets. Households with income in the lowest quintile are less likely than households in the highest income quintile to have assets of any kind, to have a regular checking account, or to own a motor vehicle. They are only half as likely to have interest-earning assets at financial institutions or to own a business or a home. They are also far less likely to own stocks or mutual funds, or to have an Individual Retirement Account (IRA) or a 401(k) savings plan (U.S. Census, 2011).

"Almost by definition, people with less income have fewer assets, but they also have different types of assets."

After a bank account, the most common assets are vehicles, homes, and investments. Data on wealth and assets at the state level is limited, but the American Community Survey provides some basic figures.

Vehicles

Seventy percent of households in New York own a vehicle; most own two or three (Figure 30). "Vehicle" is a very broad category in the American Community Survey that includes cars, vans, sport utility vehicles, and trucks below one-ton capacity that are kept at home and used for non-business purposes; dismantled or immobile vehicles are not included. Nationally, the most commonly held type of non-financial asset in 2014 was a vehicle. Between 2010 and 2013, the share of families owning a vehicle declined slightly from 86.7 percent to 86.3 percent. In 2013, 31 percent of families had a vehicle loan (Bricker et al., September 2014). While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally decreases over time.

While public transportation is available in many urban areas, in many parts of New York owning a car is essential for work, yet many ALICE households need to borrow money in order to buy a vehicle. From 1999 to 2012, the auto debt per capita in New York more than doubled to $2,870, the 11th-highest level in the country (Bankrate, 2014).

Nationally, low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and resort to non-traditional financing such as car title loans. Most vehicle title borrowers take out multiple loans (80 percent) and have high default rates; one-third of borrowers experience a default, and one in five loans result in the repossession of the borrower's vehicle. With little regulation on car title loans in New York, there is significant high-cost car title lending in the state; industry sales are over $30 billion, the third-highest level in the country (Center for Responsible Lending, 2014; Zabritski, 2015; Consumer Financial Protection Bureau, 2016).

However, there is a robust national market in other kinds of subprime vehicle loans. "Buy Here Pay Here" loans account for 14 percent of the used-car loan market nationally, and banks, credit unions, and especially wholly owned finance subsidiaries of car manufacturers are also making subprime loans to customers. In fact, in 2014, 28 percent of new car loans and 57 percent of used car loans were subprime. In the current low-interest banking market, the average rate for a prime loan in 2014 was 5 percent, while the average subprime rate was far more attractive to lenders at 20 percent. That difference means that customers with fair credit spend about six times more to finance a vehicle than those with excellent credit, which equates to $6,176 in additional interest payments over the life of a $20,000, five-year loan (Kiernan, 2016; Jones, 2014).

Home Ownership

The next most common asset in New York is a home, an asset that has traditionally provided financial stability. In 2014, 53 percent of New York households owned their homes, although nearly two-thirds of those had a mortgage. Interestingly, 37 percent of the state's households with income below the ALICE Threshold owned their homes. Yet the number of homeowners in New York has fallen over the last decade. The overall rate of homeownership peaked in 2005 at 56 percent, and fell to 53 percent in 2014, one of the lowest rates in the country. Many who sold their homes lost money, with some owing more than the sale price. In addition, homeownership rates vary dramatically across the state and even within NYC's five boroughs, ranging from 68 percent in 2014 in Richmond County (Staten Island) to 18 percent in the Bronx – the second-lowest rate of any county in the U.S. (Federal Reserve Bank of St. Louis, 2015; Willis, Austensen, Moriarty, Rosoff, & Sanders, 2016).

"Housing wealth is the most important source of wealth for all but those at the very top, accounting nationally for 60 percent of assets for the lower-wealth half of all homeowning families in 2013."

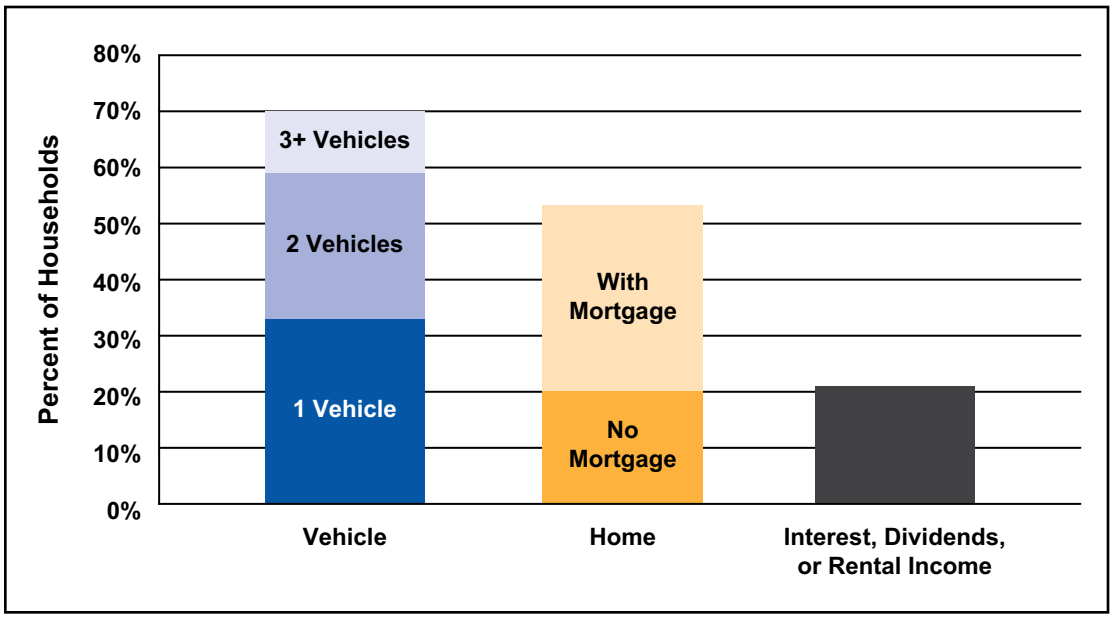
For those New York households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. Low incomes and declining home values made it financially difficult for many ALICE homeowners to maintain their homes. In addition, with a contracted housing stock and increased demand, some residents who wanted to buy a home but did not have funds for a down payment or could not qualify for a mortgage turned to risky and expensive lease or rent-to-own options. In fact, 3 percent of the total population and 8 percent of unbanked households in New York have used a rent-to-own financial product (FDIC, 2013).

From 2007 to 2012, housing values dropped by 16 percent in New York, according to the Federal Reserve's House Price Index. This decline, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments. New York reported 3,670 completed foreclosures between 2012 and 2014. The foreclosure inventory remains high, and the 2014 rate in New York was 4.3 percent, significantly higher than the national average of 1.7 percent. Housing prices have started to recover but with great variation across the state; in the Rest of State, most have not even returned to their 2007 levels (Federal Reserve Bank of St. Louis, 2016; CoreLogic, June 2014).

Housing wealth is the most important source of wealth for all but those at the very top, accounting nationally for 60 percent of assets for the lower-wealth half of all homeowning families in 2013. These families' overall wealth is significantly affected by changes in home prices, and even moreso for those who are highly leveraged. From 2007 to 2013, homeowners in the bottom half of households by wealth reported a drop of 61 percent in their home equity. However, on balance, homeownership remains an effective means of producing wealth, though slightly less so for lower-income households and households of color (Herbert, McCue, and Sanchez-Moyano, 2013; Yellen, 2014).

Figure 30.

Household Assets, New York, 2014



Source: American Community Survey, 2014

Investments

Investments that produce income, such as stocks or rental properties, are a less common asset; in 2014, only 21 percent of New York households had this type of investment (see black bar in Figure 30). While the American Community Survey does not report the value of investments, nationally, the bottom half of households by wealth owned only 2 percent of the country's stocks in 2013. The number of New York households receiving interest, dividend income, or net rental income decreased by 15 percent through the Great Recession, a clear consequence of the stock market crash. This large reduction fits with the national trend of reduced assets for households of all income types. The recovery has not helped these investments: In the four years following the end of the Recession, the number of households in New York receiving interest, dividend income, or net rental income decreased yet again, by 7 percent. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (American Community Survey, 2007, 2012, and 2014; Yellen, 2014).

"From 1983 to 2010, middle-wealth families across the country experienced a 13 percent increase in wealth, compared to a 120 percent increase for the highest-wealth families."

Declining Assets

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to The Pew Charitable Trusts Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals and retirement savings are diminished, putting future financial stability at risk (Boguslaw, Thomas, Sullivan, Meschede, Chaganti, and Shapiro, 2013). This will have an impact on those who retire before their assets can be replenished, as discussed in the Conclusion.

Data on wealth at the state level is limited, but the national information available suggests that New York fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families across the country experienced a 13 percent increase in wealth, compared to a 120 percent increase for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall below zero, meaning that their average debts exceeded their assets (McKernan, Ratcliffe, Steuerle, and Zhang, 2013).

According to the Urban Institute, the racial wealth gap was even larger. The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socio-economic groups nationally, but in percentage terms, the declines were greater for disadvantaged groups as defined by race/ethnicity, education, pre-Recession income, and household wealth (Pfeffer, Danziger, and Schoeni, 2013; McKernan, Ratcliffe, Steuerle, and Zhang, 2013).

A drop in wealth is also the reason many households fall below the ALICE Threshold. Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households take to cope with unemployment. When these reserves are used up, financial instability increases (Boguslaw et al., 2013).

Alternative Financial Products

"The biggest group of AFP users is people with income between $30,000 and $50,000."

Once assets have been depleted, the cost of staying financially afloat increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability, and in some cases does as much to reduce hardship as tripling family income (Mayer and Jencks, 1989; Barr and Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013). But many New York households do not use basic banking services. Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, they frequently use local networks and Alternative Financial Products (AFP) establishments, especially for small financial transactions (Flores, 2012; Servon and Castro-Cosio, 2015). **According to the Federal Deposit Insurance Corporation (FDIC), 8.5 percent of households in New York are unbanked, and 19.6 percent are underbanked** (i.e., households that have a mainstream account, but one so basic that there is still a need for alternative and often costly financial services for basic transaction and credit needs) (FDIC, 2013).

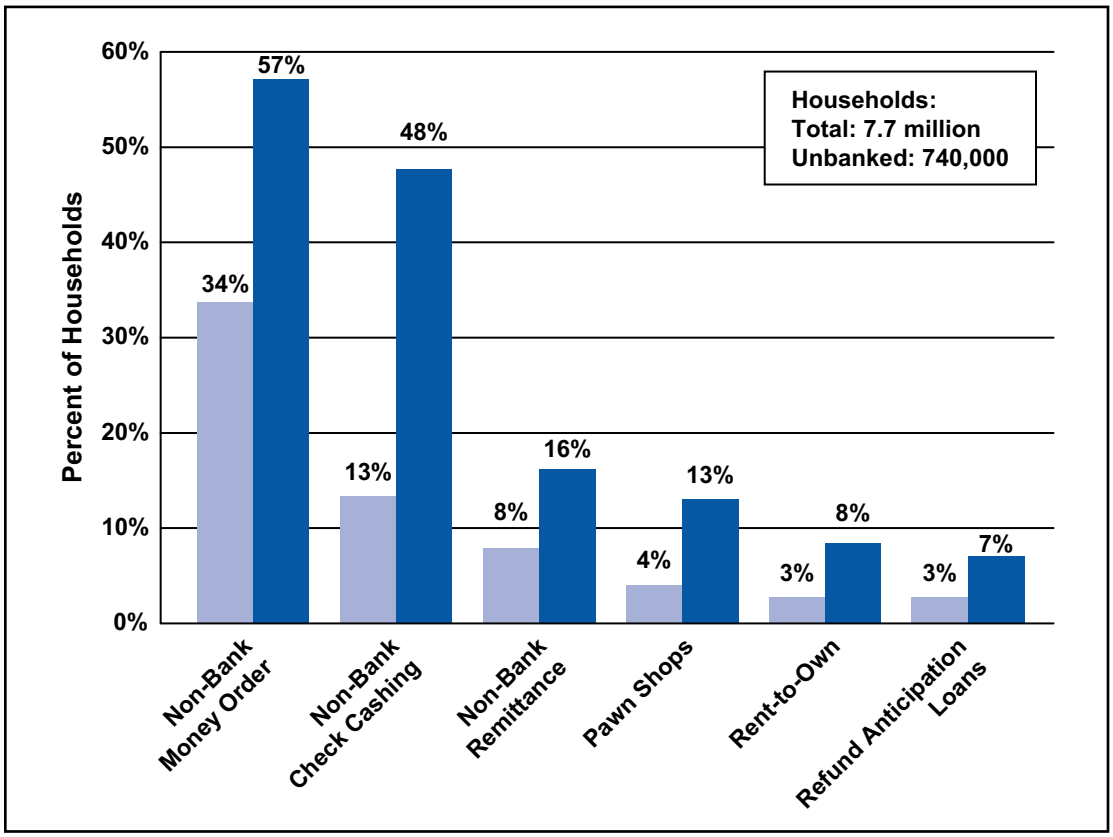
Informal lending groups range from loans from friends and family to rotating savings and credit associations to loan sharks. For the over-16-year-old population in the U.S., the World Bank estimates that in 2011, six percent of the population participated in an informal lending group and 17 percent borrowed from family and friends. Studies of low-income families show that as many as 40 percent borrow or lend informally (Morduch, Ogden, and Schneider, 2014; Servon and Castro-Cosio, 2015).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. **In 2011, 45 percent of New York households with an annual income below $50,000 had used an AFP, and they accounted for 53 percent of the state's AFP users.** In contrast, that figure was only 31 percent for households with an annual income above $75,000 (FDIC, 2013). The biggest group of AFP users is people with income between $30,000 and $50,000. They represent a large demographic, and they have enough money to make financial transactions but not enough to qualify for higher-end financial services (FDIC, 2014). Groups with even lower income are more disproportionately represented among AFP users, with use increasing as income declines.

The most commonly used AFPs in New York are non-bank money orders, with 34 percent of all households and 57 percent of unbanked households having used a non-bank money order in 2011. The next most commonly used AFP is non-bank check cashing, used by 13 percent of all households and 48 percent of unbanked households. Non-bank remittances are used by 8 percent of all households and 16 percent of unbanked households. The use of other AFPs by the total population is 5 percent or less. However, unbanked households make use of a range of other AFPs: 13 percent have used pawnshops, 8 percent have used rent-to-own agreements, and 7 percent have used refund anticipation loans. Despite the fact that payday loans have been illegal in New York since 1976, 1 percent of households have used them (FDIC, 2013) (Figure 31).

Figure 31.

Use of Alternative Financial Products by Banking Status, New York, 2011



Source: Federal Deposit Insurance Corporation, 2013

Two tax-related AFPs are Refund Anticipation Loans (RALs) and Refund Anticipation Checks (RACs), which charge fees for advancing funds against tax returns and tax preparation, at rates estimated at more than 260 percent annual percentage rate (APR). According to IRS data, 94 percent of taxpayers who applied for a RAL and 84 percent who applied for a RAC in 2011 were low-income (Civil Justice, Inc, and Maryland CASH Campaign, 2013). RALs have declined since becoming federally regulated in 2012, but RAC use continues to rise.

A newly emerging AFP is the payroll card, a debit card that was used to pay wages to an estimated 5.8 million workers nationally in 2013, and that is expected to double in use by 2017. Payroll cards deliver wages electronically with cost savings for employers and, in some cases, convenience and lower expenses for workers. However, virtually all payroll card programs charge fees. In New York, the Attorney General found that payroll cards presented significant challenges for many workers, particularly low-wage workers and those with limited financial and literacy skills. In many cases the fees associated with these cards have been excessive, reducing take-home pay for the lowest-paid workers and those without internet access, who, for example, can be charged a fee just to call to learn their account balance. Industry regulation in New York is starting to curb excessive practices (New York State Attorney General Eric T. Schneiderman, 2014; Saunders, 2015; Young, 2016).

"Overall, few assets and a weak credit record mean that many ALICE families are vulnerable to predatory lending practices."

Access to Credit

Overall, few assets and a weak credit record mean that many ALICE families are vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to many of the foreclosures in New York (McKernan, Ratcliffe, and Shank, 2011).

New York had one of the highest rates of credit users with prime credit in 2014, at 53 percent. But more than 47 percent of the state's credit users – and more who might need access to credit – still used subprime rates (CFED, 2016).

High-interest, unsecured debt from credit cards can be a useful short-term alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring discontinued utilities is often greater than the interest rate on a credit card. Another option is rent-to-own stores, which are lightly regulated in New York and which fill an important need by allowing families to access furniture, electronics, major appliances, computers, tires, and other products. Their use has proliferated both over the Internet and through 287 local businesses in New York with annual revenues of $217 million (Consumer Financial Protection Bureau, 2016; National Conference of State Legislatures, 2016).

"Rent-to-own housing agreements are another way to access credit when traditional financial products are not available."

Rent-to-own housing agreements are another way to access credit when traditional financial products are not available. Usage in New York is lower than the national average (3.5 percent vs. 4.6 percent), and the highest usage rates are among the least financially stable New Yorkers: the unemployed (6.8 percent vs. 3 percent among the employed) and the disabled (9.2 percent vs. 3.9 percent among those not disabled). People between 25 and 34 years old used rent-to-own agreements most out of all age groups, and people with college degrees (1.4 percent) and those making more than $50,000 per year (less than 1.7 percent) were the least likely to use them. People living farther from NYC were much more likely to use rent-to-own agreements than residents of NYC and the surrounding counties (9.5 percent in the Rest of state compared to 2.5 percent in the city and the surrounding counties) (FDIC, 2013).

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

Measure 3 – The ALICE Income Assessment

AT-A-GLANCE: SECTION IV

- In New York in 2014, the total needed to ensure that all poverty and ALICE households had income at the ALICE Threshold was $169.4 billion.
- The income of all New York households below the ALICE Threshold totaled $85.6 billion – just 50.5 percent of total need.
- In 2014, public and private spending – excluding health care – on New York households below the ALICE Threshold, which includes families in poverty, provided an additional $28.2 billion. This assistance left gaps to achieve the most basic financial need in many areas, including a 34 percent gap for housing and a 47 percent gap for child care. (This is a financial assessment of public and private assistance; additional analysis would be required to assess quality, safety or efficiency.)
- Public and private spending on health care totaled $55 billion, or 66 percent of all spending on households below the ALICE Threshold in 2014. While in aggregate this was enough to meet the health care expenses of these households, many households required more than the average and most households received far less than the average. For households living below the ALICE Threshold in New York, the average expenditure by federal, state, and local government and nonprofit sources in 2014 was $8,716 per household, plus another $17,025 in health care spending.
- ALICE and poverty-level households in New York received an aggregate $5.3 billion to reduce their taxes through the Earned Income Tax Credit (EITC) in 2014, for an average of $3,035 per eligible household.
- Without public and nonprofit spending, ALICE households in New York would face great hardship, with many more qualified as living below the Federal Poverty Level (FPL).

"The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for a large share of ALICE households."

Forty-four percent of New York households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough to enable all households to meet their basic needs?

The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for a large share of ALICE households. As a result, many working ALICE households have turned to government supports and services, often for the first time, to feed their families, secure health insurance, pay rent, or meet other basic needs (Boguslaw et al., 2013).

A wide range of families have used public and private assistance. The Pew Charitable Trusts Economic Mobility Project, a national survey of working-age families from 1999 to 2012, found that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. The lot of many of these families has not improved; for example, Feeding America reports seeing more regular clients (Boguslaw, et al., 2013; Feeding America, August 2014).

Recent national studies have quantified the cost of public services that support low-wage workers, specifically at big box retail chain stores and fast food restaurants, finding that in 2011, more than half – 56 percent – of combined state and federal spending on public assistance went to working families (Allegretto et al., 2013; Dube and Jacobs, 2004; Wider Opportunities for Women (WOW), 2011; Jacobs, Perry, and MacGillvary, 2016). But the total cost of public and nonprofit assistance for struggling households had not been tallied for a state until the first ALICE Report for New Jersey in 2012 (Hoopes Halpin, 2012).

The ALICE Income Assessment provides a tool to measure these resources for poverty and ALICE households. This tool is critical to understanding the financial dynamics and needs of poverty and ALICE households, especially those who are working. Because funds are allocated differently for different programs (some based on the FPL or multiples of it, others using local cost budgets), it is not possible to separate spending on ALICE from spending on those in poverty. In fact, some programs that are focused on those in poverty, such as Medicaid, end up supporting other low-income individuals as well (Finkelstein, Hendren, and Luttmer, 2015).

THE ALICE INCOME ASSESSMENT

"The total income of poverty-level and ALICE households in New York in 2014 was $85.6 billion, which includes wages and Social Security. This is only 50.5 percent of the amount needed just to reach the ALICE Threshold of $169.4 billion statewide."

The ALICE Income Assessment measures how much income households need to reach the ALICE Threshold (the bare minimum needed to live and work in the modern economy, not necessarily an objectively healthy or safe level). Then it compares the Threshold to how much households actually earn and how much public and nonprofit assistance is provided to help them meet their basic needs. The Assessment totals the income needed to reach the ALICE Threshold (see the Household Survival Budget in Section II), then compares that to earned income as well as government and nonprofit assistance. (This is a financial assessment of public and private assistance; additional analysis would be required to assess quality, safety or efficiency.)

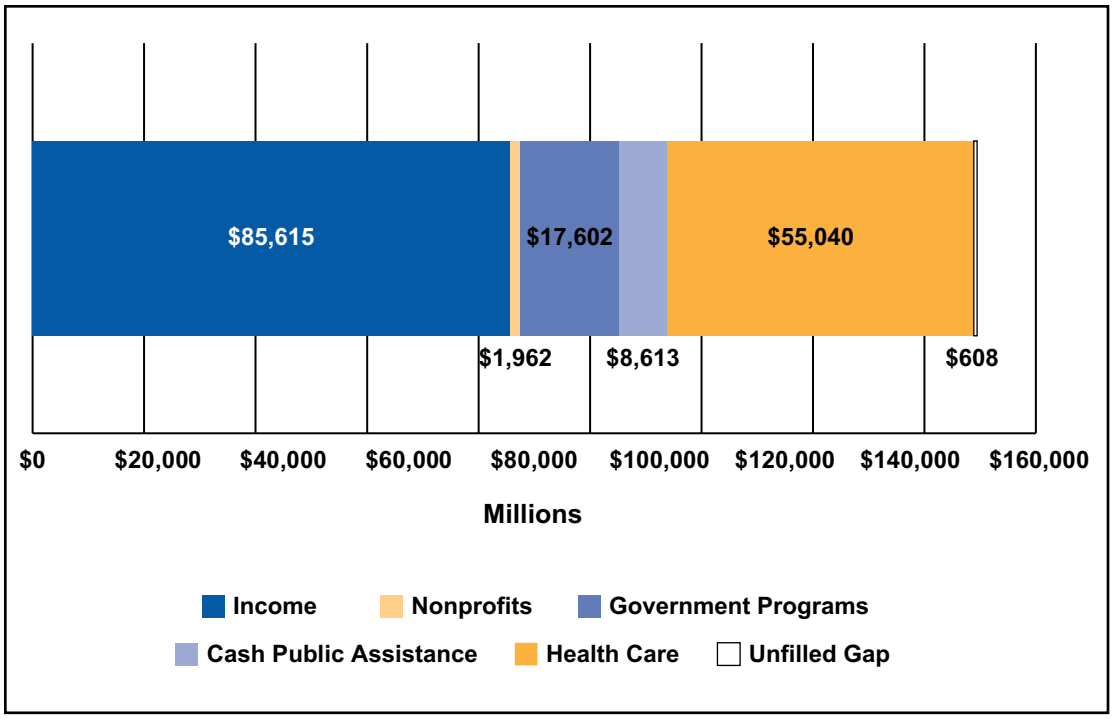
Public assistance used in this analysis includes only programs that are directed specifically at low-income families and individuals; it does not include programs such as neighborhood policing or New York City's newly adopted Pre-K for All program, which are provided to all households regardless of income. In addition, the Assessment includes only programs that directly help ALICE families meet the basic Household Survival Budget, such as TANF and Medicaid; it does not include programs that assist low-income families in broader ways, such as college subsidies.

Categories of Income and Assistance

The total income of poverty-level and ALICE households in New York in 2014 was $85.6 billion, which includes wages and Social Security. This is only 50.5 percent of the amount needed just to reach the ALICE Threshold of $169.4 billion statewide. Government and nonprofit assistance to New York households below the ALICE Threshold – which includes households in poverty – provided $28.2 billion, and health care assistance provided another $55 billion. Without health

care spending, there is an Unfilled Gap of 33 percent: In other words, it would take an additional $55.6 billion in income or assistance to ensure that all New York households meet the ALICE Threshold. When health care spending is added, the gap almost closes (0.4 percent), but as discussed below, there are several reasons why additional health care spending cannot provide financial stability for ALICE and poverty families (additional details in Appendix E).

Figure 32.
Categories of Income and Assistance for Households below the ALICE Threshold, New York, 2014



Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, Urban Institute, 2012; see Appendix E

"In 2014, the total annual public and private spending from federal, state and New York City sources on New York households below the ALICE Threshold was $83.2 billion, or 7 percent of New York's $1.26 trillion Gross Domestic Product."

In 2014, the total annual public and private spending from federal, state and New York City sources on New York households below the ALICE Threshold was $83.2 billion, or 7 percent of New York's $1.26 trillion Gross Domestic Product (Federal Reserve Bank of St. Louis, 2014). That spending included several types of assistance:

- Government Programs spent $17.6 billion, or 10 percent of the total required for ALICE families to reach the ALICE Threshold.
- Cash Public Assistance delivered $8.6 billion, adding another 5 percent.
- Nonprofits in the human services area provided $1.96 billion, or 1 percent.
- Health Care assistance, a large category that provided an additional $55 billion and is structured differently from other types of assistance, is discussed later in this section.

DEFINITIONS

- **Income** = Wages, dividends, Social Security
- **Health Care** = Medicaid, Children's Health Insurance Program (CHIP), community health benefits
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), the Earned Income Tax Credit (EITC), housing, and human services, federal and state
- **Nonprofits** = Human services revenue not from the government or user fees
- **Unfilled Gap** = Shortfall to ALICE Threshold

Challenges of Public and Private Assistance

"Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially in the wake of the Great Recession."

Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially in the wake of the Great Recession. Programs like SNAP, the EITC and CTC, Medicaid, and, increasingly, food banks provide a critical safety net for basic household well-being and enable many families to work (Sherman, Trisi, and Parrott, 2013; Grogger, 2003; Dowd and Horowitz, 2011; Rosenbaum, 2013; Feeding America, August 2014; Coleman-Jenson, 2013). This analysis is not an evaluation of the efficiency of the programs in delivering good or services. However, research has shown that assistance is not always well-targeted, effective, and timely. There are several challenges to the ability of public and private assistance to meet basic needs.

First, the majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. By design, their goal is not to help households achieve long-term financial stability (Haskins, 2011; Shaefer & Edin, 2013) Ben-Shalom, Moffitt, and Scholz, 2012).

Second, crucial resources are often targeted to households near or below the FPL, so many struggling ALICE households are not eligible for assistance. Benefits are often structured to end before a family reaches stability, known as the "cliff effect". In New York, as earnings rise, SNAP benefits decrease once income reaches 130 percent of the FPL, or just $31,005 for a family of four – slightly more than half of the Household Survival Budget for a family (New York State Office of Temporary Disability Assistance, 2016; National Conference of State Legislatures, October 2011).

Third, resources may not be available where they are needed, and this statewide analysis may mask geographic disparities in the various types of assistance. For example, while NYC contains 48 percent of the state's households below the ALICE threshold, residents receive 62 percent of Medicaid funds but only 43 percent of mental health funds (Rockefeller Institute of Government, 2011). If funding is disproportionately going to one part of New York, there could be unmet need, not reflected in the Income Assessment, in other parts of the state.

Finally, because public and nonprofit assistance is allocated for specific purposes and often delivered as services, it can only be used for specific parts of the household budget. Only 5 percent of the assistance provided in New York is done through cash transfers, which households can use toward any of their most pressing needs. The remainder is earmarked for specific items, like food assistance or health care, for which the need varies across households below the ALICE threshold. This means that not all households benefit equally from assistance. For example, a household that does not visit a doctor for more than a checkup does not receive the average household health care expenditure in New York, while a household that experiences a medical emergency uses far more than that just to meet its needs.

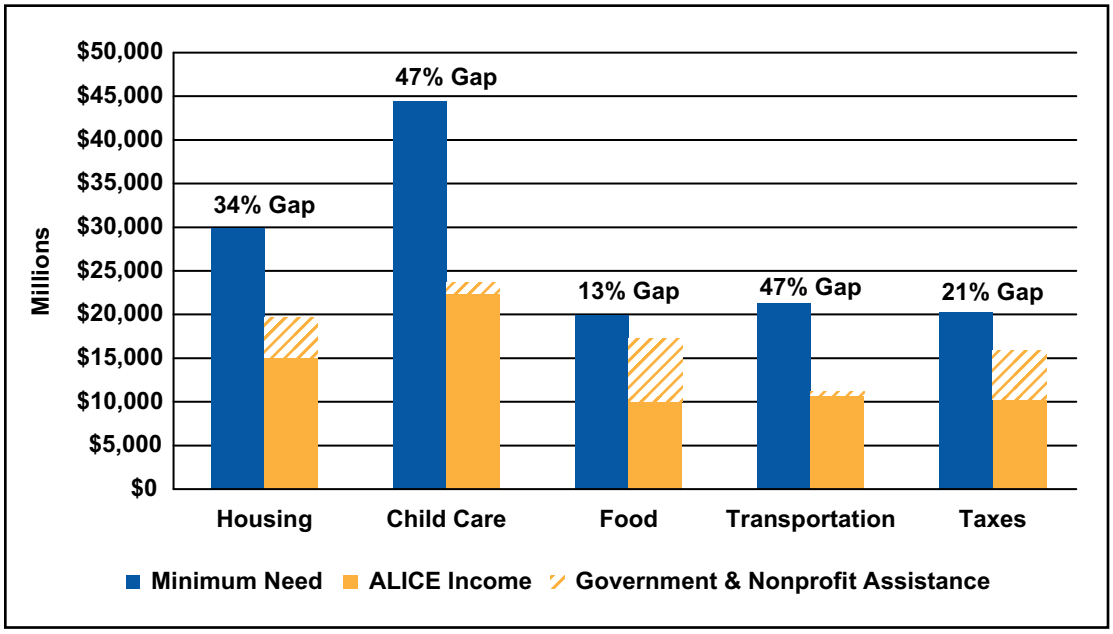
"A breakdown of public and nonprofit spending in New York by category reveals that there are large gaps in key areas, particularly housing, child care, and transportation."

Details for Spending Categories in New York

A breakdown of public and nonprofit spending in New York by category reveals that there are large gaps in key areas, particularly housing, child care, and transportation. Figure 33 compares the budget amounts for each category of the Household Survival Budget for a family of four (shown in dark blue) with the public and nonprofit spending in each category (shown in yellow cross-hatch), to show the gap or surplus in each budget area. The comparison assumes that the income households earn (shown in dark yellow) is allocated proportionately to each category.

Figure 33.

Comparing Basic Need with Public and Nonprofit Spending by Category (Excluding Health Care and Miscellaneous Expenses), New York, 2014



Source: Office of Management and Budget, 2014; U.S. Department of Agriculture, 2014; Internal Revenue Service, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012; Council of the City of New York, 2014a, 2014b, 2014c, 2014d; Fiscal Policy Institute, 2014

Gap in Housing Resources

In the Household Survival Budget for a family of four, housing accounts for 18 percent of the family budget. Following this allocation, this analysis assumes that all ALICE households then spend 18 percent of their income on housing, which still leaves them far short of what is needed to afford rent at HUD's 40th rent percentile. But does public assistance fill the gap? Federal housing programs provide $4.1 billion in assistance, including Section 8 Housing Vouchers, the Low Income Home Energy Assistance Program, the Public Housing Operating Fund, and Community Development Block Grant (CDBG). New York City spends $161,000 on the Home Energy Assistance Program (HEAP). In addition, nonprofits spend an estimated $392 million on housing assistance statewide. (Because nonprofit spending is not available by category, the estimate for each category here is one-fifth of the total nonprofit budget.) Yet when income and government and nonprofit assistance for housing are combined, **there is still a 34 percent gap in resources for all households to meet the basic ALICE Threshold for housing.** Given that gap, it is not surprising that most families spend more of their income on housing, which leaves less for other items.

Gap in Child Care Resources

In the Household Survival Budget for a family of four, child care accounts for 26 percent of the family budget. Yet for many ALICE households, 26 percent of what they actually earn is not enough to pay for even home-based child care, the least expensive organized care option. Additional child care resources available to New York families include $505.5 million in federal education spending for Head Start, the program that helps children meet their basic needs or is necessary to enable their parents to work. New York City also spends $304 million to subsidize child care for low-income households. Though advanced education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included in the education spending figure. Nonprofits provide additional child care assistance including vouchers and child care services estimated at $392 million. Yet when income and government and nonprofit assistance are combined, **there is still a 47 percent gap in resources for all households to meet the basic ALICE Threshold for child care.**

"In the Household Survival Budget for a family of four, child care accounts for 26 percent of the family budget. Yet for many ALICE households, 26 percent of what they actually earn is not enough to pay for even home-based child care, the least expensive organized care option."

Gap in Food Resources

In the Household Survival Budget for a family of four, food accounts for 12 percent of the family budget, yet for many ALICE households, 12 percent of what they actually earn is insufficient to afford even the USDA Thrifty Food Plan. Food assistance for New York households include $6.8 billion of federal spending on food programs, primarily the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). NYC spends $69 million and statewide nonprofits spend $392 million on food assistance, including food pantries, food banks, and soup kitchens. Yet when income and government and nonprofit food assistance are combined, **there is still a 13 percent gap in resources for all households to meet the basic ALICE Threshold for food.**

Gap in Transportation Resources

In the Household Survival Budget for a family of four, transportation accounts for 13 percent of the family budget. Yet for many ALICE households, 13 percent of what they actually earn is not enough to afford even the running costs of a car. While New York's public transportation systems are state-funded, there is only $45 million in NYC government spending on transportation targeted specifically to ALICE and

poverty families. However, nonprofits provide additional programs, spending an estimated $392 million. When income and nonprofit assistance are combined, **there is a 47 percent gap in resources for all households to meet the basic ALICE Threshold for transportation.**

Taxes

In the Household Survival Budget for a family of four, taxes account for 12 percent of the family budget, so this analysis assumes that 12 percent of income is allocated towards taxes. The federal Earned Income Tax Credit (EITC) provides $4.1 billion in tax credits and refunds, which were accessed by 83 percent of eligible working families in New York, In addition, New York EITC (worth 30 percent of the federal) provides an additional $1.2 billion, and the NYC EITC (worth 5 percent of the federal) adds another $370 million. Eligible New York households collected an average refund of $3,035 from their taxes in 2014, which helped 1.8 million ALICE and poverty-level families (IRS, 2014; National Conference of State Legislatures, 2016). From 2011 to 2013, the federal and state EITC and the Child Tax Credit (CTC) lifted 597,000 New York taxpayers and their households out of poverty, including 307,000 children on average each year (Center on Budget and Policy Priorities (CBPP), 2015). The per-household amount depends on a recipient's income and the number of children they have. Yet when income and government credits and refunds are combined, **there remains a 21 percent gap in resources for all households to meet the basic ALICE Threshold for taxes.**

"There are special challenges to estimating health care needs and costs and delivering health care efficiently to more than 3.2 million struggling New Yorkers."

EITC filing data provides another window into households with income below the ALICE Threshold. In 2014, 18 percent of tax filers in New York were eligible for federal EITC. Of those, 24 percent were married households, 50 percent were single heads of households, and 26 percent were single adults. Their median Adjusted Gross Income was $14,118. The industry that employed the most EITC-eligible workers was health care, followed by retail trade, and then accomodation and food services (Brookings Institution, 2014).

The Special Case of Health Care

Health care resources are separated from other government and nonprofit spending because they account for the largest single source of assistance to low-income households: $55 billion, or 66 percent of all public and private spending on these households in New York. Health care spending includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and the cost of unreimbursed or unpaid services provided by New York hospitals (Office of Management and Budget, 2014; National Association of State Budget Officers (NASBO), 2014; NCCS Data Web Report Builder, 2012).

With the increasing cost of health care and the implementation of the Affordable Care Act (ACA), spending on health care doubled from 2000 to 2014, increasing more than any other category (New York State Comptroller, 2015). For this reason, spending on health care in New York surpasses the amount needed for each household to afford basic out-of-pocket health care expenses. However, even this level of assistance does not necessarily guarantee good or improved health to low-income New York households.

There are special challenges to estimating health care needs and costs and delivering health care efficiently to more than 3.2 million struggling New Yorkers. First, there is greater variation in the amount of money families need for health care than exists in any other single category. An uninsured (or even an insured) household

"In New York, on average, health care spending per household in 2014 was $17,025, while the average spending per household through other types of assistance was $8,716."

with a severe and sudden illness could be burdened with hundreds of thousands of dollars in medical bills in a single year, while a healthy household would have few expenses. National research has shown that a small proportion of households facing severe illness or injury account for more than half of all health care expenses, and those expenses can vary greatly from year to year (U.S. Department of Housing and Urban Development, 2010; Silletti, 2005; Culhane, Park, and Metraux, 2011).

The difference between health care spending and other types of assistance is also obvious in the average amount of spending per household below the ALICE Threshold. In New York, on average, health care spending per household in 2014 was $17,025, while the average spending per household through other types of assistance was $8,716. Combining the two categories, the average spending on each New York household below the ALICE Threshold was $25,741 in cash and services, shared by all members of the household and spread throughout the year (Figure 34).

Figure 34.

Total Public and Nonprofit Assistance per Household below the ALICE Threshold, New York, 2014

Spending per Household below the ALICE Threshold			
	HEALTH ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH	TOTAL ASSISTANCE
New York	$17,025	$8,716	$25,741

Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012; American Community Survey, 2014; and the ALICE Threshold, 2014

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN NEW YORK?

Measure 4 – The Economic Viability Dashboard

AT-A-GLANCE: SECTION V

- The Economic Viability Dashboard incorporates three indices – Housing Affordability, Job Opportunities, and Community Resources – for each county.
- Only three counties in New York scored in the highest third on all three indices of the Dashboard, and three counties scored in the lowest third on all three indices.
- On average, housing affordability in New York declined slightly from 2007 to 2014. Job opportunities fell sharply from 2007 to 2010, then began to improve, but they have not returned to their 2007 levels. Community resources fluctuated from 2010 to 2014, ultimately improving over the period.
- The average affordable housing gap in New York reflects an 11 percent shortage in rental and owner housing stock.
- On average in New York, 55 percent of renters pay more than 30 percent of their household income on rent, and 31 percent of owners pay more than 30 percent of their income on monthly owner costs.
- There is wide variation in job opportunities across New York; wages for new hires range from $1,524 per month in Hamilton County to $5,307 per month in New York County (Manhattan).
- Preschool enrollment, a marker of education resources in each county, varies widely: Only 24 percent of 3- and 4-year-olds are enrolled in Madison County, while 77 percent are enrolled in Putnam County.
- The share of voting-age New York residents who voted in the 2012 presidential election was 53 percent, just below the national average of 58 percent.

"For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities."

Place matters. The Harvard Equality of Opportunity Project has brought to the fore the importance of where we live, and especially where we grow up, in determining the directions that our lives take (Chettty and Hendren, April 2015). For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

In order to understand the challenges that the ALICE population faces in New York, it is essential to recognize that local conditions do not impact all socio-economic and geographic groups in the same way. For example, New York's high GDP obscures the lack of high-skilled jobs in many counties.

By contrast, county unemployment statistics clearly reveal where there are not enough jobs. Yet having a job is only part of the economic landscape for ALICE households. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses and the level of community resources in each county.

ECONOMIC VIABILITY DASHBOARD

In addition to shifting labor market conditions, the financial stability of ALICE households depends on local conditions. The Economic Viability Dashboard is composed of three indices that evaluate the local economic conditions that matter most to ALICE households – the Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. The Dashboard reports how each county performs on the three dimensions; the ideal for a county is to have Good conditions in all three indices.

By comparing counties, the Economic Viability Dashboard offers a way to better understand why so many households struggle to achieve basic economic stability throughout New York – and why that struggle is harder in some parts of the state than in others.

Economic Viability Dashboard Scores

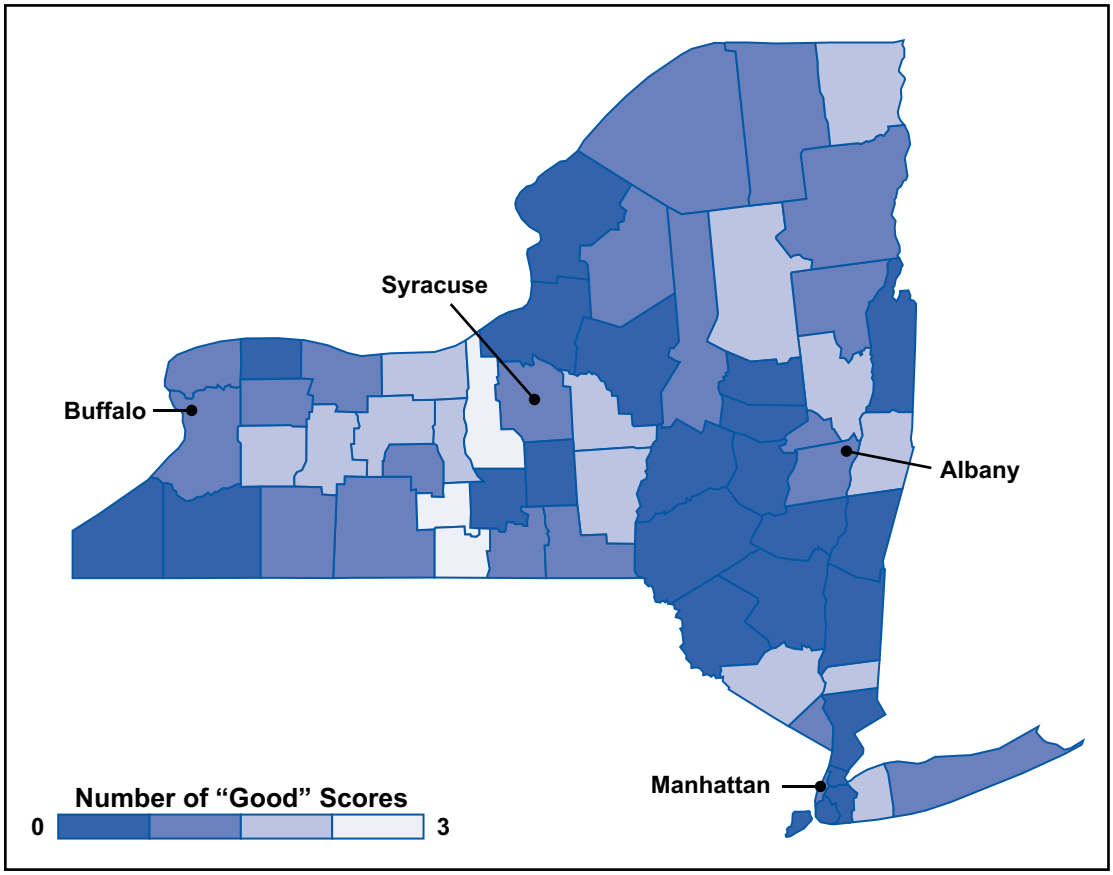
"ALICE households have to navigate a range of variables, and the Economic Viability Dashboard, using the best available proxies, shows them clearly."

The cumulative Dashboard results are presented in the color-coded map of New York's counties in Figure 35, and the detailed index results are presented in the table in Figure 36. Full results, as well as the methodology and sources, are in Appendix F. Index scores for each county range from a possible 1 (worse economic conditions for ALICE) to 100 (better conditions). Each county's score is relative to other counties in New York. A score of 100 does not necessarily mean that conditions are very Good; it means that they are better than in other counties in the state. The indices are used only for comparison within the state, not for comparison to other states. They also provide the means to see changes over time within New York.

ALICE households have to navigate a range of variables, and the Economic Viability Dashboard, using the best available proxies, shows them clearly. A common challenge is to find job opportunities in the same counties that are affordable places for ALICE households to live. In addition, many affordable counties do not offer key community resources such as access to quality schools, high levels of health coverage, and the types of community engagement that create social capital. The ideal locations are those that offer affordable housing, job opportunities, and high levels of community resources.

For ALICE households, those locations are both most needed and hardest to find. The Economic Viability Dashboard shows that only Cayuga, Chemung, and Schuyler counties scored in the highest third on all three indices. At the other end of the spectrum, Bronx, Kings (Brooklyn), and Sullivan counties scored in the lowest third on all three indices (Figure 36).

Figure 35.
Economic Viability Dashboard, Number of "Good" Scores, New York, 2014



Sources and Methodology: See Appendix F

Figure 36.
Economic Viability Dashboard, New York, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Albany	Fair	Good	Fair
Allegany	Good	Poor	Poor
Bronx	Poor	Poor	Poor
Broome	Fair	Fair	Good
Cattaraugus	Fair	Fair	Fair
Cayuga	Good	Good	Good
Chautauqua	Fair	Poor	Fair
Chemung	Good	Good	Good
Chenango	Good	Good	Poor
Clinton	Good	Good	Poor
Columbia	Poor	Fair	Fair
Cortland	Fair	Fair	Fair
Delaware	Fair	Poor	Poor
Dutchess	Poor	Fair	Fair
Erie	Fair	Fair	Good
Essex	Good	Fair	Good

County	Housing Affordability	Job Opportunities	Community Resources
Franklin	Good	Poor	Poor
Fulton	Fair	Poor	Poor
Genesee	Good	Fair	Poor
Greene	Poor	Poor	Fair
Hamilton	Good	Fair	Good
Herkimer	Good	Poor	Poor
Jefferson	Fair	Fair	Fair
Kings (Brooklyn)	Poor	Poor	Poor
Lewis	Good	Fair	Poor
Livingston	Poor	Good	Good
Madison	Good	Good	Poor
Monroe	Poor	Fair	Good
Montgomery	Fair	Poor	Poor
Nassau	Poor	Good	Good
New York (Manhattan)	Poor	Good	Fair
Niagara	Fair	Fair	Good
Oneida	Fair	Poor	Fair
Onondaga	Fair	Fair	Good
Ontario	Fair	Good	Good
Orange	Poor	Good	Good
Orleans	Fair	Poor	Poor
Oswego	Fair	Poor	Fair
Otsego	Fair	Fair	Fair
Putnam	Poor	Good	Good
Queens	Poor	Fair	Poor
Rensselaer	Poor	Good	Good
Richmond (Staten Island)	Poor	Fair	Poor
Rockland	Poor	Fair	Good
Saratoga	Fair	Good	Good
Schenectady	Fair	Good	Fair
Schoharie	Fair	Poor	Fair
Schuyler	Good	Good	Good
Seneca	Good	Good	Poor
St.	Good	Poor	Poor
Steuben	Good	Fair	Fair
Suffolk	Poor	Good	Fair
Sullivan	Poor	Poor	Poor
Tioga	Good	Fair	Fair
Tompkins	Fair	Poor	Fair
Ulster	Poor	Poor	Fair
Warren	Fair	Fair	Good
Washington	Fair	Fair	Poor
Wayne	Fair	Good	Good
Westchester	Poor	Fair	Fair
Wyoming	Good	Good	Fair
Yates	Good	Poor	Poor

Sources and Methodology: See Appendix F

The Housing Affordability Index

Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes

The more affordable housing is in a county, the easier it is for a household to be financially stable. In New York, there is wide variation between counties on Housing Affordability scores (Figure 36 and Appendix F). The least affordable counties are Nassau and Rockland counties, each with a score of 14 out of 100; the most affordable is Schuyler County, with a score of 66. Yet even the most affordable counties are well below the possible 100 points. In terms of regions, New York City and its surrounding counties are the least affordable, while the counties farthest north are more affordable.

The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

Affordable Housing Gap Indicator

The first key indicator in the Housing Affordability Index is the affordable housing gap. In a given county, there is a difference between the total number of available renter and owner units and the number of those units that households below the ALICE Threshold can afford while spending no more than one-third of their income on housing. This indicator measures that gap, as a percent of the overall housing stock. This is one of the few indicators that assesses the total housing stock in a county and includes subsidized as well as market-rate units that are affordable to ALICE and poverty households. This is discussed further in Section VI.

The larger the gap, the harder it is for households below the ALICE Threshold to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in New York is an 11 percent shortage in rental and owner housing stock, but there is broad variation between counties. Tompkins County had the lowest gap at less than 4 percent. However, most counties had a gap greater than 10 percent, and three had more than 24 percent: Nassau, Rockland, and Suffolk counties.

"With many of New York's metropolitan areas ranking among the least affordable in the country, it is not surprising that many New York households are housing burdened."

Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the housing burden – housing costs that exceed 30 percent of income, as defined by the U.S. Department of Housing and Urban Development (HUD). That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz and Wilson, 2008).

With many of New York's metropolitan areas ranking among the least affordable in the country, it is not surprising that many New York households are housing burdened. On average, 55 percent of New York renters pay more than 30 percent of their household income on rent, and 31 percent of owners pay more than 30 percent of their income on monthly owner costs, which include their mortgage. There is wide variation across the state, with the highest housing burden across renters and owners in Bronx County at a rate of 55 percent; the lowest is 22 percent in Schuyler County (American Community Survey, 2014). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. Even for renters, real estate taxes raise the cost of housing. The average annual real estate tax in New York is $3,810, but there is wide variation across counties. Average annual real estate taxes are lowest in Lewis County at $1,911 and highest in Nassau, Rockland, and Westchester counties at $10,000 (American Community Survey, 2014). For the Housing Affordability Index, real estate taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a county, the more likely a household is to be financially stable. There is wide variation in job opportunities across New York: The fewest opportunities are in Bronx County with a score of 37, and the most are in Saratoga County with a score of 72. Because New York's economy has a wide range of industries, from agriculture to advanced manufacturing to utilities and transportation, job opportunities for ALICE workers are spread throughout the state economy. At the high end, the most profitable opportunities are in NYC and its surrounding counties. Many of New York's industries have transformed over time to keep pace with the modern economy; those transitions, though, have caused local unemployment at some times and created new jobs at others (MPI Group, 2013).

"Because New York's economy has a wide range of industries, from agriculture to advanced manufacturing to utilities and transportation, job opportunities for ALICE workers are spread throughout the state economy."

Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county's median income, and therefore the higher the Index score. The distribution of income in New York is less equal than in the U.S. overall. Within New York, income is most unequal in New York County (Manhattan), where the lowest two quintiles earn only 7 percent of the income. The highest percentage that these two quintiles earn is 15 percent in Genesee, Hamilton, Jefferson, Saratoga, Schuyler, Washington, and Wyoming counties (American Community Survey, 2014).

Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to financial stability; the higher the unemployment level in a given county, the fewer opportunities there are for earning income, and therefore the lower the Index score. In most New York counties, the 2014 unemployment rate was above the national average of 6.2 percent, but there was a wide range across the state. The lowest rate was in Chemung County at 3.9 percent, and the highest was above 11.9 percent in Bronx County (American Community Survey, 2014).

New Hire Wages Indicator

The third indicator in the Job Opportunities Index is the "average wage for new hires" as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This

indicator seeks to capture the types of jobs that are currently available in each county. The higher the wage for new hires, the greater the contribution employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in New York is $2,299 per month (or $13.79 per hour) according to the U.S. Census' Quarterly Workforce Indicators, but there is wide variation between counties. At the low end of the spectrum, new hires in Hamilton County earn $1,524 per month; at the top of the spectrum, new hires in New York County (Manhattan) can expect to earn more than triple that at $5,307 per month. This degree of variation reflects the very different economic activity across the state and the kinds of jobs and/or wage levels available (see further discussion in Sections III and VI) (U.S. Census, 2014).

The Community Resources Index

Key Indicators: Education Resources + Health Resources + Social Capital

The Community Resources Index measures the education, health, and social capital resources that are available in a community. These resources are fundamental prerequisites to being able to work and raise a family. The Index focuses on resources that can make a difference in the financial stability of ALICE households in both the short and long terms. It also looks at resources that reflect on a specific locality, rather than those that are available in all communities across the country.

"Providing public education is a fundamental American value, and education is widely regarded as a means to achieve economic success."

In New York, there is more variation between counties in Community Resources scores than on the other indices. Bronx County, with a score of 20 out of 100, has the fewest community resources; the county with the most is sparsely populated Schuyler County, with a score of 86. More typically, rural counties have fewer community resources.

Education Resources Indicator

The first indicator in the Community Resources Index reflects the level of education resources in each county. Providing public education is a fundamental American value, and education is widely regarded as a means to achieve economic success. Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential. For these reasons, the quality of education available to low-income children could be one of the most important determinants of their future. As a proxy for the level of education resources in a county, the Index uses the percent of 3- and 4-year-olds enrolled in preschool (American Community Survey, 2014). The higher the percentage of the population enrolled in preschool, the higher the Index score.

The average share of 3- and 4-year-olds enrolled in preschool in New York is 51.5 percent, but there is wide variation between counties. Only 24 percent of 3- and 4-year-olds are enrolled in preschool in Madison County, while 77 percent are enrolled in Putnam County. This extreme variation indicates that there are more options for early childhood education in some parts of the state – especially in NYC, with the start of the PreK for All program.

Health Resources Indicator

The second indicator in the Community Resources Index reflects the level of health resources in each county. Health insurance is especially important for people living below the ALICE Threshold who earn more than the Medicaid eligibility level, but not enough to afford the high deductibles of the lowest-cost plans offered through

the Affordable Care Act (ACA); this group does not have the resources to pay for a health emergency. As a proxy for the level of health resources in a county, the Index uses percent of the population with health insurance. The higher the rate of health insurance, the higher the Index score.

With the introduction of the ACA, low-income households have more access to health insurance in New York. However, low-income residents are still less likely to have coverage. Of New Yorkers under age 64 with annual income below 200 percent of the FPL, 12 percent still did not have health insurance in 2014, but for residents under age 64 of all income levels, that rate was only 9 percent (Kaiser Family Foundation, 2014).

The overall level of health insurance coverage in New York increased slightly over the last two decades, from 84 percent in 1994 to 91.3 percent in 2014 (U.S. Census Bureau, 1995; U.S. Census Bureau, 2015). However, coverage rates vary widely across the state today: The lowest health insurance coverage rate is in Yates County at 79.6 percent, and the highest is in Saratoga County at 94.7 percent (American Community Survey, 2014).

Social Capital Indicator

The third indicator in the Community Resources Index reflects the level of social capital in each county. Communities with engaged citizens build the social capital necessary to mobilize resources, improve quality of life, and resolve conflict. The greater the community engagement, the more the community's activities reflect the population's values (Putnam, 1995; National Task Force on Civic Learning and Democratic Engagement, 2012; Saguaro Seminar on Civic Engagement in America, 2000). Participating in electoral and political processes – such as voting, campaigning, attending rallies and protests, contacting officials, or serving on local boards – is one aspect of community engagement. Broader community engagement includes volunteering and contributing with religious, educational, neighborhood, and community organizations.

"The overall level of health insurance coverage in New York increased slightly over the last two decades, from 84 percent in 1994 to 91.3 percent in 2014."

As a proxy for the level of social capital in a county, the Index uses one of the longest-standing indicators of community engagement – the percent of the adult population who voted in the most recent national election (U.S. Election Assistance Commission, 2014; Hoopes Halpin, Holzer, Jett, Piotrowski, and Van Ryzin, 2012). The higher the proportion of the total population (taking into account the impact of noncitizens) that voted, the greater the community engagement and ability to build social capital in the community, and therefore, the higher the Index score.

The share of voting-age New York residents who voted in the 2012 presidential election was 53 percent, slightly below the national average of 58 percent. This is much higher than the 2014 mid-term election rate of 29 percent in New York (United States Elections Project, 2014; United States Elections Project, 2015). There is also great variation across the state: In Bronx and Queens counties, only 13 percent of residents voted, while 78 percent voted in Schuyler County (United States Election Assistance Commission, 2014; American Community Survey, 2014).

Changes Over Time

The Economic Viability Dashboard enables comparison over time for the three dimensions that it measures. To visualize changes over time, the average scores for all counties in New York on each Index are presented in Figure 37. With 2010 as the baseline for each Index, the score for each is 50. Scores in 2007, 2012, or 2014 that are above 50 show better conditions than in 2010; scores below that level represent conditions that have worsened. In measuring change over time, complete data was not available for two smaller counties, Hamilton and Schuyler, out of 62 total counties.

The changes in Dashboard scores from 2007 to 2014 illustrate the changing conditions in New York over the course of the Great Recession and after. Both housing affordability and job opportunities worsened during the Great Recession. Conditions for housing affordability have continued to decline slightly. Conditions for job opportunities have improved since 2010 but have not returned to their 2007 levels.

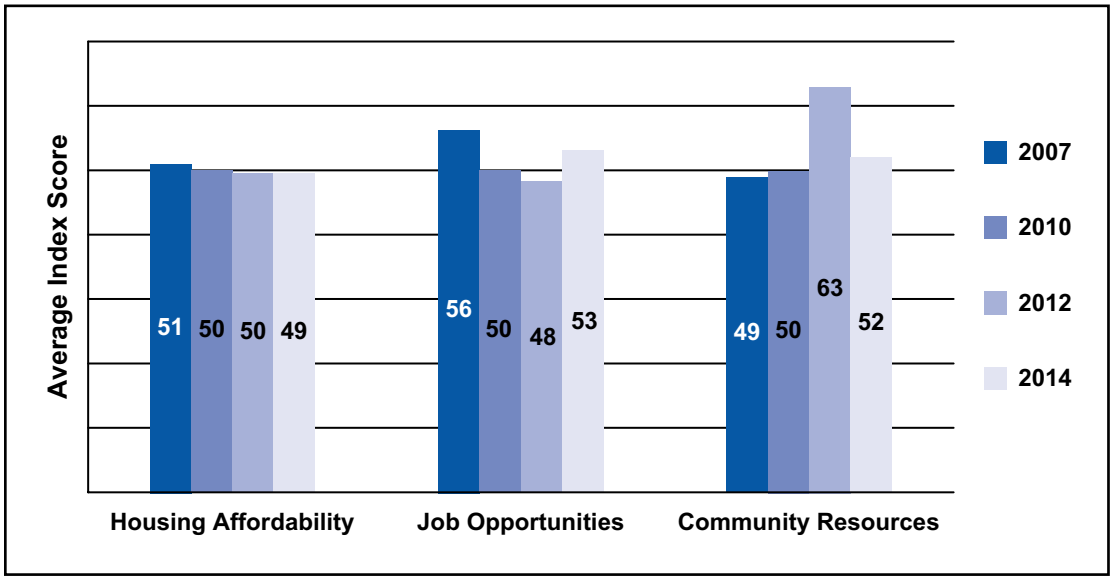
"Both housing affordability and job opportunities worsened during the Great Recession. Conditions for housing affordability have continued to decline slightly. Conditions for job opportunities have improved since 2010 but have not returned to their 2007 levels."

For most of the latter half of the 20th century, housing prices increased steadily. This trend reached its peak around 2005, then abruptly ended with the housing market crash that led to the Great Recession. Since then, housing prices have declined in New York and most of the U.S., causing financial strain for many but making housing more affordable for others (Public Policy Center, 2010). In New York, housing affordability fell by 2 percent from 2007 to 2010, then stabilized from 2010 to 2012, but fell another 1 percent between 2012 and 2014.

Job opportunities fell by 11 percent from 2007 to 2010 and then by another 3 percent in the two years following the technical end of the Recession. More recently, from 2012 to 2014, they increased by 10 percent, almost returning to 2007 levels. However, it is still too soon to tell if this will be a long-term trend.

Community resources fluctuated between 2007 and 2014. They increased by 1 percent during the Great Recession, then spiked between 2010 and 2012, rising 28 percent. The spike in 2012 was due to high voter turnout for the presidential election. Following the election-related increase, they fell by 18 percent, but remained 6 percent higher than 2007 levels. Community resources – including health care, early childhood education, and social capital – are important to ALICE households. The research is not clear on whether these factors lead to or result from better economic conditions. But the fact that their improvement has preceded signs of economic recovery in other states suggests that they support the needs of ALICE households while those households wait for market-driven forces, such as jobs and housing, to catch up. It is still too early to tell if this is the case in New York.

Figure 37.
Economic Viability Dashboard, New York, 2007 to 2014



Source and Methodology: See Appendix F

Comparison with Other Indices

THE HUMAN DEVELOPMENT INDEX

A project of the Social Science Research Council, this Index measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. Of all the states, New York ranks eighth in social and economic development, driven primarily by the state's high education attainment, life expectancy, and median earnings (Lewis and Burd-Sharps, 2014).

BE THE CHANGE'S OPPORTUNITY INDEX

This Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state's economic, educational, and community health. New York ranks 15th overall and scores slightly above average on the economy and community measures, while slightly below average on the education measure. This Index also breaks down opportunity scores by county (Opportunity Nation, 2015).

THE INSTITUTION FOR SOCIAL AND POLICY STUDIES' ECONOMIC SECURITY INDEX

This Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and the corresponding "financial insecurity" level in each state based on the percentage of the population that lost a quarter of their income within the year. New York residents face more financial insecurity than the national average, scoring 21.6 between 2008 and 2010. Like the national average, the scores in New York improved since 2010, falling to 20 in 2012 (Hacker, Huber, Nichols, Rehm, and Craig, 2012).

THE GALLUP-HEALTHWAYS WELL-BEING INDEX

This Index provides a view of life in New York at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Overall, New York has scored below the national average and ranks 40th. The state ranks 17th in physical well-being but lower in all other elements, with the third-worst rank for community pride and safety (Gallup-Healthways, 2015).

THE NATIONAL ASSOCIATION OF HOME BUILDERS (NAHB)/WELLS FARGO HOUSING OPPORTUNITY INDEX

This Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. New York's 12 metropolitan areas rank from the fourth most affordable area in the nation (Binghamton, NY) to the 222nd (New York-Jersey City-White Plains, NY-NJ) out of 225 metro areas (NAHB/Wells Fargo, 2015).

THE INTERGENERATIONAL MOBILITY INDEX

Developed by the Equality of Opportunity project at Harvard University, this Index focuses on metro areas, measuring the upward mobility of children from low-income families. Of the 50 largest commuting zones in the U.S., New York, NY is ranked sixth in the probability that a child born to a family in the bottom quintile of the national income distribution will ultimately reach the top quintile (Chetty, Hendren, Kline, and Saez, 2014).

THE HUMAN NEEDS INDEX

Developed by the Indiana University Lilly Family School of Philanthropy and the Salvation Army, this Index is based on the services that the Salvation Army provides (clothing, food, basic medical care, and shelter). In 2014, New York scored 1.1 in the composite index of poverty-related need and the impact of Salvation Army services. The national average was 1.97; zero represents the minimum level of need (Indiana University Lilly Family School of Philanthropy, 2015).

"Of the 50 largest commuting zones in the U.S., New York, NY is ranked sixth in the probability that a child born to a family in the bottom quintile of the national income distribution will ultimately reach the top quintile."

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take costly risks. When the overall economic climate worsens, as it did from 2007 to 2010 during the Great Recession, many households have to make even harder trade-offs; the same is true when families are faced with emergencies and unexpected expenses. Many of New York's ALICE households have depleted their savings and are still having trouble finding higher-wage jobs four years after the end of the Great Recession. This section reviews the strategies that they use to survive.

"When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take costly risks."

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, transportation, and health care, as well as income and savings. **Yet what is not always acknowledged is that these problems have consequences not just for ALICE households, but for their broader communities as well.**

The choices that ALICE households are forced to make often include skipping health care, accredited child care, healthy food, or car insurance. While these "savings" have direct impacts on the health, safety, and future of these households, their wider effects can include reducing New York's economic productivity and raising insurance premiums and taxes for everyone (Figure 38).

Figure 38.
Consequences of Households Living below the ALICE Threshold in New York

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Health and safety risks; increased maintenance costs; inconvenience	Increased health care costs; worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities; increased cost of urban sprawl including infrastructure and services such as roads, public transit, sewage, etc.
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and social services
Substandard public education	Learning risks; limited earning potential/ mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services

	Impact on ALICE	Impact on Community
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/ registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH CARE		
Underinsured	Delaying or skipping preventative health care; more out-of-pocket expense; substandard or no mental health coverage	Workers report to job sick; spread illness; increased workplace issues due to lower productivity and greater absenteeism
No insurance	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-cost alternative financial products	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crises; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – New York, 2016

HOUSING

Housing is the cornerstone of financial stability, and as such, its relatively high cost often forces ALICE households into difficult situations. Homelessness is the worst possible outcome when ALICE cannot afford basic housing, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units. Finding convenient housing that is affordable is challenging for low-wage workers in many parts of New York. A growing population and changing demographics have increased the demand for an already tight supply of smaller, low-cost housing units, especially rental units. In addition, the most recent economic challenges in New York have cost many homeowners the equity in their homes and even forced some into foreclosure.

"A growing population and changing demographics have increased the demand for an already tight supply of smaller, low-cost housing units, especially rental units."

The first and most common way ALICE households deal with these challenges is by paying more for housing than they can afford. Throughout the state, housing remains the most expensive budget item in all counties for all households except those with two or more children in child care. In the National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index, which ranks homeownership affordability, the New York City metropolitan area is the 219th most affordable area in the nation (out of 225) and 44th in the Northeast (out of 44). On the other end of the spectrum, the Syracuse metro area is the third most affordable metro area in the nation and first in the region (NAHB/Wells Fargo, 2015) (Figure 39).

Figure 39.
NAHB/Wells Fargo Housing Opportunity Index for New York Metro Areas, 2014

Affordability Ranking for New York Metro Areas, 2014

METRO AREA	NATIONAL RANKING (OUT OF 225)	REGIONAL RANKING (OUT OF 44)	PERCENT CHANGE IN MEDIAN PRICE, 2007-2010	PERCENT CHANGE IN MEDIAN PRICE, 2010-2014
Albany-Schenectady-Troy	76	22	4%	0%
Binghamton	5	2	4%	-3%
Buffalo-Niagara Falls	56	13	12%	5%
Elmira	21	5	9%	13%
Glens Falls	66	18	26%	2%
Ithaca	130	32	7%	31%
Kingston	128	31	-15%	-4%
Nassau-Suffolk	189	38	-14%	2%
New York-White Plains-Wayne, NY-NJ	219	44	-15%	6%
Poughkeepsie-Newburgh-Middletown	103	26	-20%	-7%
Rochester	51	11	7%	1%
Syracuse	3	1	4%	-3%

Source: NAHB/Wells Fargo Housing Opportunity Index, 2014

Affordability has changed over time, falling in the southern portion of the state, especially through the Great Recession, while improving in the Rest of State. The median house price fell by more than 14 percent in the Poughkeepsie-Newburgh-Middletown, Kingston, Nassau-Suffolk, and New York-White Plains-Wayne, NY-NJ metro areas from 2007 to 2010. It then improved slightly only for Nassau-Suffolk and New York-White Plains-Wayne, NY-NJ from 2010 to 2014. At the same time, all other regions experienced a positive change in median house price from 2007 to 2014, with Elmira, Glens Falls, and Ithaca experiencing more than a 20 percent gain (NAHB/Wells Fargo, 2015).

Another indicator of the lack of housing affordability in the state is the extent to which households are housing burdened. As discussed in Section V, 55 percent of New York renters paid more than 30 percent of their household income on rent, and 31 percent of owners paid more than 30 percent of their income on monthly owner costs, which included their mortgage, in 2014. Owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2012 and 2014). When households with income below the ALICE Threshold spend more than 30 percent of income on rent and utility costs, they are often forced to forgo other basics, such as food, medicine, child care, or heat (National Low Income Housing Coalition (NLIHC), 2015; MacArthur Foundation, 2015).

Finding lower-cost housing is a second strategy for ALICE families, but those who pay less face a range of problems that accompany lower-cost units. Many housing units cost less because they are in undesirable locations – areas with high crime rates, run-down infrastructure, no public transportation, or long distances to grocery stores, public services, and other necessities. Families also often face a trade-off between spending money on housing or on transportation: Harvard University's Joint Center for Housing Studies estimates that in 2014, low-income households living in affordable housing (spending 30 percent of their income or less on housing) spent nearly three times more on transportation than households with severe burdens (those spending more than 50 percent of their income) (Joint Center for Housing Studies of Harvard University, 2016).

"When households with income below the ALICE Threshold spend more than 30 percent of income on rent and utility costs, they are often forced to forgo other basics, such as food, medicine, child care, or heat."

Finally, ALICE families in New York often live in substandard units that present a variety of health and safety risks. These range from lack of basic heating and plumbing to exposure to lead, mold, and other toxins, which can increase demand – and costs – for health care services. In addition, lower-cost housing is often older, and older units are more likely to need maintenance and costly repairs. On average New York's housing stock is older than in the rest of the country, with 56 percent of housing units built before 1960, well above the U.S. average of 29 percent. The oldest units, those built before 1940, account for approximately 32 percent of the state's housing stock (American Community Survey, 2014).

Of the state's low-cost housing stock, 31,057 units lack complete plumbing facilities and 55,145 lack complete kitchen facilities (American Community Survey, 2014). Low-rent housing often needs maintenance, so ALICE families face the additional cost of upkeep as well as the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household (Joint Center for Housing Studies of Harvard University, 2016; MacArthur Foundation, 2015; Coley, Leventhal, Lynch, and Kull 2013).

Overall, with very low vacancy rates statewide – 2 percent for homeowners and 4 percent for renters – New York residents are more likely to face problems of higher costs, or poor housing conditions for lower-cost units (American Community Survey, 2014).

Renters

ALICE households are more likely to be renters than owners in New York, occupying 63 percent of all rental units. The national housing crisis and the Recession led to an increase in the demand for rental housing in New York. The percentage of total households renting in the state increased from 44 percent in 2007 to 47 percent in 2014 (American Community Survey, 2014).

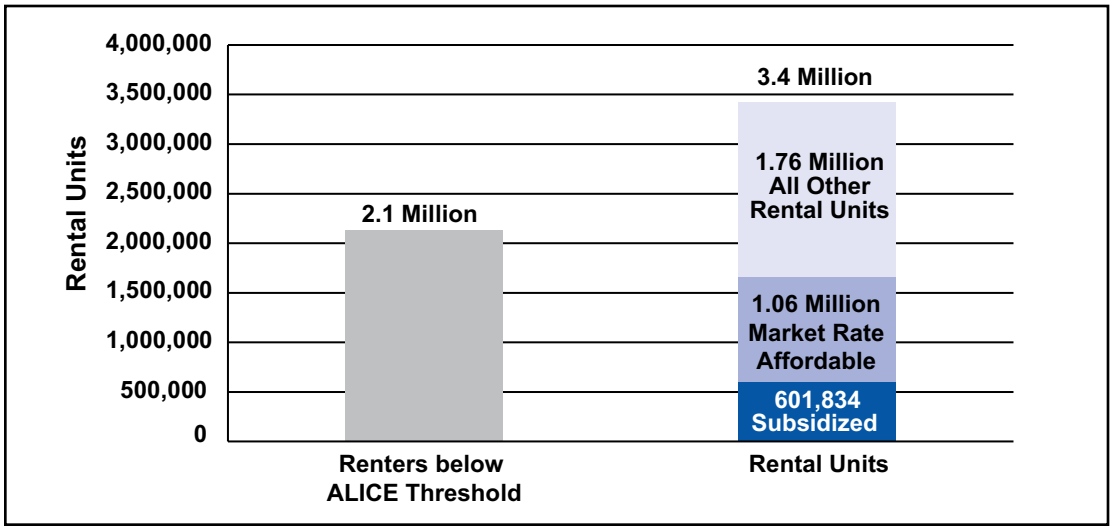
Yet renting has distinct downsides. First, as mentioned above, renters are more likely than owners to face a housing burden. While this is a problem across the state, it is particularly severe in NYC, where 56 percent of renters are housing burdened. Second, while renting offers greater mobility, allowing people to move more easily for work, and renters are more likely than homeowners to have moved in the last few years, there are associated expenses (American Community Survey, 2014). Any move has a range of costs, from financial transition costs and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community. Finally, and perhaps most importantly, renters are not able to build equity in a home (American Community Survey, 2012; West, 2015).

"The national housing crisis and the Recession led to an increase in the demand for rental housing in New York. The percentage of total households renting in the state increased from 44 percent in 2007 to 47 percent in 2014."

Analysis of the housing stock in each county in New York reveals that the available units do not match current needs. According to housing and income data that roughly aligns with the ALICE dataset, there are 2.1 million renters with income below the ALICE Threshold, yet there are fewer than 1.7 million rental units – subsidized and market-rate – that these households can afford without being housing burdened (Figure 40). Using high and low estimates, New York would need between 471,893 and 590,363 more lower-cost rental units to meet the demand of renters below the ALICE Threshold. This assumes that all ALICE and poverty households are currently living in rental units they can afford. But the number of households that are housing burdened reveals that this is often not the case in New York, so the assessment of need for low-cost rental units across the state is in fact a low estimate.

Using a different methodology, the NLIHC estimates a shortage of 627,684 units in New York that are affordable and available for extremely low-income renters, based on affordability to residents earning less than 30 percent of the median income (National Low Income Housing Coalition, March 2015). Despite using different parameters, the NLIHC and ALICE estimates both confirm the significant shortage of affordable rental units in New York.

Figure 40.
Renters below the ALICE Threshold vs. Rental Stock, New York, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Subsidized housing units are an important source of affordable housing for ALICE families. Of the nearly 1.7 million rental units that households with income below the ALICE Threshold can afford across the state, approximately 36 percent are subsidized: New York's affordable rental housing programs reached 601,834 households across the state in 2014 (HUD, 2014).

The majority of rental units in the state (63 percent) are located in NYC, as are 57 percent of renters with income below the ALICE Threshold. Following the need, 65 percent of subsidized units are located in NYC. The need for subsidized units is apparent in the small supply of market-rate affordable housing units, which account for only 31 percent of all rental units across the state (and an even smaller share in NYC).

Across the state, most renters continue to spend large portions of their income on housing. In New York, the estimated mean wage for a renter in 2014 was $21.81 per hour. At this wage, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment without becoming housing burdened, a renter would have to work 124 hours per week, 52 weeks per year (NLIHC, 2014).

Homeowners

According to the Corporation for Economic Development, New York is among the bottom five states in homeownership affordability based on the ratio of median housing value to median income (Corporation for Economic Development, 2016). For this reason, it is not surprising that only 37 percent of the state's households with income below the ALICE Threshold are homeowners. There would be enough affordable units for them (defined as those that do not consume more than one-third of their income) if all homeowners had a 30-year mortgage at 4 percent for 90 percent of the value of the house or better. But the fact that 34 percent of New York households with a mortgage are housing burdened suggests that many homeowners were not able to get competitive financing rates, that they put less than 10 percent down, or that they were not able to find units that were affordable. The increase in the number of renters also reflects these challenges.

"According to the Corporation for Economic Development, New York is among the bottom five states in homeownership affordability based on the ratio of median housing value to median income."

ALICE families that own their homes are more likely than higher-income families to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. An additional factor in foreclosure is often property tax: when rates increase faster than wages or the value of the home, homeowners may be burdened with additional expense that they cannot manage. In 2014 there were 43,868 foreclosure cases filed in New York, up significantly from 16,772 in 2011 but still below the peak of 47,824 in 2009. The 2015 foreclosure inventory rate was 3.7 percent, considerably higher than the average U.S. historic level of 1.1 percent. Rates vary across the state: The counties surrounding NYC have the greatest number of pending foreclosures with rapid growth from 2013 to 2015, and the Rest of State also saw growth in pending cases. NYC, by contrast, had a drop of nearly 10 percent during the same time period (CoreLogic, 2013; CoreLogic, 2015; Marks, 2015; RealtyTrac, 2016; New York State Office of the State Comptroller, 2015).

For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner's primary asset but also reduces the owner's credit rating, creating barriers to future home purchases and rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Bernanke, 2008; Kingsley, Smith, and Price, 2009; Frame, 2010).

In addition, with the tightening of mortgage regulations, those who do not qualify for traditional mortgages look for alternatives, leading to an increased use of "contract for deed" or "rent-to-own" mortgages that charge higher interest rates and have less favorable terms for borrowers. The need for such services is reflected in the growth of this industry nationally, and

in New York, 3 percent of the total population and 8 percent of unbanked households have used a rent-to-own financial product (FDIC, 2014; Anderson and Jaggia, 2008; Edelman, Zonta, Gordon, 2015; Kusisto, 2015).

Homelessness

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe and has to be vacated, they can become homeless. This starts a downward spiral of bad credit and destabilized work, school, and family life. Some households move in with relatives, threatening the stability of another household. Others rely on homeless services, like rehousing, emergency shelter, and transitional housing, adding to government costs.

In New York in 2014, there were 80,590 people counted as homeless on a single night, including 2,542 veterans. The state's rate of 41 homeless people per 100,000 residents is much higher than the national rate of 18.3 per 100,000. Overall, more than one-quarter of those who are homeless in New York are homeless as part of a family (National Alliance to End Homelessness, 2015).

"Based on forecasted economic and demographic changes, significantly more households will be in need of smaller, lower-cost housing over the next two decades, adding to the demand for additional affordable housing options."

Broader Consequences for Housing in New York

When ALICE families cannot afford safe housing near where they work, there are consequences for the whole community. When workers pay more for housing, they have less to spend on other goods and services in the community. They may not have enough resources to maintain their homes, which impacts entire neighborhoods. If they are forced to move due to cost or foreclosure, that adds instability to their neighborhoods. And ultimately, if a family becomes homeless, there are additional costs that the wider community absorbs.

The evidence is clear that keeping a family housed is significantly less expensive than caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services. The U.S. Department of Housing and Urban Development (HUD) finds that nationally, the average cost of services for homeless individuals ranges from $1,634 to $2,308 per month, and for families, from $3,184 to $20,031 per month (Spellman, Khadduri, Sokol, and Leopold, March 2010).

Philip Mangano, former executive director of the U.S. Interagency Council on Homelessness, reports that **the cost of having people on the street ranges from $35,000 to $150,000 per person per year, while the cost of keeping formerly homeless people housed ranges from $13,000 to $25,000 per person per year,** based on data from 65 U.S. cities (Mangano, 2008). The highest numbers are for chronically homeless people, who are the most vulnerable and disabled. Expenses include temporary housing as well as crisis services such as emergency room treatment, substance abuse and mental health care, and police and court costs.

Future Prospects

The cost of housing in New York will continue to be a drain on the Household Survival Budget. Based on forecasted economic and demographic changes, significantly more households will be in need of smaller, lower-cost housing over the next two decades, adding to the demand for additional affordable housing options. These trends include the decline in the rate of homeownership (down 3.8 percentage points from 2004 to 2014), the decrease in household size, the flat level of incomes for renters, and the changing demands of seniors as well as young workers (Federal Reserve Bank of St. Louis, 2014, Paulsen, 2015).

In general, rental housing units – especially those that are older and in poor condition – are also vulnerable to removal or to damage and destruction. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under $400 per month (i.e., those most affordable for ALICE households) was more than twice as high, at 12.8 percent (Joint Center for Housing Studies of Harvard University, 2013). The removal of these units, inexpensive and unsafe as they may have been, puts additional pressure on the remaining rental stock, increasing costs for all renters.

Homeownership continues to elude many workers, especially in New York. Nationally, the two most common reasons renters cite for renting rather than owning a home are that they don't think they can afford the necessary down payment (50 percent of respondents) or they don't think that they will qualify for a mortgage (31 percent), according to the Federal Reserve's Survey of Household Economics and Decisionmaking in 2014 (Federal Reserve, 2015). Because homeownership has been the most common vehicle for families to build savings, the shift towards renting and away from homeownership may leave those families without the assets needed for retirement or education, or to draw upon in an emergency. This, in turn, stands to increase the number of ALICE households in the future.

The ability to drastically change the housing stock in New York is constrained by geography, economics, and, in some places, zoning laws that limit the potential for new small or low-cost housing units to be built in economically prosperous areas. Given this combination of factors, many ALICE households will continue to live farther away from their jobs or in unsafe units, resulting in the associated challenges and costs (Prevost, 2013).

CHILD CARE AND EDUCATION

Education is one of the few ways ALICE families can get ahead in the long run. In the short-term, it is a challenge to find quality, affordable child care, strong public schools, and affordable higher education. As a result, ALICE families often forgo educational opportunities, with consequences both for their earning potential and for the development of human capital in their communities.

"The consequences for a family of not having child care are twofold: The child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting both current income and future earning potential."

Quality, Affordable Child Care

Quality, affordable child care is one of the most important – and most expensive – budget items for ALICE families. The consequences for a family of not having child care are twofold: The child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting both current income and future earning potential. As discussed in Section II, child care in New York is often the most expensive item in the Household Survival Budget. The average cost of registered home-based child care is $706 per month for an infant in New York, and the cost for a 4-year-old is $657 per month. By comparison, the average cost of a licensed, accredited child care center for an infant is 34 percent more (New York State Office of Children & Family Services, 2014).

To get a sense of the types of child care that families use, the U.S. Census reports that nationally in 2011, 42 percent of preschoolers were in a regular child care arrangement with a relative, 24 percent were in an organized care facility, 11 percent were in another non-relative care arrangement, and 25 percent had no regular child care arrangement. Since the mid-1980s, the biggest changes in child care arrangements for working mothers have been the decline in non-relative care (falling from 28 percent to 13 percent in 2011) and the increased use of organized day care centers and father care (Laughlin, 2013). In New York, 58 percent of 3- and 4-year-olds are enrolled in early childhood education, the fifth-highest rate in the country (Corporation for Enterprise Development, 2016).

In an attempt to save money or because they lack other available child care options, ALICE parents may use unlicensed, home-based child care or even rely on friends and neighbors in formal and informal ways. In New York, all organized care facilities must be licensed by the Office of Children and Family Services. Unlicensed, home-based child care, while often less expensive, is not fully regulated, so the safety, health, and learning quality of home-based care can vary greatly and are not guaranteed (Child Care Aware of America, 2014).

Some child care needs can be covered by publicly subsidized preschools, which provide great savings to ALICE families. In New York, state preschool programs enroll more than 170,000 children. The state ranks 22nd nationally in terms of spending per preschool student, at $3,820 per year. In terms of quality, one of New York's programs, Universal Pre-Kindergarten (UPK), provides tuition reimbursement for qualifying programs to 98,910 children and meets 7 of the 10 benchmarks for state pre-K quality standards set by the National Institute for Early Education Research (NIEER). In 2014, New York City established Pre-K for All, expanding public pre-kindergarten classes to enroll 51,500 4-year-olds, up from 20,000 in 2013. With these programs, enrollment in pre-K for 4-year-olds across the state increased from 25 percent to 44 percent from 2002 to 2014 (NIEER, 2014; Lucadamo, 2016; City of New York, 2014).

"One area of particular concern for New York's ALICE households is the achievement gap in the state's public schools."

From 2012 to 2014 in New York, 58 percent of children ages 3 and 4 attended preschool, above the national average of 46 percent. However, attendance at preschool is strongly related to income, and children in households with higher incomes are more likely to attend. In New York, 51 percent of children in households with income below 200 percent of the Federal Poverty Level were enrolled in preschool between 2012 and 2014 (Annie E. Casey Foundation, 2014).

The Achievement Gap

One area of particular concern for New York's ALICE households is the achievement gap in the state's public schools. Across the state, students of color and low-income students performed lower on test scores throughout K-12 and had lower high school graduation rates than their White or higher-income counterparts.

In terms of overall student achievement, New York is ranked ninth in the U.S. in Education Week's Quality Counts report. According to the most recent data, only 36 percent of fourth graders in New York were proficient in reading, slightly above the national average of 35 percent. In eighth grade math, only 31 percent of New York students were proficient, versus a national average of 32 percent, according to the 2015 New York National Assessment of Educational Progress (NAEP) assessment (Education Week Research Center, 2016; Education Week Research Center, 2016a).

New York's statewide public high school graduation rate was 77 percent – slightly lower than the national average of 81 percent – in 2012, the latest year for which federal data is available. However, the rates were significantly lower for economically disadvantaged students (68 percent), those with disabilities (48 percent), and those with limited English proficiency (44 percent). Rates also vary markedly by race and gender: For the 2012-2013 school year, the state's graduation rate was 57 percent for Black and Latino males and 85 percent for White males (Stetser and Stillwell, 2014; Education Week Research Center, 2016a; Schott Foundation for Public Education, 2015).

Achievement gaps also exist across geographies in New York, particularly between NYC and the rest of the state. NYC's 2015 standardized test results for grades 3 through 8 lagged behind the rest of the state. Just over 31 percent of NYC students were proficient in English, compared to 32.5 percent in the rest of the state. The gap in math was larger – 37.1 percent in NYC versus 40.5 percent in the rest of the state (New York City Independent Budget Office, 2016). These gaps have not decreased with the introduction of the Common Core curriculum and the expansion of standardized testing (Felton and Butrymowicz, 2015).

Broader Consequences for Child Care and Education in New York

Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential.

The value of quality child care – for children, their families, and the wider community – is well documented. **Alternatively, poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children.** Inadequate child care also has wider consequences: It negatively affects working parents and employers, resulting in absenteeism, tardiness, and lower productivity on the job (Alliance for Excellent Education, 2011 and 2013; Haskins, 2011; Childhood Trends, 2011; McCartney, 2008).

"Nationally, the difference in earnings over a lifetime between high school graduates and those who hold a bachelor's degree is estimated to be $830,800."

The evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. Nationally, the difference in earnings over a lifetime between high school graduates and those who hold a bachelor's degree is estimated to be $830,800. The difference in earnings between high school graduates and those with an associate's degree is estimated at $259,000. And estimates of the difference in the net earnings of a high school graduate versus a high school dropout range from $260,000 to $400,000 when including income from tax payments minus the cost of government assistance, institutionalization, and incarceration (Carnevale, Rose, & Cheah, 2011; Center for Labor Market Studies, 2009; Daly and Bengali, 2014; Klor de Alva and Schneider, 2013; Tyler and Lofstrom, 2009).

The lack of a basic education has repercussions society-wide as well, including lower tax revenues, greater public spending on public assistance and health care, and higher crime rates. Closing the education achievement gap would be economically beneficial not only for lower-income individuals and families but for all New York residents.

Future Prospects

The importance of high-quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in New York. From child care through high school, the state's current facilities do not match the existing need, creating several important consequences for the New York economy. Reworking public education to address the achievement gap takes significant financial resources, and if the gap is not addressed, the state economy forgoes local talent. In order for New York's economy to continue to grow and sustain an aging population, the state must also then continue to attract workers from other states and abroad. An education system that works for all residents would be an important draw.

Education is also important for communities; people with lower levels of education are often less engaged in their communities and less able to improve conditions for their families. More than half of those without a high school diploma report not understanding political issues while 89 percent of those with a bachelor's degree have at least some understanding of political issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, and Payea, 2013; Campbell, 2006; Mitra, 2011).

Overall, New York's education system produces the 17th-highest rate of a "Chance for Success" out of the 50 states in the U.S., according to Education Week's Quality Counts report (Education Week Research Center, 2015).

Child Care

The need for child care in New York is clear given that 88 percent of all New York families with children had all available parents in the workforce in 2013 – the same as the national average (Working Poor Families Project, 2013). With the extensive involvement of parents in the workforce, child care is an issue for virtually all New York families, and high costs make finding quality care even more challenging for parents in low-wage jobs.

Economic trends may make it harder to find and afford quality child care in New York in the future. From 2010 to 2012, the number of registered family daycare and school-age providers in New York – the more affordable type of organized child care – declined 6 percent. At the same time, the number of center-based child care programs – which are more expensive – increased 2 percent. While almost half of these programs are in NYC, the trends are the same in the city and across the state. Combined with the limited availability of public preschool, especially in the Rest of State, these trends mean that there will be more parents across the state who must forgo work or advancement, and more children who may not be fully school-ready by kindergarten (New York State Office of Children and Family Services; New York State Education Department, 2014).

For many small businesses, there is a dual challenge when ALICE is both the employee and the customer, and child care is one example. There were 77,143 child care establishments in New York in 2014, of which 71,698 were sole proprietors (family child care home operators) and 5,445 were child care centers. Child care workers are ALICE; there were 50,640 child care workers in New York in 2014, earning an average wage of $12.07 per hour ($24,140 annually if full time). The phasing in of the new minimum wage in New York will increase wages for these workers. However, ALICE families use child care so that they themselves can work, and it can be the most expensive item in ALICE's budget – even more expensive than housing. The conundrum is that if the wages of child care employees increase, those expenses are passed on to customers, who themselves are often ALICE. ALICE child care workers will earn more, but child care will become more expensive for ALICE families (Bureau of Labor Statistics, 2014; Committee for Economic Development, 2015).

"For many small businesses, there is a dual challenge when ALICE is both the employee and the customer, and child care is one example."

K-12 and Beyond

In school districts across the country, one response to the persistence of the achievement gap and the perception that public schools have not met the needs of many students has been the creation of charter schools. The ability of charter schools to improve school performance and close the achievement gap for students of color and low-income students is the subject of nationwide debate. There are 295 charter schools out of 4,471 public schools in New York, and more than half of them are located in NYC. While charter schools have not eliminated the achievement gap, many schools have made gains, especially for students of color who are in poverty, with more pronounced improvements in math than in reading (New York State Education Department, 2016; Center for Research on Education Outcomes, 2013).

In terms of K–12 and higher education preparing students for jobs, the state faces two major challenges: job creation, and the reduction in jobs requiring higher education. Education has traditionally been the best guarantee of higher income, and the two are still strongly correlated. Yet short- and long-term factors may be changing the equation, especially for ALICE households. Longer-term structural changes have limited the growth of medium- and high-skilled jobs, changing the need for education as well as the incentives to pursue higher education and take on student debt.

In addition, college tuition has increased beyond the means of many ALICE households and burdened many others. In New York's Class of 2014, 61 percent graduated with an average of $27,822 in student debt – the 19th-highest debt level in the country – and more than 8 percent of those students defaulted on their loans within 3 years (Project on Student Debt, 2015; Corporation for Economic Development, 2014). As national research by the Federal Reserve reveals, this debt burden jeopardizes the short-term financial health of younger households: **The median net worth for households with no outstanding student loan debt is nearly three times higher than for households with outstanding student loan debt** (Elliott and Nam, 2013).

Because college graduates have greater earning power, more Americans than ever before are attending college, but at the same time, more are dropping out and defaulting on their loans. More than 70 percent of Americans matriculate at a four-year college – the seventh-highest rate among 23 developed nations for which the Organisation for Economic Co-operation and Development (OECD) compiles such statistics. But less than two-thirds of matriculating Americans end up graduating; when including community colleges, the graduation rate drops to 53 percent (OECD, 2015).

The proliferation of for-profit schools and, to a lesser extent, two-year institutions during and after the Recession has hurt the economic prospects of many students. These schools include online universities, certificate-granting institutions, technical schools, and community colleges, with a wide range of credentials and tuition costs. Not all, but many of these schools targeted low-income and non-traditional students – older, independent, and those already struggling in the job market – who financed their educations largely through federal student loans. Many of these students subsequently dropped out of their programs, and as a result face poor job prospects and loan distress (Cellini, 2009; Deming, Goldin, & Katz, 2012).

"The median net worth for households with no outstanding student loan debt is nearly three times higher than for households with outstanding student loan debt."

Almost 20 percent of non-traditional borrowers were unemployed three years after leaving school, and those who did have jobs earned about 20 percent less than their peers. Those circumstances, a lack of family financial resources, and high debt burdens relative to income drove these students' default rates up precipitously. By 2013, 70 percent of students who had fallen into default two years after leaving school were non-traditional borrowers (Looney & Yannelis, 2015).

Between 2010 and 2014, the rate of new borrowers fell by 44 percent at for-profit schools and by 19 percent at two-year institutions. Yet the debt burden of former students continues to cast a long shadow. When the cost of a certificate or degree leads to excessive borrowing, there are significant implications for students' career choices (including willingness to take risks as entrepreneurs), personal choices (such as living independently of their families and starting families of their own), and financial choices (such as homeownership). Slow repayment rates suggest that the debt burden drags students down for years (Baum & Johnson, April 2015; Bleemer, Brown, Lee, & van der Klaauw, 2015; Gicheva & Thompson, 2015; Marx & Turner, January 2015; Mezza, Sommer, & Sherlund, October 15, 2014; Looney & Yannelis, 2015).

In New York, 25 percent of residents have some college or an associate's degree but not a bachelor's degree. These residents are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 hadn't received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham and Kienzl, 2011).

Another factor limiting the prospects of many recent graduates is the lack of medium- and high-paying job opportunities. Research by the National Bureau of Economic Research and the Federal Reserve has found that many jobs requiring highly skilled workers are offering wages that are too low for college-educated students to live on and still pay back their loans. When unemployment is high, employers have a broader choice of applicants and can seek more qualified candidates at lower wages. In pursuit of cost savings, employers may also leave positions open. The competition for these jobs means that less qualified or less experienced workers are passed over even though they could do the job (Rothstein, 2012; Altig and Robertson, 2012). As a result, it appears in recent national surveys that a number of jobs are unfilled due to lack of qualified candidates (Manpower, 2012), when in fact qualifications are not the main obstacle.

There is wide disparity in employment and earnings among young workers based on their level of education and also among college graduates based on their major. The unemployment rate for young workers without a college degree is significantly higher than for those with a degree. Degree majors that provide technical training (such as engineering, math, or computer science), or majors that are geared toward growing parts of the economy (such as education and health), have done relatively well. At the other end of the spectrum, those with majors that provide less technical and more general training – such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business – have not tended to fare particularly well in recent years; hence the increase in well-educated ALICE households (PayScale, 2014; Abel, Deitz and Su, 2014). For example, the median annual salaries of college-educated workers age 25 to 59 range from $39,000 for an early childhood educator to $136,000 for a petroleum engineer (Carnevale, Cheah, and Hanson, 2015).

Low wages, then, are the main problem, in tandem with strong competition for the fewer well-paying jobs. This situation will improve slightly as unemployment falls. But major change will not occur unless there is a structural shift in the kinds of jobs that make up our economy.

Nevertheless, basic secondary education remains essential for any job, and the performance and graduation rates of New York's public schools – especially for low-income students and students of color – remain an area of particular concern. In fact, according to the Alliance for Excellent Education (AEE), if 90 percent of students had graduated from high school in New York in 2013 their aggregate increased annual income would be $500 million, and increased federal and state tax revenues would be $166 million (AEE, 2013).

"Nevertheless, basic secondary education remains essential for any job, and the performance and graduation rates of New York's public schools – especially for low-income students and students of color – remain an area of particular concern."

FOOD

Having enough food is a basic challenge for ALICE households. The U.S. Department of Agriculture (USDA) defines food insecurity as the lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods. According to Feeding America's 2015 Map the Meal Gap study, 14 percent of New York's residents are food insecure – including 938,610 children. Similarly, according to the USDA, between 2012 and 2014, 14 percent of New York households experienced food hardship, slightly below the national average of 14.3 percent. There are also much higher rates of food insecurity in some counties, including 20 percent in Kings County (Brooklyn) and 19 percent in the Bronx. National comparison shows that the NYC metropolitan area had the most food hardship in the state, ranking 46th out of 107 U.S. metro areas. Rates were slightly better in other parts of the state with Rochester ranking

70th; Buffalo-Cheektowaga-Niagara Falls ranking 83rd; Syracuse ranking 90th; and Albany-Schenectady-Troy ranking 104th (USDA, 2014; Gundersen, Engelhard, Satoh, and Waxman, 2014; Feeding America, 2015; U.S. Department of Agriculture (USDA), 2015; Food Research and Action Center (FRAC), 2015).

Focusing on New York City separately from its surrounding areas, the five boroughs have slightly higher rates of food insecurity than the rest of the state. Compared to the state's 14 percent food insecurity, 16 percent of NYC residents are food insecure, and they make up half of all of the state's 2.6 million food insecure residents (Feeding America, 2015). Each year approximately 1.4 million NYC residents – including 339,000 children – rely on emergency food programs such as soup kitchens and food pantries (Food Bank for New York City).

Food insecurity is often a recurrent situation. USDA national data has found that for both food-insecure and very low food-insecure households (those with multiple instances of disrupted eating patterns and reduced food intake), on average they were food insecure for 7 months of the year (Coleman-Jensen et al., 2015).

Beyond food insecurity, ALICE families have difficulty accessing healthy food options. Many low-income households work long hours at low-paying jobs and do not have time to regularly shop for and prepare low-cost meals. In addition, they are faced with higher prices for and often minimal access to fresh food in low-income and rural neighborhoods, which often makes healthy cooking at home difficult and unaffordable. More convenient options like fast food, however, are usually far less healthy. In New York, 34 percent of adults and 48 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that 21 percent of New York neighborhoods do not have healthy food retailers within a half-mile, even if this percentage is lower than the national average of 30.5 percent (Centers for Disease Control and Prevention (CDC), 2014).

"Beyond food insecurity, ALICE families have difficulty accessing healthy food options. Many low-income households work long hours at low-paying jobs and do not have time to regularly shop for and prepare low-cost meals."

When ALICE families do not have enough food, they use various strategies to avoid hunger. The primary options for children are the federal School Breakfast and Lunch Programs, which provide free (for those with family income below 130 percent of FPL), reduced-price (for those with family income below 185 percent of FPL), or full-price (for those with income above $43,568 for a family of four annually) breakfast and lunch at participating schools throughout New York. In 2014, approximately half of students in the state were eligible for free breakfast or lunch and 7 percent were eligible for reduced-price lunch. In terms of participation by eligibility, three-quarters of students eligible for a free lunch participated; 57 percent of those eligible for a reduced-price lunch participated; and one-third of those required to pay full price participated. The gaps in participation for those with few other resources suggest that these children face food insecurity at various times throughout the year (New York State Office of Temporary and Disability Assistance, 2016; New York State Education Department, 2014).

Other options – such as purchasing food that is less healthful but cheaper and more calorically dense – are not always successful and can result in unintended health problems. According to the recent Feeding America national survey, buying inexpensive, unhealthy food is the most commonly reported coping strategy for food-insecure families (reported by 78.7 percent of respondents), and many families also buy food that has passed its expiration date (56 percent). Eating foods that are higher in fat, sodium, and sugar, or that are no longer fresh, can contribute to obesity, heart disease, diabetes, low energy levels, and poor nutrition. The second most common strategy is to seek federal or charitable food assistance (63 percent), and a third is to sell or pawn personal property to obtain funds for food (34.9 percent), which is not a sustainable solution. Most respondents to the survey employed two or more of these strategies (Feeding America, 2014).

In line with documented links between food insecurity and obesity, ALICE families are more vulnerable to obesity than families with higher income. ALICE households often lack access to healthy, affordable food or the time to prepare it, and they have fewer opportunities for physical activity because of long hours at work and poor access to recreational spaces and facilities. In addition, stress often contributes to weight gain, and ALICE households face significant stress from food insecurity and other financial pressures. These factors help explain why obesity is increasing for those in poverty as well as for households with higher levels of income (Hartline-Grafton, 2011; FRAC, 2015; Kim and Leigh, 2010). In New York overall, more than 27 percent of adults are overweight or obese, just below than the national average of 28 percent (CDC, 2014).

Broader Consequences for Food in New York

Not having enough income to afford healthy food has consequences not only for ALICE's health, but also for the strength of the local economy and the future health care costs of the wider community. Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis (Seligman, Laraia and Kushel, 2010; Kendall, Olson and Frongillo, 1996). The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (USDA, 1999).

"The use of government food programs as well as soup kitchens, food pantries, and food banks has increased steadily through the Great Recession to the present."

Future Prospects

The USDA's Thrifty Food Plan does not provide for a sustainable, healthy diet, especially with the continued increase in the cost of food staples. A recent Institute of Medicine (IOM) report finds that most benefit levels for SNAP (formerly food stamps) are based on unrealistic assumptions about the cost of food, time preparation, and access to grocery stores (IOM, 2013). Other public health and nutrition advocates have been even more critical (FRAC, December 2012). Unrealistic assumptions about the cost of food and the time it takes to prepare have ripple effects for those relying on SNAP, who often don't get the benefits they need and may be judged as wasteful if they try to use their benefits to buy higher quality or quick-to-prepare foods.

The use of government food programs as well as soup kitchens, food pantries, and food banks has increased steadily through the Great Recession to the present. From 2009 to 2014, SNAP enrollment increased by 39 percent across New York. The 2009 Recovery Act boosted SNAP benefits, but after it expired in 2013, some individuals no longer qualified and many others had their benefits reduced. Though SNAP enrollment has slowed since the Great Recession, it has continued to increase at a slower rate across the state (Dean and Rosenbaum, 2013; Loveless, 2015; Food Research and Action Center, 2014; Food Research and Action Center, 2016). Yet the strong, ongoing increase in the use of soup kitchens, food pantries, and food banks suggests that many New York residents still cannot meet their food needs and often employ more than one strategy to avoid hunger. Feeding America reports that nationally, the number of unique clients served by their programs increased by roughly 25 percent from 2010 to 2014 (Feeding America, 2014).

The long-term consequences of food insecurity can be severe, especially for children. Prolonged food insecurity can lead to a variety of physical, cognitive, and psychosocial stressors. Even when controlling for poverty, children from food insecure households have been shown to score lower on measures of arithmetic skills while also being more likely to have repeated a grade and more likely to have been seen by a psychologist. Food-insecure teenagers are more likely to have been suspended from school and have difficulty forming relationships. For adults, the consequences include greater risk of low-weight births, worse

academic outcomes, and lower wages (Alaimo, Olson, and Frongillo, 2001; New York City Coalition Against Hunger, 2015). In a vicious cycle, some of the strategies people use to avoid hunger can actually lead to more families becoming ALICE or slipping into poverty, through either poor health and additional health care costs or reduced assets to weather an unexpected emergency.

TRANSPORTATION AND COMMUTING

New Yorkers are known for long commutes. The mean travel time to work in New York – via both public and private transportation – is 32.6 minutes, above the national average of 26 minutes. An overview of commuting patterns is highlighted in Figure 41. Thirty percent of commuters in New York – using both public and private transportation – commute to another county for work (Figure 41). There is huge variation across the state: In 20 counties, fewer than 30 percent of workers commute outside their home county, while in another 24 counties, more than 40 percent of workers do so (U.S. Census, 2014).

The work commute varies greatly across New York, divided primarily between those who drive and those who use public transportation. Each type of transportation poses particular challenges for ALICE. Because many ALICE workers are employed in the service sector and are required to be on the job in person, the timeliness of commuting is critical for them.

In New York, public transportation is concentrated in NYC and the surrounding counties. The highest public transportation usage in the state is in Bronx, Kings (Brooklyn), and New York (Manhattan) counties, where more than 60 percent of workers use public transportation to get to their jobs. There is also significant usage in Queens (52 percent), Richmond (Staten Island) (29 percent), Westchester (22 percent), and Nassau counties (15 percent). All other counties in the state fall below the 8 percent threshold, and in most, fewer than 2 percent of commuters use public transportation (American Community Survey, 2014).

"Because many ALICE workers are employed in the service sector and are required to be on the job in person, the timeliness of commuting is critical for them."

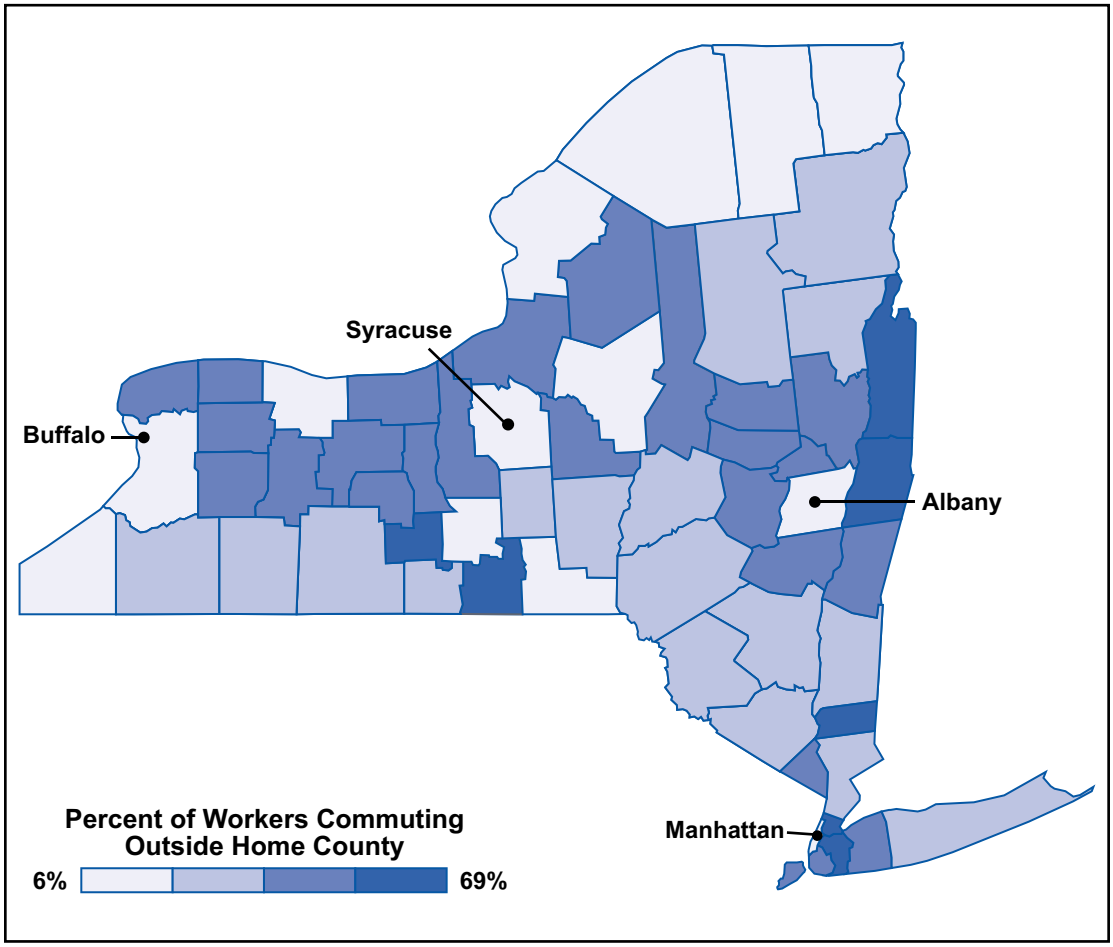
The primary advantage of public transportation is that it costs significantly less than owning and operating a vehicle – particularly in New York City, where the cost of parking adds an additional layer of expense to driving. However, the primary challenge of public transportation is that it often takes longer than driving. The average commute for people living in NYC's "outer" boroughs – Bronx, Kings (Brooklyn), Queens, and Richmond (Staten Island) counties – is between 42 and 43 minutes, while Albany residents have an average commute of 20 minutes. In addition, public transportation is subject to disruptions, and it is not always located near home or work (American Community Survey, 2014; County Health Rankings and Roadmaps, 2015; Metropolitan Transportation Authority, 2013; American Public Transportation Association, 2007).

Across much of the surrounding counties region and in the Rest of State, public transportation options are limited, so a vehicle often becomes essential for employment. In 2014, 54 percent of New York workers drove alone to work; some chose this for convenience, while others with variable work hours had no choice.

The average cost of owning and operating a car in the U.S. ranges from about $6,000 to $12,000 per year, according to AAA. Long commutes add costs (such as car maintenance, gas, and child care) that ALICE households cannot afford. Commutes also reduce time for

other activities such as exercise, shopping for and cooking healthy food, and community and family involvement (AAA, 2013; HUD, 2014). Since the vehicles that ALICE families can afford are usually older and of lesser value, the median car value for low-income families is $4,000, or about one-third of the $12,000 median value of cars owned by middle-income families. Low-income families are also more likely to face higher and more frequent repair bills and therefore greater disruption in their transportation to work (Bricker, Kennickell, Moore, and Sabelhaus, 2012).

Figure 41.
Percent of Workers Commuting Outside Home County, New York, 2014



Source: U.S. Census, 2014

"Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without cars."

Cars also impact the broader quality of life. Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without cars. Both cars and transit access also have a positive effect on earnings, though the effect of car ownership is considerably larger (Pendall et al., 2014).

One way low-income households try to close the income gap is by skimping on expenses, and those expenses often include car insurance. Despite the fact that driving without insurance is a violation in almost all states, including New York, 5.3 percent of New York motorists were uninsured in 2012 (Insurance Information Institute, 2012). Another cost-saving strategy is not registering a vehicle, avoiding the annual fee and possibly the repairs needed for it to pass inspection.

These strategies may provide short-term savings, but they have long-term consequences such as fines, towing and storage fees, points on a driver's license that increase the cost of car insurance, and even impounding of the vehicle. Because of long collection times and cumulative fines and interest, the amounts can be more than ALICE families can pay (New York State Bar Association, 2016).

ALICE drivers face similar challenges paying traffic tickets. The system of sizable fixed fines for particular offenses in most municipalities hits low-income drivers harder than those who are more affluent. Preliminary reports across the country have found that in many states, when drivers can't pay a ticket, their driver's license can be suspended, harming credit ratings, raising public safety concerns, and making it harder for people to get and keep jobs and take care of their families (Urbana IDOT Traffic Stop Data Task Force, 2015; Lawyers Committee for Civil Rights, 2015).

Broader Consequences for Transportation in New York

"Cost-cutting" strategies have risks for ALICE households as well as for the wider community. Long commutes reduce worker productivity and state economic competitiveness. In fact, one study finds that, on average, absenteeism would be about 15 to 20 percent lower if all workers had a negligible commute. Long commutes can also impact new hire retention and performance (van Ommeren and Gutierrez-i-Puigarnau, 2010; Belsky, Goodman, and Drew, 2005; Sullivan, 2015; National Economic Council, 2014).

Older cars that may need repairs make driving less safe and increase pollution for all, as does deferring car maintenance. Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorist coverage adds roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008). And when there is an emergency, such as a child being sick or injured, if an ALICE household does not have reliable transportation, their options are poor – forgo treatment and risk the child's health, rely on friends or neighbors for transportation, or resort to public specialty transit services or even an ambulance, increasing costs for all taxpayers.

"The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or using public transportation."

Moving further away from job centers not only increases commuting, but has a wider impact on the community as well. Urban sprawl adds costs for additional infrastructure and services such as roads, public transit, and sewage.

Future Prospects

For ALICE households in New York, housing and transportation are tightly linked and can have a large impact on the household budget. People who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs than those who don't. According to the Center for Neighborhood Technology's (CNT) Housing and Transportation Affordability Index, many New York workers live in location-inefficient areas, and as a result have high transportation costs (CNT, 2013). Commuting long distances will only increase in the coming years as lack of affordable housing persists and pushes people away from employment centers.

Jobs and transportation are also linked. The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or using public transportation. Irregular work schedules can make it difficult to get to work on time, or transportation can become cost prohibitive on less than a full-time work schedule (Watson, Frohlich, and Johnston, 2014).

Given the size and age of New York's transportation infrastructure and the state's growing population, it will be expensive for the state to meet the increasing demand for transportation improvements. With tight state budgets, it has proven difficult to maintain public transportation service and fares. Yet without transportation investment, costs will increase for ALICE auto commuters in terms of both time spent in transit and wear and tear on their vehicles, and for public commuters in terms of both access and cost (American Society of Civil Engineers, 2013; National Economic Council and the President's Council of Economic Advisers, 2014; American Society of Civil Engineers' New York State Council, 2015).

HEALTH CARE

Quality of health directly correlates to income: Low-income households in the U.S. are more likely than higher-income households to be obese and to have poorer health in general. In New York, people with household income below $25,000 were more than 50 percent more likely to report being obese than those with household income above $75,000 (CDC, 2011; CDC, Behavioral Risk Factor Surveillance System, 2014; New York State Department of Health, 2014).

This is a two-way connection: Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie and Tekin, 2011; Federal Reserve, 2013; Zurlo, Yoon, and Kim, 2014). State and national research on "toxic stress" has found that living in chronically stressful situations, such as living in a dangerous neighborhood or in a family that struggles to afford daily food, damages neurological functioning, which in turn impedes a person's – especially a child's – ability to function well (Shonkoff and Garner, 2012; Evans, Brooks-Gunn, and Klebanov, 2011).

"Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress."

Recent studies have found that access to medical care alone cannot help people achieve and maintain good health if they have unmet basic needs, such as not having enough to eat, living in a dilapidated apartment without heat, or being unemployed (Berkowitz et al., 2015; Robert Wood Johnson Foundation, December 2011). In a 2011 survey by the Robert Wood Johnson Foundation, physicians reported that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), transportation assistance (47 percent), employment assistance (52 percent), adult education (49 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, December 2011).

ALICE households often try to save on health care by forgoing preventative care and health insurance. As a result, they more frequently use the emergency room (ER) for advanced treatment that might not have been necessary if they had had earlier access to in-office primary or specialty care. In addition, without regular preventative care and coverage, they are more likely to develop chronic health conditions (Majerol, Newkirk, and Garfield, January 2015). These ongoing conditions lead to additional medical and care expenses and often require family members to devote time to caregiving, which is discussed further in the Conclusion.

Preventative Health Care

A common way to try to save on health care costs is to forgo preventative health care. With basic preventative care now covered through the ACA (even in high-deductible plans), cost is less of a barrier to seeing a primary care doctor. However, there are still cost barriers to filling prescriptions for maintenance medications, getting to doctors' offices, and maintaining a healthy lifestyle (Commonwealth Fund, 2013; Cohen, Kirzinger, and Gindi, 2013).

Forgoing preventative dental care is even more common, especially as Medicaid coverage for dental care is minimal and there are relatively few dentists who participate in Medicaid. As a result, low-income adults and children are almost twice as likely as those with higher-income to have gone without a dental check-up in the previous year. In New York, 33 percent of adults did not visit the dentist in 2013 – 2014, and only 40 percent of Medicaid-enrolled children and adolescents in New York received preventative dental treatment in 2013, well below the national average of 48 percent (Centers for Medicare and Medicaid Services, 2015; U.S. Government Accountability Office (GAO), 2013; New York State Department of Health, 2015; Bureau of Dental Health, 2006; Kaiser Family Foundation, 2014).

Poor oral health causes pain, can result in poor nutrition, and increases the risk for diabetes, heart disease, and poor birth outcomes. Oral health problems have even more implications for children, including eating difficulties, altered speech, pain, and infection (McCarthy, Radley, and Hayes, 2015; U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

The Health Policy Institute reports that the number of ER visits for dental conditions in the U.S. doubled from 2000 to 2012 and continues to rise as the number of dental office visits declines. In 2012, ER dental visits cost the U.S. health care system $1.6 billion, with an average cost of $749 per visit. Up to 79 percent of ER dental visits could be diverted to more cost-efficient community settings. For example, an analysis in Maryland estimates that the state Medicaid program could save up to $4 million each year through these types of diversion programs (Wall and Vujicic, 2015).

Forgoing health care also has consequences for mental health. Thirty-five percent of New York adults reported poor mental health in 2014. Between 2009 and 2013, about 3.7 percent of adult New Yorkers reported having been diagnosed with a serious mental illness in the past year, slightly lower than the national rate of 4.1 percent (SAMHSA, 2014). Yet New York's public health system has struggled to provide services, which fits with national trends. National data from 2013 show that fewer than 40 percent of adults living with mental illness received treatment – and that represented an increase from 2007, when only 17 percent of adults received treatment. Across the U.S., funding has been cut for mental health services while demand has increased. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting ERs for psychiatric care (Kaiser Family Foundation, 2014; Aron, Honberg, Duckworth, et al., 2009; Glover, Miller and Sadowski, 2012; NAMI, 2010).

"Across the U.S., funding has been cut for mental health services while demand has increased. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting ERs for psychiatric care."

Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment. Even among people with private insurance, over half said that the number one reason they do not seek mental health treatment is because they are worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; Parity Project, 2003).

Mental illness is also an issue for children and adolescents in New York State, given that half of mental health disorders appear before age 14 (Mental Health Association in New York State, 2016). In New York, 9 percent of minors aged 12-17 experienced a major depressive episode in 2012–2013, slightly lower than the national rate of 10 percent (SAMHSA, 2014). According to the National Center for Children in Poverty, the consequences of untreated mental illness in children and teens are severe. Nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman and Cooper, 2010; NAMI, 2010). National research also shows that, consistent with other areas of health, children in low-income

households (such as ALICE) and children of color who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem and Brach, 2009).

In addition to the high costs of health care, low-income families and families of color across the country may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements to accommodate health care appointments (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). When care is hard to access, a health problem worsens, and the cost of treatment increases significantly for the patient or, if the patient cannot pay, for the state.

Insurance Coverage

Another way to save on health care costs is to go without health insurance. The rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades across the country. In New York, 9 percent of all residents under 65 years old did not have health insurance in 2014, while 12 percent of those with income below 200 percent of the Federal Poverty Level (roughly below the ALICE Threshold) were without insurance (Kaiser Family Foundation, 2014; Federal Reserve, 2014; Schmitt, 2012).

"When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option."

Initial reports on the impact of the Affordable Care Act (ACA) and the Health Insurance Marketplace in New York suggest that the ACA has resulted in an additional modest reduction in the number of uninsured New Yorkers. About half of the uninsured in New York are not eligible for assistance and 34 percent are eligible only for tax credits. These families will have to go without or buy less insurance coverage than they need; it is not surprising that the Commonwealth Fund finds that 30 percent of New York residents are underinsured (Kaiser Family Foundation, June 2014; McCarthy, Radley, and Hayes, 2015; Cohen and Martinez, 2015; Witters, 2015).

In addition, specialty care, such as mental health care and dental care, remains particularly difficult to obtain in part due to the lack of providers accepting Medicaid (Kaiser Family Foundation, 2015; Kaiser Commission on Medicaid and the Uninsured, June 2012; U.S. GAO, 2012; U.S. GAO, 2015).

Emergency Room Use

Forgoing preventative care and health insurance often results in poorer health status and increases in ER use, hospitalizations, and cardiovascular events (Heisler, Langa, Eby, Fendrick, Kabeto, and Piette, 2004; Piette, Rosland, Silveira, Hayward, and McHorney, 2011). When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option. Notably, low income is the most important cause of avoidable hospital use and costs, according to a recent Rutgers study (DeLia and Lloyd, 2014).

In 2013, the number of ER visits in New York was 435 per 1,000 people, compared to the national rate of 428 per 1,000. Nationally, New York had the seventh-best score in the country in terms of rates of potentially avoidable ER visits (McCarthy, Radley, and Hayes, 2015; Kaiser Family Foundation, 2015).

Caregiving

Another dimension of health care that can add significant cost is caregiving for a sick or elderly family member or someone living with a disability. A 2015 AARP survey in New York found that half of adults 50 and older in New York have provided unpaid care to an adult loved

one who is ill, frail, elderly, or has a physical or mental disability – caregiving hours worth an estimated $32 billion. Seventy-four percent of those people said that caregiving impacted their work schedule to the point where they had to leave work early, arrive late, or take days off to provide necessary caregiving (AARP, 2014).

National estimates of the number of caregivers vary, ranging from 18 percent (in a 2015 AARP survey) to 23 percent of workers and 16 percent of retirees (in the Employee Benefit Research Institute's 2015 Retirement Confidence Survey) to 9 percent of the adult population (in a 2014 RAND Corporation survey) (AARP Public Policy Institute, 2015; Helman, Copeland, and VanDerhei, 2015; Ramchand et al., 2014).

While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care. In fact, half of caregivers report that they had no choice in taking on their caregiving responsibilities, and almost half (47 percent) reported household income of less than $50,000 per year (AARP Public Policy Institute, 2015). The value of caregiving is significant for care recipients; the presence of an informal caregiver can improve care recipients' well-being and recovery and defray medical care and institutionalization costs. Yet caregiving is costly for families in several ways, including added direct costs, mental and physical strain on the caregiver, and lost income due to decreased hours or loss of job (Ramchand et al., 2014; Tanielian et al., 2013).

Family caregiving exacts a toll both on the caregivers and on the broader economy. Nationally, 18 percent of caregivers report experiencing extreme financial strain as a result of providing care (4 or 5 on a 5-point scale), and another 20 percent report moderate financial strain. Another 19 percent of caregivers report a high level of physical strain resulting from caregiving, and 38 percent consider their caregiving situation to be emotionally stressful (AARP Public Policy Institute, 2015).

"While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care."

For the 60 percent of caregivers who are working, caregiving is also costly in the time it takes away from employment. Six in 10 caregivers report having experienced at least one impact or change to their employment situation as a result of caregiving, such as cutting back on their working hours, taking a leave of absence, or receiving a warning about performance or attendance (AARP Public Policy Institute, 2015). A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reducing hours of work because of caregiving responsibilities was on average $142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was $131,351, and a very conservative estimate for reduced pensions was approximately $50,000. In total, nationally, the cost impact of caregiving on an individual female caregiver in terms of lost wages and retirement benefits was $324,044 (MetLife, 2010).

Broader Consequences for Health and Health Care in New York

Some families in New York are ALICE because they have extensive health care needs; others face deteriorating health because they lack the time and money for adequate care. In both cases, there are increased cost to society due to increased public health care use, lost productivity, and higher rates of poverty and criminality.

Untreated mental health and substance abuse issues shift problems to other areas: They increase ER and acute care costs, add to caseloads in the criminal, juvenile justice, and corrections systems, and increase costs to assist the homeless and the unemployed. It should be noted that nationally, each $1 spent on substance abuse treatment saves $7 in future health care spending (Glover, Miller, and Sadowski, 2012).

Untreated or improperly treated mental illness also costs employees lost wages for absenteeism, and their companies feel the cost in decreased productivity. A NAMI study estimated that the annual cost to employers for mental-health absenteeism ranged from $10,000 for small organizations to over $3 million for large organizations (Harvard Mental Health Letter, 2010; Parity Project, 2003).

The implications of the **lack of dental health care** are often overlooked, but a growing body of scientific evidence has linked poor oral health to missed workdays and increasing public and private expenditures for dental care. There are even wider consequences for children because poor oral health impacts their ability to learn, their school attendance, and their longer-term health outcomes (Bureau of Dental Health, 2006) (Pew Charitable Trusts, 2013).

The wider community feels the consequences of **increased ER use** in increases in health insurance premiums and more need for charity care, Medicare, and hospital community assistance (Bureau of Labor Statistics, 2010; Kaiser Family Foundation, 2011).

In terms of impact on the economy as a whole, **family caregiving** offers substantial health care cost savings, since it is much less expensive than hospital care or a nursing home, but it incurs significant costs for U.S. employers. Family caregiving for the elderly costs employers approximately $13.4 billion in excess health care spending each year for employees who are also caregivers, due to the toll that caregiving takes on their own health (MetLife, 2010). In addition, an analysis of the Gallup Well-Being survey found that the lost productivity due to absenteeism among full- and part-time caregivers cost the U.S. economy more than $28 billion in 2010 (Witters, 2011).

"Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold."

Future Prospects

The trend for low-income households to have poorer overall health than higher-income households will increase as health care and healthy food costs rise and the New York population ages. Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers that will increase health care needs and costs in the future.

The situation may be reversed, or at least slowed, by the ACA, though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker and Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

Affording Health Care

The group of New Yorkers who may not benefit from the ACA are those who earn above the Medicaid eligibility level and do not qualify for other assistance or subsidies, but do not have enough income to cover all their basic necessities.

Medicaid eligibility in New York for nonelderly adults is for those with income up to 138 percent of the FPL; eligibility for premium tax credits to help New Yorkers purchase coverage in the Marketplace is up to 400 percent of the FPL. For a family with children, Medicaid eligibility increases to 405 percent of the FPL, but those families are not eligible for premium tax credits to help them purchase coverage in the Marketplace. With the Medicaid expansion, over 4 in 10 uninsured New Yorkers (43 percent) became eligible for either Medicaid or CHIP in 2014 (Kaiser Family Foundation, 2014).

For workers earning above 138 percent of the Federal Poverty Level but not earning enough to meet all of their basic needs, the ACA plans may not be economical, especially when their incomes are too high to be eligible for premium tax subsidies and they are responsible for meeting their plans' high deductibles out of pocket. The ADP Research Institute estimates the income threshold for choosing to participate in health care coverage is $45,000, even when incorporating government subsidies. Initial research on the first wave of ACA enrollment shows that there is a lower rate of participation by low- and moderate- income families (those with income between 138 percent and 400 percent of the FPL), and a higher rate of taxpayers opting to pay the penalty for remaining uninsured instead ($95 per adult and $47.50 per child) – 5 percent of taxpayers instead of the 2 to 4 percent originally estimated. In New York, this translates to approximately 21 percent of those uninsured in 2014, according to the Kaiser Family Foundation (ADP Research Institute, 2014; Viebeck, 2015; Koskinen, 2015; Kaiser Family Foundation, 2014).

A New York example is illuminating. According to the Kaiser Family Foundation Subsidy Calculator, a married couple with two children living in Syracuse with an annual income of $63,252 (the cost of the Household Survival Budget for Onondaga County) would pay a monthly premium of $448 for the Silver Plan (after taking into account $12,356 in annual subsidies), which looks much better than the $564 budgeted in the Household Survival Budget for the family's health care costs without health insurance. However, the out-of-pocket expenses for the Silver Plan, including co-pays and deductible, could total $14,300 per year, increasing the monthly cost of the Silver Plan to $1,756, far more than their current spending. With the subsidies, the cost of the ACA Bronze Plan would actually be $184, but the co-pays and deductible would still apply and fewer items are covered, so out-of-pocket costs would be higher (Kaiser Family Foundation Health Insurance Marketplace Calculator, 2016). These families will need to make difficult decisions about their health care.

"Just to maintain current rates of utilization, New York will need an additional 1,220 primary care physicians (PCPs) by 2030, an 8 percent increase compared to the state's 14,858-PCP workforce as of 2010."

The Physician Shortage

Finding doctors to treat low-income families may be even more difficult in the coming years. According to the Kaiser Family Foundation, there are 28 Primary Care Health Professional Shortage Areas (HPSA) in New York, with 48 percent of need being met. This is significantly worse than the national rate of 60 percent for HPSAs across the country. In addition, there are approximately 23 Dental Care HPSAs in New York, with 62 percent of need being met, and 154 Mental Health HPSAs, with only 44 percent of need being met (Kaiser Family Foundation, 2014).

The availability of primary care is especially important for prevention and cost-effective treatment. People without a usual source of care – particularly the uninsured and Medicaid enrollees – are more likely to rely on ERs for care (Liaw, Petterson, Rabin, and Bazemore, 2014). The lack of primary care not only reduces the quality of health in the short term, but it contributes to more complicated health issues and increased costs over the long term.

Just to maintain current rates of utilization, New York will need an additional 1,220 primary care physicians (PCPs) by 2030, an 8 percent increase compared to the state's 14,858-PCP workforce as of 2010. Going forward, there will be even greater demand for health care in New York from a population that is aging and is increasingly insured due to the ACA (Petterson, Cai, Moore, and Bazemore, 2013).

Access to Care

In addition, insurance coverage does not guarantee access to health care in New York. In fact, roughly half of the state's PCPs did not accept new Medicaid patients in 2011–12. More doctors are likely to stop accepting Medicaid patients because reimbursement rates are expected to decline, now that federal funding to keep Medicaid reimbursement rates at the same level as when the ACA was introduced has ended (Ollove, 2015; Decker, 2013).

The lack of access to mental health services will also impact ALICE families into the future. Poor mental health outcomes are associated with an array of poor physical health outcomes, including increased occurrence of diabetes, asthma, and cardiovascular disease. In addition, growing up in a household with someone with depression or other mental health problems is considered an adverse childhood experience (ACE). For this reason, unaddressed mental illness can perpetuate a cyclical pattern of dysfunction in families, often for generations (Office of the Mayor, 2015; New York State Department of Health, 2016).

Accessing and affording health care in New York is most difficult for undocumented immigrants, who are not covered by the ACA. This group is likely to remain uninsured and will continue to struggle to find and afford health care (Lloyd, Cantor, Gaboda, and Guarnaccia, 2011; DeNavas-Walt, Proctor, and Smith, 2013).

"While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes."

TAXES

While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. There is some tax relief for the elderly and the lowest-income earners, but most ALICE households pay about 15 percent of their income in federal taxes. Only very low-income households, earning less than $20,000 per year for a couple or $10,000 per year for a single individual (below the FPL), are not required to file a tax return (IRS, 2013). However, when households do not pay their taxes, they increase the cost to other taxpayers, and they incur the risk of being audited and paying fines and interest in addition to the original amount due.

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households, they do not match the size of those received by higher-income households, such as the mortgage tax deduction. Taxes paid after federal deductions result in the lowest income quintile paying more than 10 percent in income tax while the highest income quintile pays less than 8 percent, according to the Institute on Taxation and Economic Policy. In terms of payroll taxes, on average, the lowest income group pays more than 8 percent of their income while those in the highest income quintile pay less than 6 percent of theirs. The lowest income group on average also pays almost 8 percent of their income in state sales and excise taxes, while those in the highest income quintile pay less than 3 percent (Marr and Huang, 2012; Institute on Taxation and Economic Policy, 2015).

The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are important ways to reduce poverty, primarily for families with children. According to recent reports, the credits encourage work, with little or no effect on the number of hours worked, and they supplement the wages of low-paid workers. For taxpayers eligible for the EITC who have no qualifying

children, the credit does little to offset income and payroll taxes. However, among taxpayers (married or single) with qualifying children, there is often a reduction in poverty rates due to the EITC and CTC. For taxpayers with the lowest income, the two credits together more than offset income and payroll taxes to raise living standards (Marr, Huang, Sherman, and Debot, 2015; Hungerford and Thiess, 2013). Overall, the median adjusted gross income of EITC filers in New York is very low – $14,118 for a household – so the tax credits for which they are eligible are helpful, but are not enough to move them to financial stability (Brookings, 2014).

Broader Consequences for Taxes in New York

When ALICE workers cannot pay their taxes, not only do they face penalties, fees, and the challenges of collection agencies and more paperwork, but the wider community must cover that gap. According to the U.S. GAO, at the end of fiscal year 2011, individuals owed a total of $258 billion in federal unpaid tax debts (U.S. GAO, 2012). When this happens, the rest of the community must pay more to cover the shortfall and the cost of collection efforts.

Future Prospects

Besides the cost of household basics and the level of current wages, the tax code is another factor in questions of economic inequality. According to the Federal Reserve, federal taxes compress income distribution and reduce income inequality while state taxes widen the after-tax income distribution. As discussed in Section II, according to the Institute on Taxation and Economic Policy's Tax Inequality Index, New York has the 41st most unfair state and local tax system in the country (Institute on Taxation and Economic Policy, 2015). Still, reductions in tax rates – for income tax, sales tax, and payroll taxes – could increase the income families have to afford the basic Household Survival Budget. In addition, changes in the tax structure could reduce inequality between income groups.

"Concerns about money have been the number-one source of stress for Americans for the last 6 years, according to an annual survey by the American Psychological Association."

INCOME AND SAVINGS

As discussed throughout this Report, there are many consequences when ALICE families do not have enough income to afford basic household necessities. A common but often overlooked consequence – both for these households and for their wider communities – can be extreme levels of stress.

Concerns about money have been the number-one source of stress for Americans for the last 6 years, according to an annual survey by the American Psychological Association (APA). While stress in general is felt by Americans across the income spectrum, stress about money follows a different pattern; adults in lower-income households are twice as likely as those in higher-income households to say they feel stress about money all or most of the time (36 percent vs.18 percent). The difference in overall stress levels based on income also increased during and after the Great Recession: In 2007, average reported stress levels were the same regardless of income, but by 2014, those living in lower-income households reported higher overall stress levels than those living in higher-income households (5.2 vs. 4.7 on a 10-point scale) (American Psychological Association, 2015).

There are several sources of stress for low-income households. The most common sources in the APA survey were paying for unexpected expenses (54 percent said very or somewhat significant), paying for essentials (44 percent), and saving for retirement (44 percent) (American Psychological Association, 2015). Others are more subtle – such as forms of bias that flow from the everyday social experience of being poor in America – but they nevertheless function as a constant and potent source of stress. Whether discrimination is driven by income, gender, skin

color, or other factors, the health impacts and cognitive consequences of persistent bias can be devastating (Daminger, Hayes, Barrows, and Wright, 2015).

An extensive body of research confirms that the multiple stresses that accompany poverty can overload the brain systems involved in decision-making, with severe consequences (Center on the Developing Child, 2016; Mani, Mullainathan, Shafir, and Zhao, 2013; Mullainathan and Shafir, 2009; McEwen and Gianaros, 2011; Daminger, Hayes, Barrows, and Wright, 2015). Working in low-wage, high stress jobs (such as demanding service positions), especially those with low levels of autonomy and high emotional demands, can lead to decreased functioning on and off the job, reducing parents' ability to provide for their children or plan for their own future. These workers are more likely to have poorer performance, higher turnover, and a greater likelihood of negative or aggressive responses while on the job.

Some people experiencing stress attempt to self-medicate with drugs or alcohol. Addiction can be the cause of a family becoming ALICE, but it can also be a consequence (Center on the Developing Child, 2016). In addition, the stresses that accompany poverty are most often overlapping and compounding, so ALICE individuals and families are likely to experience more intractable stress levels than individuals and families with higher incomes.

"With many government benefits now linked to work and many jobs increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position."

Broader Consequences for Income and Savings in New York

When ALICE workers and their families struggle to afford a basic household budget, there are consequences for the whole community, as outlined above. From another perspective, ALICE individuals who are struggling to make ends meet are often less productive workers. They are more likely to be tired or stressed on the job, late to work, or absent. With fewer dollars in savings to weather an emergency, they are disproportionately impacted by crises and less able to return to work quickly. Together, these factors put a strain on fellow workers and drain company resources. In addition, unemployed workers add costs to government programs, from unemployment benefits to all the social services necessary to support a family, as outlined in the ALICE Income Assessment in Section IV. These expenses increase taxes for all.

Without asset-building stakeholders, communities may experience instability and a decline in economic growth. When ALICE families do not have savings, they do not have the resources to resolve an emergency and are often forced to seek public assistance, which puts them in a more vulnerable position than if they had had the means to address the issue immediately. The community as a whole not only shares the cost of emergency services, but also feels the broader social and economic disruption that such emergencies cause.

Future Prospects

While prospects for jobs and income in New York (discussed further in the Conclusion) are crucial to knowing what the future will hold for ALICE families, the long-term effects of a lack of savings may have just as great an effect on the state in the coming years.

Prospects for public assistance for ALICE families are moderate. With many government benefits now linked to work and many jobs increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position. An unexpected reduction in hours means a loss of pay, and it can mean the loss of employer or government benefits that are tied to work hours, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. In fact, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, and Rouhani, 2015; Watson, Frohlich, and Johnston, 2014; U.S. GAO, 2007).

"Because low-income households have few assets to begin with – and the assets they have are more likely to be either liquid assets, which are consumed by emergencies, or cars, which do not gain in value over time – it is extremely difficult for ALICE families to improve their asset base."

Overall, both in New York and nationally, benefits programs have retrenched since phasing out of the American Recovery and Reinvestment Act of 2009; extended federal unemployment benefits were shut off in April 2012, and emergency unemployment compensation shut off at the end of 2013. The notable exception is the expansion of health insurance coverage with the rollout of the ACA. In some cases, nonprofits have worked to fill these benefit gaps, most notably with food pantries expanding as SNAP benefits fall.

The lack of savings may not be noticed from day to day, but it takes its toll over time – when there are no resources for an emergency and a family can spiral into homelessness, when a family cannot send their child to college, or when seniors cannot retire. Those who lost their jobs or moved into lower-paying jobs during the Great Recession have used their savings to get by, and with lower wages, many have not been able to replenish those savings. This lack of resources to invest is one of the strongest drivers of financial inequality in the U.S. Because low-income households have few assets to begin with – and the assets they have are more likely to be either liquid assets, which are consumed by emergencies, or cars, which do not gain in value over time – it is extremely difficult for ALICE families to improve their asset base.

Lack of savings has consequences both for short-term financial stability and for longer-term economic mobility. According to The Pew Charitable Trusts Economic Mobility Project, even for low-income families, the children of parents who save are more likely to experience upward mobility than the children of those who do not (Cramer, O'Brien, Cooper, and Luengo-Prado, 2009).

CONCLUSION

This Report on **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed **(ALICE)** households across New York offers a new set of tools that policymakers and other stakeholders can use to understand financial hardship in the state on both the state and local levels. The Report explains how much it costs to live at the most basic level in the local economy in each New York county, using the **Household Survival Budget.** In addition, the Report reveals that a full 44 percent of households in New York cannot reach even that most basic level, because they earn below the **ALICE Threshold** for economic survival.

In order to address the state's economic challenges, it is important to recognize that ALICE families are forced to take risks in order to get by, such as forgoing health insurance, car repairs, or a meal – risks that can be harmful to the families involved and costly for the wider community.

"In order to address the state's economic challenges, it is important to recognize that ALICE families are forced to take risks in order to get by, such as forgoing health insurance, car repairs, or a meal – risks that can be harmful to the families involved and costly for the wider community."

ALICE households range from young families with children to senior citizens. They face a variety of challenges: low-wage jobs located far from their homes (with the attendant rise in commuting costs); financial barriers that limit access to low-cost community banking services; and having few or no assets to cushion the cost of an unexpected health emergency or caregiving need. Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.

While ALICE families differ in their composition, obstacles, and magnitude of need, there are three broad trends that will influence who becomes ALICE in New York and what the implications will be for the wider community:

1. Population changes – aging, migration, and racial and ethnic diversity
2. Jobs – unemployment and underemployment, employment practices, trends, and changes in the number and types of jobs that are available
3. Voting – national, state, and local elections and ALICE's political voice

What will it take to make a difference for ALICE families and expand the options they have? With the **Economic Viability Dashboard,** New York stakeholders can better identify where housing is affordable relative to local wages, where there are job opportunities, where there are strong community resources for ALICE households – and where there are gaps.

As the **ALICE Income Assessment** documents, despite aggregate ALICE household earnings of $85.6 billion and another $83.2 billion in spending by government, nonprofits, and health care organizations, there are still 3.2 million households in New York that struggle financially.

Without public assistance, ALICE households would face even greater hardship, and many more would slide into poverty. Yet because these households struggle just to satisfy their basic needs, it is almost impossible for them to gain enough traction to improve their overall circumstances, and government assistance is not designed to address this predicament. The majority of programs aim to alleviate poverty and help the poor obtain basic housing, food, clothing, health care, and education – not to enable long-term economic stability (Haskins, 2011; Shaefer & Edin, 2013).

Economic insecurity is pervasive among ALICE households. This is clearest in Social Security spending: Most senior households have incomes that are above the Federal Poverty Level (FPL) but often still below the ALICE Threshold for economic survival. Quantifying the problem can help stakeholders best decide whether to fill that gap by working to increase income for ALICE households or decrease expenses for basic household necessities.

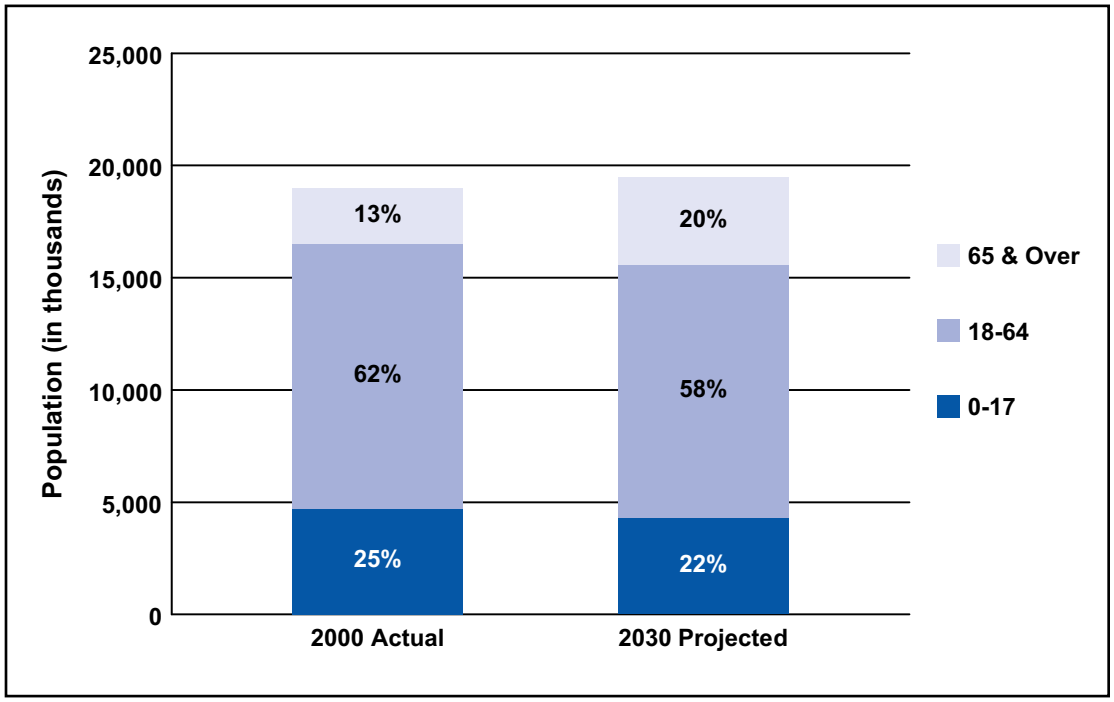
"New York's population has become both older and more diverse, and this trend is projected to continue into the next two decades for all areas of the state."

This section also reviews the short-term interventions that can help sustain New York's ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability. Finally, this section considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

POPULATION CHANGES

New York, along with its New England neighbors, is one of the slower-growing states in the U.S.; the population is expected to grow overall by 3 percent from 2000 to 2030, while the U.S. overall is expected to grow by 29 percent (Figure 42). There is significant movement in and out of the state, varying by age group. The younger population is expected to decrease overall, those aged 17 and under by 8 percent and the population aged 18 to 64 by 5 percent. At the same time, the population 65 years and older is predicted to increase by more than 60 percent (U.S. Census, 2005; Urban Institute, 2015).

Figure 42.
Population Growth, New York, 2000 to 2030



Source: U.S. Census, 2005

New York's population has become both older and more diverse, and this trend is projected to continue into the next two decades for all areas of the state. The aging of the Baby Boomers has wide implications, including a smaller proportion of younger families, a more racially and ethnically diverse population of families with children, and a decrease in the working-age population.

New York's low unemployment rate and growing economy will provide ongoing opportunities for migration, which is a leading component of population change. Domestic migration is greater than immigration in New York, though the foreign-born population increased from 20.4 percent of the overall population in 2000 to 22.6 percent in 2014 (Migration Policy Institute, 2014). Because there are still obstacles in the state to economic stability for people of color, those groups may be harder to attract, especially in areas of the state that are less diverse.

An Aging Population

Overall, New York ranks 35th in the U.S. on the well-being of its 55-and-older population – slightly below the national average, according to the Gallup-Healthways Well-Being Index. But as the Baby Boomer cohort ages, the share of the population aged 65 and over is projected to increase in nearly every country in the world by 2030. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth and the ability to provide financial stability for those no longer able to work (Bloom, Canning, & Fink, 2011; Gallup-Healthways Well-Being Index, 2014).

With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase. During unemployment, many people draw down their retirement accounts to augment their household's cash flow. However, this strategy comes with both short- and long-term costs. Penalties are charged for early withdrawals and retirement savings are diminished, putting future financial stability at risk. In addition, retirement plan participation has continued to decrease since the Great Recession for families in the bottom half of the income distribution. Participation rebounded slightly only for upper-middle-income families from 2010 to 2013, but it did not return to the levels seen in 2007 (Bricker, et al., 2014; Boguslaw, et al., 2013).

This shift in demographics – as well as the impact of the stock market crash, falling house prices, and periods of unemployment – will likely produce more senior ALICE households and increase their economic challenges. Many aging New York residents have seen the value of their home decline and their retirement assets dwindle at the same time that their wages – and ability to save – have also decreased. A recent AARP report on working-age adults (18 to 64 years old) found that 52 percent of New York's private sector employees work for an employer that does not offer a retirement plan; more than 80 percent of these employees earn less than $40,000 per year (Federal Reserve, 2015; John & Koenig, 2015).

"Many aging New York residents have seen the value of their home decline and their retirement assets dwindle at the same time that their wages – and ability to save – have also decreased."

Seniors in the workforce are bucking trends set by other generations and other age groups. During the Great Recession, workers 50 years and older were more likely to experience long-term unemployment. Combined with other financial hits, including loss of savings, declining home values, and lower-wage jobs, many senior New Yorkers have remained in the labor force longer than previous generations, and contrary to a general trend of declining labor force participation. The numbers of New Yorkers aged 16 to 64, in their prime working years, declined from 2009 to 2014. Over that same period, the number of individuals aged 65 and over in the labor force jumped by nearly 24 percent, significantly more than the 14 percent increase in that age group's population (Office of Budget and Policy Analysis, 2015; New York City Office of the Comptroller, 2016).

More ALICE seniors will be women because they are likely to live longer than men of their generation. Generally, women have worked less and earned less than men, and therefore have smaller or no pensions and lower Social Security retirement benefits. Since women on average live longer than men, they are more likely to be single and depend on one income as they get older. Nationally in 2012, only 46 percent of women nationwide aged 65 and older were married, compared to 73 percent of men (Waid, 2013; Bureau of Labor Statistics (BLS), 2015; Hounsell, 2008; U.S. Census Bureau, 2012).

Infrastructure

The aging population, combined with other trends, will have significant consequences for ALICE households and the wider community. First, there will be increased pressure on the state's infrastructure, especially the housing market for smaller, affordable rental units. These units will need to be close to family, health care, and other services, or

public transportation options will need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to New York's housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing home values they had estimated in better times, which they had thought would support their retirement plans (U.S. Department of Transportation, 2015; Garcia & Deitz, 2007).

There will also be increased pressure on New York's public transportation infrastructure from older adults who cannot drive. Seniors in suburban settings and especially in rural counties in the rest of state, where access to family, health care, and other services is limited, will have difficult choices. Fixed-route and paratransit services to rural and suburban areas in New York are minimal due to cost, distances traveled, and low-density ridership. The alternatives are isolation, unsafe driving, or expensive private transit (New York State Office for Aging, 2015; Ithaca College Gerontology Institute, 2007; U.S. Department of Transportation, 2015; and Transportation for America, 2011).

Senior Living and Eldercare

The second consequence of New York's aging population will be increased demand for geriatric health services, including assisted living and nursing facilities and home health care. But without sufficient savings, many families will not be able to afford these services. The median annual cost of a private room in a nursing home in New York is $125,732 – one of the highest rates in the country and out of reach of most New York seniors, as the cost is 393 percent of the median annual household income in the state, according to the AARP Scorecard on Long-Term Services and Supports. In terms of other aspects of access to long-term care, New York ranked 25th in the country on an index that includes information, awareness, counseling, and quality. Notably, however, New York was the leading state in the supply of home care workers (Reinhard, et al., 2014).

"In 2014, 44 percent of older adults in New York got recommended preventative care, slightly above the national average of 40 percent."

The need for quality elder caregiving is already apparent. According to a 2011 study by Weill Cornell Medical College, 76 out of every 1,000 seniors in New York self-reported at least one form of abuse – financial, physical, emotional, or neglect. The term "elder abuse" applies to those over 60 years of age and includes treatment without consent, physical and sexual abuse, emotional abuse, neglect, and financial exploitation. Seniors are often reluctant or unable to come forward; the estimated elder abuse incidence rate in New York in 2011 was nearly 24 times greater than the number of cases referred to social services, law enforcement, or legal authorities. Nationally, the reported incidence of abuse is increasing (Quinn & Benson, Fall 2012; Anetzberger, October 2012; Lifespan of Greater Rochester, Weill Cornell Medical College, and the NY City Department for the Aging, 2011).

In terms of health services, older adults frequently don't receive recommended preventative care. In 2014, 44 percent of older adults in New York got recommended preventative care, slightly above the national average of 40 percent. In addition, 10 percent of at-risk adults (age 50 or older, in fair or poor health, or have ever been told they have diabetes or pre-diabetes, acute myocardial infarction, heart disease, stroke, or asthma) had not visited a doctor for a routine checkup in the past two years, a rate only slightly better than the national average of 13 percent (McCarthy, Radley, & Hayes, 2015).

Aside from the predictable decline in physical health, seniors in New York also face mental health issues. According to the 2011 Behavioral Risk Factor Surveillance System (BRFSS) survey, in New York, 12.2 percent of 50- to 64-year-olds and 6.6

percent of those 65 and older report mental distress – slightly lower than the national averages of 13 percent of 50- to 64-year-olds and 7 percent of those 65 and older. These seniors are also more likely to report poor or fair physical health (Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging, 2012).

Caregiving

The third trend as New York's population ages will be an increasing need for caregivers, both paid home health aides and unpaid family members, and both are more likely to be ALICE. Personal care aides are one of the fastest growing jobs in New York, followed closely by home health aides and nursing assistants. (Top projected occupations in the state are discussed later in this section.) These jobs involve substantial responsibility for the health of vulnerable clients, yet they only pay around $10 per hour. In New York, they are becoming increasingly regulated: New York City's wage requirement is $14.09 per hour in total compensation, while Long Island and Westchester's is $9.50 per hour if health benefits are included or $10.93 without health benefits – and those rates could be further increased as the New York state minimum wage is phased in starting in 2016. These jobs also require the worker to be there in person, which can mean travelling great distances even in bad weather and with variable hours (Home Care Association of New York State, 2014; Bercovitz, Moss, Park-Lee, Jones, & Harris-Kojetin, 2011; Redfoot, Feinberg, & Houser, 2013).

"Currently, approximately 20 percent of households have a family caregiver, with half of those reporting income less than $50,000, or close to the ALICE Threshold."

In terms of support for seniors, New York has the highest rates of professional caregivers per senior in the country. From 2010 to 2012, there were 77 personal care, psychiatric, and home health aide direct care workers per 1,000 residents age 65 or older, up from 61 between 2007 and 2009. Many of these workers are ALICE, another example of critical services that are needed in New York (Reinhard, et al., 2014).

ALICE families will likely take on more caregiving responsibilities for their own relatives because they cannot afford other care options. Currently, approximately 20 percent of households have a family caregiver, with half of those reporting income less than $50,000, or close to the ALICE Threshold. The demand for caregivers is projected to rise across the country. At the same time, fewer family members are likely to be available to provide care. The Caregiver Support Ratio, which measures the number of people nationwide aged 45 to 64 for each person aged 80 and older, was 6.7 in 2010 and is projected to fall to 4.0 by 2030 and 2.9 in 2050. This means that the overall pool of middle-aged people who could potentially serve as caregivers to seniors will shrink significantly in the coming decades (AARP Public Policy Institute, 2015; Redfoot, Feinberg, & Houser, 2013). Recent surveys have found that this trend has already started in New York.

There are serious health and financial consequences for caregivers. In addition to the toll that caregiving takes on mental and physical health, caregivers also risk future financial instability because of reduced work opportunities, lost Social Security benefits, and reduced pensions. This reality is reflected in the high percentage of caregivers who report stress: A recent study found that in New York, almost half of caregivers (47 percent) reported experiencing a lot of stress, or were not well-rested (Reinhard, et al., 2014).

The 5.5 million military caregivers in the United States are especially vulnerable. Military caregivers helping veterans from earlier eras tend to resemble civilian caregivers in many ways; by contrast, post-9/11 military caregivers (accounting for 20 percent of military caregivers) differ systematically, according to a RAND Corporation survey. These caregivers are more likely to be overseeing a younger individual with

a mental health or substance abuse condition. They themselves tend to be younger (more than 40 percent are aged 18 to 30), nonwhite, veterans of military service, employed, and perhaps most significantly, not connected to a support network (Ramchand, et al., 2014).

Migration

"A large college-age population is a potential engine for a state's future economic growth. The challenge for New York is to provide its young residents with ample job opportunities and affordable places to live."

The perception of New York is often as a state with a high immigration rate, and with younger immigrants fueling its population growth. However, the large flows of people coming into and out of the state, broken down by age group, tell a different story (Figure 43). New York is actually attracting large numbers of college students, but is sending even more to other states. The largest net outflow of New York residents is among children under 18; the next largest is among those 65 years and older. These population flows present both opportunities and challenges for ALICE.

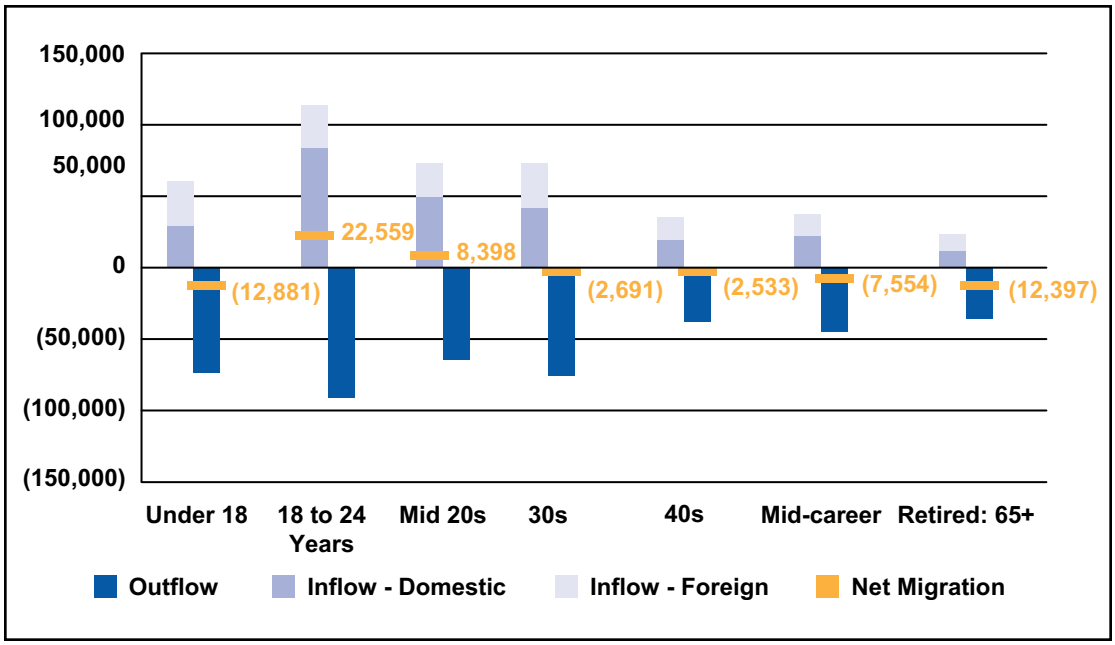
In 2014, the largest movement of people in New York was among those 18 to 24 years old: More than 110,000 people in that age group moved to New York, 26 percent of them from outside the United States (light blue portion of the bar in Figure 43). Of the students in that age group, 38,855 of those arriving were college students (one of the highest numbers in the country), while one-third of those leaving (32,794) were high-school graduates going to college in another state. (American Community Survey, 2007, 2010, 2012, and 2014; Stone, Van Horn, & Zukin, 2012).

A large college-age population is a potential engine for a state's future economic growth. The challenge for New York is to provide its young residents with ample job opportunities and affordable places to live. Students who take out loans, especially those who do not graduate or find gainful employment, are at risk of becoming ALICE. In New York, the average loan default rate was 8.2 percent for student borrowers who entered repayment in 2012 and defaulted between 2012 and 2014. This is below the national default rate of 11.8 percent (Project on Student Debt, 2015; U.S. Department of Education, 2015).

The next largest movement of people was among those aged 1 to 17 years. In 2014, more than 60,000 children and teens moved to New York, and more than half of them came from outside the United States. As minors, most came with their families, reflecting inflows of people in their 20s, 30s, and 40s. Even more minors left New York, reflecting the outflow of families headed by those in their 30s and 40s.

The state has a positive inflow of people in their mid-twenties, but by the age of 30 more are leaving New York than are entering. This trend starts earlier in the rest of state, where there has been a significant outflow of people aged 25-29 and 30-34 (Blakely-Armitage, Sanders, Francis, and Vink, 2011).

Figure 43.
Population Inflows and Outflows, New York, 2014



Source: American Community Survey, 2014

International migration is playing an increasing role in New York's racial and ethnic composition. The foreign-born population now represents 23 percent of the state total, up from 16 percent in 1990. The light blue portions of the inflow bars in Figure 43 represent the number of people moving to New York from outside the United States. The foreign-born population accounts for a larger percentage of the youngest and oldest migrants – 51 percent of those under 18 moving to New York, 26 percent of college-age migrants, 44 percent of 30- and 40-year-olds, 41 percent of mid-career-age migrants, and 50 percent of retirees (American Community Survey, 2007, 2010, 2012, and 2014); Migration Policy Institute, 2014.

"International migration is playing an increasing role in New York's racial and ethnic composition. The foreign-born population now represents 23 percent of the state total, up from 16 percent in 1990."

There are also important differences in migration by regions over time. In general, while all areas of New York experienced population loss through the 2000s, the rate was significant in NYC and its surrounding counties, and more moderate in the rest of state. More recently, population movement has increased across all regions. In terms of foreign migration, the rest of state experienced lower but fairly steady rates of net international migration during the 2000s. There is much more movement in and out of NYC, which has turned positive every year since 2010 (Blakely-Armitage, Sanders, Francis, and Vink, 2011; New York City Economic Development Corporation, 2014).

An emerging trend for New York is the growing Hispanic population. Currently, half of New York's immigrants were born in South America, Central America, Mexico, or the Caribbean, making Hispanics the largest immigrant group. Twenty-eight percent of immigrants are from Asia, with the largest group from China (Migration Policy Institute, 2013).

Immigrants vary widely in language, education, age, and skills. Many are well educated and financially successful in the United States. However, many other immigrant families have distinct challenges that make them more likely to be unemployed or in struggling ALICE households, including low levels of education, minimal English proficiency, and lack of access to support services if they have unauthorized citizenship status (Gonzalez-Barrera, Lopez, Passel, & Taylor, 2013).

As both employees and entrepreneurs, immigrants have been a key source of economic growth in New York, making up 27 percent of the state's workforce (2.7 million workers) in 2013, according to the U.S. Census Bureau. Across the state there were 193,183 Latino-owned businesses with sales and receipts of $18.2 billion, employing 86,329 people in 2007, the last year for which data is available. The state's 196,825 Asian-owned businesses had sales and receipts of $50.5 billion and employed 224,576 people in 2007, according to the U.S. Census Bureau's Survey of Business Owners (American Immigration Council, 2015).

Undocumented workers are also important to New York's economy and tax base. In 2012, undocumented immigrants paid $1.1 billion in sales, income, and property taxes in New York, according to the Institute for Taxation and Economic Policy. Moreover, if all unauthorized immigrants were removed from the state, New York would lose $28.7 billion in economic activity, $12.7 billion in gross state product, and approximately 137,013 jobs. Unauthorized workers are often underpaid and are among the most vulnerable to living in ALICE and poverty-level households. According to the U.S. Chamber of Commerce, removing undocumented workers would not lead to the same number of job openings for unemployed Americans for two reasons: first, because it would remove millions of entrepreneurs, consumers, and taxpayers from the U.S. economy; and second, because immigrants and native-born workers typically do not compete for the same jobs (Gardner, Johnson, & Wiehe, April 2015; Perryman Group, 2008; U.S. Chamber of Commerce, 2013; Institute on Taxation and Economic Policy (ITEP), 2015).

The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled higher-income American women to work more and to pursue careers while having children (Furman & Gray, 2012). Both job opportunities and wages need to be sufficient in order to continue to attract these workers.

Racial/Ethnic Diversity and Economic Disparities

"As New York's population grows, it is also becoming more racially and ethnically diverse, and this diversity is projected to increase at an even faster rate over the next two decades."

As New York's population grows, it is also becoming more racially and ethnically diverse, and this diversity is projected to increase at an even faster rate over the next two decades. While NYC is already one of the most diverse cities in the country, the surrounding counties and the rest of state are predicted to increase in diversity, primarily through international migration. The state's Black population is expected to increase through domestic migration. Aging will have an impact on the ethnic composition of New York's workforce as well. As older residents retire in the next two decades, a lower percentage of the remaining working-age population will be White and a higher percentage will be Hispanic and Asian. These younger and more racially and ethnically diverse cohorts will make up an increasing share of the labor force over the next two decades and beyond. This will be most noticeable in the counties surrounding NYC and in the rest of state, where the percentage of the population that is White is much higher than in NYC (ESRI, 2012).

While attitudes about race have improved over the last few decades, the sharp economic disparities that remain indicate a deeper cause. Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics, with individual behavior playing only a minimal role. Structural impediments to equity exist in the legal system, health care, housing, education, and jobs. For these reasons, it is not surprising that Blacks and Hispanics are two of the demographic groups disproportionately likely to have lower income and to be among households below the ALICE Threshold (Mishel, Bivens, Gould, & Shierholz, 2012; Shapiro, Meschede, and Osoro, 2013; Oliver and Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality, 2015; Goldrick-Rab, Kelchen, and Houle, 2014; Sum and Khatiwada, 2010).

A new collection of data disaggregated by racial and ethnic groups and by state illustrates how far we still are from positioning all children for success in school and in life. The Race for Results Index, which combines 12 critical developmental, health, and educational milestones, shows that New York had the sixth-best index score in the country for White children, 25th for Hispanic children, 28th for Asian children, 21st for Black children, and fifth (out of 26 states with scores) for Native American children. But scores varied greatly between groups: The index score for White children was 768 (1,000 best, 0 worst) and for Asian children was 743, while that for Hispanic children was 395, for Black children was 384, and for Native American children was 537 (Annie E. Casey Foundation, 2014).

Economic Disparities

While ALICE households consist of all races and ethnicities, New York's Black and Hispanic communities continue to face marked economic disparities. As the state's population becomes more diverse, more families will struggle on a day-to-day basis to secure adequate food and access to quality health care (Lee, 2016; Agency for Healthcare Research and Quality, 2014). Over the longer term, these groups will face ongoing obstacles to finding quality education and good jobs, which in turn will undercut their ability to accumulate wealth (Povich, Roberts, & Mather, 2013-2014).

"While ALICE households consist of all races and ethnicities, New York's Black and Hispanic communities continue to face marked economic disparities."

Education

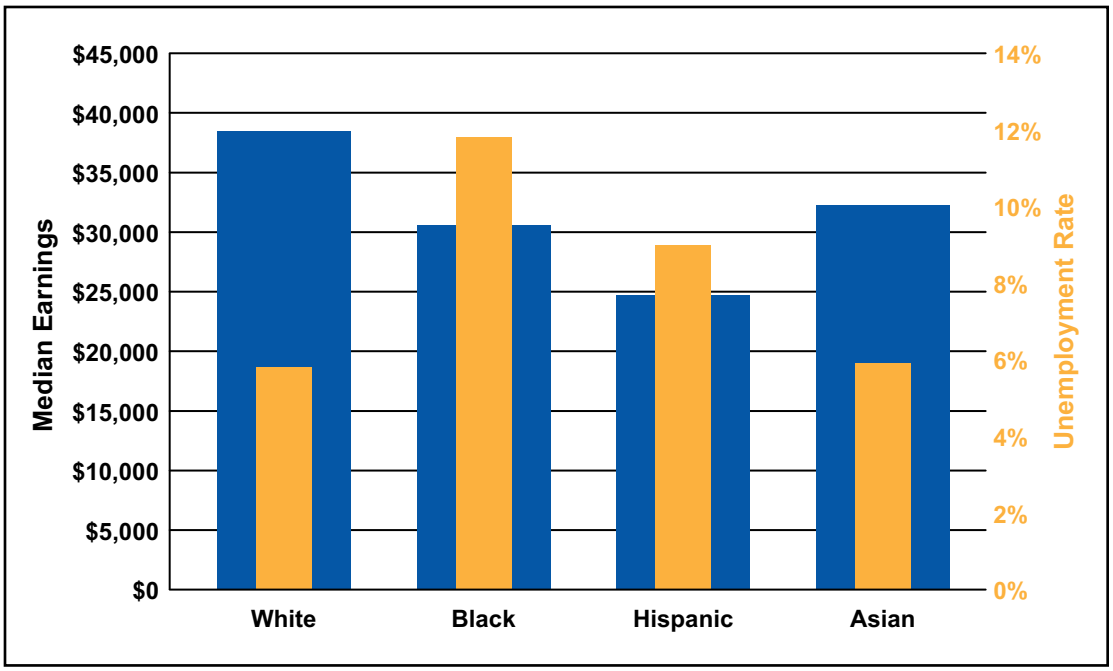
As Section VI explained, one area of particular and ongoing concern for New York's ALICE households is the achievement gap in New York's public schools. Across the state, students of color and low-income students perform lower on math and reading test scores throughout K-12 and have lower high school graduation rates, all of which makes them more likely to live in poverty or ALICE households as adults. In addition to structural issues of school funding and residential segregation that feed the achievement gap, current research shows that academic success is deeply tied to family resources, especially access to books, high-quality child care, and other goods and services that foster the stimulating environment necessary for cognitive development (Bradbury, Corak, Waldfogel, & Washbrook, 2015).

Employment and Earnings

Employment and wage differences among Whites, Blacks, Hispanics, and Asians are less pronounced in New York than some states, but Whites clearly have the highest median earnings and the lowest unemployment rate. In 2014, the median earnings for Black workers were 26 percent lower than for White workers in New York; the median earnings for Hispanic workers were 56 percent lower; and the median earnings for Asian workers were 19 percent lower. In addition, it is often harder for people of color to find employment in New York than it is for Whites. The state unemployment rate for Whites alone was 5.8 percent; for Asians, it was 5.9 percent; for Hispanics, it was 9 percent, and for Blacks, it was 11.8 percent (American Community Survey, 2007, 2010, 2012, and 2014) (Figure 44).

Figure 44.

Median Earnings and Unemployment by Race and Ethnicity, New York, 2014



Source: American Community Survey, 2014

"Blacks and Hispanics face economic and racial barriers to wealth accumulation in New York and across the U.S., including difficulty buying a home in a popular neighborhood, accessing quality financial services including a mortgage, and earning a college degree."

Assets

With less income, it follows that it is harder to save and build assets. Blacks and Hispanics face economic and racial barriers to wealth accumulation in New York and across the U.S., including difficulty buying a home in a popular neighborhood, accessing quality financial services including a mortgage, and earning a college degree.

Homeownership is the most common means of accumulating wealth, but in New York, as in the rest of the country, Blacks are more likely to be renters than homeowners. In 2014, 66 percent of Black households were living in renter-occupied units in New York compared to 28 percent of White households (American Community Survey; U.S. Census Bureau, 2015; U.S. Census Bureau, 2000).

While state level data is not available, national data provides a window into the way income disparities lead to greater wealth disparities. For example, nationally, less than half of all households have investment assets, but even among these types of assets, there are large differences by race and ethnicity. More than 44 percent of White and Asian families have a 401(k) savings plan, while 32 percent of Black families and 26 percent of Hispanic families do. Similarly, one-third of White and Asian families have an Individual Retirement Account (IRA), while less than 11 percent of Black and Hispanic families do; and more than 22 percent of White and Asian families have stocks or mutual funds, while less than 6 percent of Black and Hispanic families do (U.S. Census Bureau, 2011). With such a different base, Blacks and Hispanics are much less able to build assets for the future.

Ultimately, these issues of race, ethnicity, and financial stability are interrelated and will continue to be in the decades to come. According to the National Center for Children in Poverty, children under 18 years are more likely to live in poverty or in low-income families than the general population, and that fact is directly related to parental education and employment levels, racial and ethnic disparities, housing instability, and family structure (Jiang, Ekono, & Skinner, 2015). For this reason, trends including the predominance of low-wage jobs, a continuing lack of affordable housing, and the persistence of race-based economic disparities will have serious implications for the next generation.

JOBS

Over the last three decades, New York's economy has been impacted by a decline in its manufacturing sector as well as uneven growth across the state. New York was hit hard by the Great Recession, sustaining sharp losses in the financial industry as well as in housing and construction. While 2010 marked the technical end of the Recession, low-income families continued to struggle in New York and nationally over the four years that followed. Families at the bottom of the income distribution saw continued substantial declines in average real incomes between 2010 and 2014, while those in the top half saw, on average, modest gains (Office of Budget and Policy Analysis, 2015; Bricker, et al., 2014). The most immediate challenge to financial stability for New York's ALICE households is employment – finding jobs with wages and numbers of hours that can support a basic household budget, as well as basic work protections such as employment security, paid sick days, and access to health care. Other important sources of income for some ALICE families are government benefit programs and less commonly, income from investments.

"While 2010 marked the technical end of the Recession, low-income families continued to struggle in New York and nationally over the four years that followed."

Unemployment and Underemployment

The unemployment rate in New York has improved since the Great Recession, falling from 8.5 percent in 2010 to 6.4 percent in 2014. However, that does not include those who are underemployed, such as those working less than a 40-hour week who want to be working more. The underemployment rate was 12.4 percent in 2014, down from 14.8 percent in 2010 (Bureau of Labor Statistics, 2010; Bureau of Labor Statistics, 2014; Bureau of Labor Statistics (BLS), 2015). According to national statistics from the Federal Reserve, half of part-time workers and one-third of underemployed workers would prefer to work more hours (Federal Reserve, 2015).

For a small but significant number of people, long-term unemployment continues to be a problem, especially older workers. As former Federal Reserve Chairman Ben Bernanke explained, "Because of its negative effects on workers' skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy" (Bernanke, Recent Developments in the Labor Market, 2012; New York City Office of the Comptroller, 2016). Obviously, long spells of unemployment can also have disastrous financial consequences for low-income families.

In the current economy, pressure for additional family income often spurs teens to drop out of school in order to work. The rate for New York high school students not graduating on time was 22 percent in 2011-2012, slightly above the national average of 19 percent. Graduation rates are lower for youth in households where insufficient income drives family members to drop out of school and find jobs. Unfortunately, there are also fewer job opportunities for young people in today's economy as many part-time hourly jobs are now being taken by older workers who have lost their full-time jobs, especially in poorer areas. Across the U.S. in 2013, 16 percent of residents aged 18 to 24 were not enrolled in school, were not working, and

had no degree beyond a high school diploma or GED; in New York, that rate was 14 percent (Annie E. Casey Foundation, 2013; Annie E. Casey Foundation, 2012). Low graduation rates and high unemployment both contribute to higher rates of crime, teen pregnancy, and substance abuse.

Employment Practices

In New York, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of job security, no paid sick days or parental leave, and no access to health care (Schmitt, 2012; Schwartz, Wasser, Gillard, & Paarlberg, 2015; Watson & Swanberg, 2013). These industries in New York include tourism, education and health services, and transportation. The much-noted finance and information industries provide higher-wage jobs – which contribute strongly to the state's GDP – but offer fewer jobs overall, as discussed in Section III. Yet even within seemingly high-skilled industries, there is a substantial portion of workers who provide critical support services but do not receive high wages. For example, in the professional and business services industry nationally, 26 percent of jobs are administrative and support services (Bureau of Labor Statistics, 2013).

The employment practices in many of these low-wages jobs, especially part-time jobs, make it harder for workers to earn a minimal income or plan for the future. According to the BLS, nationally, only 23 percent of part-time workers in the private sector have medical benefits available, compared to 86 percent of full-time employees. Similarly, 37 percent of part-time workers have access to retirement benefits, compared to 74 percent of full-time employees; and only 24 percent of part-time workers are offered paid sick leave, compared to 74 percent of full-time employees (Bureau of Labor Statistics, 2014).

"Within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits."

Even within industries, employment practices can vary by employer. Within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Employers who provide appropriately structured jobs make a difference for New York's ALICE households. Research shows that these employers make a particular difference for workers with a disability, who are often disadvantaged economically and thus more likely to be ALICE (Ton, 2012; Schur, Kruse, Blasi, & Blanck, 2009).

One of the greatest economic shifts over the last 50 years has been the increase in working mothers. In 1967, 27.5 percent of mothers were primary or co-breadwinners for their families. By 2012, nearly two-thirds (63.3 percent) brought home at least 25 percent of their families' incomes (Glynn, 2014). This shift has had a number of different repercussions for families. On the one hand, families have greater income or more diversified sources of income when there is more than one income earner. On the other, women still earn less than men and are more likely to work in low-wage jobs. These jobs typically have work scheduling policies and other practices that pose particular challenges for workers with significant responsibilities outside of their job, including caregiving, pursuing education and workforce training, or holding down a second job (Watson, Frohlich, & Johnston, 2014).

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used to cover basic living expenses. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Charitable Trusts Economic Mobility Project found that families that experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Boguslaw, et al., 2013).

The Future of Jobs in New York

The most immediate challenge to financial stability for New York's ALICE households is employment. Employment will depend on the growth of the New York economy and the kinds of jobs it produces. The impact of technology replacing jobs will also be an important factor in the future; both low-wage and high-wage jobs stand to be replaced.

Total jobs in New York are projected to grow slowly over the ten years from 2014 to 2024, but there is wide variation across industries and geographies. While attention is often focused on the recovery of top-level jobs in finance and information technology, a different group of occupations – many of them low-skilled, low-wage service jobs – will have the greatest impact on ALICE workers in the state. The implementation of the minimum wage in New York may impact these projections as well.

"Total jobs in New York are projected to grow slowly over the ten years from 2014 to 2024, but there is wide variation across industries and geographies."

According to the Bureau of Labor Statistics, low-skilled jobs will have the most projected job openings from 2014 to 2024 (Figure 45). More than 80 percent of the 9,690 new jobs in the top 20 projected occupations in New York pay less than $20 per hour (equivalent to an annual full-time salary of less than $40,000), and most of those jobs are projected to pay between $10 and $15 per hour. What stands out in this table is how few occupations require a bachelor's degree (5 percent) and offer wages over $30 per hour (13 percent). While they account for a small percentage of new job growth, these jobs offer much more financial stability for workers and their families. These occupations include 480 projected openings for general and operations managers with an hourly wage of $52.86, and 740 openings for registered nurses with an hourly wage of $30.89 (New York State Department of Labor, 2014).

These projections support national findings that the U.S. economy is less able to generate middle-wage jobs than in years past. According to the Center for Economic and Policy Research, workers of all ages with four years or more of college are actually less likely to have a good job (one that pays at least $37,000 per year and has employer-provided health insurance and an employer-sponsored retirement plan) now than three decades ago (Schmitt & Jones, 2012). Similarly, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). The experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, & Zukin, 2012). With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

The implementation of a $15 per hour minimum wage could impact the wage levels for many of these job projections. The wage increases will be phased in from 2016 through 2021, though they can be suspended starting in 2019 after review by the Division of Budget. The state estimates that more than 2.3 million people will be affected by these increases (New York State Office of the Governor, 2016).

- For workers in New York City employed by large businesses (those with at least 11 employees), the minimum wage would rise to $11 at the end of 2016, then increase another $2 each year after, reaching $15 on December 31, 2018.
- For workers in New York City employed by small businesses (those with 10 employees or fewer), the minimum wage would rise to $10.50 by the end of 2016, then increase another $1.50 each year after, reaching $15 on December 31, 2019.
- For workers in Nassau, Suffolk and Westchester Counties, the minimum wage would increase to $10 at the end of 2016, then increase $1 each year after, reaching $15 on December 31, 2021.

- For workers elsewhere in the state, the minimum wage would increase to $9.70 at the end of 2016, then increase another 70 cents each year after, reaching $12.50 on December 31, 2020. After that date, the wage will continue to increase to $15 on an indexed schedule to be set by the Director of the Division of Budget in consultation with the Department of Labor.

The full implementation of the wage increase to $15 per hour would impact 6,260 new jobs that are projected to grow in New York, affecting 67 percent of the state's top occupations by job growth (New York State Department of Labor, 2014).

"According to the Bureau of Labor Statistics, low-skilled jobs will have the most projected job openings from 2014 to 2024."

Figure 45.
Projected Occupational Demand by Wage, Education, and Work Experience, New York, 2014 to 2024

Occupational Title	2014 Employment	Annual New Growth	Hourly Wage	Education or Training	Work Experience
Personal Care Aides	24,990	1,010	$8.93	Less than high school	None
Retail Salespersons	58,870	820	$12.21	High school diploma or equivalent	None
Registered Nurses	41,270	740	$30.89	Associate's degree	None
Laborers and Freight, Hand	39,440	620	$12.54	Less than high school	None
Secretaries and Administrative Assistants	40,400	560	$14.42	Postsecondary non-degree award	None
Combined Food Prep, Including Fast Food	27,780	530	$8.84	Less than high school	None
General and Operations Managers	31,060	480	$52.86	Bachelor's degree	Less than 5 years
Home Health Aides	11,560	470	$10.13	Less than high school	None
Licensed Practical and Vocational Nurses	22,930	440	$18.91	Postsecondary non-degree award	None
Cashiers	68,250	420	$9.22	High school diploma or equivalent	None
Nursing Assistants	23,500	400	$10.33	Postsecondary non-degree award	None
Heavy and Tractor- Trailer Truck Drivers	27,860	390	$19.34	Postsecondary non-degree award	None
Maintenance and Repair Workers	28,650	380	$17.60	High school diploma or equivalent	None
Janitors and Cleaners	30,050	370	$10.49	Less than high school	None

Occupational Title	2014 Employment	Annual New Growth	Hourly Wage	Education or Training	Work Experience
Bookkeeping, Accounting Clerks	26,890	370	$17.21	Associate's Degree	None
Customer Service Representatives	22,200	360	$14.29	Postsecondary non-degree award	None
Waiters and Waitresses	34,660	350	$9.89	Less than high school	None
Construction Laborers	23,700	350	$14.17	Less than high school	None
Sales Representatives	25,470	330	$28.71	High school diploma or equivalent	None
First-Line Supervisors	20,820	300	$22.92	Associate's Degree	Less than 5 years

Source: New York State Department of Labor, 2014

Jobs and Technology

Technology's influence extends to both ends of the employment spectrum: generating jobs and eliminating them in equal measure. Improved automation may put some workers out of jobs and change the activities of others (Figure 46). For ALICE workers, the impact will be mixed:

"Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020."

New opportunities to earn income: Technology has enabled new job opportunities, especially in the "gig" economy; these range from freelance writers to Uber drivers. Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020. These positions may help ALICE households that need to fill short-term gaps in standard employment, and they may provide more lucrative opportunities than exist in the traditional employment market. Companies have also come to value the new hiring model since it provides flexibility to scale up or down on demand, and often can be cheaper than hiring a part-time or full-time employee on staff when considering health insurance and other benefits (Wald, 2014).

Less job security: While sometimes beneficial, the type of flexibility offered by contingent or on-call work does not help ALICE households make long-term financial plans. For one, there is no job security: a lucrative job today can be gone tomorrow. In addition, independent contractor positions provide no benefits, such as health insurance and retirement plans, for ALICE families. They also lack other standard workplace protections. For example, independent contractors have no recourse under the Fair Labor Standards Act (FLSA), which mandates that eligible workers be compensated for hours worked in excess of 40 per workweek, or the Family and Medical Leave Act (FMLA), which entitles eligible workers to unpaid, job-protected leave depending on their work history with a company (Donovan, Bradley, & Shimabukuro, 2016).

Loss of low-wage jobs: Low-wage workers, especially those in jobs that involve repetitive tasks and require little education, are the most likely to lose their jobs due to technological advances. The more a job utilizes a worker's

judgment and analysis (usually associated with higher levels of education), the less likely it is to be replaced by technology. Among the 20 occupations with more than a 50 percent chance of being replaced by technology in New York, none require a bachelor's degree. Many of the jobs likely to be replaced (such as janitors) are not highly coveted and are often difficult to fill (Brynjolfsson & McAfee, 2014; Frey & Osborne, September 2013).

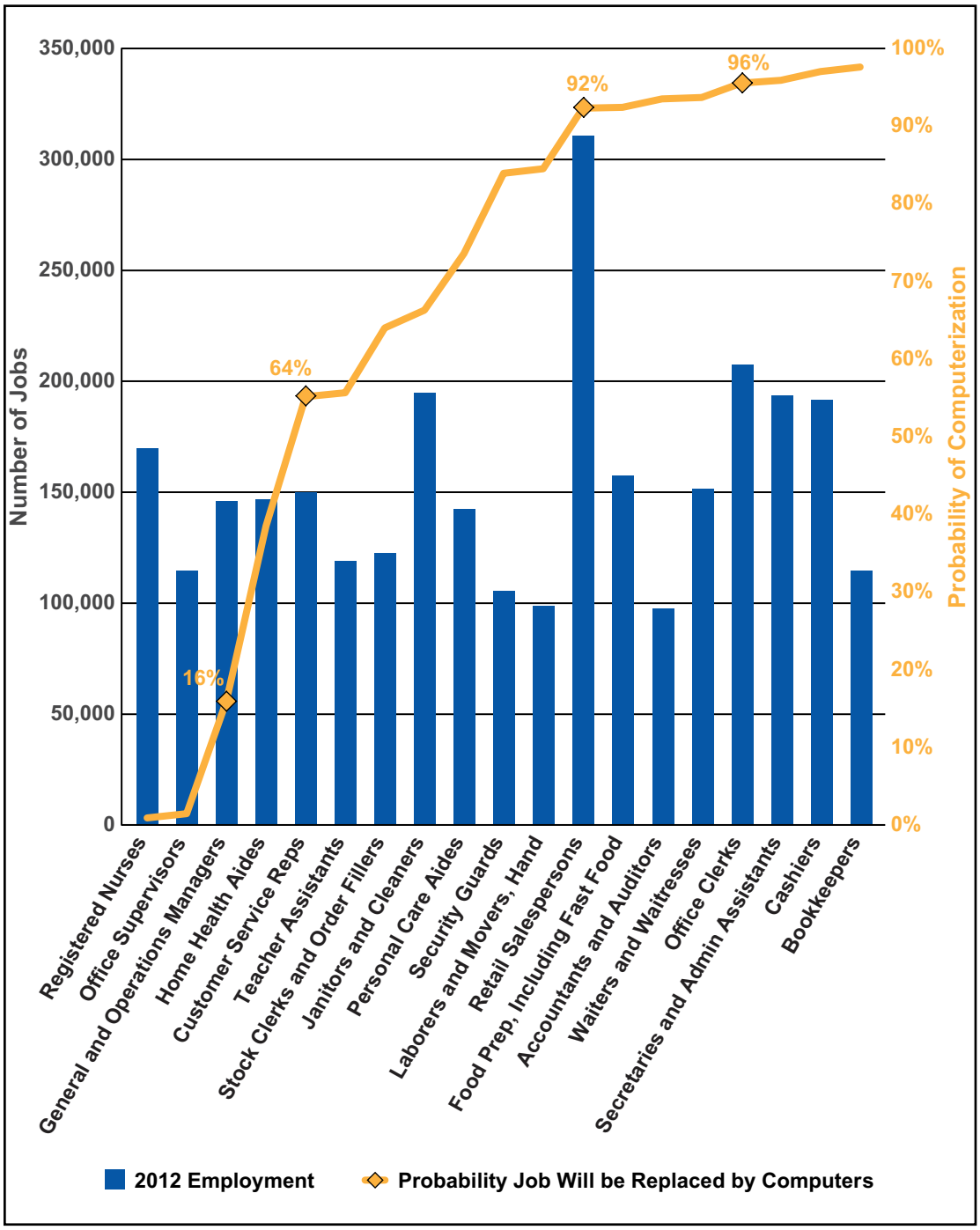
"Job schedules are increasingly variable for low-wage workers, with several consequences for ALICE households."

Unstable schedules: Job schedules are increasingly variable for low-wage workers, with several consequences for ALICE households. It is difficult to maintain a household budget when the number of work hours fluctuates and a worker can't predict her weekly or monthly income. In some cases, unstable schedules can also affect a worker's eligibility for employer or government benefits tied to work hours. In addition, having irregular hours makes it difficult to arrange transportation and child care (Watson, Frohlich, & Johnston, 2014); Center for Law and Social Policy, 2014).

Economic change: The effects of new technology will ripple across the economic and educational spectrum. Accountants and auditors making an average of $62,000 per year, highly educated mathematical technicians making $45,000 per year, and nuclear reactor power operators, who make an average of $76,000 per year, have a greater than 90 percent chance of being replaced by technology. More people-oriented professions, such as teachers, nurses, and home health aides, are less likely to be replaced by new technology (Figure 46). However, technological advances will almost certainly – with more than a 97 percent probability – render the jobs of cashiers, bookkeepers, and accountants obsolete. But many employees who use computers, know accounting, or perform administrative functions have skills that can be transferred to other jobs. The more vulnerable are people in jobs that require minimal education and provide few transferrable skills; these displaced workers will have the most difficulty finding new jobs (Frey & Osborne, September 2013).

Figure 46.

Occupations by Number of Jobs and Technology, New York, 2014



Source: New York State Department of Labor, 2014; Bureau of Labor Statistics, Occupational Employment Survey Wages, 2014; Frey and Osborne, 2013.

"Technology – and increasingly affordable technology – will enable more online educational options, which in turn could make education more cost-effective and worthwhile."

The impact of technology on education: Technology – and increasingly affordable technology – will enable more online educational options, which in turn could make education more cost-effective and worthwhile. Colleges are enrolling more matriculated students into online courses and offering the wider community Massive Open Online Courses (MOOCs) as high-profit ventures (West, 2015). At the same time, however, technology makes it easier to create false educational organizations and to cheat unsuspecting students. As

discussed in Section VI, for-profit colleges nationwide enroll about 11 percent of all higher education students but account for nearly 50 percent of all loan defaults. The U.S. Government Accountability Office (GAO) and several state Attorneys General are investigating numerous fraudulent educational practices and money-making education schemes (State Attorneys General, 2014; U.S. Government Accountability Office, 2009; U.S. Government Accountability Office, October 7, 2010; U.S. Government Accountability Office, August 4, 2010; Cohen P. , 2015; Minnesota Attorney General's Office, 2016; United States Senate Health, Education, Labor and Pensions Committee, 2012).

Technological innovation has the potential to change the jobs landscape in New York and across the U.S. Without technological change, national projections show that the U.S. economy will be less able to generate middle-wage jobs than in years past. But the timing and the extent of that change will depend on a host of economic factors, and the implications for ALICE families are not yet clear. There are two distinct challenges: first, to make sure that current low-wage workers have the opportunity to improve both skills and wages as technology creates new jobs, so that they are not left behind; and second, to ensure that the value of service jobs that cannot be replaced by technology – from teachers to health care workers – is recognized and rewarded economically.

VOTING

Whether ALICE households have the wherewithal to improve their economic situation comes to the fore during political elections, especially because there is so much at stake in many state and national elections. Headlines such as "Rich Americans are Nearly Twice as Likely to Vote as the Poor" (Huffington Post, April 17, 2014) reinforce perceptions that lower-income households do not vote (Kavoussi, 2014). An analysis of U.S. Census data reveals that voting rates have been highest for Americans 65 years and older, non-Hispanic Whites, individuals with high levels of education, and those with relatively high incomes (File, 2015).

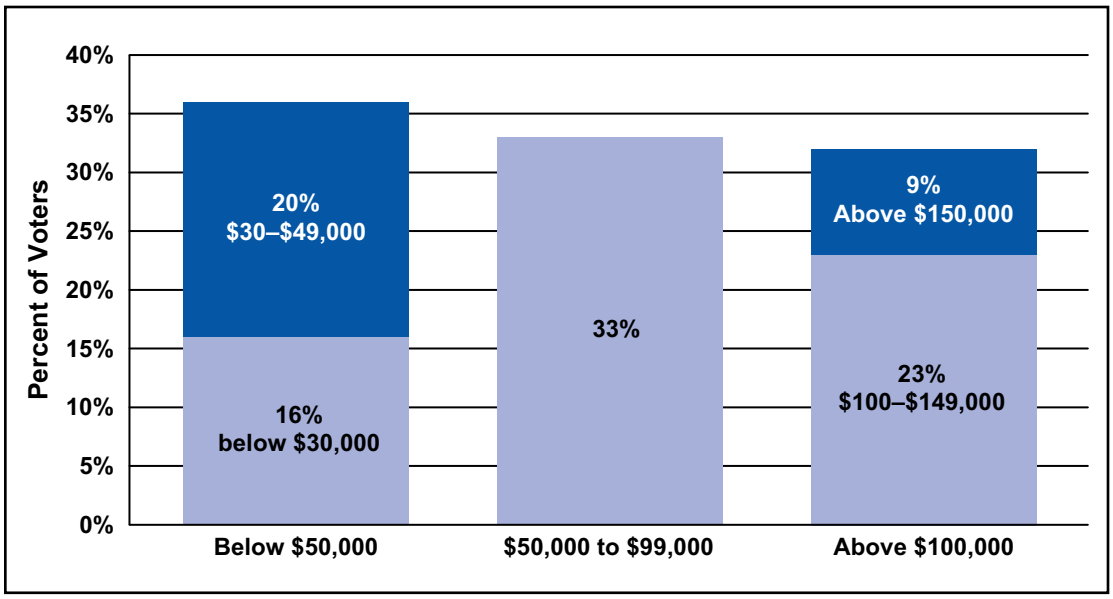
"ALICE voters represent a substantial bloc of the electorate, accounting for 30 percent of those registered and 28 percent of those who voted in the 2012 presidential election."

While higher-income groups vote at higher rates, the majority of ALICE households also vote and make up a sizable voting demographic. In fact, nationally, households with income below $50,000 per year (near the average ALICE Threshold) vote at only slightly lower rates than wealthier households: In the 2012 presidential election, 68 percent were registered to vote compared to 76 percent of households with income above $50,000, and 56 percent reported voting compared to 67 percent of households with income above $50,000. ALICE voters represent a substantial bloc of the electorate, accounting for 30 percent of those registered and 28 percent of those who voted in the 2012 presidential election (U.S. Census Bureau, 2012).

ALICE voters make up an even bigger bloc of the New York electorate. In the 2014 New York gubernatorial election, voters with household income below $50,000 per year (close to the ALICE Threshold) accounted for 36 percent of voters. In comparison, 33 percent of voters had income between $50,000 and $100,000, and 32 percent had income above $100,000 (NBCNews.com, 2014) (Figure 47).

Figure 47.

New York Voters by Annual Income, 2014 Gubernatorial Election



Source: NBCnews.com, 2014

"The United Way ALICE Report looks at strategies that support families earning below the ALICE Threshold now and in the near future, as well as those that might help them become financially stable in the longer term."

IMPROVING LIFE FOR ALICE: SHORT-, MEDIUM-, AND LONG-TERM STRATEGIES

The United Way ALICE Report looks at strategies that support families earning below the ALICE Threshold now and in the near future, as well as those that might help them become financially stable in the longer term. There are two basic approaches that would make a difference for ALICE households: increase income, or reduce expenses. Short-term strategies can help a family cope with an emergency and prevent a spiral into poverty. Long-term strategies, which aim to help a family maintain financial stability and support themselves over time, are harder to achieve. Depending on how far a family's income is below the ALICE Threshold, different strategies may be required. But all strategies play an important role: there is no one solution. Many stakeholders have a role, including friends and family, nonprofits, employers, and government. The strategies presented here are a starting point (Figure 48).

Figure 48.

Short-, Medium-, and Long-Term Strategies to Assist Families below the ALICE Threshold

"To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make New York more affordable and provide better jobs."

Strategies to Assist ALICE Families			
	SHORT-TERM	MEDIUM-TERM	LONG-TERM
Friends and Family	• Temporary housing • Food • Rides • Child care • Caregiving for ill/elderly relatives	• Loans	• Support to access good employers
Nonprofits	• Temporary housing • Food pantries • Utility assistance • Home repair • Tax preparation • Caregiver respite • Subsidized child care	• Loans and affordable financial products	• Support to access good employers
Employers	• Paid days off • Transportation assistance	• Regular work schedule • Full-time opportunities • Higher wages • Benefits • Flex-time • Telecommuting • HR resources for caregivers • On-site health services, presentations, wellness incentives	• Career paths • Mentoring
Government	• TANF • Child care and housing subsidies • Educational vouchers and charter school options • Social Security credit for caregivers • Tax credit for caregivers	• Guidelines to ensure quality, affordable housing, child care, education, health care, transportation, and financial products • Reduced student loan burden • Guidelines to ensure job safety and stability	• Attract higher-skilled jobs • Strengthen infrastructure

Efforts to assist ALICE and poverty households in supporting themselves can be broken down into short-, medium-, and long-term actions. Short-term intervention by family, employers, nonprofits, and government throughout New York can be essential to supporting a household through a crisis and preventing a downward spiral into homelessness. The chief value of short-term measures is in the stability that they provide. Food pantries, TANF, utility assistance, emergency housing repairs, and child care subsidies all help stabilize ALICE households, potentially preventing much larger future costs.

To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make New York more affordable and provide better jobs. The cost of basic necessities – housing, child care, food, transportation, and health care – is high in New York relative to the income currently available to ALICE households. The financial stability of this population will not improve dramatically unless systemic changes are made

to the housing market and the health care delivery system. Investments in transportation infrastructure, affordable quality child care, and healthy living would also make a difference.

One of the most direct and significant ways to help ALICE would be to improve job opportunities, either by increasing the wages of current low-wage jobs or increasing the number of higher-paying jobs. How much would have to change? **In New York, 38 percent, or 3.3 million, of the state's 8.8 million jobs pay less than $15.58 per hour, the least amount needed for each of two working parents to support their family.**

"The biggest impact on income opportunity in New York would come through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors."

The biggest impact on income opportunity in New York would come through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors. Such a shift would require an influx of new businesses and possibly new industries, as well as increased education and training.

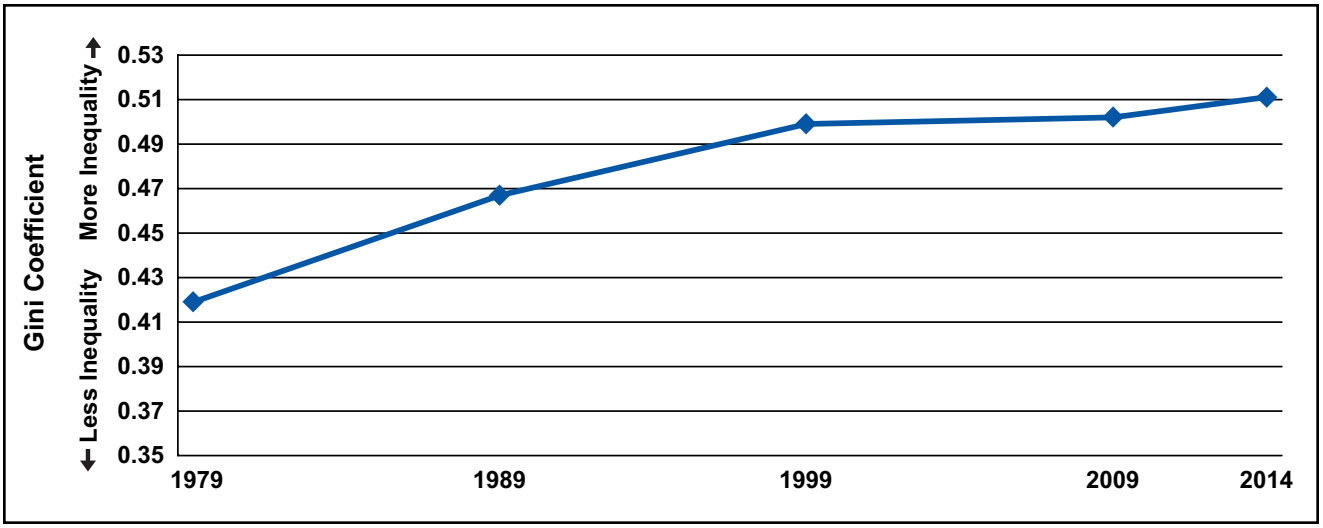
In expanding job opportunities, both the kind of job and the kind of employer matter. Across industries, employers who can offer adequate wages and benefits, consistent schedules, job security, and advancement potential can make a significant difference for ALICE households.

In addition, the extensive use of alternative financial services in New York suggests that more cost-effective financial resources, such as better access to savings, auto loans, and sound microloans, would also help ALICE households become more financially stable.

Ultimately, improvements in job opportunities and a decrease in the cost of household essentials would enable ALICE households to afford to live near their work, build assets, and become financially independent.

APPENDIX A – INCOME INEQUALITY IN NEW YORK

Income Inequality in New York, 1979–2014

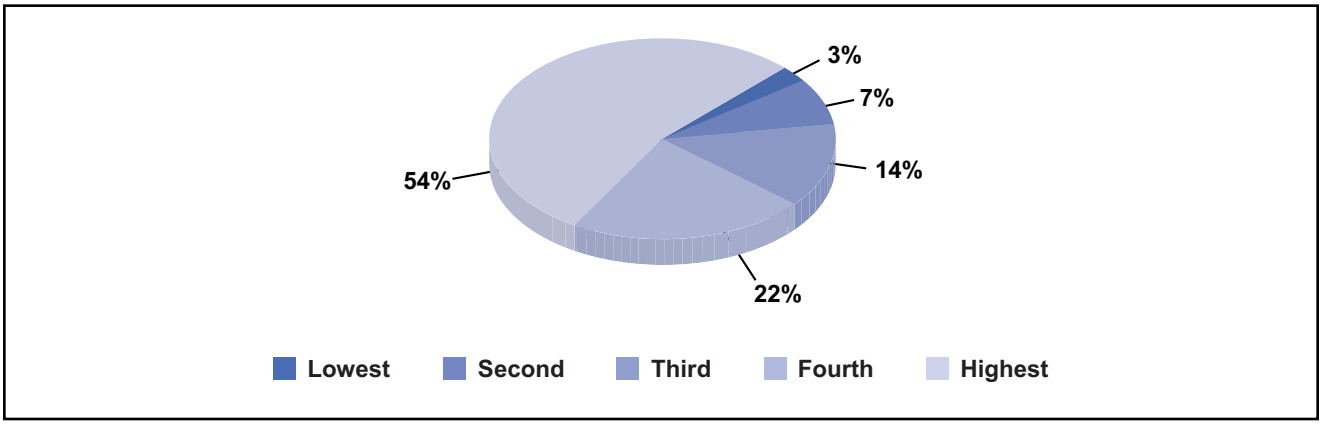


Source: American Community Survey, 1979–2014

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicate perfect inequality (when one person has all the income). The distribution of income in New York was 22 percent more unequal in 2014 than in 1979.

Sources: 1979-1999: https://www.census.gov/hhes/www/income/data/historical/state/state4.html, 2009: https://www.census.gov/prod/2010pubs/acsbr09-2.pdf, 2014: https://www.census.gov/content/dam/Census/library/publications/2014/acs/acsbr13-02.pdf

Income Distribution by Quintile in New York, 2014



Source: American Community Survey, 2014

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In New York, the top 20 percent of the population – the highest quintile receives 54 percent of all income, while the bottom quintile earns only 3 percent. If five New York residents divided $100 according to the current distribution of income, the first person would get $54, the second would get $22, the third, $14, the fourth, $7, and the last $3.

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold – based upon the Household Survival Budget – determines how many households are struggling in a county. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each county, one for households headed by someone younger than 65 years old and one for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by the average household size for households headed by someone under 65 years old in each county.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by the average senior household size in each county.
- The results are rounded to the nearest Census break ($30,000, $35,000, $40,000, $45,000, $50,000, $60,000, or $75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey, 2007–2014, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the American Community Survey, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than $15,000 per year is used as an approximation for households in poverty.

Note: American Community Survey data for New York counties with populations over 65,000 are 1-Year estimates; for populations between 20,000 and 65,000, data are 3-Year estimates; and for populations below 20,000, data are 5-Year estimates. Because there was not a 5-Year survey for 2007, the data for the least populated counties (see chart below) is not available. For statewide totals, the numbers from counties are extrapolated from overall percentages. Starting in 2014, there is no 3-Year survey data, so that only 1- and 5-Year estimates are used in the ALICE calculations.

New York Counties by Region

New York City	Counties Surrounding New York City	Rest of State				
Bronx	Dutchess	Albany	Clinton	Herkimer	Orleans	Sullivan
Kings (Brooklyn)	Nassau	Allegany	Columbia	Jefferson	Oswego	Tioga
New York (Manhattan)	Orange	Broome	Cortland	Lewis	Otsego	Tompkins
Queens	Putnam	Cattaraugus	Delaware	Livingston	Rensselaer	Ulster
Richmond (Staten Island)	Rockland	Cayuga	Erie	Madison	St Lawrence	Warren
	Suffolk	Chautauqua	Essex	Monroe	Saratoga	Washington
	Westchester	Chemung	Franklin	Montgomery	Schenectady	Wayne
		Chenango	Fulton	Niagara	Schoharie	Wyoming
			Genesee	Oneida	*Schuyler	Yate
			Greene	Onondaga	Seneca	
			*Hamilton	Ontario	Steuben	

**Least populated counties; no 2007 American Community Survey data available.*

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, New York, 2014

County	Total HHs	HHs below ALICE Threshold	Percent HHs below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Albany	124,716	38%	47%	62%	55%	34%	38%	$50,000	$35,000
Allegany	18,407	47%	63%	83%	68%	46%	46%	$45,000	$30,000
Bronx	492,481	71%	62%	67%	78%	47%	70%	$60,000	$45,000
Broome	78,810	42%	54%	74%	73%	39%	38%	$45,000	$30,000
Cattaraugus	30,735	45%	50%	54%	55%	45%	48%	$45,000	$30,000
Cayuga	31,290	38%	24%	44%	52%	37%	39%	$45,000	$30,000
Chautauqua	52,916	47%	65%	70%	76%	46%	42%	$45,000	$30,000
Chemung	34,617	40%	20%	62%	60%	38%	40%	$45,000	$30,000
Chenango	19,560	45%	42%	68%	42%	44%	47%	$45,000	$30,000
Clinton	31,426	41%	63%	79%	81%	40%	42%	$45,000	$30,000
Columbia	25,095	39%	61%	62%	65%	37%	48%	$50,000	$40,000
Cortland	18,045	46%	72%	74%	71%	46%	50%	$50,000	$35,000
Delaware	19,370	44%	44%	60%	43%	44%	43%	$45,000	$30,000
Dutchess	104,190	39%	25%	57%	53%	36%	46%	$60,000	$45,000
Erie	383,657	41%	46%	64%	66%	35%	42%	$45,000	$30,000
Essex	15,571	38%	44%	71%	48%	37%	38%	$45,000	$30,000
Franklin	19,131	44%	12%	86%	41%	44%	46%	$45,000	$30,000
Fulton	22,440	45%	36%	52%	58%	45%	50%	$45,000	$30,000
Genesee	23,967	35%	58%	67%	53%	34%	45%	$40,000	$30,000
Greene	18,102	44%	4%	60%	57%	44%	47%	$50,000	$35,000
Hamilton	1,639	47%	100%	100%	20%	47%	50%	$60,000	$35,000
Herkimer	26,583	46%	72%	87%	60%	46%	56%	$45,000	$35,000
Jefferson	43,516	46%	41%	51%	69%	43%	49%	$50,000	$40,000
Kings	942,402	56%	56%	64%	69%	44%	67%	$60,000	$45,000
Lewis	10,726	38%	0%	76%	33%	38%	45%	$40,000	$30,000
Livingston	25,334	39%	79%	60%	63%	38%	37%	$45,000	$30,000
Madison	25,932	43%	29%	84%	53%	43%	48%	$50,000	$35,000
Monroe	298,271	42%	45%	72%	70%	35%	40%	$50,000	$30,000
Montgomery	19,655	48%	56%	76%	68%	45%	58%	$45,000	$35,000
Nassau	440,168	31%	27%	42%	47%	28%	34%	$75,000	$40,000
New York	762,228	35%	38%	58%	59%	20%	51%	$45,000	$40,000
Niagara	86,907	40%	65%	67%	52%	37%	47%	$45,000	$30,000
Oneida	90,583	44%	58%	71%	74%	41%	49%	$45,000	$35,000
Onondaga	185,474	39%	49%	67%	59%	34%	40%	$45,000	$30,000
Ontario	43,581	37%	51%	79%	60%	36%	41%	$50,000	$30,000
Orange	124,587	41%	28%	48%	49%	37%	49%	$60,000	$45,000
Orleans	15,894	45%	62%	57%	75%	44%	42%	$50,000	$30,000
Oswego	45,646	45%	26%	46%	65%	44%	49%	$45,000	$35,000
Otsego	23,798	46%	12%	82%	48%	46%	46%	$50,000	$35,000
Putnam	34,234	33%	22%	38%	48%	31%	44%	$75,000	$45,000

County	Total HHs	HHs below ALICE Threshold	Percent HHs below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Queens	785,985	50%	53%	50%	57%	43%	60%	$60,000	$50,000
Rensselaer	63,289	38%	52%	72%	62%	34%	37%	$50,000	$35,000
Richmond	164,971	42%	41%	57%	50%	36%	54%	$60,000	$50,000
Rockland	98,873	42%	23%	48%	55%	38%	44%	$75,000	$50,000
Saratoga	90,964	28%	20%	42%	37%	28%	33%	$50,000	$35,000
Schenectady	56,255	44%	51%	76%	78%	40%	39%	$60,000	$35,000
Schoharie	12,739	40%	8%	39%	30%	41%	41%	$50,000	$30,000
Schuyler	7,759	35%	100%	36%	32%	35%	40%	$40,000	$30,000
Seneca	13,485	42%	67%	69%	67%	41%	46%	$45,000	$30,000
St Lawrence	40,286	52%	65%	40%	60%	52%	57%	$50,000	$35,000
Steuben	41,046	40%	15%	53%	46%	39%	46%	$40,000	$30,000
Suffolk	493,287	39%	37%	53%	52%	36%	46%	$75,000	$50,000
Sullivan	27,524	46%	24%	67%	56%	45%	56%	$50,000	$40,000
Tioga	20,178	36%	17%	30%	37%	37%	41%	$45,000	$30,000
Tompkins	38,120	52%	74%	77%	69%	46%	40%	$60,000	$40,000
Ulster	69,522	45%	46%	66%	60%	42%	46%	$60,000	$35,000
Warren	26,193	41%	48%	75%	42%	40%	38%	$50,000	$35,000
Washington	24,165	45%	46%	70%	81%	44%	50%	$50,000	$35,000
Wayne	35,577	47%	18%	78%	35%	46%	57%	$45,000	$35,000
Westchester	342,557	34%	20%	52%	54%	25%	39%	$60,000	$40,000
Wyoming	15,691	38%	8%	0%	53%	38%	44%	$45,000	$30,000
Yates	9,642	39%	29%	38%	32%	39%	38%	$45,000	$30,000

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each county. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and taxes for each county. The minimum level is used in each category for 2007, 2010, 2012, and 2014. The line items and sources are reviewed below.

HOUSING

The housing budget is based on HUD's Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.

Source: U.S. Department of Housing and Urban Development (HUD)

CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive child care option). Data is compiled by the New York State Office of Children & Family Services and reported to the National Association of Child Care Resource and Referral Agencies (NACCRRA, nationally known as Child Care Aware of America). When data is missing, state averages are used, though missing data may mean child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties.

Source:
New York State Office of Children & Family Services
2007: http://ocfs.ny.gov/main/policies/external/OCFS_2008/LCMs/08-OCFS-LCM-10%20Child%20Care%20Market%20Rates%202007-2009.pdf
2010: http://ocfs.ny.gov/main/policies/external/ocfs_2010/lcm/10-ocfs-lcm-01%20child%20care%20market%20rates%20%202009-2011.pdf
2012: http://www.ocfs.state.ny.us/main/policies/external/OCFS_2011/LCMs/11-OCFS-LCM-12%20Child%20Care%20Market%20Rates%202011-2013.pdf
2014: http://ocfs.ny.gov/main/policies/external/OCFS_2014/LCMs/14-OCFS-LCM-03%20Child%20Care%20Market%20Rates%20%202014-2015.pdf

FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) "Food Plans: Cost of Food at Home, U.S. Average," June 2007. The household food budget is adjusted for six select household compositions including: single adult male 19-50 years old; family of two adults (male

and female) 19-50 years old; one adult female and one child 2-3 years old; one adult female and one child 9-11 years old; family of four with two adults (male and female as specified by the USDA) and children 2-3 and 4-5 years old; and family of four with two adults (male and female as specified by the USDA) and children 6-8 and 9-11 years old. Data for June is used as that is considered by USDA to be the annual average. New York's food costs are adjusted for regional price variation, "Regional Variation Nearly Double Inflation Rate for Food Prices," Food CPI, Price, and Expenditures, USDA, 2009.

Sources:
http://www.cnpp.usda.gov/USDAFoodCost-Home.htm
http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/FoodPlans2007AdminReport.pdf
http://www.ers.usda.gov/media/176139/page19.pdf

TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, New York's counties were matched with the most local level possible.

Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). Building on work by the Institute of Urban and Regional Development, we suggest that in the counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead (Porter & Deakin, 1995; Pearce, 2015). Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas, oil, and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Source: http://www.bls.gov/cex/csxmsa.htm#y0607

HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and regions, New York's counties were matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health care budget does not include the cost of health insurance.

Starting with the 2016 ALICE Reports, the health care cost will incorporate changes from the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the "shared responsibility payment" – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2014 was the higher of these: 1 percent of household income, yearly premium for the national average price of a Bronze Plan sold through the Marketplace, or $95 per adult and $47.50 per child under 18, for a maximum of $285.

Source: http://www.bls.gov/cex/csxmsa.htm#y0607

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (including taxes) to cover cost overruns.

TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. New York income tax rates remained flat from 2007 to 2014, but the income brackets increased slightly. New York tax calculations also include the Personal Tax Credit, and for those living in NYC, additional NYC income tax.

Federal taxes include income tax using standard deductions and exemptions for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2014, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Sources:

Federal:
Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions, 2007, 2010, 2012 and 2014
http://www.irs.gov/pub/irs-prior/i1040--2014.pdf
http://www.irs.gov/pub/irs-prior/i1040--2012.pdf
http://www.irs.gov/pub/irs-prior/i1040--2010.pdf
http://www.irs.gov/pub/irs-prior/i1040--2007.pdf

New York:
New York State Department of Taxation and Finance
2014: https://www.tax.ny.gov/pdf/2014/inc/it201i_2014.pdf
2012: https://www.tax.ny.gov/pdf/2012/inc/it201i_2012.pdf
2010: https://www.tax.ny.gov/pdf/2010/inc/it150_201i_2010.pdf
2007: https://www.tax.ny.gov/pdf/2007/inc/it201i_2007.pdf

HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by county can be found at:
http://spaa.newark.rutgers.edu/united-way-alice

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each county at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is made up of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

HOUSING

The housing budget is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency, at the Fair Market Rent of 40th percentile, for a single adult; for a head of household with children, the basis is a two-bedroom apartment at the median rent. Housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below for households with a mortgage.

CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by the New York State Office of Children & Family Services and reported to the national organization Child Care Aware of America.

FOOD

The food budget is based on the USDA's Moderate Level Food Plans for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey (CES).

TRANSPORTATION

Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas, and maintenance for one car as reported by the CES.

HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.

Sources:
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm

CELL PHONE

Most jobs now require access to the internet and a smartphone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the minimal cost of a smartphone for each adult in the family.

Source: Consumer Reports, Cell Phone Plan Comparison, 2014
http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm

SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

HOUSEHOLD STABILITY BUDGET

Average Household Stability Budget, New York, 2014

Monthly Costs – New York Average – 2014		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$930	$1,201
Child Care	$-	$1,755
Food	$376	$1,159
Transportation	$336	$1,119
Health Care	$256	$996
Cell Phone	$64	$99
Savings	$196	$633
Miscellaneous	$196	$633
Taxes	$595	$2,094
Monthly Total	$2,949	$9,689
ANNUAL TOTAL	$35,388	$116,268
Hourly Wage	*$17.69*	*$58.14*

HOUSEHOLD STABILITY BUDGET, NEW YORK REGIONS

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs						
Housing	$1,519	$2,146	$1,477	$1,977	$795	$997
Child Care	$-	$2,346	$-	$2,422	$-	$1,603
Food	$378	$1,168	$378	$1,168	$375	$1,157
Transportation	$256	$849	$274	$893	$353	$1,177
Health Care	$246	$957	$246	$957	$258	$1,005
Cell Phone	$64	$99	$64	$99	$64	$99
Savings	$246	$757	$244	$752	$185	$604
Miscellaneous	$246	$757	$244	$752	$185	$604
Taxes	$949	$3,228	$801	$3,138	$531	$1,834
Monthly Total	$3,904	$12,307	$3,728	$12,158	$2,746	$9,080
ANNUAL TOTAL	$46,848	$147,684	$44,736	$145,896	$32,952	$108,960
Hourly Wage	*$23.42*	*$73.84*	*$22.37*	*$72.95*	*$16.48*	*$54.48*

The Household Stability Budget for all household variations by county can be found at:
http://spaa.newark.rutgers.edu/united-way-alice

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. Data is for 2012 unless otherwise noted.

Sources:

Community Health Benefits – NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2012, Urban Institute

Department of Treasury, "USAspending.gov Data Download," Bureau of the Fiscal Service, accessed 9/1/15: https://www.usaspending.gov/DownloadCenter/Pages/DataDownload.aspx

Federal spending data was gathered from Office of Management and Budget, "Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government," U.S. Government Printing Office, Washington, DC. 2016: https://www.gpo.gov/fdsys/browse/collectionGPO.action?collectionCode=BUDGET

Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute, 2012

State spending data was gathered from: National Association of State Budget Officers (NASBO), "State Expenditure Report: Examining Fiscal 2012-2014 State Spending," 2014: *https://higherlogicdownload.s3.amazonaws.com/NASBO/9d2d2db1-c943-4f1b-b750-0fca152d64c2/UploadedImages/SER%20Archive/State%20Expenditure%20Report%20Fiscal%202012%202014%20S.pdf*

Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap

Supplemental Social Insurance, B19066 - Aggregate Supplemental Security Income (SSI) in the Past 12 Months For Households, American Community Survey, 2014

Earned Income Tax Credit – Federal spending retrieved from https://www.eitc.irs.gov/EITC-Central/eitcstats

FEDERAL SPENDING

Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant – Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

Child Care and Education

Only programs that help children meet their basic needs or are necessary to enable their parents to work are included. Though post-secondary education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included.

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Neglected and Delinquent Children and Youth Education – Supports education of children and youths in correctional institutions.
- Rural and Low-Income Schools Program - Assists rural districts in meeting their state's definition of adequate yearly progress.
- Homeless Children and Youth Education - Supports an office for coordination of the education of homeless children and youths in each state and helps ensure that homeless children, including preschoolers and youths, have equal access to free and appropriate public education.

Food

- Supplemental Nutrition Assistance Program (SNAP) – Provides money to low-income households to supplement their food budgets. Formerly Food Stamps.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).
- Low Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.

- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.
- Public Housing Operating Fund - Provides operating subsidies to housing authorities (HAs) to assist in funding the operating and maintenance expenses of their own buildings.

EITC

- Earned Income Tax Credit, Statistics for Tax Returns with EITC, 2014: https://www.eitc.irs.gov/EITC-Central/eitcstats

HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children's Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and legal immigrants.

STATE AND LOCAL GOVERNMENT SPENDING

Spending on ALICE was estimated from the National Association of State Budget Officers' (NASBO) "State Expenditure Report: Examining Fiscal 2012-2014 State Spending," which includes most data on benefits provided by New York.

New York's state EITC is 30 percent of the federal EITC.

Source for amount spent in 2014:
New York State Department of Taxation and Finance, 2015
https://www.tax.ny.gov/pit/credits/earned_income_credit.htm

NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990c3 Report, Urban Institute.
  Source: http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1
- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including unreimbursed Medicaid minus direct offsetting revenue as reported on the 990c3 Report. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990c3 Report for 2010, Urban Institute.
  Source: http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. Index scores for each county range from a possible 1 (worse economic conditions for ALICE households) to 100 (better conditions). Each county's score is relative to other counties in New York. A score of 100 does not necessarily mean that conditions are very Good; it means that they are better than in other counties in the state. The indices are used only for comparison within the state, not for comparison to other states. They also provide the means to see changes over time within New York. The methodology and sources for each are presented below.

INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to "z-scores", which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where x is the indicator's value, μ is the unweighted average, σ is the standard deviation for that indicator, and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship (e.g., housing burden) the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100.

INDICATORS AND THEIR SOURCES

Housing Affordability Index

- Affordable Housing Gap – Measures the number of units needed to house all ALICE and poverty households spending no more than one-third of their income on housing, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.
  Source: American Community Survey and ALICE Threshold calculations

- Housing Burden – Households spending more than 30 percent of income on housing
  Source: American Community Survey

- Real Estate Taxes – Median real estate taxes
  Source: American Community Survey, Table B25103

Job Opportunities Index

- Income Distribution – Share of income of the lowest two quintiles
  Source: American Community Survey

- Unemployment Rate – U.S. Department of Labor, Bureau of Labor Statistics
  Source: http://www.bls.gov/lau/#tables

- New Hire Wages (4th quarter) – Quarterly Workforce Indicators (QWI), U.S. Census
  Source: LED Extraction Tool: http://ledextract.ces.census.gov/

Community Resources Index

- Education Resources – Enrollment of 3- to 4-Year-olds in preschool
  Source: American Community Survey, Table B14003

- Health Resources – Percent of population under 65 years old with health insurance
  Source: U.S. Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey

- Social Capital – Percent of population 18 and older registered to vote. For consistency with the presidential cycle, for 2014 we use 2014 data, for 2010 we use 2010 data, and for 2007 we use 2006 data.
  Sources:
  U.S. Election Assistance Commission, Election Administration and Voting Survey and Data Sets, Section F, 2014 and 2010: http://www.eac.gov/research/election_administration_and_voting_survey.aspx
  U.S. Election Assistance Commission, Election Administration and Voting Survey and Data Sets, Appendix C: 2006 Election Administration and Voting Survey:
  http://www.eac.gov/research/uocava_survey.aspx#2006eavsdata

Economic Viability Dashboard, New York, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Albany	Fair (50)	Good (63)	Fair (55)
Allegany	Good (58)	Poor (44)	Poor (48)
Bronx	Poor (39)	Poor (37)	Poor (20)
Broome	Fair (51)	Fair (51)	Good (60)
Cattaraugus	Fair (56)	Fair (53)	Fair (56)
Cayuga	Good (60)	Good (59)	Good (63)
Chautauqua	Fair (56)	Poor (48)	Fair (54)
Chemung	Good (57)	Good (61)	Good (60)
Chenango	Good (59)	Good (57)	Poor (45)
Clinton	Good (60)	Good (60)	Poor (46)
Columbia	Poor (45)	Fair (50)	Fair (55)
Cortland	Fair (54)	Fair (53)	Fair (54)
Delaware	Fair (56)	Poor (45)	Poor (42)
Dutchess	Poor (30)	Fair (54)	Fair (53)
Erie	Fair (54)	Fair (55)	Good (62)
Essex	Good (58)	Fair (51)	Good (58)
Franklin	Good (58)	Poor (47)	Poor (37)
Fulton	Fair (54)	Poor (46)	Poor (48)
Genesee	Good (59)	Fair (56)	Poor (49)
Greene	Poor (49)	Poor (45)	Fair (56)
Hamilton	Good (65)	Fair (53)	Good (74)
Herkimer	Good (58)	Poor (48)	Poor (41)

Economic Viability Dashboard, New York, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Jefferson	Fair (55)	Fair (53)	Fair (52)
Kings (Brooklyn)	Poor (38)	Poor (41)	Poor (36)
Lewis	Good (62)	Fair (52)	Poor (42)
Livingston	Poor (48)	Good (58)	Good (64)
Madison	Good (61)	Good (57)	Poor (44)
Monroe	Poor (47)	Fair (51)	Good (60)
Montgomery	Fair (51)	Poor (46)	Poor (45)
Nassau	Poor (14)	Good (61)	Good (60)
New York (Manhattan)	Poor (27)	Good (65)	Fair (52)
Niagara	Fair (56)	Fair (53)	Good (62)
Oneida	Fair (54)	Poor (47)	Fair (50)
Onondaga	Fair (53)	Fair (50)	Good (60)
Ontario	Fair (56)	Good (57)	Good (57)
Orange	Poor (30)	Good (57)	Good (57)
Orleans	Fair (52)	Poor (46)	Poor (44)
Oswego	Fair (54)	Poor (47)	Fair (51)
Otsego	Fair (55)	Fair (50)	Fair (52)
Putnam	Poor (24)	Good (60)	Good (66)
Queens	Poor (38)	Fair (54)	Poor (22)
Rensselaer	Poor (47)	Good (59)	Good (59)
Richmond (Staten Island)	Poor (39)	Fair (52)	Poor (49)
Rockland	Poor (14)	Fair (56)	Good (59)
Saratoga	Fair (53)	Good (72)	Good (72)
Schenectady	Fair (52)	Good (61)	Fair (51)
Schoharie	Fair (54)	Poor (45)	Fair (51)
Schuyler	Good (66)	Good (62)	Good (86)
Seneca	Good (57)	Good (60)	Poor (39)
St. Lawrence	Good (58)	Poor (48)	Poor (42)
Steuben	Good (61)	Fair (55)	Fair (54)
Suffolk	Poor (15)	Good (63)	Fair (52)
Sullivan	Poor (43)	Poor (48)	Poor (43)
Tioga	Good (60)	Fair (55)	Fair (52)
Tompkins	Fair (50)	Poor (44)	Fair (52)
Ulster	Poor (41)	Poor (41)	Fair (52)
Warren	Fair (53)	Fair (55)	Good (59)
Washington	Fair (51)	Fair (54)	Poor (49)
Wayne	Fair (52)	Good (58)	Good (59)
Westchester	Poor (18)	Fair (54)	Fair (51)
Wyoming	Good (60)	Good (60)	Fair (54)
Yates	Good (58)	Poor (49)	Poor (27)

APPENDIX G – HOUSING DATA BY COUNTY

This table presents key housing data for each county in New York in 2014 for both owner-occupied and renter-occupied housing units. For owner-occupied units, the table presents the percent of owner units that are occupied by households with income below the ALICE Threshold and the percent of all owner-occupied units that are housing burdened, meaning that housing costs are more than 30 percent of household income. For renter-occupied units, the table presents the percent of renter units occupied by households with income below the ALICE Threshold and the percent of all renter-occupied units that are housing burdened. In addition, the table includes the Affordable Housing Gap, the number of additional rental units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than one third of their income on housing.

Housing Data by County, New York, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HHs below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Stock Affordable for All HHs below ALICE Threshold	American Community Survey Estimate
Albany	71,870	25%	20%	52,846	66%	46%	11,330	1-Year
Allegany	13,492	48%	20%	4,915	82%	53%	2,089	5-Year
Bronx	89,396	31%	38%	403,085	72%	62%	25,099	1-Year
Broome	50,775	40%	23%	28,035	75%	54%	9,727	1-Year
Cattaraugus	21,824	44%	21%	8,911	78%	53%	3,431	1-Year
Cayuga	21,833	36%	20%	9,457	70%	43%	2,368	1-Year
Chautauqua	37,908	48%	23%	15,008	86%	56%	5,541	1-Year
Chemung	23,747	38%	17%	10,870	76%	55%	3,461	1-Year
Chenango	14,818	47%	23%	4,742	81%	48%	1,688	5-Year
Clinton	21,734	38%	17%	9,692	68%	49%	2,646	1-Year
Columbia	18,067	33%	30%	7,028	68%	48%	2,230	5-Year
Cortland	11,936	38%	21%	6,109	78%	45%	2,255	5-Year
Delaware	14,372	48%	27%	4,998	78%	49%	1,635	5-Year
Dutchess	69,959	42%	38%	34,231	74%	54%	3,647	1-Year
Erie	249,564	37%	21%	134,093	74%	50%	35,064	1-Year
Essex	11,451	42%	24%	4,120	71%	49%	1,328	5-Year
Franklin	13,711	42%	22%	5,420	79%	51%	2,192	5-Year
Fulton	15,541	44%	26%	6,899	76%	52%	2,348	5-Year
Genesee	17,513	23%	22%	6,454	60%	49%	1,769	5-Year
Greene	13,605	41%	31%	4,497	77%	62%	1,592	5-Year
Hamilton	1,341	43%	24%	298	68%	33%	91	5-Year
Herkimer	18,688	43%	21%	7,895	81%	49%	2,838	5-Year
Jefferson	23,769	36%	23%	19,747	64%	42%	6,013	1-Year
Kings	268,400	30%	43%	674,002	60%	57%	61,613	1-Year
Lewis	8,131	27%	20%	2,595	65%	55%	924	5-Year
Livingston	17,981	38%	21%	7,353	84%	64%	3,728	1-Year
Madison	19,387	40%	24%	6,545	72%	37%	1,378	1-Year
Monroe	191,921	33%	22%	106,350	77%	55%	34,600	1-Year
Montgomery	13,231	43%	26%	6,424	80%	51%	2,523	5-Year

Housing Data by County, New York, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HHs below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Stock Affordable for All HHs below ALICE Threshold	American Community Survey Estimate
Nassau	354,287	32%	39%	85,881	65%	59%	26,418	1-Year
New York	172,744	18%	22%	589,484	43%	46%	129,635	1-Year
Niagara	63,049	39%	21%	23,858	79%	51%	7,489	1-Year
Oneida	59,023	40%	23%	31,560	72%	48%	9,570	1-Year
Onondaga	121,061	32%	20%	64,413	76%	51%	19,429	1-Year
Ontario	31,533	35%	20%	12,048	68%	51%	3,559	1-Year
Orange	88,015	42%	34%	36,572	78%	62%	4,764	1-Year
Orleans	12,178	43%	28%	3,716	80%	56%	1,657	5-Year
Oswego	32,619	39%	23%	13,027	84%	54%	5,312	1-Year
Otsego	17,601	42%	23%	6,197	78%	58%	2,505	5-Year
Putnam	27,855	31%	35%	6,379	68%	58%	978	1-Year
Queens	338,516	30%	41%	447,469	54%	58%	44,312	1-Year
Rensselaer	40,347	26%	25%	22,942	69%	51%	7,559	1-Year
Richmond	112,509	27%	40%	52,462	62%	58%	3,934	1-Year
Rockland	67,801	30%	39%	31,072	79%	61%	8,035	1-Year
Saratoga	64,349	25%	24%	26,615	53%	39%	5,819	1-Year
Schenectady	37,187	30%	28%	19,068	67%	50%	2,526	1-Year
Schoharie	9,723	41%	27%	3,016	73%	51%	1,198	5-Year
Schuyler	6,056	26%	19%	1,703	64%	40%	399	5-Year
Seneca	9,861	41%	22%	3,624	78%	51%	1,516	5-Year
St. Lawrence	28,625	45%	24%	11,661	77%	54%	3,699	1-Year
Steuben	28,071	29%	23%	12,975	57%	42%	3,247	1-Year
Suffolk	385,265	36%	40%	108,022	71%	62%	17,045	1-Year
Sullivan	18,265	40%	39%	9,259	65%	54%	2,382	1-Year
Tioga	15,840	36%	22%	4,338	72%	47%	1,403	5-Year
Tompkins	20,837	32%	23%	17,283	69%	59%	921	1-Year
Ulster	47,857	33%	34%	21,665	72%	66%	1,747	1-Year
Warren	18,463	32%	28%	7,730	76%	50%	2,376	1-Year
Washington	17,757	39%	28%	6,408	76%	54%	2,539	5-Year
Wayne	26,352	41%	22%	9,225	86%	59%	3,755	1-Year
Westchester	206,805	30%	35%	135,752	69%	55%	27,209	1-Year
Wyoming	11,759	37%	19%	3,932	78%	46%	1,491	5-Year
Yates	7,452	41%	24%	2,190	80%	49%	787	5-Year

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR NEW YORK MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in New York. Key data and ALICE statistics for the state's municipalities are presented here. Because they build on American Community Survey data, for most towns with populations over 65,000, the data are 1-Year estimates; for populations under 65,000, data are 5-Year estimates. (Starting in 2014, there are no 3-Year estimates.) The Gini coefficient shows income inequality in each municipality, varying from 0 (perfect equality) to 100 percent (perfect inequality, when one person has all the income).

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Albany city, Albany County (SD)	98287	39,903	24%	30%	46%	0.4749	8.9%	90%	26%	53%	5-Year
Albany city, Albany County (P)	98566	41,262	23%	29%	48%	0.4829	5.7%	91%	16%	49%	1-Year
Altamont village, Albany County (P)	1609	670	6%	28%	66%	0.388	7.0%	98%	21%	40%	5-Year
Berne town, Albany County (SD)	2809	1,214	7%	25%	68%	0.3861	5.0%	96%	26%	36%	5-Year
Bethlehem town, Albany County (SD)	34163	13,178	4%	16%	80%	0.4054	5.5%	97%	22%	37%	5-Year
Coeymans town, Albany County (SD)	7437	3,017	11%	31%	58%	0.3908	4.3%	90%	27%	40%	5-Year
Cohoes city, Albany County (SD)	16195	7,139	14%	39%	47%	0.4125	9.6%	90%	31%	40%	5-Year
Colonie town, Albany County (SD)	82197	31,941	7%	23%	70%	0.4142	5.2%	95%	20%	43%	5-Year
Colonie village, Albany County (P)	7869	3,254	3%	23%	74%	0.3777	6.2%	95%	23%	30%	5-Year
Green Island town, Albany County (SD)	2612	1,058	11%	33%	56%	0.3647	8.0%	91%	7%	32%	5-Year
Guilderland town, Albany County (SD)	35511	14,304	5%	21%	74%	0.4257	5.0%	97%	22%	36%	5-Year
Knox town, Albany County (SD)	2618	970	5%	24%	71%	0.3768	9.2%	92%	23%	37%	5-Year
Menands village, Albany County (P)	4004	1,701	6%	26%	68%	0.4651	0.8%	97%	32%	34%	5-Year
New Scotland town, Albany County (SD)	8725	3,358	5%	23%	72%	0.4136	4.7%	97%	27%	28%	5-Year
Preston-Potter Hollow CDP, Albany County (P)	354	146	5%	22%	73%	0.3087	5.7%	88%	15%	0%	5-Year
Ravena village, Albany County (P)	3275	1,387	14%	36%	50%	0.3558	2.4%	85%	27%	57%	5-Year
Rensselaerville town, Albany County (SD)	1942	754	19%	23%	58%	0.4596	13.0%	90%	31%	45%	5-Year
Voorheesville village, Albany County (P)	2813	1,092	2%	20%	78%	0.3417	6.0%	98%	15%	31%	5-Year
Watervliet city, Albany County (SD)	10250	4,740	13%	42%	45%	0.383	7.7%	89%	31%	43%	5-Year
Westerlo town, Albany County (SD)	3378	1,369	8%	19%	73%	0.3839	7.7%	99%	21%	83%	5-Year
Westmere CDP, Albany County (P)	7066	3,215	7%	27%	66%	0.4207	3.5%	96%	22%	38%	5-Year
Alfred town, Allegany County (SD)	5127	783	29%	21%	50%	0.497	14.3%	95%	20%	59%	5-Year
Alfred village, Allegany County (P)	4278	394	45%	18%	37%	0.5843	15.5%	95%	2%	71%	5-Year
Allen town, Allegany County (SD)	581	192	21%	26%	53%	0.3745	11.1%	54%	32%	40%	5-Year
Alma town, Allegany County (SD)	905	347	18%	27%	55%	0.3874	15.2%	94%	22%	13%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Almond town, Allegany County (SD)	1706	661	11%	22%	67%	0.3689	4.8%	92%	10%	47%	5-Year
Almond village, Allegany County (P)	535	208	19%	25%	56%	0.3964	18.9%	88%	16%	59%	5-Year
Amity town, Allegany County (SD)	2401	965	15%	26%	59%	0.3977	13.5%	91%	20%	46%	5-Year
Andover town, Allegany County (SD)	1695	701	14%	30%	56%	0.3863	10.9%	95%	18%	40%	5-Year
Andover village, Allegany County (P)	860	379	12%	29%	59%	0.3766	6.9%	97%	14%	36%	5-Year
Angelica town, Allegany County (SD)	1376	569	15%	31%	54%	0.3944	9.6%	92%	22%	26%	5-Year
Angelica village, Allegany County (P)	894	369	14%	33%	53%	0.3899	12.5%	94%	20%	32%	5-Year
Belfast CDP, Allegany County (P)	917	425	17%	42%	41%	0.387	7.4%	89%	19%	49%	5-Year
Belfast town, Allegany County (SD)	1792	749	17%	29%	54%	0.376	4.2%	85%	19%	48%	5-Year
Belmont village, Allegany County (P)	1031	433	16%	25%	59%	0.3641	9.6%	94%	19%	54%	5-Year
Bolivar town, Allegany County (SD)	2273	932	18%	31%	51%	0.4428	10.1%	93%	23%	64%	5-Year
Bolivar village, Allegany County (P)	1136	495	22%	29%	49%	0.5027	11.0%	92%	19%	69%	5-Year
Burns town, Allegany County (SD)	1551	591	15%	39%	46%	0.3929	5.3%	93%	31%	39%	5-Year
Canaseraga village, Allegany County (P)	671	258	23%	42%	35%	0.4585	7.8%	93%	33%	64%	5-Year
Caneadea town, Allegany County (SD)	2602	624	11%	27%	62%	0.3528	9.0%	94%	22%	44%	5-Year
Centerville town, Allegany County (SD)	816	287	17%	32%	51%	0.3875	9.6%	58%	21%	28%	5-Year
Clarksville town, Allegany County (SD)	846	402	14%	37%	49%	0.3828	5.6%	93%	26%	27%	5-Year
Cuba town, Allegany County (SD)	3231	1,362	13%	24%	63%	0.4464	10.0%	90%	18%	50%	5-Year
Cuba village, Allegany County (P)	1648	680	18%	26%	56%	0.4076	13.9%	87%	15%	47%	5-Year
Fillmore CDP, Allegany County (P)	621	285	13%	42%	45%	0.3367	13.6%	85%	20%	30%	5-Year
Friendship CDP, Allegany County (P)	1138	443	29%	36%	35%	0.3874	13.5%	83%	24%	47%	5-Year
Friendship town, Allegany County (SD)	2003	823	26%	32%	42%	0.3986	14.7%	87%	20%	47%	5-Year
Genesee town, Allegany County (SD)	1298	572	10%	31%	59%	0.3642	7.8%	92%	19%	36%	5-Year
Granger town, Allegany County (SD)	585	238	21%	25%	54%	0.4222	10.8%	88%	27%	18%	5-Year
Grove town, Allegany County (SD)	489	217	12%	28%	60%	0.3511	9.9%	96%	28%	11%	5-Year
Houghton CDP, Allegany County (P)	1763	270	11%	22%	67%	0.3608	3.0%	97%	17%	36%	5-Year
Hume town, Allegany County (SD)	1825	866	16%	40%	44%	0.38	11.7%	88%	22%	37%	5-Year
Independence town, Allegany County (SD)	1193	476	15%	24%	61%	0.3482	4.2%	94%	18%	45%	5-Year
New Hudson town, Allegany County (SD)	773	305	7%	37%	56%	0.3814	6.6%	82%	24%	61%	5-Year
Richburg village, Allegany County (P)	670	252	20%	27%	53%	0.4013	18.3%	85%	22%	65%	5-Year
Rushford CDP, Allegany County (P)	307	136	4%	62%	34%	0.3122	13.7%	93%	7%	53%	5-Year
Rushford town, Allegany County (SD)	1045	494	8%	46%	46%	0.3523	9.7%	96%	20%	44%	5-Year
Scio CDP, Allegany County (P)	460	216	11%	22%	67%	0.3482	3.9%	93%	13%	36%	5-Year
Scio town, Allegany County (SD)	1577	697	17%	28%	55%	0.3865	8.4%	93%	19%	51%	5-Year
Stannards CDP, Allegany County (P)	912	430	16%	40%	44%	0.4928	10.2%	88%	14%	71%	5-Year
Ward town, Allegany County (SD)	286	103	12%	24%	64%	0.3709	10.3%	92%	20%	33%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Wellsville town, Allegany County (SD)	7306	3,177	16%	35%	49%	0.4635	9.0%	91%	16%	54%	5-Year
Wellsville village, Allegany County (P)	4621	1,980	20%	31%	49%	0.4842	11.3%	92%	12%	53%	5-Year
West Almond town, Allegany County (SD)	373	128	13%	17%	70%	0.3129	1.3%	74%	14%	40%	5-Year
Willing town, Allegany County (SD)	1458	610	19%	31%	50%	0.4547	7.9%	85%	22%	57%	5-Year
Wirt town, Allegany County (SD)	1082	441	17%	26%	57%	0.3998	7.6%	87%	25%	38%	5-Year
Bronx borough, Bronx County (SD)	1413566	480,323	30%	40%	30%	0.4946	15.0%	85%	42%	58%	5-Year
Barker town, Broome County (SD)	2710	1,000	14%	28%	58%	0.4073	12.4%	90%	24%	60%	5-Year
Binghamton city, Broome County (SD)	46771	19,902	29%	30%	41%	0.5006	11.4%	91%	27%	57%	5-Year
Binghamton town, Broome County (SD)	4893	1,872	6%	18%	76%	0.4129	5.8%	92%	19%	44%	5-Year
Chenango Bridge CDP, Broome County (P)	2903	1,127	5%	19%	76%	0.368	2.4%	97%	20%	19%	5-Year
Chenango town, Broome County (SD)	11134	4,478	9%	21%	70%	0.3722	7.0%	96%	22%	49%	5-Year
Colesville town, Broome County (SD)	5184	1,901	15%	25%	60%	0.3908	8.3%	90%	25%	48%	5-Year
Conklin town, Broome County (SD)	5368	2,035	13%	22%	65%	0.3785	7.2%	89%	25%	59%	5-Year
Deposit village, Broome County (P)	1815	765	20%	33%	47%	0.4059	8.3%	80%	31%	53%	5-Year
Dickinson town, Broome County (SD)	5251	1,932	10%	27%	63%	0.4346	10.5%	96%	17%	48%	5-Year
Endicott village, Broome County (P)	13216	5,985	21%	40%	39%	0.4414	12.4%	88%	23%	55%	5-Year
Endwell CDP, Broome County (P)	11315	4,942	8%	26%	66%	0.407	4.3%	95%	14%	33%	5-Year
Fenton town, Broome County (SD)	6595	2,691	12%	28%	60%	0.4289	8.0%	95%	15%	30%	5-Year
Glen Aubrey CDP, Broome County (P)	351	162	17%	16%	67%	0.3563	17.1%	93%	10%	44%	5-Year
Johnson City village, Broome County (P)	14977	6,545	19%	32%	49%	0.4362	8.4%	92%	22%	50%	5-Year
Kirkwood town, Broome County (SD)	5800	2,371	12%	26%	62%	0.4498	7.6%	94%	17%	29%	5-Year
Lisle town, Broome County (SD)	2716	1,014	9%	28%	63%	0.4237	8.4%	89%	19%	31%	5-Year
Lisle village, Broome County (P)	266	129	19%	24%	57%	0.462	15.0%	86%	13%	52%	5-Year
Maine town, Broome County (SD)	5332	1,833	11%	24%	65%	0.3939	7.6%	91%	20%	53%	5-Year
Nanticoke town, Broome County (SD)	1568	592	12%	25%	63%	0.3599	13.2%	93%	22%	43%	5-Year
Port Dickinson village, Broome County (P)	1639	700	8%	34%	58%	0.3912	7.2%	94%	26%	48%	5-Year
Sanford town, Broome County (SD)	2478	1,070	13%	31%	56%	0.4366	9.1%	84%	28%	31%	5-Year
Triangle town, Broome County (SD)	2915	1,107	10%	26%	64%	0.3489	3.3%	91%	18%	30%	5-Year
Union town, Broome County (SD)	55700	24,367	14%	30%	56%	0.4351	8.3%	92%	19%	48%	5-Year
Vestal town, Broome County (SD)	28170	8,915	8%	20%	72%	0.4341	7.5%	94%	21%	50%	5-Year
Whitney Point village, Broome County (P)	1016	407	25%	23%	52%	0.3995	7.6%	96%	28%	46%	5-Year
Windsor town, Broome County (SD)	6212	2,358	8%	24%	68%	0.3812	3.9%	91%	25%	30%	5-Year
Windsor village, Broome County (P)	1005	373	10%	27%	63%	0.3915	8.3%	91%	16%	39%	5-Year
Allegany Reservation, Cattaraugus County (SD)	932	373	32%	26%	42%	0.4271	9.5%	84%	20%	18%	5-Year
Allegany town, Cattaraugus County (SD)	7860	2,699	11%	30%	59%	0.395	8.0%	94%	20%	36%	5-Year
Allegany village, Cattaraugus County (P)	1868	718	19%	25%	56%	0.4639	9.1%	93%	25%	40%	5-Year
Ashford town, Cattaraugus County (SD)	2101	860	10%	27%	63%	0.3377	10.8%	96%	24%	58%	5-Year
Carrollton town, Cattaraugus County (SD)	1242	517	14%	36%	50%	0.383	8.2%	90%	20%	46%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Cattaraugus Reservation, Cattaraugus County (SD)	334	112	53%	25%	22%	0.4312	26.4%	58%	37%	88%	5-Year
Cattaraugus village, Cattaraugus County (P)	1042	450	17%	28%	55%	0.4158	5.5%	89%	17%	48%	5-Year
Coldspring town, Cattaraugus County (SD)	628	260	15%	32%	53%	0.3921	6.5%	86%	26%	31%	5-Year
Conewango town, Cattaraugus County (SD)	1973	561	30%	22%	48%	0.4235	3.7%	51%	24%	44%	5-Year
Dayton town, Cattaraugus County (SD)	2108	795	15%	23%	62%	0.342	7.6%	86%	22%	32%	5-Year
Delevan village, Cattaraugus County (P)	1115	444	21%	27%	52%	0.4049	11.0%	88%	26%	55%	5-Year
East Otto town, Cattaraugus County (SD)	949	400	10%	25%	65%	0.4048	4.3%	93%	29%	31%	5-Year
East Randolph CDP, Cattaraugus County (P)	573	181	29%	31%	40%	0.4057	7.9%	90%	14%	68%	5-Year
Ellicottville town, Cattaraugus County (SD)	1424	634	6%	38%	56%	0.4769	8.5%	88%	28%	45%	5-Year
Ellicottville village, Cattaraugus County (P)	239	142	1%	50%	49%	0.5122	8.6%	93%	24%	19%	5-Year
Farmersville town, Cattaraugus County (SD)	904	407	8%	37%	55%	0.381	6.6%	85%	24%	41%	5-Year
Franklinville town, Cattaraugus County (SD)	2960	1,187	18%	28%	54%	0.4114	11.6%	89%	17%	53%	5-Year
Franklinville village, Cattaraugus County (P)	1794	708	25%	30%	45%	0.44	11.3%	90%	18%	55%	5-Year
Freedom town, Cattaraugus County (SD)	2434	983	12%	35%	53%	0.383	10.4%	93%	29%	53%	5-Year
Gowanda village, Cattaraugus County (P)	2679	1,104	16%	35%	49%	0.3937	5.9%	87%	18%	47%	5-Year
Great Valley town, Cattaraugus County (SD)	2281	894	15%	23%	62%	0.4155	11.8%	92%	27%	17%	5-Year
Hinsdale town, Cattaraugus County (SD)	1987	750	13%	37%	50%	0.3509	6.1%	92%	25%	75%	5-Year
Humphrey town, Cattaraugus County (SD)	694	289	13%	32%	55%	0.3742	4.2%	91%	25%	25%	5-Year
Ischua town, Cattaraugus County (SD)	937	364	16%	26%	58%	0.4213	14.6%	87%	20%	29%	5-Year
Leon town, Cattaraugus County (SD)	1252	352	22%	27%	51%	0.5227	6.0%	64%	21%	30%	5-Year
Lime Lake CDP, Cattaraugus County (P)	725	230	10%	26%	64%	0.3983	7.8%	99%	25%	45%	5-Year
Limestone CDP, Cattaraugus County (P)	411	149	17%	27%	56%	0.3889	6.9%	90%	20%	48%	5-Year
Little Valley town, Cattaraugus County (SD)	1773	643	17%	35%	48%	0.3864	9.6%	88%	19%	43%	5-Year
Little Valley village, Cattaraugus County (P)	1203	409	21%	36%	43%	0.3954	8.6%	86%	22%	38%	5-Year
Lyndon town, Cattaraugus County (SD)	738	327	13%	38%	49%	0.4651	11.0%	86%	38%	18%	5-Year
Machias CDP, Cattaraugus County (P)	553	214	9%	30%	61%	0.3213	10.2%	95%	16%	26%	5-Year
Machias town, Cattaraugus County (SD)	2403	817	9%	31%	60%	0.3569	7.4%	96%	20%	38%	5-Year
Mansfield town, Cattaraugus County (SD)	898	376	8%	25%	67%	0.4183	6.0%	86%	26%	94%	5-Year
Napoli town, Cattaraugus County (SD)	1311	404	18%	25%	57%	0.3601	10.1%	72%	25%	36%	5-Year
New Albion town, Cattaraugus County (SD)	1871	830	15%	36%	49%	0.3962	4.6%	89%	21%	36%	5-Year
Olean city, Cattaraugus County (SD)	14232	6,222	18%	32%	50%	0.4646	9.3%	94%	14%	46%	5-Year
Olean town, Cattaraugus County (SD)	1828	794	17%	25%	58%	0.439	9.5%	92%	30%	68%	5-Year
Otto town, Cattaraugus County (SD)	834	316	13%	28%	59%	0.3836	9.0%	94%	25%	73%	5-Year
Perrysburg CDP, Cattaraugus County (P)	308	135	24%	20%	56%	0.4408	4.0%	93%	13%	43%	5-Year
Perrysburg town, Cattaraugus County (SD)	1522	662	7%	26%	67%	0.3342	5.7%	90%	21%	25%	5-Year
Persia town, Cattaraugus County (SD)	2377	951	13%	33%	54%	0.3565	6.0%	88%	16%	43%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Portville town, Cattaraugus County (SD)	3692	1,547	10%	19%	71%	0.3827	5.6%	92%	10%	31%	5-Year
Portville village, Cattaraugus County (P)	1135	444	12%	23%	65%	0.4246	3.4%	89%	15%	42%	5-Year
Randolph CDP, Cattaraugus County (P)	1215	518	15%	37%	48%	0.4172	7.1%	93%	23%	42%	5-Year
Randolph town, Cattaraugus County (SD)	2570	995	12%	33%	55%	0.3853	8.1%	91%	19%	42%	5-Year
Salamanca city, Cattaraugus County (SD)	5717	2,384	27%	36%	37%	0.4282	14.1%	86%	23%	45%	5-Year
Salamanca town, Cattaraugus County (SD)	515	212	11%	27%	62%	0.3688	12.4%	84%	18%	0%	5-Year
South Dayton village, Cattaraugus County (P)	816	318	20%	34%	46%	0.3579	11.8%	89%	30%	54%	5-Year
South Valley town, Cattaraugus County (SD)	202	113	8%	29%	63%	0.3477	5.1%	94%	25%	33%	5-Year
St. Bonaventure CDP, Cattaraugus County (P)	1975	266	6%	40%	54%	0.4044	2.5%	99%	23%	15%	5-Year
West Valley CDP, Cattaraugus County (P)	488	196	14%	36%	50%	0.35	5.7%	96%	23%	73%	5-Year
Weston Mills CDP, Cattaraugus County (P)	1346	581	15%	17%	68%	0.4163	10.1%	90%	15%	43%	5-Year
Yorkshire CDP, Cattaraugus County (P)	1103	635	15%	57%	28%	0.4226	15.1%	87%	29%	39%	5-Year
Yorkshire town, Cattaraugus County (SD)	3869	1,754	14%	44%	42%	0.4094	10.8%	84%	35%	36%	5-Year
Auburn city, Cayuga County (SD)	27369	11,119	20%	33%	47%	0.4437	11.0%	89%	22%	43%	5-Year
Aurelius town, Cayuga County (SD)	2780	1,133	5%	25%	70%	0.3692	5.2%	88%	18%	24%	5-Year
Aurora village, Cayuga County (P)	734	146	3%	20%	77%	0.3331	2.6%	96%	13%	22%	5-Year
Brutus town, Cayuga County (SD)	4437	1,882	8%	30%	62%	0.3694	12.1%	93%	19%	32%	5-Year
Cato town, Cayuga County (SD)	2530	1,006	10%	19%	71%	0.3772	7.5%	84%	21%	58%	5-Year
Cato village, Cayuga County (P)	665	238	12%	37%	51%	0.4067	9.5%	90%	17%	49%	5-Year
Cayuga village, Cayuga County (P)	523	216	4%	28%	68%	0.3362	4.8%	94%	14%	32%	5-Year
Conquest town, Cayuga County (SD)	1554	612	8%	32%	60%	0.3476	10.0%	91%	20%	61%	5-Year
Fair Haven village, Cayuga County (P)	746	332	14%	26%	60%	0.4297	11.7%	90%	22%	37%	5-Year
Fleming town, Cayuga County (SD)	2627	1,069	2%	25%	73%	0.3587	4.1%	95%	22%	51%	5-Year
Genoa town, Cayuga County (SD)	1847	732	13%	21%	66%	0.4233	4.9%	93%	25%	32%	5-Year
Ira town, Cayuga County (SD)	2310	838	9%	22%	69%	0.3819	6.4%	91%	29%	39%	5-Year
Ledyard town, Cayuga County (SD)	1810	578	6%	20%	74%	0.3478	4.9%	92%	21%	20%	5-Year
Locke town, Cayuga County (SD)	1797	719	14%	17%	69%	0.3316	7.6%	87%	14%	29%	5-Year
Melrose Park CDP, Cayuga County (P)	2026	802	2%	18%	80%	0.3808	4.5%	97%	14%	35%	5-Year
Mentz town, Cayuga County (SD)	2542	965	14%	34%	52%	0.358	11.6%	91%	24%	43%	5-Year
Montezuma town, Cayuga County (SD)	1182	471	12%	31%	57%	0.3714	6.7%	85%	22%	24%	5-Year
Moravia town, Cayuga County (SD)	3550	1,075	7%	27%	66%	0.3496	6.9%	93%	17%	38%	5-Year
Moravia village, Cayuga County (P)	1512	594	9%	29%	62%	0.3817	11.3%	93%	17%	38%	5-Year
Niles town, Cayuga County (SD)	1159	471	6%	21%	73%	0.4052	8.6%	90%	24%	58%	5-Year
Owasco town, Cayuga County (SD)	3761	1,506	3%	20%	77%	0.406	5.5%	98%	26%	44%	5-Year
Port Byron village, Cayuga County (P)	1387	494	13%	35%	52%	0.3665	9.7%	91%	24%	54%	5-Year
Scipio town, Cayuga County (SD)	1872	650	6%	17%	77%	0.3907	8.5%	88%	17%	22%	5-Year
Sempronius town, Cayuga County (SD)	925	363	11%	23%	66%	0.3361	7.2%	92%	17%	72%	5-Year
Sennett town, Cayuga County (SD)	3581	1,222	4%	14%	82%	0.4048	3.2%	96%	20%	33%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Springport town, Cayuga County (SD)	2492	941	11%	16%	73%	0.3678	6.7%	90%	21%	33%	5-Year
Sterling town, Cayuga County (SD)	3053	1,245	12%	27%	61%	0.3694	7.2%	89%	29%	43%	5-Year
Summerhill town, Cayuga County (SD)	1250	404	12%	19%	69%	0.3395	6.1%	84%	27%	54%	5-Year
Throop town, Cayuga County (SD)	2041	748	4%	17%	79%	0.3249	3.6%	96%	16%	24%	5-Year
Union Springs village, Cayuga County (P)	1330	475	17%	19%	64%	0.4064	6.6%	88%	24%	40%	5-Year
Venice town, Cayuga County (SD)	1350	485	8%	28%	64%	0.3527	3.4%	91%	22%	16%	5-Year
Victory town, Cayuga County (SD)	1662	673	14%	30%	56%	0.3805	8.0%	87%	27%	48%	5-Year
Weedsport village, Cayuga County (P)	1910	791	6%	25%	69%	0.3767	5.7%	96%	12%	32%	5-Year
Arkwright town, Chautauqua County (SD)	975	399	9%	25%	66%	0.3516	2.2%	94%	18%	12%	5-Year
Bemus Point village, Chautauqua County (P)	212	100	12%	39%	49%	0.5724	8.6%	97%	25%	34%	5-Year
Brocton village, Chautauqua County (P)	1553	676	24%	28%	48%	0.4153	9.1%	91%	24%	43%	5-Year
Busti CDP, Chautauqua County (P)	514	139	1%	36%	63%	0.219	27.7%	84%	22%	7%	5-Year
Busti town, Chautauqua County (SD)	7302	3,089	12%	26%	62%	0.4311	5.9%	93%	21%	40%	5-Year
Carroll town, Chautauqua County (SD)	3495	1,542	8%	29%	63%	0.3789	8.6%	93%	18%	32%	5-Year
Cassadaga village, Chautauqua County (P)	600	235	8%	29%	63%	0.3399	8.7%	97%	16%	34%	5-Year
Celoron village, Chautauqua County (P)	1078	509	21%	25%	54%	0.368	13.5%	87%	18%	36%	5-Year
Charlotte town, Chautauqua County (SD)	1832	701	16%	35%	49%	0.3885	8.4%	91%	25%	43%	5-Year
Chautauqua CDP, Chautauqua County (P)	559	188	9%	12%	79%	0.6548	4.3%	93%	34%	0%	5-Year
Chautauqua town, Chautauqua County (SD)	4433	1,701	13%	22%	65%	0.5157	4.6%	89%	23%	19%	5-Year
Cherry Creek town, Chautauqua County (SD)	1020	382	12%	25%	63%	0.3386	8.7%	87%	24%	38%	5-Year
Cherry Creek village, Chautauqua County (P)	480	184	18%	27%	55%	0.3827	15.1%	93%	19%	45%	5-Year
Clymer town, Chautauqua County (SD)	1630	554	14%	29%	57%	0.4439	5.4%	70%	18%	26%	5-Year
Dunkirk city, Chautauqua County (SD)	12386	5,504	22%	31%	47%	0.4335	9.9%	92%	16%	56%	5-Year
Dunkirk town, Chautauqua County (SD)	1263	497	15%	29%	56%	0.4961	7.5%	95%	20%	50%	5-Year
Ellery town, Chautauqua County (SD)	4497	1,990	11%	32%	57%	0.4564	7.2%	92%	28%	40%	5-Year
Ellicott town, Chautauqua County (SD)	8634	3,698	14%	23%	63%	0.3661	6.9%	93%	19%	37%	5-Year
Ellington town, Chautauqua County (SD)	1651	634	14%	26%	60%	0.3727	6.7%	87%	20%	25%	5-Year
Falconer village, Chautauqua County (P)	2594	1,080	18%	35%	47%	0.3768	7.8%	95%	15%	45%	5-Year
Forestville village, Chautauqua County (P)	791	287	14%	25%	61%	0.3345	3.2%	95%	13%	47%	5-Year
Fredonia village, Chautauqua County (P)	10988	3,862	19%	26%	55%	0.4452	5.8%	93%	20%	44%	5-Year
French Creek town, Chautauqua County (SD)	848	337	11%	33%	56%	0.4524	9.5%	86%	21%	20%	5-Year
Frewsburg CDP, Chautauqua County (P)	2183	941	9%	21%	70%	0.3734	10.0%	97%	12%	36%	5-Year
Gerry town, Chautauqua County (SD)	2229	787	9%	30%	61%	0.3923	7.0%	94%	18%	48%	5-Year
Hanover town, Chautauqua County (SD)	7034	2,886	14%	25%	61%	0.3734	10.3%	91%	23%	43%	5-Year
Harmony town, Chautauqua County (SD)	2136	855	11%	25%	64%	0.3643	5.7%	90%	18%	41%	5-Year
Jamestown city, Chautauqua County (SD)	30799	13,108	27%	34%	39%	0.4593	12.3%	91%	23%	52%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Jamestown West CDP, Chautauqua County (P)	2146	920	7%	19%	74%	0.3728	4.9%	94%	24%	19%	5-Year
Kennedy CDP, Chautauqua County (P)	466	188	6%	38%	56%	0.3932	12.9%	95%	4%	35%	5-Year
Kiantone town, Chautauqua County (SD)	1462	560	7%	29%	64%	0.3941	5.5%	95%	23%	11%	5-Year
Lakewood village, Chautauqua County (P)	2978	1,365	15%	24%	61%	0.4592	5.8%	93%	18%	39%	5-Year
Mayville village, Chautauqua County (P)	1386	524	14%	27%	59%	0.3808	6.3%	97%	22%	32%	5-Year
Mina town, Chautauqua County (SD)	971	394	9%	32%	59%	0.3925	1.7%	82%	26%	0%	5-Year
North Harmony town, Chautauqua County (SD)	2208	917	12%	22%	66%	0.3861	9.6%	92%	28%	37%	5-Year
Panama village, Chautauqua County (P)	492	200	11%	36%	53%	0.3644	14.5%	92%	24%	49%	5-Year
Poland town, Chautauqua County (SD)	2319	924	7%	30%	63%	0.3635	9.0%	96%	17%	24%	5-Year
Pomfret town, Chautauqua County (SD)	14698	5,302	18%	26%	56%	0.4401	6.7%	93%	23%	41%	5-Year
Portland town, Chautauqua County (SD)	4910	1,698	20%	31%	49%	0.4327	6.2%	90%	33%	42%	5-Year
Ripley CDP, Chautauqua County (P)	826	351	17%	43%	40%	0.4085	2.1%	90%	21%	38%	5-Year
Ripley town, Chautauqua County (SD)	2080	853	15%	38%	47%	0.4402	6.0%	86%	25%	39%	5-Year
Sheridan town, Chautauqua County (SD)	2655	1,099	9%	21%	70%	0.3253	4.8%	97%	21%	24%	5-Year
Sherman town, Chautauqua County (SD)	1953	586	20%	30%	50%	0.4193	3.8%	66%	22%	38%	5-Year
Sherman village, Chautauqua County (P)	701	280	10%	44%	46%	0.3817	3.5%	93%	13%	43%	5-Year
Silver Creek village, Chautauqua County (P)	2607	1,065	14%	32%	54%	0.3775	12.4%	88%	29%	36%	5-Year
Sinclairville village, Chautauqua County (P)	587	217	14%	35%	51%	0.3427	11.3%	94%	24%	36%	5-Year
Stockton town, Chautauqua County (SD)	2219	797	17%	30%	53%	0.3863	6.8%	96%	19%	50%	5-Year
Sunset Bay CDP, Chautauqua County (P)	750	294	7%	31%	62%	0.4342	17.6%	84%	15%	44%	5-Year
Villenova town, Chautauqua County (SD)	940	382	9%	31%	60%	0.4209	13.1%	95%	29%	32%	5-Year
Westfield town, Chautauqua County (SD)	4838	2,023	14%	32%	54%	0.3837	7.0%	96%	22%	46%	5-Year
Westfield village, Chautauqua County (P)	3571	1,414	9%	36%	55%	0.3672	7.6%	96%	25%	39%	5-Year
Ashland town, Chemung County (SD)	1541	647	16%	35%	49%	0.3889	11.5%	93%	25%	39%	5-Year
Baldwin town, Chemung County (SD)	850	382	12%	19%	69%	0.3685	5.3%	93%	20%	27%	5-Year
Big Flats CDP, Chemung County (P)	5247	2,138	7%	17%	76%	0.376	3.8%	93%	15%	31%	5-Year
Big Flats town, Chemung County (SD)	7775	3,315	7%	23%	70%	0.4013	4.5%	94%	19%	38%	5-Year
Breesport CDP, Chemung County (P)	913	312	4%	22%	74%	0.2887	6.3%	93%	27%	?	5-Year
Catlin town, Chemung County (SD)	2614	1,096	13%	23%	64%	0.4187	7.3%	94%	23%	71%	5-Year
Chemung town, Chemung County (SD)	2555	982	10%	35%	55%	0.4073	1.8%	91%	26%	39%	5-Year
Elmira city, Chemung County (SD)	29046	10,826	28%	31%	41%	0.4815	9.2%	90%	19%	55%	5-Year
Elmira Heights village, Chemung County (P)	4111	1,658	18%	29%	53%	0.3794	6.5%	94%	12%	44%	5-Year
Elmira town, Chemung County (SD)	6896	2,888	6%	16%	78%	0.4868	6.9%	94%	12%	42%	5-Year
Erin CDP, Chemung County (P)	384	187	16%	47%	37%	0.351	9.4%	82%	9%	100%	5-Year
Erin town, Chemung County (SD)	2043	801	12%	24%	64%	0.3639	4.0%	92%	13%	43%	5-Year
Horseheads North CDP, Chemung County (P)	2658	1,130	9%	10%	81%	0.367	2.9%	98%	5%	49%	5-Year
Horseheads town, Chemung County (SD)	19618	8,148	12%	22%	66%	0.4383	3.9%	94%	12%	45%	5-Year
Horseheads village, Chemung County (P)	6593	2,975	9%	27%	64%	0.415	3.7%	93%	11%	38%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Millport village, Chemung County (P)	398	133	29%	31%	40%	0.4297	19.8%	86%	16%	57%	5-Year
Pine Valley CDP, Chemung County (P)	829	423	31%	23%	46%	0.4961	7.3%	94%	22%	82%	5-Year
Southport CDP, Chemung County (P)	7145	3,188	14%	30%	56%	0.4021	5.0%	92%	14%	44%	5-Year
Southport town, Chemung County (SD)	10848	4,367	11%	27%	62%	0.3899	5.3%	94%	13%	43%	5-Year
Van Etten town, Chemung County (SD)	1592	620	14%	27%	59%	0.3887	7.0%	90%	27%	56%	5-Year
Van Etten village, Chemung County (P)	558	223	19%	29%	52%	0.4518	10.9%	92%	33%	70%	5-Year
Veteran town, Chemung County (SD)	3303	1,318	9%	22%	69%	0.3853	3.8%	94%	25%	19%	5-Year
Wellsburg village, Chemung County (P)	558	227	15%	42%	43%	0.4205	14.2%	92%	24%	36%	5-Year
West Elmira CDP, Chemung County (P)	5077	2,155	6%	13%	81%	0.4876	6.8%	94%	9%	44%	5-Year
Afton town, Chenango County (SD)	2827	1,135	12%	39%	49%	0.3865	11.5%	83%	20%	37%	5-Year
Afton village, Chenango County (P)	1082	437	16%	32%	52%	0.404	11.8%	91%	23%	30%	5-Year
Bainbridge town, Chenango County (SD)	3282	1,348	9%	32%	59%	0.4052	5.5%	88%	36%	46%	5-Year
Bainbridge village, Chenango County (P)	1337	573	13%	32%	55%	0.4142	6.4%	92%	32%	44%	5-Year
Columbus town, Chenango County (SD)	936	357	11%	37%	52%	0.3706	10.0%	84%	33%	45%	5-Year
Coventry town, Chenango County (SD)	1598	581	16%	29%	55%	0.3613	12.8%	86%	26%	46%	5-Year
German town, Chenango County (SD)	347	150	17%	35%	48%	0.4289	16.0%	85%	35%	26%	5-Year
Greene town, Chenango County (SD)	5512	2,114	10%	26%	64%	0.3762	5.1%	93%	21%	34%	5-Year
Greene village, Chenango County (P)	1750	717	10%	33%	57%	0.3961	4.3%	92%	19%	30%	5-Year
Guilford CDP, Chenango County (P)	308	141	16%	43%	41%	0.3378	39.4%	95%	42%	36%	5-Year
Guilford town, Chenango County (SD)	2889	1,241	15%	28%	57%	0.4087	11.8%	91%	28%	26%	5-Year
Lincklaen town, Chenango County (SD)	383	156	13%	31%	56%	0.4965	6.7%	92%	21%	15%	5-Year
McDonough town, Chenango County (SD)	721	324	14%	38%	48%	0.4039	10.1%	90%	19%	33%	5-Year
New Berlin town, Chenango County (SD)	2636	1,148	17%	36%	47%	0.4505	9.7%	87%	24%	33%	5-Year
New Berlin village, Chenango County (P)	1240	502	22%	35%	43%	0.4392	12.9%	90%	25%	40%	5-Year
North Norwich town, Chenango County (SD)	1698	634	12%	22%	66%	0.3976	4.1%	89%	21%	47%	5-Year
Norwich city, Chenango County (SD)	7080	2,854	25%	31%	44%	0.4813	9.5%	93%	22%	53%	5-Year
Norwich town, Chenango County (SD)	3935	1,435	15%	21%	64%	0.3818	8.6%	96%	11%	61%	5-Year
Otselic town, Chenango County (SD)	910	370	19%	26%	55%	0.4075	13.3%	90%	26%	49%	5-Year
Oxford town, Chenango County (SD)	3870	1,475	10%	30%	60%	0.395	6.8%	93%	24%	58%	5-Year
Oxford village, Chenango County (P)	1565	571	13%	26%	61%	0.4101	8.8%	92%	21%	48%	5-Year
Pharsalia town, Chenango County (SD)	573	223	16%	17%	67%	0.3429	13.0%	90%	12%	18%	5-Year
Pitcher town, Chenango County (SD)	622	259	12%	27%	61%	0.3366	14.3%	86%	25%	16%	5-Year
Plymouth town, Chenango County (SD)	2135	717	14%	29%	57%	0.4039	12.3%	87%	30%	27%	5-Year
Preston town, Chenango County (SD)	1111	423	13%	35%	52%	0.3981	7.8%	93%	21%	30%	5-Year
Sherburne town, Chenango County (SD)	4005	1,585	14%	31%	55%	0.381	7.1%	92%	22%	35%	5-Year
Sherburne village, Chenango County (P)	1371	630	21%	32%	47%	0.429	4.9%	96%	17%	41%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Smithville Flats CDP, Chenango County (P)	530	189	30%	25%	45%	0.4535	13.6%	92%	30%	65%	5-Year
Smithville town, Chenango County (SD)	1659	578	23%	25%	52%	0.3901	6.0%	95%	22%	36%	5-Year
Smyrna town, Chenango County (SD)	1139	453	18%	22%	60%	0.3433	8.6%	90%	24%	27%	5-Year
Altona CDP, Clinton County (P)	832	157	28%	32%	40%	0.3405	14.1%	96%	23%	31%	5-Year
Altona town, Clinton County (SD)	2913	973	20%	26%	54%	0.4976	13.0%	93%	24%	62%	5-Year
Au Sable Forks CDP, Clinton County (P)	393	181	19%	23%	58%	0.4072	3.2%	95%	22%	48%	5-Year
Au Sable town, Clinton County (SD)	3141	1,342	16%	29%	55%	0.4167	8.3%	94%	22%	45%	5-Year
Beekmantown town, Clinton County (SD)	5545	2,317	11%	28%	61%	0.4008	6.3%	93%	16%	41%	5-Year
Black Brook town, Clinton County (SD)	1446	625	12%	24%	64%	0.3747	6.9%	89%	18%	46%	5-Year
Champlain town, Clinton County (SD)	5732	2,484	13%	28%	59%	0.4243	13.7%	95%	19%	44%	5-Year
Champlain village, Clinton County (P)	1107	477	21%	32%	47%	0.4319	15.2%	93%	25%	51%	5-Year
Chazy CDP, Clinton County (P)	533	169	8%	4%	88%	0.2694	6.3%	100%	15%	0%	5-Year
Chazy town, Clinton County (SD)	4251	1,769	9%	21%	70%	0.3906	6.2%	93%	21%	41%	5-Year
Clinton town, Clinton County (SD)	696	270	17%	31%	52%	0.4503	7.0%	93%	20%	47%	5-Year
Cumberland Head CDP, Clinton County (P)	1578	697	3%	24%	73%	0.4004	5.3%	98%	25%	0%	5-Year
Dannemora town, Clinton County (SD)	4802	737	12%	27%	61%	0.3867	8.2%	96%	23%	43%	5-Year
Dannemora village, Clinton County (P)	3785	380	15%	28%	57%	0.3675	10.1%	97%	30%	49%	5-Year
Ellenburg town, Clinton County (SD)	1811	702	18%	27%	55%	0.4244	5.8%	94%	23%	39%	5-Year
Keeseville village, Clinton County (P)	1986	808	17%	32%	51%	0.4005	13.4%	92%	21%	67%	5-Year
Lyon Mountain CDP, Clinton County (P)	342	188	19%	32%	49%	0.3862	0.0%	95%	28%	57%	5-Year
Mooers CDP, Clinton County (P)	161	132	39%	33%	28%	0.365	0.0%	100%	0%	0%	5-Year
Mooers town, Clinton County (SD)	3597	1,512	24%	26%	50%	0.4232	7.9%	97%	19%	58%	5-Year
Morrisonville CDP, Clinton County (P)	1730	724	21%	16%	63%	0.4066	14.3%	97%	22%	77%	5-Year
Peru CDP, Clinton County (P)	1233	481	11%	7%	82%	0.4076	3.6%	97%	4%	22%	5-Year
Peru town, Clinton County (SD)	7007	2,733	6%	16%	78%	0.3964	3.4%	94%	18%	29%	5-Year
Plattsburgh city, Clinton County (SD)	19840	8,005	23%	34%	43%	0.489	7.2%	92%	19%	52%	5-Year
Plattsburgh town, Clinton County (SD)	11861	4,858	13%	22%	65%	0.4122	6.7%	94%	24%	49%	5-Year
Plattsburgh West CDP, Clinton County (P)	1462	613	21%	30%	49%	0.3542	12.7%	93%	26%	39%	5-Year
Redford CDP, Clinton County (P)	544	146	0%	0%	100%	0.1392	13.6%	88%	8%	?	5-Year
Rouses Point village, Clinton County (P)	2336	1,076	14%	25%	61%	0.4495	12.0%	96%	11%	42%	5-Year
Saranac town, Clinton County (SD)	4013	1,668	6%	23%	71%	0.3834	7.5%	94%	20%	37%	5-Year
Schuyler Falls town, Clinton County (SD)	5174	1,981	15%	16%	69%	0.4254	6.0%	96%	18%	48%	5-Year
West Chazy CDP, Clinton County (P)	893	319	15%	21%	64%	0.343	1.7%	88%	13%	87%	5-Year
Ancram town, Columbia County (SD)	1606	633	9%	25%	66%	0.4151	8.7%	87%	43%	29%	5-Year
Austerlitz town, Columbia County (SD)	1503	642	13%	26%	61%	0.5106	5.0%	93%	39%	46%	5-Year
Canaan town, Columbia County (SD)	1614	623	4%	29%	67%	0.4144	8.6%	94%	32%	40%	5-Year
Chatham town, Columbia County (SD)	4079	1,670	7%	22%	71%	0.5027	9.8%	91%	22%	51%	5-Year
Chatham village, Columbia County (P)	1490	648	17%	33%	50%	0.4604	10.3%	89%	39%	46%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Claverack town, Columbia County (SD)	5953	2,584	10%	36%	54%	0.4301	9.3%	93%	27%	48%	5-Year
Claverack-Red Mills CDP, Columbia County (P)	776	412	0%	21%	79%	0.2915	2.5%	100%	27%	0%	5-Year
Clermont town, Columbia County (SD)	1893	681	9%	25%	66%	0.4519	6.6%	88%	40%	19%	5-Year
Copake Hamlet CDP, Columbia County (P)	386	143	5%	35%	60%	0.3256	6.5%	100%	9%	73%	5-Year
Copake Lake CDP, Columbia County (P)	593	228	5%	22%	73%	0.3224	1.4%	94%	24%	63%	5-Year
Copake town, Columbia County (SD)	3589	1,354	8%	27%	65%	0.4608	6.0%	92%	26%	41%	5-Year
Gallatin town, Columbia County (SD)	1790	742	5%	29%	66%	0.3636	8.8%	91%	33%	47%	5-Year
Germantown CDP, Columbia County (P)	973	334	5%	25%	70%	0.365	8.6%	93%	26%	55%	5-Year
Germantown town, Columbia County (SD)	2075	844	7%	33%	60%	0.4208	7.9%	94%	32%	50%	5-Year
Ghent CDP, Columbia County (P)	430	163	0%	31%	69%	0.3203	12.0%	93%	30%	48%	5-Year
Ghent town, Columbia County (SD)	5348	2,031	7%	30%	63%	0.5064	8.0%	92%	24%	47%	5-Year
Greenport town, Columbia County (SD)	4110	1,814	11%	37%	52%	0.4411	9.6%	90%	26%	29%	5-Year
Hillsdale town, Columbia County (SD)	1726	670	10%	19%	71%	0.4595	7.3%	87%	20%	48%	5-Year
Hudson city, Columbia County (SD)	6658	2,821	22%	39%	39%	0.4542	11.5%	95%	38%	47%	5-Year
Kinderhook town, Columbia County (SD)	8464	3,197	4%	26%	70%	0.3737	6.4%	96%	30%	47%	5-Year
Kinderhook village, Columbia County (P)	1463	611	1%	25%	74%	0.4275	4.8%	96%	25%	45%	5-Year
Livingston town, Columbia County (SD)	3624	1,265	7%	31%	62%	0.4305	3.7%	84%	39%	19%	5-Year
Lorenz Park CDP, Columbia County (P)	2253	998	11%	39%	50%	0.4119	10.8%	91%	22%	34%	5-Year
New Lebanon town, Columbia County (SD)	2406	1,056	7%	35%	58%	0.4202	5.4%	90%	33%	46%	5-Year
Niverville CDP, Columbia County (P)	1688	660	5%	25%	70%	0.3861	11.7%	95%	39%	16%	5-Year
Philmont village, Columbia County (P)	1364	592	24%	35%	41%	0.5074	18.6%	89%	24%	55%	5-Year
Stockport town, Columbia County (SD)	2771	1,138	6%	34%	60%	0.4475	6.8%	92%	33%	33%	5-Year
Stottville CDP, Columbia County (P)	1388	584	9%	41%	50%	0.5551	2.9%	92%	34%	24%	5-Year
Stuyvesant town, Columbia County (SD)	2052	824	15%	16%	69%	0.3614	6.3%	95%	31%	45%	5-Year
Taconic Shores CDP, Columbia County (P)	603	253	15%	30%	55%	0.4118	14.3%	96%	30%	100%	5-Year
Taghkanic town, Columbia County (SD)	1264	506	11%	31%	58%	0.4449	12.7%	88%	36%	25%	5-Year
Valatie village, Columbia County (P)	1791	564	13%	30%	57%	0.3838	10.0%	94%	31%	43%	5-Year
Cincinnatus town, Cortland County (SD)	920	357	21%	33%	46%	0.4143	12.8%	92%	30%	49%	5-Year
Cortland city, Cortland County (SD)	19218	6,732	19%	39%	42%	0.4385	7.5%	94%	20%	45%	5-Year
Cortland West CDP, Cortland County (P)	1350	541	12%	11%	77%	0.3813	7.7%	98%	17%	0%	5-Year
Cortlandville town, Cortland County (SD)	8440	3,310	10%	28%	62%	0.4137	6.5%	95%	21%	46%	5-Year
Cuyler town, Cortland County (SD)	757	273	14%	38%	48%	0.3729	11.3%	90%	29%	37%	5-Year
Freetown town, Cortland County (SD)	626	265	15%	38%	47%	0.3776	2.2%	87%	21%	29%	5-Year
Harford town, Cortland County (SD)	708	309	17%	24%	59%	0.496	7.3%	91%	19%	67%	5-Year
Homer town, Cortland County (SD)	6424	2,543	11%	31%	58%	0.3924	4.8%	90%	18%	30%	5-Year
Homer village, Cortland County (P)	3250	1,292	14%	33%	53%	0.4083	7.0%	90%	25%	27%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Lapeer town, Cortland County (SD)	806	245	7%	36%	57%	0.4239	3.4%	76%	15%	0%	5-Year
Marathon town, Cortland County (SD)	2077	799	9%	39%	52%	0.3838	7.7%	92%	28%	35%	5-Year
Marathon village, Cortland County (P)	1081	430	13%	39%	48%	0.4346	7.4%	89%	24%	37%	5-Year
McGraw village, Cortland County (P)	1097	418	13%	31%	56%	0.3794	7.4%	91%	25%	44%	5-Year
Munsons Corners CDP, Cortland County (P)	2333	968	9%	45%	46%	0.3773	7.8%	93%	22%	49%	5-Year
Preble town, Cortland County (SD)	1483	538	7%	30%	63%	0.4112	6.4%	90%	23%	31%	5-Year
Scott town, Cortland County (SD)	1137	391	11%	17%	72%	0.3441	14.5%	94%	21%	30%	5-Year
Solon town, Cortland County (SD)	1067	377	6%	34%	60%	0.3292	7.6%	89%	21%	40%	5-Year
Taylor town, Cortland County (SD)	465	159	4%	41%	55%	0.4256	8.6%	96%	21%	11%	5-Year
Truxton town, Cortland County (SD)	1168	432	5%	28%	67%	0.3762	8.9%	92%	14%	28%	5-Year
Virgil CDP, Cortland County (P)	335	128	4%	33%	63%	0.3048	0.0%	88%	27%	0%	5-Year
Virgil town, Cortland County (SD)	2659	897	8%	25%	67%	0.3763	5.3%	87%	24%	36%	5-Year
Willet town, Cortland County (SD)	1276	418	10%	37%	53%	0.3388	7.8%	94%	15%	23%	5-Year
Andes town, Delaware County (SD)	1133	525	16%	25%	59%	0.438	4.3%	92%	29%	42%	5-Year
Bovina town, Delaware County (SD)	574	227	11%	30%	59%	0.4369	10.0%	91%	22%	46%	5-Year
Colchester town, Delaware County (SD)	1984	843	22%	25%	53%	0.4179	6.1%	85%	17%	51%	5-Year
Davenport Center CDP, Delaware County (P)	405	181	0%	36%	64%	0.3688	17.0%	78%	25%	44%	5-Year
Davenport town, Delaware County (SD)	2923	1,213	10%	32%	58%	0.4112	12.3%	94%	26%	52%	5-Year
Delhi town, Delaware County (SD)	4978	1,446	14%	27%	59%	0.4887	11.3%	95%	27%	41%	5-Year
Delhi village, Delaware County (P)	3023	688	22%	27%	51%	0.4493	18.0%	95%	31%	49%	5-Year
Deposit town, Delaware County (SD)	1806	750	13%	30%	57%	0.4005	6.4%	85%	25%	37%	5-Year
Downsville CDP, Delaware County (P)	633	263	42%	19%	39%	0.5237	10.1%	79%	15%	60%	5-Year
Fleischmanns village, Delaware County (P)	328	113	29%	35%	36%	0.4105	14.8%	85%	48%	67%	5-Year
Franklin town, Delaware County (SD)	2225	933	9%	23%	68%	0.3747	6.7%	91%	29%	36%	5-Year
Franklin village, Delaware County (P)	346	155	15%	37%	48%	0.397	5.3%	96%	37%	38%	5-Year
Hamden town, Delaware County (SD)	1240	518	16%	26%	58%	0.402	7.7%	94%	28%	47%	5-Year
Hancock town, Delaware County (SD)	3174	1,249	13%	30%	57%	0.4006	8.2%	89%	24%	43%	5-Year
Hancock village, Delaware County (P)	950	436	18%	40%	42%	0.4453	8.8%	88%	35%	47%	5-Year
Harpersfield town, Delaware County (SD)	1677	655	16%	18%	66%	0.3875	8.3%	91%	31%	36%	5-Year
Hobart village, Delaware County (P)	515	201	19%	29%	52%	0.5467	22.7%	92%	27%	43%	5-Year
Kortright town, Delaware County (SD)	1460	544	11%	28%	61%	0.4185	6.4%	94%	29%	36%	5-Year
Margaretville village, Delaware County (P)	539	258	24%	40%	36%	0.4749	6.6%	66%	25%	83%	5-Year
Masonville town, Delaware County (SD)	1598	586	9%	28%	63%	0.4165	9.6%	94%	25%	13%	5-Year
Meredith town, Delaware County (SD)	1641	662	6%	24%	70%	0.4389	8.6%	87%	24%	45%	5-Year
Middletown town, Delaware County (SD)	3699	1,700	15%	26%	59%	0.4654	10.7%	87%	28%	49%	5-Year
Roxbury town, Delaware County (SD)	2345	1,002	11%	36%	53%	0.3949	18.2%	92%	34%	22%	5-Year
Sidney town, Delaware County (SD)	5694	2,599	8%	44%	48%	0.3759	10.8%	92%	23%	42%	5-Year
Sidney village, Delaware County (P)	3900	1,836	10%	46%	44%	0.3787	15.3%	93%	31%	41%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Stamford town, Delaware County (SD)	2583	1,021	16%	29%	55%	0.4406	12.5%	92%	30%	44%	5-Year
Stamford village, Delaware County (P)	1303	578	22%	32%	46%	0.4599	15.9%	90%	36%	44%	5-Year
Tompkins town, Delaware County (SD)	1005	431	17%	28%	55%	0.3828	10.0%	86%	17%	52%	5-Year
Walton town, Delaware County (SD)	5484	2,466	23%	33%	44%	0.4377	11.4%	86%	32%	54%	5-Year
Walton village, Delaware County (P)	3043	1,415	29%	31%	40%	0.4364	18.1%	90%	35%	50%	5-Year
Amenia CDP, Dutchess County (P)	1222	445	12%	45%	43%	0.4179	3.7%	71%	35%	50%	5-Year
Amenia town, Dutchess County (SD)	4399	1,692	9%	39%	52%	0.4609	9.0%	85%	37%	25%	5-Year
Arlington CDP, Dutchess County (P)	4033	1,369	22%	36%	42%	0.4478	15.1%	93%	37%	54%	5-Year
Beacon city, Dutchess County (SD)	14437	5,452	13%	33%	54%	0.4283	11.5%	89%	37%	52%	5-Year
Beekman town, Dutchess County (SD)	14557	4,324	5%	19%	76%	0.3966	7.0%	97%	41%	35%	5-Year
Brinckerhoff CDP, Dutchess County (P)	2940	981	4%	19%	77%	0.3239	4.5%	93%	29%	29%	5-Year
Clinton town, Dutchess County (SD)	4306	1,569	9%	21%	70%	0.4928	9.3%	91%	42%	41%	5-Year
Crown Heights CDP, Dutchess County (P)	2737	1,051	10%	18%	72%	0.3189	2.3%	92%	34%	49%	5-Year
Dover Plains CDP, Dutchess County (P)	1190	613	15%	37%	48%	0.4609	4.1%	96%	24%	45%	5-Year
Dover town, Dutchess County (SD)	8638	3,107	11%	31%	58%	0.3809	10.0%	91%	42%	43%	5-Year
East Fishkill town, Dutchess County (SD)	29241	9,483	3%	20%	77%	0.3865	8.0%	95%	39%	52%	5-Year
Fairview CDP (Dutchess County), Dutchess County (P)	5554	1,730	16%	31%	53%	0.4161	9.4%	91%	42%	61%	5-Year
Fishkill town, Dutchess County (SD)	23392	8,653	8%	27%	65%	0.387	10.2%	94%	29%	45%	5-Year
Fishkill village, Dutchess County (P)	1923	937	12%	45%	43%	0.405	10.5%	92%	35%	44%	5-Year
Freedom Plains CDP, Dutchess County (P)	496	254	6%	26%	68%	0.3923	19.1%	90%	49%	0%	5-Year
Haviland CDP, Dutchess County (P)	3516	1,430	4%	27%	69%	0.3688	4.8%	96%	26%	22%	5-Year
Hillside Lake CDP, Dutchess County (P)	1089	387	7%	24%	69%	0.337	11.1%	98%	49%	65%	5-Year
Hopewell Junction CDP, Dutchess County (P)	611	213	14%	23%	63%	0.3532	9.0%	92%	36%	62%	5-Year
Hyde Park CDP, Dutchess County (P)	2314	842	11%	16%	73%	0.3582	17.0%	90%	41%	41%	5-Year
Hyde Park town, Dutchess County (SD)	21474	7,805	9%	27%	64%	0.3886	7.2%	93%	34%	46%	5-Year
La Grange town, Dutchess County (SD)	15763	5,287	2%	20%	78%	0.3873	9.6%	94%	39%	49%	5-Year
Merritt Park CDP, Dutchess County (P)	1446	521	1%	11%	88%	0.3239	3.9%	95%	49%	36%	5-Year
Milan town, Dutchess County (SD)	2254	946	4%	38%	58%	0.4404	6.9%	94%	38%	62%	5-Year
Millbrook village, Dutchess County (P)	1510	718	10%	37%	53%	0.5686	3.9%	94%	45%	48%	5-Year
Millerton village, Dutchess County (P)	764	333	10%	52%	38%	0.4121	8.8%	70%	43%	58%	5-Year
Myers Corner CDP, Dutchess County (P)	6927	2,331	3%	19%	78%	0.373	8.2%	95%	30%	57%	5-Year
North East town, Dutchess County (SD)	3022	1,207	4%	42%	54%	0.442	7.6%	83%	35%	48%	5-Year
Pawling town, Dutchess County (SD)	8420	2,995	5%	30%	65%	0.4734	9.2%	88%	39%	47%	5-Year
Pawling village, Dutchess County (P)	2297	887	9%	40%	51%	0.4103	12.2%	82%	49%	42%	5-Year
Pine Plains CDP, Dutchess County (P)	1481	565	9%	40%	51%	0.4228	15.9%	91%	26%	71%	5-Year
Pine Plains town, Dutchess County (SD)	2576	987	6%	32%	62%	0.3922	10.9%	90%	26%	67%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Pleasant Valley CDP, Dutchess County (P)	1308	562	12%	35%	53%	0.3663	4.0%	92%	29%	58%	5-Year
Pleasant Valley town, Dutchess County (SD)	9708	3,809	8%	30%	62%	0.3902	12.1%	92%	37%	57%	5-Year
Poughkeepsie city, Dutchess County (SD)	30716	12,018	22%	42%	36%	0.4936	14.5%	84%	43%	60%	5-Year
Poughkeepsie town, Dutchess County (SD)	44944	15,118	10%	30%	60%	0.4222	8.6%	92%	37%	59%	5-Year
Red Hook town, Dutchess County (SD)	11298	3,810	9%	31%	60%	0.4524	7.3%	94%	32%	54%	5-Year
Red Hook village, Dutchess County (P)	1760	838	16%	37%	47%	0.4615	3.5%	91%	29%	63%	5-Year
Red Oaks Mill CDP, Dutchess County (P)	4128	1,458	9%	19%	72%	0.3567	13.7%	91%	36%	79%	5-Year
Rhinebeck town, Dutchess County (SD)	7641	3,213	5%	32%	63%	0.5127	6.7%	93%	37%	53%	5-Year
Rhinebeck village, Dutchess County (P)	2642	1,158	11%	37%	52%	0.5382	11.7%	92%	48%	61%	5-Year
Rhinecliff CDP, Dutchess County (P)	464	206	0%	3%	97%	0.2444	1.8%	93%	18%	0%	5-Year
Spackenkill CDP, Dutchess County (P)	3800	1,340	1%	16%	83%	0.4063	9.9%	97%	24%	55%	5-Year
Staatsburg CDP, Dutchess County (P)	470	149	15%	22%	63%	0.3811	0.0%	100%	33%	100%	5-Year
Stanford town, Dutchess County (SD)	3819	1,387	5%	33%	62%	0.4828	10.8%	90%	29%	25%	5-Year
Titusville CDP, Dutchess County (P)	548	236	0%	17%	83%	0.2967	7.7%	100%	34%	?	5-Year
Tivoli village, Dutchess County (P)	1091	460	18%	44%	38%	0.4793	11.6%	90%	46%	57%	5-Year
Union Vale town, Dutchess County (SD)	4864	1,850	2%	26%	72%	0.3891	8.5%	97%	38%	59%	5-Year
Wappinger town, Dutchess County (SD)	27194	10,251	4%	28%	68%	0.3641	8.1%	90%	37%	36%	5-Year
Wappingers Falls village, Dutchess County (P)	5377	2,154	5%	49%	46%	0.3424	4.6%	82%	41%	48%	5-Year
Washington town, Dutchess County (SD)	4725	1,935	7%	25%	68%	0.4685	3.1%	93%	39%	32%	5-Year
Akron village, Erie County (P)	2850	1,228	8%	34%	58%	0.3994	7.9%	93%	18%	23%	5-Year
Alden town, Erie County (SD)	10717	3,409	8%	21%	71%	0.3489	8.6%	95%	16%	43%	5-Year
Alden village, Erie County (P)	2606	1,191	14%	26%	60%	0.4142	8.6%	91%	19%	45%	5-Year
Amherst town, Erie County (SD)	123542	49,174	9%	19%	72%	0.4629	5.1%	96%	19%	47%	5-Year
Angola on the Lake CDP, Erie County (P)	1720	770	8%	35%	57%	0.5103	14.7%	93%	19%	72%	5-Year
Angola village, Erie County (P)	1813	765	17%	24%	59%	0.417	4.1%	90%	25%	58%	5-Year
Aurora town, Erie County (SD)	13818	5,431	6%	17%	77%	0.421	4.0%	95%	24%	33%	5-Year
Billington Heights CDP, Erie County (P)	1445	575	2%	34%	64%	0.4451	8.3%	95%	12%	82%	5-Year
Blasdell village, Erie County (P)	2565	1,086	15%	32%	53%	0.4012	14.6%	88%	19%	40%	5-Year
Boston town, Erie County (SD)	8025	3,265	5%	25%	70%	0.3688	6.2%	97%	20%	45%	5-Year
Brant town, Erie County (SD)	2058	845	8%	25%	67%	0.3471	11.9%	90%	20%	29%	5-Year
Buffalo city, Erie County (SD)	259959	111,444	28%	32%	40%	0.5007	12.5%	91%	25%	52%	5-Year
Buffalo city, Erie County (P)	258699	110,070	29%	31%	40%	0.5093	8.6%	92%	25%	51%	1-Year
Cattaraugus Reservation, Erie County (SD)	1868	716	24%	39%	37%	0.441	20.4%	69%	20%	24%	5-Year
Cheektowaga CDP, Erie County (P)	73556	34,471	11%	32%	57%	0.3904	6.7%	96%	22%	42%	1-Year
Cheektowaga town, Erie County (SD)	87959	38,959	10%	30%	60%	0.3791	7.8%	94%	22%	41%	5-Year
Clarence CDP, Erie County (P)	2811	1,044	11%	22%	67%	0.4256	2.9%	99%	14%	37%	5-Year
Clarence Center CDP, Erie County (P)	2069	750	2%	8%	90%	0.3236	1.7%	99%	12%	0%	5-Year
Clarence town, Erie County (SD)	31048	11,371	5%	16%	79%	0.4463	3.2%	97%	20%	44%	5-Year
Colden town, Erie County (SD)	3268	1,295	8%	17%	75%	0.4085	4.5%	95%	30%	43%	5-Year
Collins town, Erie County (SD)	6519	1,637	13%	24%	63%	0.4146	9.4%	94%	13%	45%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Concord town, Erie County (SD)	8534	3,601	10%	28%	62%	0.4058	5.5%	93%	22%	48%	5-Year
Depew village, Erie County (P)	15262	6,588	10%	30%	60%	0.3608	7.1%	93%	22%	43%	5-Year
East Aurora village, Erie County (P)	6255	2,538	6%	22%	72%	0.4349	3.8%	95%	22%	32%	5-Year
Eden CDP, Erie County (P)	3214	1,220	5%	20%	75%	0.3209	5.6%	97%	23%	13%	5-Year
Eden town, Erie County (SD)	7704	3,019	4%	23%	73%	0.3401	6.7%	95%	26%	31%	5-Year
Eggertsville CDP, Erie County (P)	15357	6,503	12%	20%	68%	0.473	6.7%	94%	17%	47%	5-Year
Elma Center CDP, Erie County (P)	2606	1,046	8%	19%	73%	0.3799	2.1%	95%	23%	57%	5-Year
Elma town, Erie County (SD)	11518	4,599	5%	19%	76%	0.3916	3.6%	93%	19%	43%	5-Year
Evans town, Erie County (SD)	16334	6,581	12%	23%	65%	0.4086	9.0%	92%	27%	48%	5-Year
Farnham village, Erie County (P)	374	143	18%	14%	68%	0.3403	10.3%	78%	17%	37%	5-Year
Grand Island town, Erie County (SD)	20580	7,946	6%	17%	77%	0.383	5.3%	94%	22%	37%	5-Year
Grandyle Village CDP, Erie County (P)	4766	1,877	7%	15%	78%	0.3111	5.0%	92%	26%	22%	5-Year
Hamburg town, Erie County (SD)	57441	23,926	7%	23%	70%	0.3944	7.2%	95%	20%	37%	5-Year
Hamburg village, Erie County (P)	9482	4,069	4%	23%	73%	0.3557	5.9%	96%	19%	43%	5-Year
Harris Hill CDP, Erie County (P)	5380	2,182	3%	18%	79%	0.3806	3.1%	98%	18%	46%	5-Year
Holland CDP, Erie County (P)	1253	467	14%	27%	59%	0.4167	4.8%	95%	26%	17%	5-Year
Holland town, Erie County (SD)	3395	1,378	11%	27%	62%	0.3959	7.4%	96%	30%	9%	5-Year
Kenmore village, Erie County (P)	15334	6,900	10%	29%	61%	0.4064	5.8%	96%	21%	46%	5-Year
Lackawanna city, Erie County (SD)	18037	7,661	20%	36%	44%	0.4151	11.9%	92%	26%	41%	5-Year
Lake Erie Beach CDP, Erie County (P)	4068	1,650	11%	22%	67%	0.3807	9.7%	91%	27%	40%	5-Year
Lancaster town, Erie County (SD)	42221	16,596	7%	22%	71%	0.3955	6.5%	96%	18%	44%	5-Year
Lancaster village, Erie County (P)	10314	4,306	8%	28%	64%	0.3725	9.9%	93%	21%	50%	5-Year
Marilla town, Erie County (SD)	5341	1,960	4%	15%	81%	0.336	5.7%	96%	15%	9%	5-Year
Newstead town, Erie County (SD)	8624	3,569	7%	27%	66%	0.4242	6.0%	92%	22%	29%	5-Year
North Boston CDP, Erie County (P)	2487	1,082	4%	29%	67%	0.3677	5.7%	93%	8%	53%	5-Year
North Collins town, Erie County (SD)	3519	1,280	8%	23%	69%	0.3346	9.3%	92%	18%	20%	5-Year
North Collins village, Erie County (P)	1284	446	12%	36%	52%	0.3853	10.0%	90%	26%	35%	5-Year
Orchard Park town, Erie County (SD)	29351	11,499	2%	18%	80%	0.4589	3.9%	98%	17%	42%	5-Year
Orchard Park village, Erie County (P)	3230	1,383	5%	17%	78%	0.395	3.8%	97%	16%	40%	5-Year
Sardinia town, Erie County (SD)	2788	1,018	5%	20%	75%	0.3482	4.2%	98%	16%	39%	5-Year
Sloan village, Erie County (P)	3642	1,725	13%	33%	54%	0.364	11.6%	90%	21%	36%	5-Year
Springville village, Erie County (P)	4318	1,893	12%	29%	59%	0.4113	7.1%	93%	20%	54%	5-Year
Tonawanda CDP, Erie County (P)	58204	25,694	9%	26%	65%	0.3883	5.0%	95%	18%	39%	5-Year
Tonawanda city, Erie County (SD)	15048	6,728	12%	32%	56%	0.3915	8.8%	92%	22%	43%	5-Year
Tonawanda town, Erie County (SD)	73538	32,594	9%	27%	64%	0.3923	5.2%	96%	19%	41%	5-Year
Town Line CDP, Erie County (P)	2491	948	5%	9%	86%	0.2976	8.3%	96%	16%	20%	5-Year
University at Buffalo CDP, Erie County (P)	6058	106	88%	0%	12%	0.6854	6.9%	99%	?	41%	5-Year
Wales town, Erie County (SD)	3021	1,228	11%	17%	72%	0.4213	3.9%	94%	14%	46%	5-Year
Wanakah CDP, Erie County (P)	3107	1,254	0%	31%	69%	0.4067	8.2%	96%	22%	30%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
West Seneca CDP, Erie County (P)	44902	19,051	7%	26%	67%	0.3771	7.8%	95%	20%	42%	5-Year
Williamsville village, Erie County (P)	5286	2,566	7%	19%	74%	0.4484	6.0%	97%	20%	25%	5-Year
Chesterfield town, Essex County (SD)	2715	1,095	9%	23%	68%	0.3907	8.6%	91%	16%	51%	5-Year
Crown Point town, Essex County (SD)	1843	767	9%	34%	57%	0.4407	12.9%	90%	25%	29%	5-Year
Elizabethtown CDP, Essex County (P)	792	325	14%	18%	68%	0.3639	3.8%	96%	28%	34%	5-Year
Elizabethtown town, Essex County (SD)	1125	502	12%	19%	69%	0.3743	2.8%	94%	28%	27%	5-Year
Essex town, Essex County (SD)	577	253	15%	30%	55%	0.4823	6.8%	86%	30%	33%	5-Year
Jay town, Essex County (SD)	2726	1,096	8%	27%	65%	0.4967	12.0%	89%	23%	48%	5-Year
Keene town, Essex County (SD)	998	443	13%	24%	63%	0.4328	7.1%	93%	28%	50%	5-Year
Lake Placid village, Essex County (P)	2356	1,196	11%	32%	57%	0.474	5.6%	89%	32%	29%	5-Year
Lewis town, Essex County (SD)	1503	537	13%	31%	56%	0.36	8.3%	91%	25%	60%	5-Year
Minerva town, Essex County (SD)	591	262	15%	23%	62%	0.3924	11.3%	95%	30%	55%	5-Year
Mineville CDP, Essex County (P)	1238	304	7%	12%	81%	0.3464	13.5%	96%	30%	11%	5-Year
Moriah town, Essex County (SD)	4791	1,685	10%	30%	60%	0.3842	8.8%	95%	27%	44%	5-Year
Newcomb town, Essex County (SD)	493	208	3%	34%	63%	0.3461	6.3%	96%	14%	28%	5-Year
North Elba town, Essex County (SD)	8782	3,181	9%	26%	65%	0.4266	7.4%	90%	22%	34%	5-Year
Port Henry village, Essex County (P)	1042	436	26%	30%	44%	0.4939	8.2%	93%	35%	53%	5-Year
Schroon Lake CDP, Essex County (P)	569	286	9%	40%	51%	0.4537	2.4%	97%	13%	50%	5-Year
Schroon town, Essex County (SD)	1348	605	10%	29%	61%	0.433	5.1%	89%	23%	51%	5-Year
St. Armand town, Essex County (SD)	1717	727	10%	21%	69%	0.3929	2.8%	97%	27%	37%	5-Year
Ticonderoga CDP, Essex County (P)	3335	1,413	16%	25%	59%	0.4748	12.2%	86%	24%	64%	5-Year
Ticonderoga town, Essex County (SD)	5020	2,220	15%	26%	59%	0.4509	10.5%	88%	27%	64%	5-Year
Westport CDP, Essex County (P)	393	152	18%	28%	54%	0.4857	20.0%	89%	35%	41%	5-Year
Westport town, Essex County (SD)	1476	527	13%	32%	55%	0.4062	19.7%	82%	24%	61%	5-Year
Willsboro CDP, Essex County (P)	676	332	21%	36%	43%	0.3942	6.4%	91%	32%	41%	5-Year
Willsboro town, Essex County (SD)	1890	854	10%	31%	59%	0.3589	4.9%	93%	19%	49%	5-Year
Wilmington CDP, Essex County (P)	955	381	6%	22%	72%	0.3723	7.5%	87%	15%	11%	5-Year
Wilmington town, Essex County (SD)	1305	531	8%	24%	68%	0.3867	8.3%	88%	22%	21%	5-Year
Witherbee CDP, Essex County (P)	384	171	11%	54%	35%	0.2853	5.1%	88%	47%	31%	5-Year
Bangor town, Franklin County (SD)	2532	926	20%	23%	57%	0.3858	5.1%	88%	17%	40%	5-Year
Bellmont town, Franklin County (SD)	1535	606	14%	17%	69%	0.4008	6.5%	92%	18%	9%	5-Year
Bombay town, Franklin County (SD)	1274	491	21%	27%	52%	0.4636	16.4%	78%	24%	60%	5-Year
Brandon town, Franklin County (SD)	743	280	21%	31%	48%	0.4478	8.3%	91%	25%	63%	5-Year
Brighton town, Franklin County (SD)	1379	348	8%	33%	59%	0.3762	6.2%	97%	28%	33%	5-Year
Brushton village, Franklin County (P)	546	216	29%	30%	41%	0.4679	18.1%	86%	25%	48%	5-Year
Burke town, Franklin County (SD)	1257	550	13%	28%	59%	0.3718	8.1%	85%	22%	34%	5-Year
Chateaugay town, Franklin County (SD)	2026	721	23%	28%	49%	0.4336	6.8%	92%	27%	35%	5-Year
Chateaugay village, Franklin County (P)	639	291	19%	26%	55%	0.4342	4.1%	96%	17%	36%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Constable town, Franklin County (SD)	1405	516	11%	19%	70%	0.3597	7.2%	91%	20%	42%	5-Year
Dickinson town, Franklin County (SD)	988	357	20%	25%	55%	0.4371	18.5%	84%	18%	44%	5-Year
Fort Covington Hamlet CDP, Franklin County (P)	1542	605	21%	30%	49%	0.4578	12.8%	79%	26%	34%	5-Year
Fort Covington town, Franklin County (SD)	1942	775	23%	31%	46%	0.4613	13.0%	80%	28%	37%	5-Year
Franklin town, Franklin County (SD)	1076	512	8%	20%	72%	0.379	7.0%	94%	26%	20%	5-Year
Harrietstown town, Franklin County (SD)	5679	2,662	11%	35%	54%	0.4379	9.6%	92%	20%	48%	5-Year
Malone town, Franklin County (SD)	14511	4,261	19%	24%	57%	0.4531	5.5%	93%	22%	46%	5-Year
Malone village, Franklin County (P)	5866	2,458	25%	28%	47%	0.4456	6.6%	92%	27%	53%	5-Year
Moira town, Franklin County (SD)	2901	1,248	19%	32%	49%	0.5045	11.1%	91%	16%	42%	5-Year
Santa Clara town, Franklin County (SD)	461	175	3%	16%	81%	0.3685	1.4%	98%	20%	3%	5-Year
Saranac Lake village, Franklin County (P)	6055	2,749	11%	37%	52%	0.4079	8.9%	90%	16%	50%	5-Year
St. Regis Falls CDP, Franklin County (P)	384	201	34%	30%	36%	0.4355	12.0%	91%	12%	83%	5-Year
St. Regis Mohawk Reservation, Franklin County (SD)	3244	1,202	29%	25%	46%	0.4634	19.0%	60%	34%	70%	5-Year
Tupper Lake town, Franklin County (SD)	5941	2,335	13%	26%	61%	0.374	8.2%	92%	23%	33%	5-Year
Tupper Lake village, Franklin County (P)	3533	1,496	19%	31%	50%	0.3849	7.1%	90%	24%	36%	5-Year
Waverly town, Franklin County (SD)	826	417	28%	28%	44%	0.437	16.9%	90%	18%	66%	5-Year
Westville town, Franklin County (SD)	1642	676	16%	24%	60%	0.4475	5.8%	92%	15%	50%	5-Year
Bleecker town, Fulton County (SD)	642	260	14%	31%	55%	0.4317	22.4%	92%	28%	40%	5-Year
Broadalbin town, Fulton County (SD)	5234	2,180	6%	29%	65%	0.3722	8.2%	94%	26%	39%	5-Year
Broadalbin village, Fulton County (P)	1649	617	8%	20%	72%	0.3431	6.2%	92%	22%	39%	5-Year
Caroga Lake CDP, Fulton County (P)	576	254	5%	46%	49%	0.3584	6.7%	84%	28%	0%	5-Year
Caroga town, Fulton County (SD)	1223	518	7%	37%	56%	0.3557	8.6%	90%	25%	31%	5-Year
Ephratah town, Fulton County (SD)	1555	600	9%	31%	60%	0.3767	6.9%	84%	21%	13%	5-Year
Gloversville city, Fulton County (SD)	15395	6,277	25%	30%	45%	0.4369	14.7%	87%	27%	52%	5-Year
Johnstown city, Fulton County (SD)	8552	3,780	12%	35%	53%	0.4163	9.1%	87%	21%	47%	5-Year
Johnstown town, Fulton County (SD)	7177	2,583	9%	32%	59%	0.4291	5.1%	93%	29%	22%	5-Year
Mayfield town, Fulton County (SD)	6412	2,712	14%	25%	61%	0.4051	11.7%	91%	27%	33%	5-Year
Mayfield village, Fulton County (P)	795	328	5%	28%	67%	0.3623	8.4%	91%	24%	14%	5-Year
Northampton town, Fulton County (SD)	2654	1,101	11%	24%	65%	0.3921	5.2%	92%	18%	55%	5-Year
Northville village, Fulton County (P)	1112	441	14%	26%	60%	0.4046	5.3%	96%	12%	46%	5-Year
Oppenheim town, Fulton County (SD)	1895	727	15%	38%	47%	0.3967	10.1%	86%	27%	65%	5-Year
Perth town, Fulton County (SD)	3572	1,450	11%	24%	65%	0.4251	6.4%	95%	22%	56%	5-Year
Stratford town, Fulton County (SD)	559	252	21%	34%	45%	0.4965	7.0%	89%	34%	45%	5-Year
Alabama town, Genesee County (SD)	1713	682	12%	17%	71%	0.3669	6.5%	92%	20%	38%	5-Year
Alexander town, Genesee County (SD)	2631	964	9%	14%	77%	0.331	9.6%	95%	23%	44%	5-Year
Alexander village, Genesee County (P)	528	188	7%	27%	66%	0.3603	5.0%	96%	13%	59%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Batavia city, Genesee County (SD)	15274	6,432	18%	28%	54%	0.4377	7.5%	92%	19%	49%	5-Year
Batavia town, Genesee County (SD)	6870	2,949	6%	24%	70%	0.4818	8.9%	88%	21%	42%	5-Year
Bergen town, Genesee County (SD)	3096	1,192	12%	25%	63%	0.3931	9.0%	93%	26%	44%	5-Year
Bergen village, Genesee County (P)	1305	450	9%	26%	65%	0.3474	7.7%	88%	25%	40%	5-Year
Bethany town, Genesee County (SD)	1625	692	9%	21%	70%	0.3475	4.7%	86%	20%	22%	5-Year
Byron town, Genesee County (SD)	2292	891	6%	18%	76%	0.3691	7.1%	90%	20%	23%	5-Year
Corfu village, Genesee County (P)	792	348	14%	19%	67%	0.4859	11.5%	97%	15%	51%	5-Year
Darien town, Genesee County (SD)	3134	1,165	10%	16%	74%	0.3499	9.3%	91%	24%	37%	5-Year
Elba town, Genesee County (SD)	2463	858	3%	18%	79%	0.3246	3.3%	88%	16%	34%	5-Year
Elba village, Genesee County (P)	644	242	1%	12%	87%	0.2792	1.9%	94%	13%	9%	5-Year
Le Roy town, Genesee County (SD)	7579	3,055	8%	26%	66%	0.3922	6.3%	92%	25%	33%	5-Year
Le Roy village, Genesee County (P)	4348	1,668	9%	30%	61%	0.4285	6.3%	93%	26%	34%	5-Year
Oakfield town, Genesee County (SD)	3221	1,246	10%	30%	60%	0.3749	10.5%	92%	22%	48%	5-Year
Oakfield village, Genesee County (P)	1797	689	12%	25%	63%	0.3552	10.9%	94%	24%	43%	5-Year
Pavilion CDP, Genesee County (P)	517	201	0%	27%	73%	0.2747	4.1%	98%	16%	18%	5-Year
Pavilion town, Genesee County (SD)	2605	942	11%	16%	73%	0.3198	8.9%	95%	19%	28%	5-Year
Pembroke town, Genesee County (SD)	4314	1,681	10%	27%	63%	0.4003	6.6%	93%	23%	71%	5-Year
Stafford town, Genesee County (SD)	2342	954	8%	23%	69%	0.3931	3.4%	93%	24%	57%	5-Year
Tonawanda Reservation, Genesee County (SD)	543	264	24%	27%	49%	0.4377	22.7%	74%	21%	15%	5-Year
Ashland town, Greene County (SD)	769	347	10%	37%	53%	0.4483	11.4%	94%	30%	38%	5-Year
Athens town, Greene County (SD)	4034	1,488	9%	28%	63%	0.3762	16.8%	93%	31%	53%	5-Year
Athens village, Greene County (P)	1432	602	13%	30%	57%	0.4059	15.3%	92%	31%	65%	5-Year
Cairo CDP, Greene County (P)	1341	564	27%	37%	36%	0.4525	37.0%	93%	41%	71%	5-Year
Cairo town, Greene County (SD)	6576	2,684	19%	26%	55%	0.4605	9.8%	94%	29%	63%	5-Year
Catskill town, Greene County (SD)	11627	4,466	14%	35%	51%	0.4362	12.6%	88%	36%	56%	5-Year
Catskill village, Greene County (P)	3989	1,491	19%	35%	46%	0.4872	17.6%	82%	35%	67%	5-Year
Coxsackie town, Greene County (SD)	8815	2,365	10%	31%	59%	0.4385	4.7%	93%	35%	45%	5-Year
Coxsackie village, Greene County (P)	2767	992	12%	32%	56%	0.4295	7.1%	91%	37%	51%	5-Year
Durham town, Greene County (SD)	2706	1,090	13%	30%	57%	0.4654	9.7%	94%	39%	48%	5-Year
Greenville CDP (Greene County), Greene County (P)	573	241	2%	44%	54%	0.3228	0.0%	100%	22%	86%	5-Year
Greenville town, Greene County (SD)	3683	1,433	11%	34%	55%	0.4165	8.9%	92%	28%	76%	5-Year
Halcott town, Greene County (SD)	252	109	10%	27%	63%	0.3124	8.8%	97%	13%	41%	5-Year
Hunter town, Greene County (SD)	2699	1,073	17%	26%	57%	0.4315	5.0%	91%	23%	57%	5-Year
Hunter village, Greene County (P)	531	232	19%	39%	42%	0.4572	7.5%	88%	38%	49%	5-Year
Jefferson Heights CDP, Greene County (P)	1019	304	8%	31%	61%	0.372	3.2%	100%	22%	47%	5-Year
Jewett town, Greene County (SD)	788	433	15%	36%	49%	0.4465	19.8%	91%	30%	73%	5-Year
Leeds CDP, Greene County (P)	550	130	25%	13%	62%	0.3451	0.0%	90%	25%	100%	5-Year
Lexington town, Greene County (SD)	1069	449	14%	38%	48%	0.4523	16.7%	85%	26%	37%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
New Baltimore town, Greene County (SD)	3315	1,181	5%	27%	68%	0.4117	5.6%	91%	27%	55%	5-Year
Palenville CDP, Greene County (P)	797	395	13%	47%	40%	0.4475	14.9%	87%	58%	54%	5-Year
Prattsville CDP, Greene County (P)	279	102	12%	36%	52%	0.4126	10.2%	86%	19%	93%	5-Year
Prattsville town, Greene County (SD)	630	283	16%	41%	43%	0.4701	6.1%	81%	40%	64%	5-Year
Tannersville village, Greene County (P)	596	223	19%	37%	44%	0.3682	8.4%	88%	36%	57%	5-Year
Windham CDP, Greene County (P)	436	205	26%	19%	55%	0.4001	13.4%	98%	15%	53%	5-Year
Windham town, Greene County (SD)	1655	701	13%	28%	59%	0.4012	8.8%	90%	21%	35%	5-Year
Hope town, Hamilton County (SD)	583	145	10%	34%	56%	0.3971	8.7%	91%	22%	35%	5-Year
Indian Lake town, Hamilton County (SD)	1114	410	9%	37%	54%	0.3591	3.5%	90%	26%	23%	5-Year
Inlet town, Hamilton County (SD)	487	183	13%	37%	50%	0.4514	10.8%	96%	33%	19%	5-Year
Lake Pleasant town, Hamilton County (SD)	815	254	8%	35%	57%	0.3876	5.2%	93%	14%	39%	5-Year
Long Lake CDP, Hamilton County (P)	323	132	5%	42%	53%	0.4165	6.6%	98%	29%	0%	5-Year
Long Lake town, Hamilton County (SD)	482	185	3%	41%	56%	0.4049	9.1%	84%	23%	0%	5-Year
Wells CDP, Hamilton County (P)	768	263	23%	30%	47%	0.4309	12.7%	89%	28%	32%	5-Year
Wells town, Hamilton County (SD)	856	298	20%	33%	47%	0.4219	12.3%	90%	26%	32%	5-Year
Cold Brook village, Herkimer County (P)	383	144	14%	48%	38%	0.3899	21.8%	85%	13%	62%	5-Year
Columbia town, Herkimer County (SD)	1546	590	8%	24%	68%	0.3545	9.5%	90%	22%	71%	5-Year
Danube town, Herkimer County (SD)	1059	419	15%	24%	61%	0.3723	11.5%	84%	25%	52%	5-Year
Dolgeville village, Herkimer County (P)	2086	847	15%	34%	51%	0.3818	8.3%	94%	22%	40%	5-Year
Fairfield town, Herkimer County (SD)	1455	557	7%	27%	66%	0.4127	7.8%	86%	25%	31%	5-Year
Frankfort town, Herkimer County (SD)	7598	3,127	13%	31%	56%	0.3965	8.2%	92%	18%	42%	5-Year
Frankfort village, Herkimer County (P)	2577	1,046	20%	33%	47%	0.41	9.7%	92%	20%	32%	5-Year
German Flatts town, Herkimer County (SD)	13180	5,638	18%	32%	50%	0.4125	9.7%	92%	18%	47%	5-Year
Herkimer town, Herkimer County (SD)	10118	4,294	19%	31%	50%	0.4494	10.4%	91%	20%	46%	5-Year
Herkimer village, Herkimer County (P)	7752	3,330	22%	33%	45%	0.4356	10.4%	90%	22%	47%	5-Year
Ilion village, Herkimer County (P)	7968	3,471	19%	34%	47%	0.3932	11.6%	90%	13%	47%	5-Year
Litchfield town, Herkimer County (SD)	1516	606	11%	23%	66%	0.4727	5.9%	91%	25%	24%	5-Year
Little Falls city, Herkimer County (SD)	4909	2,200	22%	36%	42%	0.4276	9.0%	92%	20%	39%	5-Year
Little Falls town, Herkimer County (SD)	1603	632	12%	24%	64%	0.3881	8.0%	94%	20%	45%	5-Year
Manheim town, Herkimer County (SD)	3328	1,315	15%	34%	51%	0.3954	8.5%	90%	24%	45%	5-Year
Middleville village, Herkimer County (P)	550	213	6%	28%	66%	0.3843	13.4%	90%	25%	21%	5-Year
Mohawk village, Herkimer County (P)	2632	1,098	19%	30%	51%	0.3872	8.2%	90%	25%	53%	5-Year
Newport town, Herkimer County (SD)	2302	849	8%	36%	56%	0.3722	7.7%	91%	22%	44%	5-Year
Newport village, Herkimer County (P)	512	217	10%	56%	34%	0.4414	9.3%	97%	30%	44%	5-Year
Norway town, Herkimer County (SD)	944	355	12%	30%	58%	0.4007	11.9%	94%	22%	24%	5-Year
Ohio town, Herkimer County (SD)	1071	436	16%	41%	43%	0.4624	18.4%	84%	26%	58%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Old Forge CDP, Herkimer County (P)	529	293	10%	56%	34%	0.4525	8.2%	91%	44%	55%	5-Year
Poland village, Herkimer County (P)	407	150	9%	23%	68%	0.3823	9.7%	89%	21%	30%	5-Year
Russia town, Herkimer County (SD)	2584	1,045	16%	33%	51%	0.4279	10.7%	89%	26%	55%	5-Year
Salisbury town, Herkimer County (SD)	2057	766	14%	30%	56%	0.3741	10.6%	88%	23%	35%	5-Year
Schuyler town, Herkimer County (SD)	3436	1,415	8%	32%	60%	0.3802	9.7%	93%	25%	40%	5-Year
Stark town, Herkimer County (SD)	730	301	8%	32%	60%	0.3623	9.2%	82%	25%	46%	5-Year
Warren town, Herkimer County (SD)	1075	387	25%	25%	50%	0.4437	11.4%	89%	36%	22%	5-Year
Webb town, Herkimer County (SD)	1729	855	3%	31%	66%	0.4235	6.5%	93%	18%	44%	5-Year
West Winfield village, Herkimer County (P)	787	348	16%	26%	58%	0.401	5.9%	86%	9%	42%	5-Year
Winfield town, Herkimer County (SD)	2089	796	12%	20%	68%	0.3688	5.9%	91%	9%	34%	5-Year
Adams Center CDP, Jefferson County (P)	1996	804	20%	23%	57%	0.362	17.6%	89%	23%	53%	5-Year
Adams town, Jefferson County (SD)	5272	2,052	16%	26%	58%	0.4098	11.0%	90%	21%	48%	5-Year
Adams village, Jefferson County (P)	1612	719	14%	36%	50%	0.4522	10.6%	91%	22%	47%	5-Year
Alexandria Bay village, Jefferson County (P)	1001	451	14%	47%	39%	0.3966	19.5%	89%	28%	49%	5-Year
Alexandria town, Jefferson County (SD)	4157	1,693	16%	40%	44%	0.4295	20.3%	84%	31%	44%	5-Year
Antwerp town, Jefferson County (SD)	1627	605	10%	28%	62%	0.346	14.8%	86%	18%	36%	5-Year
Antwerp village, Jefferson County (P)	540	207	12%	27%	61%	0.318	24.9%	85%	25%	46%	5-Year
Belleville CDP, Jefferson County (P)	346	102	36%	50%	14%	0.3028	31.9%	100%	36%	100%	5-Year
Black River village, Jefferson County (P)	1374	522	11%	25%	64%	0.3679	14.0%	93%	33%	39%	5-Year
Brownville town, Jefferson County (SD)	6438	2,448	9%	33%	58%	0.3738	6.0%	92%	21%	37%	5-Year
Brownville village, Jefferson County (P)	922	385	10%	36%	54%	0.4081	10.6%	93%	17%	17%	5-Year
Calcium CDP, Jefferson County (P)	3540	1,601	8%	43%	49%	0.3862	15.9%	92%	27%	50%	5-Year
Cape Vincent town, Jefferson County (SD)	2856	962	12%	25%	63%	0.473	12.0%	90%	18%	24%	5-Year
Cape Vincent village, Jefferson County (P)	647	344	18%	31%	51%	0.4518	22.4%	90%	22%	24%	5-Year
Carthage village, Jefferson County (P)	3689	1,449	15%	38%	47%	0.4243	15.0%	86%	25%	31%	5-Year
Champion town, Jefferson County (SD)	4612	1,703	11%	27%	62%	0.3613	11.9%	93%	19%	28%	5-Year
Chaumont village, Jefferson County (P)	701	270	12%	37%	51%	0.4165	10.7%	98%	24%	27%	5-Year
Clayton town, Jefferson County (SD)	5263	2,027	12%	33%	55%	0.4034	7.9%	93%	32%	40%	5-Year
Clayton village, Jefferson County (P)	1891	795	10%	34%	56%	0.4242	8.0%	91%	37%	40%	5-Year
Deferiet village, Jefferson County (P)	273	111	10%	41%	49%	0.3702	12.3%	88%	23%	40%	5-Year
Depauville CDP, Jefferson County (P)	959	282	41%	26%	33%	0.4201	13.5%	88%	47%	100%	5-Year
Dexter village, Jefferson County (P)	1397	530	12%	35%	53%	0.4153	7.6%	96%	17%	31%	5-Year
Ellisburg town, Jefferson County (SD)	3569	1,358	16%	36%	48%	0.4264	12.1%	85%	19%	37%	5-Year
Ellisburg village, Jefferson County (P)	271	101	19%	20%	61%	0.3738	7.7%	89%	24%	27%	5-Year
Evans Mills village, Jefferson County (P)	477	210	12%	34%	54%	0.3823	9.4%	96%	25%	40%	5-Year
Felts Mills CDP, Jefferson County (P)	290	138	17%	56%	27%	0.3024	50.0%	67%	56%	67%	5-Year
Fort Drum CDP, Jefferson County (P)	14057	3,760	15%	51%	34%	0.3776	16.0%	98%	0%	33%	5-Year
Glen Park village, Jefferson County (P)	505	175	13%	34%	53%	0.4174	5.7%	89%	21%	58%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Great Bend CDP, Jefferson County (P)	1073	373	7%	23%	70%	0.301	13.0%	89%	20%	21%	5-Year
Henderson town, Jefferson County (SD)	1610	674	10%	31%	59%	0.4489	7.1%	95%	21%	11%	5-Year
Hounsfield town, Jefferson County (SD)	3547	1,442	12%	26%	62%	0.3773	10.5%	95%	29%	35%	5-Year
La Fargeville CDP, Jefferson County (P)	381	165	12%	32%	56%	0.3424	29.0%	85%	35%	63%	5-Year
Le Ray town, Jefferson County (SD)	22280	6,964	13%	45%	42%	0.3886	14.4%	95%	32%	38%	5-Year
Lorraine town, Jefferson County (SD)	1062	369	13%	37%	50%	0.4193	11.9%	82%	26%	50%	5-Year
Lyme town, Jefferson County (SD)	2370	904	12%	30%	58%	0.412	7.1%	97%	32%	35%	5-Year
Mannsville village, Jefferson County (P)	332	119	6%	30%	64%	0.3347	1.9%	94%	20%	11%	5-Year
Natural Bridge CDP, Jefferson County (P)	734	161	42%	14%	44%	0.4422	22.9%	93%	12%	37%	5-Year
Orleans town, Jefferson County (SD)	2858	1,110	7%	38%	55%	0.3664	13.4%	89%	17%	55%	5-Year
Pamelia Center CDP, Jefferson County (P)	294	133	0%	0%	100%	0.139	0.0%	94%	35%	17%	5-Year
Pamelia town, Jefferson County (SD)	3203	1,155	5%	27%	68%	0.3521	12.0%	84%	26%	38%	5-Year
Philadelphia town, Jefferson County (SD)	1799	707	13%	36%	51%	0.4375	9.1%	92%	27%	38%	5-Year
Philadelphia village, Jefferson County (P)	1138	437	16%	34%	50%	0.4539	10.6%	95%	16%	41%	5-Year
Redwood CDP, Jefferson County (P)	529	186	21%	48%	31%	0.3089	22.8%	65%	56%	54%	5-Year
Rodman town, Jefferson County (SD)	1333	438	5%	31%	64%	0.3834	5.7%	92%	19%	42%	5-Year
Rutland town, Jefferson County (SD)	3152	1,265	12%	38%	50%	0.3859	12.8%	88%	38%	56%	5-Year
Sackets Harbor village, Jefferson County (P)	1434	668	4%	28%	68%	0.3322	5.3%	96%	20%	21%	5-Year
Theresa town, Jefferson County (SD)	2984	1,114	11%	28%	61%	0.3973	12.4%	94%	27%	36%	5-Year
Theresa village, Jefferson County (P)	844	329	13%	36%	51%	0.3781	19.8%	91%	22%	52%	5-Year
Watertown city, Jefferson County (SD)	27590	11,865	20%	38%	42%	0.4307	11.4%	92%	20%	42%	5-Year
Watertown town, Jefferson County (SD)	4581	1,594	7%	20%	73%	0.4305	5.1%	93%	27%	21%	5-Year
West Carthage village, Jefferson County (P)	1897	780	15%	38%	47%	0.3769	10.0%	94%	28%	29%	5-Year
Wilna town, Jefferson County (SD)	6507	2,288	15%	36%	49%	0.4109	12.1%	89%	20%	35%	5-Year
Brooklyn borough, Kings County (SD)	2570801	925,371	22%	29%	49%	0.5111	10.6%	87%	45%	53%	5-Year
New York city, Kings County (P)	8491079		20%	26%	54%	0.5482	8.3%	89%	37%	52%	1-Year
Castorland village, Lewis County (P)	401	122	12%	28%	60%	0.4289	9.5%	96%	18%	42%	5-Year
Constableville village, Lewis County (P)	239	112	17%	21%	62%	0.4383	7.7%	94%	16%	74%	5-Year
Copenhagen village, Lewis County (P)	547	244	5%	33%	62%	0.3537	9.8%	94%	9%	48%	5-Year
Croghan town, Lewis County (SD)	3117	1,273	7%	32%	61%	0.3875	7.4%	91%	15%	43%	5-Year
Croghan village, Lewis County (P)	691	291	12%	37%	51%	0.4213	5.3%	91%	21%	46%	5-Year
Denmark town, Lewis County (SD)	2873	1,059	13%	21%	66%	0.4135	4.4%	94%	23%	46%	5-Year
Diana town, Lewis County (SD)	1552	616	25%	25%	50%	0.4444	10.2%	90%	26%	51%	5-Year
Greig town, Lewis County (SD)	1343	562	14%	28%	58%	0.4423	15.4%	89%	24%	22%	5-Year
Harrisburg town, Lewis County (SD)	415	149	5%	18%	77%	0.3753	1.3%	79%	12%	40%	5-Year
Harrisville village, Lewis County (P)	562	210	6%	34%	60%	0.3648	8.3%	94%	17%	31%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Lewis town, Lewis County (SD)	760	295	14%	29%	57%	0.4189	10.7%	89%	28%	16%	5-Year
Leyden town, Lewis County (SD)	1881	745	19%	24%	57%	0.3843	8.3%	91%	20%	58%	5-Year
Lowville town, Lewis County (SD)	4958	2,155	18%	25%	57%	0.4409	12.0%	92%	23%	55%	5-Year
Lowville village, Lewis County (P)	3646	1,679	20%	25%	55%	0.4597	13.0%	89%	24%	54%	5-Year
Lyons Falls village, Lewis County (P)	761	308	9%	35%	56%	0.3692	13.8%	89%	19%	58%	5-Year
Lyonsdale town, Lewis County (SD)	1251	494	24%	22%	54%	0.3937	14.4%	84%	25%	43%	5-Year
Martinsburg town, Lewis County (SD)	1358	504	13%	24%	63%	0.4173	9.9%	84%	15%	50%	5-Year
New Bremen town, Lewis County (SD)	2723	904	9%	21%	70%	0.3671	11.0%	87%	16%	47%	5-Year
Osceola town, Lewis County (SD)	210	105	11%	17%	72%	0.4015	10.8%	89%	21%	80%	5-Year
Port Leyden village, Lewis County (P)	774	285	29%	22%	49%	0.4525	11.3%	89%	31%	63%	5-Year
Turin town, Lewis County (SD)	550	252	5%	24%	71%	0.3417	3.4%	91%	9%	25%	5-Year
Watson town, Lewis County (SD)	1903	747	4%	29%	67%	0.3793	8.0%	84%	16%	42%	5-Year
West Turin town, Lewis County (SD)	1924	736	10%	25%	65%	0.4406	7.1%	93%	21%	50%	5-Year
Avon town, Livingston County (SD)	7103	2,828	5%	27%	68%	0.3494	1.9%	95%	20%	49%	5-Year
Avon village, Livingston County (P)	3357	1,322	7%	22%	71%	0.3471	1.5%	95%	15%	28%	5-Year
Caledonia town, Livingston County (SD)	4219	1,761	9%	25%	66%	0.3793	7.2%	94%	21%	53%	5-Year
Caledonia village, Livingston County (P)	2219	989	14%	22%	64%	0.4031	7.6%	92%	17%	50%	5-Year
Conesus Hamlet CDP, Livingston County (P)	397	136	32%	30%	38%	0.4053	6.6%	91%	41%	78%	5-Year
Conesus Lake CDP, Livingston County (P)	2415	1,233	5%	14%	81%	0.3714	1.4%	96%	28%	22%	5-Year
Conesus town, Livingston County (SD)	2413	976	11%	20%	69%	0.377	4.7%	96%	24%	49%	5-Year
Cuylerville CDP, Livingston County (P)	332	148	40%	1%	59%	0.3952	18.6%	94%	30%	50%	5-Year
Dalton CDP, Livingston County (P)	363	129	2%	15%	83%	0.296	10.1%	97%	5%	10%	5-Year
Dansville village, Livingston County (P)	4618	2,080	20%	31%	49%	0.4256	11.1%	90%	16%	62%	5-Year
East Avon CDP, Livingston County (P)	555	226	0%	68%	32%	0.3278	0.0%	90%	40%	100%	5-Year
Geneseo town, Livingston County (SD)	10535	3,005	31%	15%	54%	0.5013	6.4%	97%	17%	64%	5-Year
Geneseo village, Livingston County (P)	8043	1,850	46%	12%	42%	0.5293	8.1%	97%	16%	65%	5-Year
Groveland Station CDP, Livingston County (P)	280	101	13%	28%	59%	0.2989	5.8%	93%	29%	21%	5-Year
Groveland town, Livingston County (SD)	3299	575	11%	23%	66%	0.3827	9.3%	93%	27%	32%	5-Year
Hemlock CDP, Livingston County (P)	483	215	0%	19%	81%	0.2387	2.0%	100%	27%	0%	5-Year
Lakeville CDP, Livingston County (P)	1097	271	49%	6%	45%	0.3526	10.1%	83%	25%	79%	5-Year
Leicester town, Livingston County (SD)	2183	923	14%	18%	68%	0.3319	7.5%	95%	25%	25%	5-Year
Leicester village, Livingston County (P)	498	198	2%	18%	80%	0.2935	6.2%	97%	10%	14%	5-Year
Lima town, Livingston County (SD)	4224	1,718	9%	32%	59%	0.3628	2.6%	94%	27%	52%	5-Year
Lima village, Livingston County (P)	2487	992	13%	33%	54%	0.3788	2.2%	93%	29%	56%	5-Year
Livonia Center CDP, Livingston County (P)	300	104	0%	12%	88%	0.1735	7.3%	100%	16%	30%	5-Year
Livonia town, Livingston County (SD)	7737	2,934	9%	21%	70%	0.3713	5.3%	95%	26%	37%	5-Year
Livonia village, Livingston County (P)	1322	564	17%	26%	57%	0.4291	11.3%	94%	28%	36%	5-Year
Mount Morris town, Livingston County (SD)	4411	1,538	22%	21%	57%	0.3837	7.0%	89%	20%	45%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Mount Morris village, Livingston County (P)	2610	1,045	25%	27%	48%	0.4083	6.8%	94%	28%	49%	5-Year
North Dansville town, Livingston County (SD)	5461	2,536	19%	32%	49%	0.4263	9.5%	89%	15%	60%	5-Year
Nunda town, Livingston County (SD)	3026	1,275	14%	34%	52%	0.4004	9.2%	93%	21%	37%	5-Year
Nunda village, Livingston County (P)	1479	614	26%	27%	47%	0.4392	11.8%	96%	24%	45%	5-Year
Ossian town, Livingston County (SD)	773	310	12%	24%	64%	0.3928	9.0%	94%	20%	62%	5-Year
Piffard CDP, Livingston County (P)	190	100	0%	36%	64%	0.2785	0.0%	100%	28%	0%	5-Year
Portage town, Livingston County (SD)	855	366	15%	30%	55%	0.3913	7.2%	95%	26%	32%	5-Year
South Lima CDP, Livingston County (P)	229	115	0%	45%	55%	0.3432	0.0%	100%	33%	70%	5-Year
Sparta town, Livingston County (SD)	1678	619	9%	25%	66%	0.3745	2.8%	95%	24%	16%	5-Year
Springwater Hamlet CDP, Livingston County (P)	520	217	23%	34%	43%	0.5198	14.6%	98%	26%	83%	5-Year
Springwater town, Livingston County (SD)	2265	945	12%	30%	58%	0.3927	8.2%	90%	23%	60%	5-Year
West Sparta town, Livingston County (SD)	1332	502	19%	26%	55%	0.376	6.5%	94%	30%	41%	5-Year
York Hamlet CDP, Livingston County (P)	643	293	3%	10%	87%	0.2487	0.0%	97%	3%	29%	5-Year
York town, Livingston County (SD)	3353	1,431	7%	17%	76%	0.3256	6.6%	97%	18%	24%	5-Year
Brookfield town, Madison County (SD)	2489	942	13%	40%	47%	0.3759	10.1%	85%	25%	18%	5-Year
Canastota village, Madison County (P)	4741	1,996	12%	33%	55%	0.4159	5.2%	96%	16%	44%	5-Year
Cazenovia town, Madison County (SD)	7063	2,460	9%	22%	69%	0.4979	4.2%	96%	30%	43%	5-Year
Cazenovia village, Madison County (P)	2808	981	15%	28%	57%	0.5416	3.1%	94%	26%	47%	5-Year
Chittenango village, Madison County (P)	5052	1,941	7%	28%	65%	0.3614	2.4%	96%	18%	45%	5-Year
DeRuyter town, Madison County (SD)	1725	685	15%	34%	51%	0.4073	2.7%	94%	27%	27%	5-Year
DeRuyter village, Madison County (P)	532	231	15%	43%	42%	0.4077	1.2%	94%	27%	26%	5-Year
Earlville village, Madison County (P)	984	374	17%	34%	49%	0.4424	1.6%	97%	30%	53%	5-Year
Eaton town, Madison County (SD)	5004	1,270	12%	33%	55%	0.4211	6.5%	95%	24%	53%	5-Year
Fenner town, Madison County (SD)	1803	660	7%	29%	64%	0.4349	5.8%	85%	21%	23%	5-Year
Georgetown town, Madison County (SD)	603	208	12%	34%	54%	0.366	1.9%	87%	19%	20%	5-Year
Hamilton town, Madison County (SD)	6638	1,739	11%	34%	55%	0.4781	4.7%	94%	30%	35%	5-Year
Hamilton village, Madison County (P)	4070	762	15%	21%	64%	0.5222	2.6%	97%	17%	31%	5-Year
Lebanon town, Madison County (SD)	1360	486	14%	39%	47%	0.3689	7.3%	94%	22%	35%	5-Year
Lenox town, Madison County (SD)	9060	3,794	12%	35%	53%	0.4051	4.2%	95%	22%	42%	5-Year
Lincoln town, Madison County (SD)	1952	707	7%	28%	65%	0.3896	7.9%	90%	23%	38%	5-Year
Madison town, Madison County (SD)	2996	1,188	15%	34%	51%	0.3745	10.0%	95%	24%	40%	5-Year
Madison village, Madison County (P)	299	139	28%	35%	37%	0.4582	5.8%	93%	31%	15%	5-Year
Morrisville village, Madison County (P)	2053	257	16%	39%	45%	0.4359	5.0%	98%	26%	40%	5-Year
Munnsville village, Madison County (P)	473	153	14%	29%	57%	0.4091	2.6%	92%	10%	41%	5-Year
Nelson town, Madison County (SD)	1954	777	6%	26%	68%	0.3542	7.1%	95%	28%	5%	5-Year
Oneida city, Madison County (SD)	11290	4,340	18%	32%	50%	0.4573	7.0%	93%	20%	43%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Smithfield town, Madison County (SD)	1084	422	13%	32%	55%	0.4357	5.8%	86%	26%	21%	5-Year
Stockbridge town, Madison County (SD)	2365	816	16%	26%	58%	0.376	3.0%	88%	22%	20%	5-Year
Sullivan town, Madison County (SD)	15345	5,913	6%	28%	66%	0.3528	3.6%	95%	19%	35%	5-Year
Wampsville village, Madison County (P)	513	221	11%	28%	61%	0.3963	0.0%	98%	22%	100%	5-Year
Brighton CDP, Monroe County (P)	36870	15,762	10%	25%	65%	0.5003	6.2%	95%	22%	45%	5-Year
Brockport village, Monroe County (P)	8398	2,414	23%	31%	46%	0.4924	7.0%	95%	17%	65%	5-Year
Chili town, Monroe County (SD)	28726	11,130	6%	24%	70%	0.384	6.9%	95%	18%	55%	5-Year
Churchville village, Monroe County (P)	1997	822	10%	28%	62%	0.3581	4.9%	93%	21%	64%	5-Year
Clarkson CDP, Monroe County (P)	4546	1,641	12%	16%	72%	0.4022	6.6%	98%	18%	46%	5-Year
Clarkson town, Monroe County (SD)	6796	2,296	10%	17%	73%	0.3778	5.3%	93%	18%	40%	5-Year
East Rochester town, Monroe County (SD)	6687	2,889	17%	32%	51%	0.3965	8.8%	91%	25%	53%	5-Year
Fairport village, Monroe County (P)	5364	2,480	5%	21%	74%	0.3826	9.3%	94%	20%	35%	5-Year
Gates CDP, Monroe County (P)	5049	2,051	10%	31%	59%	0.3859	11.3%	96%	21%	50%	5-Year
Gates town, Monroe County (SD)	28506	12,054	8%	34%	58%	0.3725	7.0%	94%	27%	52%	5-Year
Greece CDP, Monroe County (P)	14482	6,214	9%	31%	60%	0.3842	4.6%	95%	19%	53%	5-Year
Greece town, Monroe County (SD)	96606	39,741	8%	29%	63%	0.395	5.8%	93%	23%	50%	5-Year
Hamlin CDP, Monroe County (P)	5508	1,940	10%	30%	60%	0.3434	7.7%	95%	23%	56%	5-Year
Hamlin town, Monroe County (SD)	9090	3,299	8%	28%	64%	0.3596	7.0%	94%	27%	48%	5-Year
Henrietta town, Monroe County (SD)	43291	15,054	12%	23%	65%	0.3815	6.6%	95%	22%	48%	5-Year
Hilton village, Monroe County (P)	5954	2,268	2%	34%	64%	0.3376	6.3%	95%	16%	55%	5-Year
Honeoye Falls village, Monroe County (P)	2707	1,236	9%	25%	66%	0.4526	6.6%	97%	22%	40%	5-Year
Irondequoit CDP, Monroe County (P)	51594	22,315	9%	30%	61%	0.4025	6.7%	95%	26%	46%	5-Year
Mendon town, Monroe County (SD)	9245	3,648	5%	15%	80%	0.4753	3.8%	96%	24%	38%	5-Year
North Gates CDP, Monroe County (P)	9956	4,304	10%	45%	45%	0.4024	7.3%	91%	27%	50%	5-Year
Ogden town, Monroe County (SD)	20059	7,275	6%	22%	72%	0.3575	6.1%	95%	22%	34%	5-Year
Parma town, Monroe County (SD)	15783	5,825	4%	24%	72%	0.3341	6.2%	96%	20%	57%	5-Year
Penfield town, Monroe County (SD)	36751	14,519	6%	20%	74%	0.4068	5.4%	97%	23%	44%	5-Year
Perinton town, Monroe County (SD)	46569	19,125	7%	19%	74%	0.4398	6.1%	96%	21%	39%	5-Year
Pittsford town, Monroe County (SD)	29577	10,173	5%	8%	87%	0.472	4.6%	98%	22%	34%	5-Year
Pittsford village, Monroe County (P)	1507	643	5%	12%	83%	0.449	7.2%	96%	32%	34%	5-Year
Riga town, Monroe County (SD)	5612	2,282	8%	35%	57%	0.4194	5.1%	93%	33%	50%	5-Year
Rochester city, Monroe County (SD)	210461	86,025	29%	37%	34%	0.4908	13.9%	89%	28%	60%	5-Year
Rochester city, Monroe County (P)	209974	83,944	29%	40%	31%	0.5078	14.2%	92%	26%	62%	1-Year
Rush town, Monroe County (SD)	3473	1,384	6%	16%	78%	0.4168	1.9%	98%	22%	24%	5-Year
Scottsville village, Monroe County (P)	2446	914	7%	31%	62%	0.3699	5.7%	92%	17%	30%	5-Year
Spencerport village, Monroe County (P)	3606	1,422	4%	23%	73%	0.3491	5.9%	97%	16%	36%	5-Year
Sweden town, Monroe County (SD)	14210	4,899	16%	29%	55%	0.4408	7.5%	95%	18%	58%	5-Year
Webster town, Monroe County (SD)	43402	17,145	7%	22%	71%	0.4148	5.4%	96%	24%	43%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Webster village, Monroe County (P)	5528	2,493	21%	38%	41%	0.4089	6.3%	93%	20%	47%	5-Year
Wheatland town, Monroe County (SD)	4768	2,075	6%	32%	62%	0.3591	6.9%	91%	20%	47%	5-Year
Amsterdam city, Montgomery County (SD)	18348	7,584	24%	31%	45%	0.4754	13.2%	91%	25%	50%	5-Year
Amsterdam town, Montgomery County (SD)	5801	2,448	9%	29%	62%	0.3799	12.8%	98%	27%	32%	5-Year
Canajoharie town, Montgomery County (SD)	3678	1,313	12%	27%	61%	0.4392	6.6%	91%	20%	46%	5-Year
Canajoharie village, Montgomery County (P)	2192	767	11%	35%	54%	0.409	7.5%	89%	17%	44%	5-Year
Charleston town, Montgomery County (SD)	1293	479	10%	26%	64%	0.3718	11.8%	83%	39%	18%	5-Year
Florida town, Montgomery County (SD)	2689	1,100	8%	28%	64%	0.4425	7.4%	93%	23%	30%	5-Year
Fonda village, Montgomery County (P)	704	277	11%	45%	44%	0.4111	12.1%	95%	16%	40%	5-Year
Fort Johnson village, Montgomery County (P)	533	198	10%	23%	67%	0.3507	3.6%	98%	16%	55%	5-Year
Fort Plain village, Montgomery County (P)	2027	862	23%	34%	43%	0.5161	6.8%	95%	27%	56%	5-Year
Fultonville village, Montgomery County (P)	662	253	13%	36%	51%	0.4214	5.1%	90%	29%	58%	5-Year
Glen town, Montgomery County (SD)	2544	805	9%	29%	62%	0.4173	6.5%	78%	21%	43%	5-Year
Hagaman village, Montgomery County (P)	1284	524	10%	26%	64%	0.3722	10.3%	94%	31%	12%	5-Year
Minden town, Montgomery County (SD)	4240	1,657	23%	34%	43%	0.4958	8.8%	84%	32%	52%	5-Year
Mohawk town, Montgomery County (SD)	3809	1,449	7%	33%	60%	0.403	7.3%	94%	20%	42%	5-Year
Nelliston village, Montgomery County (P)	583	266	15%	41%	44%	0.3736	13.1%	84%	15%	38%	5-Year
Palatine Bridge village, Montgomery County (P)	806	327	11%	39%	50%	0.4992	4.8%	93%	23%	40%	5-Year
Palatine town, Montgomery County (SD)	3244	1,307	13%	32%	55%	0.4311	7.3%	82%	25%	28%	5-Year
Root town, Montgomery County (SD)	1724	620	10%	31%	59%	0.3611	8.5%	88%	27%	25%	5-Year
St. Johnsville town, Montgomery County (SD)	2581	893	25%	34%	41%	0.4364	11.4%	81%	24%	43%	5-Year
St. Johnsville village, Montgomery County (P)	1655	605	24%	37%	39%	0.4165	9.8%	92%	21%	44%	5-Year
Tribes Hill CDP, Montgomery County (P)	1110	466	0%	31%	69%	0.4103	8.9%	95%	14%	54%	5-Year
Albertson CDP, Nassau County (P)	5154	1,773	4%	25%	71%	0.3989	13.5%	90%	42%	70%	5-Year
Atlantic Beach village, Nassau County (P)	1613	688	4%	26%	70%	0.5471	7.1%	96%	48%	26%	5-Year
Baldwin CDP, Nassau County (P)	24897	7,587	7%	26%	67%	0.3817	7.5%	89%	48%	59%	5-Year
Baldwin Harbor CDP, Nassau County (P)	7799	2,577	7%	27%	66%	0.3991	7.3%	89%	47%	66%	5-Year
Barnum Island CDP, Nassau County (P)	2489	844	2%	38%	60%	0.3823	10.4%	90%	44%	64%	5-Year
Baxter Estates village, Nassau County (P)	955	389	6%	22%	72%	0.4953	4.5%	92%	40%	54%	5-Year
Bay Park CDP, Nassau County (P)	1637	711	3%	17%	80%	0.3666	11.8%	99%	35%	0%	5-Year
Bayville village, Nassau County (P)	6724	2,482	6%	26%	68%	0.4399	2.6%	94%	42%	52%	5-Year
Bellerose Terrace CDP, Nassau County (P)	1975	588	3%	32%	65%	0.3935	8.1%	94%	58%	43%	5-Year
Bellerose village, Nassau County (P)	1072	346	2%	17%	81%	0.3765	4.6%	95%	31%	63%	5-Year
Bellmore CDP, Nassau County (P)	16260	5,533	2%	23%	75%	0.398	6.8%	97%	41%	55%	5-Year
Bethpage CDP, Nassau County (P)	16337	5,769	3%	26%	71%	0.4159	7.2%	94%	39%	27%	5-Year
Brookville village, Nassau County (P)	3518	756	1%	5%	94%	0.4977	4.6%	97%	39%	41%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Carle Place CDP, Nassau County (P)	5377	1,829	7%	28%	65%	0.434	5.4%	94%	37%	49%	5-Year
Cedarhurst village, Nassau County (P)	6631	1,932	6%	29%	65%	0.4657	8.1%	91%	41%	58%	5-Year
Centre Island village, Nassau County (P)	418	162	7%	17%	76%	0.6346	0.9%	96%	46%	8%	5-Year
Cove Neck village, Nassau County (P)	271	105	2%	9%	89%	0.6044	3.6%	100%	31%	0%	5-Year
East Atlantic Beach CDP, Nassau County (P)	2229	880	1%	11%	88%	0.4004	1.9%	97%	27%	10%	5-Year
East Garden City CDP, Nassau County (P)	6249	1,336	9%	25%	66%	0.5438	11.1%	96%	39%	60%	5-Year
East Hills village, Nassau County (P)	7025	2,289	4%	7%	89%	0.4564	5.0%	97%	40%	0%	5-Year
East Massapequa CDP, Nassau County (P)	19891	6,517	6%	23%	71%	0.3807	6.3%	93%	38%	43%	5-Year
East Meadow CDP, Nassau County (P)	37513	12,386	5%	26%	69%	0.4022	6.6%	93%	39%	47%	5-Year
East Norwich CDP, Nassau County (P)	2677	937	6%	19%	75%	0.4862	5.6%	97%	30%	21%	5-Year
East Rockaway village, Nassau County (P)	9861	3,608	4%	32%	64%	0.4137	6.5%	94%	35%	56%	5-Year
East Williston village, Nassau County (P)	2569	836	2%	14%	84%	0.4464	6.2%	98%	39%	44%	5-Year
Elmont CDP, Nassau County (P)	36762	9,837	8%	30%	62%	0.3891	9.1%	86%	53%	48%	5-Year
Farmingdale village, Nassau County (P)	8306	3,266	5%	44%	51%	0.4082	6.0%	91%	47%	50%	5-Year
Floral Park village, Nassau County (P)	16190	5,589	4%	24%	72%	0.3957	6.5%	95%	34%	47%	5-Year
Flower Hill village, Nassau County (P)	4741	1,396	5%	13%	82%	0.4926	5.4%	95%	40%	44%	5-Year
Franklin Square CDP, Nassau County (P)	31291	9,859	6%	28%	66%	0.3807	8.4%	93%	48%	52%	5-Year
Freeport village, Nassau County (P)	43168	13,557	15%	33%	52%	0.4459	9.7%	83%	50%	63%	5-Year
Garden City Park CDP, Nassau County (P)	7807	2,546	5%	28%	67%	0.4161	8.2%	93%	44%	50%	5-Year
Garden City South CDP, Nassau County (P)	3985	1,317	7%	26%	67%	0.451	1.9%	88%	40%	55%	5-Year
Garden City village, Nassau County (P)	22543	7,403	4%	12%	84%	0.4669	5.5%	98%	39%	58%	5-Year
Glen Cove city, Nassau County (SD)	27161	9,531	13%	35%	52%	0.5033	5.9%	83%	47%	57%	5-Year
Glen Head CDP, Nassau County (P)	4575	1,636	4%	28%	68%	0.4386	5.9%	94%	43%	71%	5-Year
Glenwood Landing CDP, Nassau County (P)	3955	1,386	3%	21%	76%	0.378	7.2%	98%	35%	57%	5-Year
Great Neck Estates village, Nassau County (P)	2791	915	2%	16%	82%	0.4416	2.5%	97%	42%	31%	5-Year
Great Neck Gardens CDP, Nassau County (P)	1119	320	16%	17%	67%	0.5235	3.1%	91%	41%	?	5-Year
Great Neck Plaza village, Nassau County (P)	6823	3,482	7%	43%	50%	0.5075	9.8%	93%	30%	51%	5-Year
Great Neck village, Nassau County (P)	10052	3,306	10%	27%	63%	0.4824	10.2%	94%	44%	57%	5-Year
Greenvale CDP, Nassau County (P)	765	319	9%	31%	60%	0.4093	4.3%	90%	23%	51%	5-Year
Harbor Hills CDP, Nassau County (P)	535	165	0%	13%	87%	0.3651	0.0%	90%	31%	?	5-Year
Harbor Isle CDP, Nassau County (P)	1471	468	2%	23%	75%	0.3749	6.6%	99%	45%	0%	5-Year
Hempstead town, Nassau County (SD)	765852	242,294	7%	26%	67%	0.4291	7.9%	90%	43%	56%	5-Year
Hempstead village, Nassau County (P)	54801	16,233	21%	41%	38%	0.4552	10.8%	75%	54%	65%	5-Year
Herricks CDP, Nassau County (P)	4309	1,276	1%	14%	85%	0.3687	5.1%	95%	41%	0%	5-Year
Hewlett Bay Park village, Nassau County (P)	397	140	2%	4%	94%	0.4671	2.5%	99%	33%	0%	5-Year
Hewlett CDP, Nassau County (P)	6481	2,257	4%	23%	73%	0.3889	7.0%	94%	45%	29%	5-Year
Hewlett Harbor village, Nassau County (P)	1259	405	1%	9%	90%	0.4417	6.3%	99%	54%	86%	5-Year
Hewlett Neck village, Nassau County (P)	366	122	2%	9%	89%	0.466	4.2%	100%	55%	0%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Hicksville CDP, Nassau County (P)	41784	13,368	5%	25%	70%	0.3904	7.0%	93%	40%	49%	5-Year
Inwood CDP, Nassau County (P)	9609	2,945	18%	45%	37%	0.4079	12.5%	79%	54%	58%	5-Year
Island Park village, Nassau County (P)	4686	1,798	17%	35%	48%	0.4291	6.8%	90%	65%	64%	5-Year
Jericho CDP, Nassau County (P)	13445	4,676	3%	16%	81%	0.4584	5.3%	97%	36%	31%	5-Year
Kensington village, Nassau County (P)	1116	404	0%	12%	88%	0.4894	3.3%	99%	38%	31%	5-Year
Kings Point village, Nassau County (P)	5076	1,356	5%	20%	75%	0.5171	3.8%	97%	66%	15%	5-Year
Lake Success village, Nassau County (P)	2985	802	4%	15%	81%	0.4981	5.8%	99%	41%	46%	5-Year
Lakeview CDP, Nassau County (P)	6357	1,489	10%	11%	79%	0.3239	9.3%	92%	40%	43%	5-Year
Lattingtown village, Nassau County (P)	1594	575	4%	20%	76%	0.576	2.6%	97%	47%	17%	5-Year
Laurel Hollow village, Nassau County (P)	1720	536	4%	11%	85%	0.5264	3.4%	98%	42%	0%	5-Year
Lawrence village, Nassau County (P)	6511	2,126	1%	19%	80%	0.5051	2.4%	97%	28%	46%	5-Year
Levittown CDP, Nassau County (P)	52485	16,604	3%	25%	72%	0.3481	6.8%	94%	40%	52%	5-Year
Lido Beach CDP, Nassau County (P)	2505	993	2%	19%	79%	0.4355	6.9%	98%	31%	32%	5-Year
Locust Valley CDP, Nassau County (P)	3241	1,251	2%	40%	58%	0.5139	8.4%	89%	45%	62%	5-Year
Long Beach city, Nassau County (SD)	33522	14,418	8%	32%	60%	0.4311	6.2%	88%	44%	46%	5-Year
Lynbrook village, Nassau County (P)	19517	7,201	6%	29%	65%	0.4013	9.1%	93%	42%	66%	5-Year
Malverne Park Oaks CDP, Nassau County (P)	476	180	0%	21%	79%	0.4194	6.0%	100%	28%	?	5-Year
Malverne village, Nassau County (P)	8544	3,157	2%	18%	80%	0.3556	8.1%	96%	37%	24%	5-Year
Manhasset CDP, Nassau County (P)	7929	2,642	7%	24%	69%	0.518	8.7%	96%	42%	47%	5-Year
Manhasset Hills CDP, Nassau County (P)	3697	1,218	2%	25%	73%	0.4166	5.0%	97%	55%	62%	5-Year
Manorhaven village, Nassau County (P)	6638	2,397	7%	36%	57%	0.4195	10.6%	84%	44%	67%	5-Year
Massapequa CDP, Nassau County (P)	22323	7,235	1%	19%	80%	0.3999	5.5%	97%	39%	45%	5-Year
Massapequa Park village, Nassau County (P)	17137	5,479	2%	21%	77%	0.3658	8.4%	97%	39%	50%	5-Year
Matinecock village, Nassau County (P)	886	279	1%	24%	75%	0.5575	2.1%	96%	41%	43%	5-Year
Merrick CDP, Nassau County (P)	21293	6,961	3%	15%	82%	0.3954	7.5%	97%	38%	39%	5-Year
Mill Neck village, Nassau County (P)	986	368	5%	17%	78%	0.6147	5.9%	97%	36%	39%	5-Year
Mineola village, Nassau County (P)	18918	7,291	5%	34%	61%	0.4018	4.6%	92%	32%	54%	5-Year
Munsey Park village, Nassau County (P)	2712	780	2%	10%	88%	0.4489	9.3%	98%	37%	?	5-Year
Muttontown village, Nassau County (P)	3581	1,077	3%	6%	91%	0.4841	4.9%	97%	36%	56%	5-Year
New Cassel CDP, Nassau County (P)	13988	3,086	16%	31%	53%	0.4136	5.5%	77%	43%	59%	5-Year
New Hyde Park village, Nassau County (P)	9764	3,071	3%	27%	70%	0.3443	6.8%	92%	42%	25%	5-Year
North Bellmore CDP, Nassau County (P)	20483	6,511	3%	25%	72%	0.3632	7.0%	93%	37%	50%	5-Year
North Hempstead town, Nassau County (SD)	228245	76,868	5%	24%	71%	0.4907	6.4%	92%	40%	53%	5-Year
North Hills village, Nassau County (P)	5122	2,287	3%	22%	75%	0.5343	1.6%	98%	48%	75%	5-Year
North Lynbrook CDP, Nassau County (P)	556	169	11%	18%	71%	0.3829	2.3%	93%	31%	0%	5-Year
North Massapequa CDP, Nassau County (P)	18970	6,270	5%	24%	71%	0.3671	4.0%	96%	45%	44%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
North Merrick CDP, Nassau County (P)	11772	3,817	3%	21%	76%	0.3601	3.9%	95%	40%	55%	5-Year
North New Hyde Park CDP, Nassau County (P)	15230	4,698	4%	16%	80%	0.3708	7.5%	95%	39%	46%	5-Year
North Valley Stream CDP, Nassau County (P)	17247	5,121	7%	25%	68%	0.3571	11.2%	92%	44%	45%	5-Year
North Wantagh CDP, Nassau County (P)	11773	4,104	3%	24%	73%	0.3624	4.0%	97%	43%	38%	5-Year
Oceanside CDP, Nassau County (P)	30329	10,743	5%	26%	69%	0.4006	5.8%	95%	43%	50%	5-Year
Old Bethpage CDP, Nassau County (P)	5501	1,835	2%	23%	75%	0.4244	4.0%	93%	40%	45%	5-Year
Old Brookville village, Nassau County (P)	2585	783	3%	13%	84%	0.5052	4.0%	97%	46%	43%	5-Year
Old Westbury village, Nassau County (P)	4599	982	2%	24%	74%	0.5372	5.3%	94%	43%	40%	5-Year
Oyster Bay CDP, Nassau County (P)	6548	2,669	4%	36%	60%	0.4609	6.5%	93%	38%	58%	5-Year
Oyster Bay Cove village, Nassau County (P)	2165	681	0%	9%	91%	0.5018	3.3%	98%	46%	29%	5-Year
Oyster Bay town, Nassau County (SD)	295821	98,801	4%	22%	74%	0.4523	5.7%	95%	40%	47%	5-Year
Plainedge CDP, Nassau County (P)	9234	2,878	3%	24%	73%	0.3132	3.5%	96%	43%	29%	5-Year
Plainview CDP, Nassau County (P)	26206	9,009	3%	19%	78%	0.4027	4.7%	97%	39%	57%	5-Year
Plandome Heights village, Nassau County (P)	956	308	2%	8%	90%	0.3947	7.5%	99%	34%	0%	5-Year
Plandome Manor village, Nassau County (P)	827	295	1%	21%	78%	0.5585	3.8%	98%	35%	76%	5-Year
Plandome village, Nassau County (P)	1430	416	4%	7%	89%	0.5063	4.6%	98%	29%	32%	5-Year
Point Lookout CDP, Nassau County (P)	1246	522	0%	26%	74%	0.3891	3.1%	93%	47%	23%	5-Year
Port Washington CDP, Nassau County (P)	15847	5,709	5%	23%	72%	0.4857	7.3%	94%	33%	61%	5-Year
Port Washington North village, Nassau County (P)	3186	1,310	4%	19%	77%	0.4721	5.8%	99%	33%	55%	5-Year
Rockville Centre village, Nassau County (P)	24128	9,187	6%	25%	69%	0.4779	6.6%	97%	34%	52%	5-Year
Roosevelt CDP, Nassau County (P)	16554	4,219	19%	33%	48%	0.396	11.2%	79%	62%	63%	5-Year
Roslyn Estates village, Nassau County (P)	1194	388	2%	9%	89%	0.4891	1.9%	97%	42%	21%	5-Year
Roslyn Harbor village, Nassau County (P)	946	354	3%	13%	84%	0.5403	8.0%	96%	42%	38%	5-Year
Roslyn Heights CDP, Nassau County (P)	7243	2,173	4%	21%	75%	0.4692	7.2%	90%	51%	55%	5-Year
Roslyn village, Nassau County (P)	2798	1,143	5%	29%	66%	0.5654	9.8%	94%	30%	61%	5-Year
Russell Gardens village, Nassau County (P)	880	333	3%	16%	81%	0.5068	6.8%	98%	39%	25%	5-Year
Saddle Rock Estates CDP, Nassau County (P)	387	126	0%	4%	96%	0.3536	3.5%	95%	30%	?	5-Year
Saddle Rock village, Nassau County (P)	1043	283	1%	23%	76%	0.5586	1.9%	94%	56%	0%	5-Year
Salisbury CDP, Nassau County (P)	12154	3,911	5%	24%	71%	0.4033	7.5%	94%	45%	54%	5-Year
Sands Point village, Nassau County (P)	2718	910	2%	7%	91%	0.5114	1.3%	99%	38%	69%	5-Year
Sea Cliff village, Nassau County (P)	5012	1,980	3%	24%	73%	0.4339	4.2%	96%	37%	24%	5-Year
Seaford CDP, Nassau County (P)	15405	5,232	3%	22%	75%	0.3677	6.4%	96%	41%	52%	5-Year
Searingtown CDP, Nassau County (P)	4495	1,441	1%	19%	80%	0.3975	3.2%	98%	44%	50%	5-Year
South Farmingdale CDP, Nassau County (P)	14576	4,702	3%	23%	74%	0.3549	7.0%	95%	39%	63%	5-Year
South Floral Park village, Nassau County (P)	2017	618	4%	36%	60%	0.375	9.1%	86%	45%	63%	5-Year
South Hempstead CDP, Nassau County (P)	3181	1,003	4%	17%	79%	0.3958	6.4%	89%	32%	21%	5-Year
South Valley Stream CDP, Nassau County (P)	6293	2,003	8%	22%	70%	0.4261	11.4%	91%	49%	54%	5-Year
Stewart Manor village, Nassau County (P)	2112	745	0%	15%	85%	0.3663	6.1%	93%	27%	38%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Syosset CDP, Nassau County (P)	18872	6,172	5%	14%	81%	0.4398	4.1%	96%	38%	59%	5-Year
Thomaston village, Nassau County (P)	2630	984	10%	21%	69%	0.5197	6.2%	94%	39%	48%	5-Year
Uniondale CDP, Nassau County (P)	24787	5,890	10%	37%	53%	0.411	9.2%	80%	50%	62%	5-Year
University Gardens CDP, Nassau County (P)	4059	1,550	3%	22%	75%	0.4574	5.9%	93%	30%	33%	5-Year
Upper Brookville village, Nassau County (P)	1447	479	9%	8%	83%	0.5393	6.4%	97%	44%	45%	5-Year
Valley Stream village, Nassau County (P)	37764	11,422	8%	27%	65%	0.3829	10.3%	87%	46%	53%	5-Year
Wantagh CDP, Nassau County (P)	19074	5,957	2%	17%	81%	0.4088	5.2%	97%	34%	45%	5-Year
West Hempstead CDP, Nassau County (P)	18801	5,868	6%	24%	70%	0.4147	8.2%	91%	42%	50%	5-Year
Westbury village, Nassau County (P)	15201	4,950	6%	31%	63%	0.4161	5.0%	82%	45%	53%	5-Year
Williston Park village, Nassau County (P)	7319	2,567	4%	23%	73%	0.3773	7.5%	96%	35%	52%	5-Year
Woodbury CDP, Nassau County (P)	8553	3,018	4%	16%	80%	0.4961	3.5%	99%	37%	40%	5-Year
Woodmere CDP, Nassau County (P)	17067	5,042	6%	15%	79%	0.4474	5.3%	96%	42%	53%	5-Year
Woodsburgh village, Nassau County (P)	728	264	5%	7%	88%	0.4872	5.8%	99%	40%	38%	5-Year
Manhattan borough, New York County (SD)	1618398	745,089	16%	17%	67%	0.5975	8.2%	90%	25%	44%	5-Year
Barker village, Niagara County (P)	705	211	23%	24%	53%	0.3858	7.7%	92%	18%	35%	5-Year
Cambria town, Niagara County (SD)	5836	2,213	3%	19%	78%	0.354	5.5%	96%	25%	30%	5-Year
Gasport CDP, Niagara County (P)	994	393	12%	27%	61%	0.2739	8.2%	98%	21%	25%	5-Year
Hartland town, Niagara County (SD)	4078	1,616	13%	20%	67%	0.3833	4.7%	95%	16%	44%	5-Year
Lewiston town, Niagara County (SD)	16188	6,318	7%	23%	70%	0.4256	4.6%	95%	25%	57%	5-Year
Lewiston village, Niagara County (P)	2702	1,357	11%	25%	64%	0.4142	4.5%	98%	31%	47%	5-Year
Lockport city, Niagara County (SD)	20957	9,016	18%	32%	50%	0.4456	9.3%	90%	24%	52%	5-Year
Lockport town, Niagara County (SD)	20380	8,212	10%	25%	65%	0.4188	6.7%	93%	20%	33%	5-Year
Middleport village, Niagara County (P)	1706	686	13%	26%	61%	0.3916	4.8%	95%	23%	35%	5-Year
Newfane CDP, Niagara County (P)	3600	1,399	12%	21%	67%	0.3629	5.7%	88%	18%	36%	5-Year
Newfane town, Niagara County (SD)	9560	3,746	10%	24%	66%	0.3696	8.9%	90%	18%	29%	5-Year
Niagara Falls city, Niagara County (SD)	49679	21,300	25%	32%	43%	0.468	11.6%	92%	22%	54%	5-Year
Niagara town, Niagara County (SD)	8278	3,575	14%	29%	57%	0.3925	9.2%	90%	23%	40%	5-Year
North Tonawanda city, Niagara County (SD)	31245	13,939	11%	31%	58%	0.4404	7.7%	93%	19%	44%	5-Year
Olcott CDP, Niagara County (P)	1188	560	17%	21%	62%	0.3694	15.9%	98%	22%	26%	5-Year
Pendleton town, Niagara County (SD)	6483	2,318	2%	19%	79%	0.368	6.7%	96%	21%	10%	5-Year
Porter town, Niagara County (SD)	6708	2,707	6%	19%	75%	0.3954	6.2%	95%	20%	45%	5-Year
Ransomville CDP, Niagara County (P)	1421	572	8%	15%	77%	0.3721	2.1%	98%	18%	41%	5-Year
Rapids CDP, Niagara County (P)	1648	644	4%	30%	66%	0.3825	9.4%	87%	19%	0%	5-Year
Royalton town, Niagara County (SD)	7597	2,667	10%	22%	68%	0.3751	5.0%	96%	26%	26%	5-Year
Sanborn CDP, Niagara County (P)	1235	544	3%	32%	65%	0.3278	5.0%	95%	18%	51%	5-Year
Somerset town, Niagara County (SD)	2718	967	14%	25%	61%	0.3728	7.6%	93%	26%	28%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
South Lockport CDP, Niagara County (P)	8255	3,647	15%	34%	51%	0.4059	9.4%	90%	21%	33%	5-Year
Tuscarora Nation Reservation, Niagara County (SD)	1061	407	23%	36%	41%	0.4705	14.3%	78%	21%	9%	5-Year
Wheatfield town, Niagara County (SD)	18249	6,968	9%	19%	72%	0.4041	5.9%	96%	21%	49%	5-Year
Wilson town, Niagara County (SD)	5956	2,283	9%	23%	68%	0.4447	9.1%	96%	31%	27%	5-Year
Wilson village, Niagara County (P)	1202	512	12%	22%	66%	0.3897	8.0%	96%	19%	19%	5-Year
Youngstown village, Niagara County (P)	2002	807	9%	24%	67%	0.4588	10.0%	95%	22%	51%	5-Year
Annsville town, Oneida County (SD)	2985	1,091	17%	34%	49%	0.372	12.9%	92%	24%	48%	5-Year
Augusta town, Oneida County (SD)	2366	936	8%	35%	57%	0.4202	7.4%	88%	18%	43%	5-Year
Ava town, Oneida County (SD)	589	233	12%	26%	62%	0.3723	5.4%	92%	22%	9%	5-Year
Barneveld village, Oneida County (P)	225	104	2%	40%	58%	0.4098	4.7%	97%	14%	0%	5-Year
Boonville town, Oneida County (SD)	4561	1,764	14%	29%	57%	0.4456	8.1%	89%	17%	34%	5-Year
Boonville village, Oneida County (P)	2120	873	18%	41%	41%	0.4981	14.4%	92%	25%	39%	5-Year
Bridgewater town, Oneida County (SD)	1518	543	18%	29%	53%	0.4123	9.4%	91%	25%	52%	5-Year
Bridgewater village, Oneida County (P)	522	175	28%	19%	53%	0.3554	14.0%	93%	26%	45%	5-Year
Camden town, Oneida County (SD)	4942	1,998	12%	35%	53%	0.3856	7.5%	92%	18%	44%	5-Year
Camden village, Oneida County (P)	2398	1,021	13%	39%	48%	0.3953	9.6%	90%	14%	43%	5-Year
Chadwicks CDP, Oneida County (P)	2087	699	4%	46%	50%	0.5075	9.3%	97%	21%	35%	5-Year
Clark Mills CDP, Oneida County (P)	2105	1,037	15%	19%	66%	0.3457	7.8%	99%	34%	26%	5-Year
Clayville village, Oneida County (P)	387	179	8%	41%	51%	0.2873	6.5%	87%	31%	19%	5-Year
Clinton village, Oneida County (P)	1979	903	9%	24%	67%	0.444	2.0%	98%	17%	40%	5-Year
Deerfield town, Oneida County (SD)	4295	1,612	8%	15%	77%	0.3417	7.3%	93%	20%	39%	5-Year
Durhamville CDP, Oneida County (P)	842	281	60%	17%	23%	0.4188	8.1%	99%	56%	80%	5-Year
Florence town, Oneida County (SD)	1026	385	8%	43%	49%	0.3603	5.0%	91%	24%	30%	5-Year
Floyd town, Oneida County (SD)	3799	1,455	6%	24%	70%	0.4182	10.0%	90%	26%	27%	5-Year
Forestport town, Oneida County (SD)	1481	681	14%	25%	61%	0.4084	11.8%	94%	23%	48%	5-Year
Holland Patent village, Oneida County (P)	376	153	3%	30%	67%	0.3382	1.0%	96%	20%	44%	5-Year
Kirkland town, Oneida County (SD)	10274	3,548	7%	21%	72%	0.4536	4.4%	96%	23%	36%	5-Year
Lee town, Oneida County (SD)	6476	2,499	3%	22%	75%	0.3533	5.1%	94%	13%	37%	5-Year
Marcy town, Oneida County (SD)	9121	2,146	5%	18%	77%	0.3436	5.3%	93%	20%	18%	5-Year
Marshall town, Oneida County (SD)	2074	781	10%	25%	65%	0.4056	8.9%	89%	19%	50%	5-Year
New Hartford town, Oneida County (SD)	22080	9,367	7%	26%	67%	0.4867	4.9%	96%	18%	48%	5-Year
New Hartford village, Oneida County (P)	1767	830	10%	25%	65%	0.4579	4.3%	96%	21%	54%	5-Year
New York Mills village, Oneida County (P)	3001	1,507	22%	44%	34%	0.4531	8.0%	98%	17%	52%	5-Year
Oneida Castle village, Oneida County (P)	698	297	14%	33%	53%	0.4102	2.8%	90%	23%	30%	5-Year
Oriskany Falls village, Oneida County (P)	836	333	8%	32%	60%	0.392	11.9%	93%	18%	27%	5-Year
Oriskany village, Oneida County (P)	1263	512	9%	29%	62%	0.3797	2.5%	94%	17%	53%	5-Year
Paris town, Oneida County (SD)	4393	1,798	12%	24%	64%	0.4008	6.4%	92%	23%	49%	5-Year
Remsen town, Oneida County (SD)	1961	806	12%	27%	61%	0.4029	9.0%	92%	22%	60%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Remsen village, Oneida County (P)	534	202	24%	41%	35%	0.4369	23.8%	90%	46%	65%	5-Year
Rome city, Oneida County (SD)	33161	13,249	15%	31%	54%	0.4292	6.6%	93%	23%	40%	5-Year
Sangerfield town, Oneida County (SD)	2537	1,025	16%	31%	53%	0.4103	6.7%	93%	22%	37%	5-Year
Sherrill city, Oneida County (SD)	3072	1,342	7%	31%	62%	0.4499	4.5%	96%	18%	42%	5-Year
Steuben town, Oneida County (SD)	966	400	11%	29%	60%	0.3706	7.9%	93%	20%	21%	5-Year
Sylvan Beach village, Oneida County (P)	863	416	12%	41%	47%	0.3448	9.1%	97%	41%	55%	5-Year
Trenton town, Oneida County (SD)	4480	1,735	8%	21%	71%	0.3816	3.4%	96%	25%	20%	5-Year
Utica city, Oneida County (SD)	61852	23,828	27%	34%	39%	0.4686	12.9%	92%	25%	54%	5-Year
Vernon town, Oneida County (SD)	5421	2,132	9%	29%	62%	0.3884	3.3%	92%	29%	25%	5-Year
Vernon village, Oneida County (P)	1079	496	12%	36%	52%	0.3857	4.3%	94%	25%	26%	5-Year
Verona CDP, Oneida County (P)	576	248	6%	32%	62%	0.2875	20.4%	100%	32%	?	5-Year
Verona town, Oneida County (SD)	6291	2,334	14%	21%	65%	0.3555	8.0%	91%	22%	47%	5-Year
Vienna town, Oneida County (SD)	5475	2,366	16%	31%	53%	0.3692	8.7%	95%	30%	58%	5-Year
Washington Mills CDP, Oneida County (P)	1191	455	20%	16%	64%	0.4562	2.3%	92%	9%	55%	5-Year
Waterville village, Oneida County (P)	1618	627	13%	35%	52%	0.4221	8.5%	92%	18%	41%	5-Year
Western town, Oneida County (SD)	1959	806	7%	20%	73%	0.3688	7.4%	94%	18%	37%	5-Year
Westmoreland CDP, Oneida County (P)	323	150	0%	26%	74%	0.29	14.5%	100%	8%	100%	5-Year
Westmoreland town, Oneida County (SD)	6118	2,450	10%	17%	73%	0.3927	6.0%	95%	24%	39%	5-Year
Whitesboro village, Oneida County (P)	3749	1,679	17%	29%	54%	0.3887	4.6%	96%	31%	32%	5-Year
Whitestown town, Oneida County (SD)	18671	7,511	11%	26%	63%	0.4144	6.8%	95%	22%	39%	5-Year
Yorkville village, Oneida County (P)	2677	1,081	16%	28%	56%	0.3598	12.0%	92%	34%	39%	5-Year
Baldwinsville village, Onondaga County (P)	7655	3,156	12%	31%	57%	0.409	6.8%	94%	18%	49%	5-Year
Brewerton CDP, Onondaga County (P)	4289	1,694	15%	27%	58%	0.4137	13.1%	94%	31%	41%	5-Year
Bridgeport CDP, Onondaga County (P)	1583	678	13%	36%	51%	0.4351	11.5%	90%	19%	38%	5-Year
Camillus town, Onondaga County (SD)	24259	9,783	6%	21%	73%	0.3863	6.2%	94%	22%	40%	5-Year
Camillus village, Onondaga County (P)	1235	572	11%	31%	58%	0.3805	9.2%	93%	12%	55%	5-Year
Cicero town, Onondaga County (SD)	31672	12,334	7%	20%	73%	0.3865	7.3%	96%	21%	40%	5-Year
Clay town, Onondaga County (SD)	58945	23,468	7%	20%	73%	0.3703	5.5%	94%	21%	43%	5-Year
De Witt town, Onondaga County (SD)	25786	10,095	9%	24%	67%	0.4772	7.1%	91%	23%	40%	5-Year
East Syracuse village, Onondaga County (P)	3051	1,419	19%	45%	36%	0.4235	8.9%	87%	40%	50%	5-Year
Elbridge town, Onondaga County (SD)	5881	2,246	8%	23%	69%	0.3663	7.1%	89%	17%	29%	5-Year
Elbridge village, Onondaga County (P)	1001	359	1%	19%	80%	0.3659	6.0%	90%	13%	26%	5-Year
Fabius town, Onondaga County (SD)	2206	774	4%	20%	76%	0.3757	3.2%	84%	18%	11%	5-Year
Fabius village, Onondaga County (P)	368	149	7%	17%	76%	0.3392	6.2%	92%	18%	16%	5-Year
Fairmount CDP, Onondaga County (P)	10120	4,092	6%	21%	73%	0.3356	7.0%	94%	21%	39%	5-Year
Fayetteville village, Onondaga County (P)	4342	2,038	3%	21%	76%	0.4064	1.5%	91%	15%	28%	5-Year
Galeville CDP, Onondaga County (P)	4676	2,112	13%	35%	52%	0.3796	8.5%	94%	30%	59%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Geddes town, Onondaga County (SD)	17003	7,116	8%	29%	63%	0.4109	6.3%	94%	20%	38%	5-Year
Jordan village, Onondaga County (P)	1390	511	8%	27%	65%	0.393	8.7%	88%	17%	27%	5-Year
LaFayette town, Onondaga County (SD)	4943	1,956	8%	23%	69%	0.374	8.1%	92%	16%	22%	5-Year
Lakeland CDP, Onondaga County (P)	2580	1,088	7%	28%	65%	0.3555	7.0%	90%	17%	70%	5-Year
Liverpool village, Onondaga County (P)	2240	1,132	7%	26%	67%	0.3738	6.0%	93%	16%	43%	5-Year
Lyncourt CDP, Onondaga County (P)	4267	1,868	12%	32%	56%	0.3602	15.3%	91%	25%	43%	5-Year
Lysander town, Onondaga County (SD)	22175	8,579	7%	17%	76%	0.4088	5.4%	95%	19%	40%	5-Year
Manlius town, Onondaga County (SD)	32391	13,241	6%	18%	76%	0.4383	5.5%	95%	19%	40%	5-Year
Manlius village, Onondaga County (P)	4691	1,886	7%	22%	71%	0.4497	3.4%	97%	19%	53%	5-Year
Marcellus town, Onondaga County (SD)	6210	2,423	6%	20%	74%	0.4144	4.4%	92%	21%	43%	5-Year
Marcellus village, Onondaga County (P)	1700	739	6%	32%	62%	0.5373	7.5%	93%	16%	39%	5-Year
Mattydale CDP, Onondaga County (P)	6741	2,621	15%	33%	52%	0.3762	8.3%	89%	23%	51%	5-Year
Minoa village, Onondaga County (P)	3492	1,467	3%	25%	72%	0.3498	5.2%	97%	18%	50%	5-Year
Nedrow CDP, Onondaga County (P)	2267	893	11%	28%	61%	0.3524	4.3%	87%	17%	60%	5-Year
North Syracuse village, Onondaga County (P)	6659	3,171	8%	31%	61%	0.3868	8.9%	93%	27%	44%	5-Year
Onondaga town, Onondaga County (SD)	23111	8,607	6%	18%	76%	0.4149	5.4%	95%	18%	34%	5-Year
Otisco town, Onondaga County (SD)	2556	1,031	7%	25%	68%	0.4206	5.2%	94%	26%	63%	5-Year
Pompey town, Onondaga County (SD)	7223	2,533	4%	14%	82%	0.4683	2.6%	95%	29%	42%	5-Year
Salina town, Onondaga County (SD)	33673	14,872	10%	27%	63%	0.3992	7.5%	92%	23%	40%	5-Year
Seneca Knolls CDP, Onondaga County (P)	1936	858	4%	33%	63%	0.3509	7.8%	95%	17%	0%	5-Year
Skaneateles town, Onondaga County (SD)	7216	3,061	5%	17%	78%	0.4849	4.9%	96%	21%	33%	5-Year
Skaneateles village, Onondaga County (P)	2513	1,181	8%	19%	73%	0.506	5.5%	96%	26%	30%	5-Year
Solvay village, Onondaga County (P)	6514	2,981	14%	36%	50%	0.4176	6.9%	91%	27%	39%	5-Year
Spafford town, Onondaga County (SD)	1719	688	5%	21%	74%	0.4379	7.6%	96%	28%	26%	5-Year
Syracuse city, Onondaga County (SD)	144648	55,279	31%	30%	39%	0.5097	12.5%	89%	23%	54%	5-Year
Syracuse city, Onondaga County (P)	144263	54,712	30%	30%	40%	0.4969	11.2%	93%	21%	55%	1-Year
Tully town, Onondaga County (SD)	2743	1,102	7%	17%	76%	0.4348	4.7%	95%	25%	29%	5-Year
Tully village, Onondaga County (P)	1037	435	12%	27%	61%	0.4221	7.6%	92%	42%	37%	5-Year
Van Buren town, Onondaga County (SD)	13302	5,858	6%	27%	67%	0.4002	5.8%	94%	15%	40%	5-Year
Village Green CDP, Onondaga County (P)	3722	1,919	7%	27%	66%	0.4404	2.4%	96%	12%	44%	5-Year
Westvale CDP, Onondaga County (P)	5111	2,075	3%	19%	78%	0.3783	4.5%	98%	20%	24%	5-Year
Bloomfield village, Ontario County (P)	1581	633	16%	25%	59%	0.4161	7.2%	91%	18%	51%	5-Year
Bristol town, Ontario County (SD)	2294	889	9%	22%	69%	0.3443	6.4%	96%	26%	12%	5-Year
Canadice town, Ontario County (SD)	1680	777	7%	34%	59%	0.3975	8.0%	91%	26%	25%	5-Year
Canandaigua city, Ontario County (SD)	10532	4,846	14%	35%	51%	0.4655	8.4%	92%	20%	43%	5-Year
Canandaigua town, Ontario County (SD)	10285	4,362	8%	26%	66%	0.4399	7.2%	96%	28%	57%	5-Year
Clifton Springs village, Ontario County (P)	2293	840	15%	30%	55%	0.4031	5.1%	95%	26%	38%	5-Year
Crystal Beach CDP, Ontario County (P)	643	326	22%	34%	44%	0.439	3.9%	88%	8%	43%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
East Bloomfield town, Ontario County (SD)	3618	1,460	8%	20%	72%	0.4961	9.7%	89%	17%	43%	5-Year
Farmington town, Ontario County (SD)	12501	4,755	8%	24%	68%	0.3589	6.2%	91%	23%	42%	5-Year
Geneva city, Ontario County (SD)	13202	4,767	20%	35%	45%	0.445	6.3%	91%	17%	46%	5-Year
Geneva town, Ontario County (SD)	3252	1,441	5%	29%	66%	0.4249	9.7%	97%	16%	61%	5-Year
Gorham CDP, Ontario County (P)	710	237	0%	43%	57%	0.2588	17.2%	96%	15%	11%	5-Year
Gorham town, Ontario County (SD)	4258	1,799	9%	27%	64%	0.3648	6.0%	88%	28%	35%	5-Year
Honeoye CDP, Ontario County (P)	631	286	11%	48%	41%	0.3274	0.0%	93%	45%	100%	5-Year
Hopewell town, Ontario County (SD)	3732	1,301	4%	26%	70%	0.32	4.5%	90%	14%	59%	5-Year
Manchester town, Ontario County (SD)	9439	3,827	9%	34%	57%	0.3925	6.3%	91%	24%	41%	5-Year
Manchester village, Ontario County (P)	1691	789	12%	32%	56%	0.3716	4.3%	94%	26%	43%	5-Year
Naples town, Ontario County (SD)	2505	998	11%	36%	53%	0.3821	7.5%	93%	31%	28%	5-Year
Naples village, Ontario County (P)	1187	444	13%	34%	53%	0.3738	7.4%	94%	22%	32%	5-Year
Phelps town, Ontario County (SD)	7039	3,002	7%	34%	59%	0.4111	4.4%	90%	20%	59%	5-Year
Phelps village, Ontario County (P)	2008	912	9%	32%	59%	0.3882	3.7%	93%	17%	56%	5-Year
Port Gibson CDP, Ontario County (P)	482	203	5%	44%	51%	0.3756	4.0%	99%	9%	64%	5-Year
Richmond town, Ontario County (SD)	3333	1,484	2%	30%	68%	0.3165	4.3%	96%	23%	61%	5-Year
Seneca town, Ontario County (SD)	2742	1,005	3%	24%	73%	0.3041	6.5%	87%	14%	10%	5-Year
Shortsville village, Ontario County (P)	1387	578	11%	27%	62%	0.436	8.3%	90%	21%	46%	5-Year
South Bristol town, Ontario County (SD)	1643	722	9%	20%	71%	0.4378	6.2%	96%	30%	38%	5-Year
Victor town, Ontario County (SD)	14387	5,688	3%	23%	74%	0.4316	6.7%	96%	22%	62%	5-Year
Victor village, Ontario County (P)	2798	995	6%	24%	70%	0.3911	5.1%	94%	22%	39%	5-Year
West Bloomfield town, Ontario County (SD)	2533	1,075	9%	33%	58%	0.4431	6.3%	86%	21%	28%	5-Year
Balmville CDP, Orange County (P)	3072	1,150	13%	19%	68%	0.4132	8.2%	89%	47%	69%	5-Year
Beaver Dam Lake CDP, Orange County (P)	2493	832	2%	20%	78%	0.2706	4.0%	99%	29%	0%	5-Year
Blooming Grove town, Orange County (SD)	17876	6,146	5%	26%	69%	0.3896	5.9%	94%	43%	38%	5-Year
Chester town, Orange County (SD)	11938	4,161	4%	24%	72%	0.3698	6.4%	93%	43%	47%	5-Year
Chester village, Orange County (P)	3943	1,665	8%	35%	57%	0.3926	10.6%	86%	50%	50%	5-Year
Cornwall town, Orange County (SD)	12565	4,714	6%	21%	73%	0.4001	6.7%	95%	34%	52%	5-Year
Cornwall-on-Hudson village, Orange County (P)	2998	1,171	5%	16%	79%	0.4272	4.2%	92%	30%	48%	5-Year
Crawford town, Orange County (SD)	9291	3,142	5%	27%	68%	0.4143	6.5%	93%	41%	43%	5-Year
Deerpark town, Orange County (SD)	7843	3,122	13%	45%	42%	0.4324	8.2%	90%	48%	44%	5-Year
Firthcliffe CDP, Orange County (P)	4957	1,962	5%	30%	65%	0.3837	5.3%	96%	35%	48%	5-Year
Florida village, Orange County (P)	2842	1,069	3%	27%	70%	0.3625	9.8%	94%	42%	37%	5-Year
Fort Montgomery CDP, Orange County (P)	1385	537	7%	17%	76%	0.3356	10.2%	90%	36%	44%	5-Year
Gardnertown CDP, Orange County (P)	4498	1,653	2%	27%	71%	0.3254	9.4%	86%	39%	63%	5-Year
Goshen town, Orange County (SD)	13671	4,561	6%	24%	70%	0.4456	8.9%	93%	37%	53%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Goshen village, Orange County (P)	5417	2,080	6%	31%	63%	0.4112	6.4%	95%	35%	58%	5-Year
Greenville town, Orange County (SD)	4637	1,505	4%	24%	72%	0.3811	6.6%	91%	30%	9%	5-Year
Greenwood Lake village, Orange County (P)	3129	1,159	8%	26%	66%	0.4583	7.0%	93%	57%	45%	5-Year
Hamptonburgh town, Orange County (SD)	5546	1,624	4%	21%	75%	0.3769	6.4%	96%	41%	30%	5-Year
Harriman village, Orange County (P)	2771	1,052	6%	34%	60%	0.3725	4.6%	93%	59%	54%	5-Year
Highland Falls village, Orange County (P)	3852	1,715	6%	37%	57%	0.3773	8.3%	92%	30%	42%	5-Year
Highlands town, Orange County (SD)	12327	3,111	6%	28%	66%	0.3829	7.8%	94%	32%	46%	5-Year
Kiryas Joel village, Orange County (P)	21201	3,772	55%	23%	22%	0.5014	6.5%	98%	65%	76%	5-Year
Maybrook village, Orange County (P)	3022	1,124	14%	38%	48%	0.4293	14.0%	90%	37%	51%	5-Year
Mechanicstown CDP, Orange County (P)	7030	2,738	13%	38%	49%	0.4395	10.9%	88%	24%	64%	5-Year
Middletown city, Orange County (SD)	27904	9,976	18%	38%	44%	0.4269	11.0%	85%	41%	55%	5-Year
Minisink town, Orange County (SD)	4507	1,450	7%	22%	71%	0.3677	8.4%	91%	45%	35%	5-Year
Monroe town, Orange County (SD)	41159	10,172	23%	20%	57%	0.475	6.1%	95%	41%	67%	5-Year
Monroe village, Orange County (P)	8493	2,692	8%	19%	73%	0.4405	6.3%	95%	32%	54%	5-Year
Montgomery town, Orange County (SD)	22993	8,013	11%	29%	60%	0.4084	8.3%	92%	38%	48%	5-Year
Montgomery village, Orange County (P)	4159	1,429	4%	30%	66%	0.3387	6.0%	96%	29%	43%	5-Year
Mount Hope town, Orange County (SD)	7043	1,761	10%	28%	62%	0.381	6.3%	94%	37%	64%	5-Year
Mountain Lodge Park CDP, Orange County (P)	1983	701	0%	27%	73%	0.2896	0.0%	92%	24%	0%	5-Year
New Windsor CDP, Orange County (P)	8520	3,358	5%	38%	57%	0.3915	8.7%	90%	39%	57%	5-Year
New Windsor town, Orange County (SD)	25717	9,272	5%	35%	60%	0.3921	6.5%	91%	37%	56%	5-Year
Newburgh city, Orange County (SD)	28614	8,762	34%	34%	32%	0.4887	11.5%	78%	43%	68%	5-Year
Newburgh town, Orange County (SD)	30485	10,826	7%	28%	65%	0.392	7.5%	91%	37%	54%	5-Year
Orange Lake CDP, Orange County (P)	7606	2,600	9%	25%	66%	0.3914	5.4%	93%	32%	33%	5-Year
Otisville village, Orange County (P)	1245	429	11%	28%	61%	0.4384	8.6%	88%	32%	62%	5-Year
Pine Bush CDP, Orange County (P)	1564	683	11%	55%	34%	0.4533	6.6%	86%	51%	51%	5-Year
Port Jervis city, Orange County (SD)	8736	3,413	17%	49%	34%	0.4723	10.3%	88%	36%	59%	5-Year
Salisbury Mills CDP, Orange County (P)	328	103	0%	31%	69%	0.2974	34.8%	91%	58%	42%	5-Year
Scotchtown CDP, Orange County (P)	9132	3,151	7%	30%	63%	0.3581	8.4%	91%	35%	45%	5-Year
South Blooming Grove village, Orange County (P)	3212	1,143	8%	29%	63%	0.3753	5.3%	94%	45%	46%	5-Year
Tuxedo Park village, Orange County (P)	538	222	4%	9%	87%	0.5563	2.5%	98%	60%	36%	5-Year
Tuxedo town, Orange County (SD)	3602	1,560	2%	23%	75%	0.4473	3.6%	97%	48%	37%	5-Year
Unionville village, Orange County (P)	613	230	9%	31%	60%	0.3457	9.5%	80%	39%	100%	5-Year
Vails Gate CDP, Orange County (P)	3477	1,486	11%	61%	28%	0.4391	7.2%	85%	48%	63%	5-Year
Walden village, Orange County (P)	6919	2,458	16%	28%	56%	0.4112	9.6%	92%	40%	54%	5-Year
Wallkill town, Orange County (SD)	27832	9,962	9%	30%	61%	0.3963	9.3%	90%	36%	52%	5-Year
Walton Park CDP, Orange County (P)	2669	762	1%	11%	88%	0.2813	4.6%	95%	42%	50%	5-Year
Warwick town, Orange County (SD)	31581	11,727	6%	23%	71%	0.4405	8.3%	93%	40%	47%	5-Year
Warwick village, Orange County (P)	6783	2,856	8%	30%	62%	0.4484	9.1%	96%	35%	63%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Washington Heights CDP, Orange County (P)	2218	732	4%	22%	74%	0.3115	8.5%	84%	42%	39%	5-Year
Washingtonville village, Orange County (P)	5837	2,111	6%	31%	63%	0.4519	6.3%	95%	55%	52%	5-Year
Wawayanda town, Orange County (SD)	7263	2,335	8%	21%	71%	0.3834	7.5%	93%	26%	47%	5-Year
West Point CDP, Orange County (P)	6892	777	4%	18%	78%	0.3813	5.3%	99%	0%	51%	5-Year
Woodbury town, Orange County (SD)	11388	3,586	5%	15%	80%	0.3631	6.3%	96%	34%	48%	5-Year
Woodbury village, Orange County (P)	10638	3,358	4%	14%	82%	0.3587	6.7%	96%	33%	49%	5-Year
Albion town, Orleans County (SD)	8442	2,343	26%	25%	49%	0.4815	11.2%	86%	19%	62%	5-Year
Albion village, Orleans County (P)	5799	2,332	28%	32%	40%	0.4865	12.5%	86%	30%	66%	5-Year
Barre town, Orleans County (SD)	2052	742	10%	27%	63%	0.363	8.1%	89%	24%	50%	5-Year
Carlton town, Orleans County (SD)	2981	1,254	9%	31%	60%	0.359	9.1%	91%	34%	85%	5-Year
Clarendon town, Orleans County (SD)	3645	1,518	11%	26%	63%	0.3499	5.8%	94%	36%	18%	5-Year
Gaines town, Orleans County (SD)	3345	1,412	12%	42%	46%	0.4237	13.8%	96%	31%	43%	5-Year
Holley village, Orleans County (P)	2011	876	22%	41%	37%	0.434	17.9%	92%	31%	50%	5-Year
Kendall town, Orleans County (SD)	2695	1,060	8%	25%	67%	0.3642	6.6%	96%	23%	42%	5-Year
Lyndonville village, Orleans County (P)	797	317	7%	34%	59%	0.4053	8.0%	91%	22%	57%	5-Year
Medina village, Orleans County (P)	5962	2,407	18%	34%	48%	0.4324	15.5%	90%	24%	51%	5-Year
Murray town, Orleans County (SD)	4917	2,081	16%	35%	49%	0.3952	13.9%	93%	35%	43%	5-Year
Ridgeway town, Orleans County (SD)	6687	2,586	13%	27%	60%	0.3985	12.9%	89%	23%	51%	5-Year
Shelby town, Orleans County (SD)	5260	1,993	19%	33%	48%	0.435	12.5%	89%	23%	54%	5-Year
Yates town, Orleans County (SD)	2468	905	6%	30%	64%	0.3613	3.6%	83%	28%	36%	5-Year
Albion town, Oswego County (SD)	2087	730	19%	31%	50%	0.3981	11.5%	87%	26%	72%	5-Year
Altmar village, Oswego County (P)	372	143	29%	44%	27%	0.4284	12.9%	88%	29%	95%	5-Year
Amboy town, Oswego County (SD)	1350	492	10%	28%	62%	0.3695	13.3%	84%	30%	59%	5-Year
Boylston town, Oswego County (SD)	526	195	13%	30%	57%	0.3764	12.9%	85%	19%	15%	5-Year
Central Square village, Oswego County (P)	1944	783	15%	31%	54%	0.4361	7.4%	98%	21%	49%	5-Year
Cleveland village, Oswego County (P)	813	308	12%	34%	54%	0.3923	15.0%	90%	23%	77%	5-Year
Constantia CDP, Oswego County (P)	972	396	4%	41%	55%	0.4224	12.3%	91%	26%	19%	5-Year
Constantia town, Oswego County (SD)	4961	1,874	10%	35%	55%	0.4197	11.8%	89%	28%	69%	5-Year
Fulton city, Oswego County (SD)	11786	4,532	25%	36%	39%	0.4366	15.7%	91%	25%	55%	5-Year
Granby town, Oswego County (SD)	6760	2,387	15%	28%	57%	0.5086	11.4%	92%	20%	46%	5-Year
Hannibal town, Oswego County (SD)	4805	1,890	19%	29%	52%	0.3827	13.4%	90%	26%	41%	5-Year
Hannibal village, Oswego County (P)	632	250	14%	29%	57%	0.3328	8.0%	96%	18%	46%	5-Year
Hastings town, Oswego County (SD)	9438	3,390	15%	26%	59%	0.4131	10.6%	95%	30%	46%	5-Year
Lacona village, Oswego County (P)	621	243	17%	25%	58%	0.3898	13.6%	94%	15%	57%	5-Year
Mexico town, Oswego County (SD)	5192	1,989	17%	21%	62%	0.4088	7.4%	96%	23%	36%	5-Year
Mexico village, Oswego County (P)	1765	693	14%	28%	58%	0.44	7.3%	94%	7%	41%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Minetto CDP, Oswego County (P)	979	405	14%	18%	68%	0.3907	3.9%	94%	16%	83%	5-Year
Minetto town, Oswego County (SD)	1599	653	10%	23%	67%	0.4018	5.7%	93%	14%	68%	5-Year
New Haven town, Oswego County (SD)	2867	1,059	11%	25%	64%	0.3725	9.1%	92%	21%	67%	5-Year
Orwell town, Oswego County (SD)	1307	414	12%	26%	62%	0.3613	14.1%	88%	12%	45%	5-Year
Oswego city, Oswego County (SD)	18119	7,669	25%	28%	47%	0.4757	9.1%	92%	18%	48%	5-Year
Oswego town, Oswego County (SD)	7904	1,590	7%	14%	79%	0.3463	7.5%	96%	17%	51%	5-Year
Palermo town, Oswego County (SD)	3670	1,348	15%	32%	53%	0.3961	7.5%	89%	22%	50%	5-Year
Parish town, Oswego County (SD)	2530	913	11%	28%	61%	0.3634	14.7%	88%	29%	49%	5-Year
Parish village, Oswego County (P)	529	197	12%	19%	69%	0.3544	10.5%	93%	15%	34%	5-Year
Phoenix village, Oswego County (P)	2497	968	22%	34%	44%	0.4001	13.4%	89%	21%	50%	5-Year
Pulaski village, Oswego County (P)	2200	943	22%	30%	48%	0.5213	19.4%	94%	19%	52%	5-Year
Redfield town, Oswego County (SD)	534	214	14%	33%	53%	0.4216	9.3%	89%	19%	7%	5-Year
Richland town, Oswego County (SD)	5723	2,171	17%	32%	51%	0.4605	12.4%	87%	29%	44%	5-Year
Sand Ridge CDP, Oswego County (P)	845	393	15%	36%	49%	0.4129	6.2%	88%	35%	49%	5-Year
Sandy Creek town, Oswego County (SD)	3913	1,565	16%	31%	53%	0.4117	9.6%	90%	25%	53%	5-Year
Sandy Creek village, Oswego County (P)	799	264	21%	25%	54%	0.4008	3.9%	94%	14%	49%	5-Year
Schroeppel town, Oswego County (SD)	8447	3,259	11%	27%	62%	0.3865	6.8%	92%	26%	49%	5-Year
Scriba town, Oswego County (SD)	6792	2,818	13%	23%	64%	0.377	5.2%	95%	14%	29%	5-Year
Volney town, Oswego County (SD)	5884	2,136	12%	27%	61%	0.4088	14.7%	89%	17%	68%	5-Year
West Monroe town, Oswego County (SD)	4242	1,596	15%	27%	58%	0.3925	9.6%	91%	36%	31%	5-Year
Williamstown town, Oswego County (SD)	1223	416	16%	30%	54%	0.3776	12.2%	92%	20%	30%	5-Year
Burlington town, Otsego County (SD)	1154	453	11%	30%	59%	0.3766	6.4%	82%	18%	10%	5-Year
Butternuts town, Otsego County (SD)	1991	852	15%	27%	58%	0.3847	10.9%	91%	28%	44%	5-Year
Cherry Valley town, Otsego County (SD)	1282	582	15%	28%	57%	0.3933	5.2%	89%	27%	40%	5-Year
Cherry Valley village, Otsego County (P)	537	257	19%	31%	50%	0.4094	7.3%	92%	26%	50%	5-Year
Cooperstown village, Otsego County (P)	2133	1,014	11%	31%	58%	0.5098	7.3%	94%	40%	41%	5-Year
Decatur town, Otsego County (SD)	321	142	18%	39%	43%	0.4787	21.3%	88%	32%	67%	5-Year
Edmeston CDP, Otsego County (P)	809	297	8%	34%	58%	0.4182	7.3%	93%	17%	31%	5-Year
Edmeston town, Otsego County (SD)	1874	702	14%	25%	61%	0.3926	11.5%	90%	16%	46%	5-Year
Exeter town, Otsego County (SD)	943	363	16%	29%	55%	0.431	10.1%	92%	14%	18%	5-Year
Gilbertsville village, Otsego County (P)	354	157	20%	35%	45%	0.4944	8.3%	95%	28%	60%	5-Year
Hartwick CDP, Otsego County (P)	583	254	15%	32%	53%	0.4297	7.5%	95%	25%	32%	5-Year
Hartwick town, Otsego County (SD)	1958	807	13%	27%	60%	0.4196	5.0%	93%	25%	36%	5-Year
Laurens town, Otsego County (SD)	2721	1,119	18%	31%	51%	0.3825	9.6%	90%	29%	52%	5-Year
Laurens village, Otsego County (P)	237	104	16%	40%	44%	0.3549	15.4%	85%	20%	58%	5-Year
Maryland town, Otsego County (SD)	1854	762	19%	32%	49%	0.3758	6.2%	94%	39%	54%	5-Year
Middlefield town, Otsego County (SD)	1965	858	4%	31%	65%	0.4253	4.9%	93%	22%	28%	5-Year
Milford town, Otsego County (SD)	3027	1,337	12%	34%	54%	0.4342	4.8%	95%	26%	58%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Milford village, Otsego County (P)	420	197	14%	41%	45%	0.4251	10.4%	95%	36%	53%	5-Year
Morris town, Otsego County (SD)	1551	671	12%	31%	57%	0.3932	12.2%	93%	18%	51%	5-Year
Morris village, Otsego County (P)	387	212	9%	35%	56%	0.3795	7.1%	95%	14%	69%	5-Year
New Lisbon town, Otsego County (SD)	918	407	7%	32%	61%	0.3522	9.8%	94%	29%	56%	5-Year
Oneonta city, Otsego County (SD)	13906	4,105	28%	29%	43%	0.515	9.0%	92%	18%	63%	5-Year
Oneonta town, Otsego County (SD)	5176	1,985	13%	28%	59%	0.4405	9.0%	90%	23%	52%	5-Year
Otego town, Otsego County (SD)	3073	1,273	11%	33%	56%	0.3964	4.6%	90%	18%	55%	5-Year
Otego village, Otsego County (P)	1179	457	10%	19%	71%	0.3845	6.2%	85%	24%	57%	5-Year
Otsego town, Otsego County (SD)	3867	1,613	9%	30%	61%	0.4999	4.5%	95%	31%	49%	5-Year
Pittsfield town, Otsego County (SD)	1295	500	12%	36%	52%	0.3663	13.8%	93%	19%	54%	5-Year
Plainfield town, Otsego County (SD)	902	347	12%	33%	55%	0.365	9.1%	93%	24%	33%	5-Year
Richfield Springs village, Otsego County (P)	1193	560	17%	45%	38%	0.4059	8.7%	85%	30%	50%	5-Year
Richfield town, Otsego County (SD)	2304	997	13%	37%	50%	0.4065	5.6%	88%	24%	43%	5-Year
Roseboom town, Otsego County (SD)	619	288	7%	35%	58%	0.3518	4.7%	93%	24%	52%	5-Year
Schenevus CDP, Otsego County (P)	361	145	17%	40%	43%	0.4226	1.6%	100%	48%	50%	5-Year
Springfield town, Otsego County (SD)	1397	555	13%	31%	56%	0.3769	4.6%	83%	24%	38%	5-Year
Unadilla town, Otsego County (SD)	4343	1,753	14%	35%	51%	0.3955	7.1%	93%	16%	35%	5-Year
Unadilla village, Otsego County (P)	975	428	11%	50%	39%	0.381	10.0%	90%	23%	54%	5-Year
West End CDP, Otsego County (P)	1555	768	20%	29%	51%	0.469	12.7%	91%	25%	25%	5-Year
Westford town, Otsego County (SD)	914	349	11%	35%	54%	0.3706	7.4%	93%	27%	19%	5-Year
Worcester CDP, Otsego County (P)	1223	458	16%	20%	64%	0.3967	6.6%	92%	28%	33%	5-Year
Worcester town, Otsego County (SD)	2423	978	15%	25%	60%	0.3869	8.8%	93%	24%	42%	5-Year
Brewster Hill CDP, Putnam County (P)	1381	474	9%	21%	70%	0.3428	4.1%	91%	34%	100%	5-Year
Brewster village, Putnam County (P)	2350	869	17%	54%	29%	0.439	14.5%	63%	50%	53%	5-Year
Carmel Hamlet CDP, Putnam County (P)	6824	2,227	7%	32%	61%	0.4792	7.1%	91%	47%	56%	5-Year
Carmel town, Putnam County (SD)	34392	11,327	4%	28%	68%	0.4174	8.1%	92%	37%	63%	5-Year
Cold Spring village, Putnam County (P)	1831	891	8%	38%	54%	0.4594	2.1%	93%	37%	44%	5-Year
Kent town, Putnam County (SD)	13460	4,583	6%	29%	65%	0.4109	7.1%	92%	41%	34%	5-Year
Lake Carmel CDP, Putnam County (P)	8127	2,798	7%	32%	61%	0.3629	7.0%	90%	44%	37%	5-Year
Mahopac CDP, Putnam County (P)	7755	2,852	8%	28%	64%	0.4366	9.6%	88%	33%	57%	5-Year
Nelsonville village, Putnam County (P)	804	253	1%	38%	61%	0.4412	4.9%	94%	54%	44%	5-Year
Patterson town, Putnam County (SD)	12032	3,835	4%	32%	64%	0.3659	7.4%	87%	38%	62%	5-Year
Peach Lake CDP, Putnam County (P)	1665	631	4%	34%	62%	0.357	10.4%	95%	29%	87%	5-Year
Philipstown town, Putnam County (SD)	9698	3,681	5%	28%	67%	0.4583	6.3%	95%	36%	43%	5-Year
Putnam Lake CDP, Putnam County (P)	4010	1,474	5%	29%	66%	0.3472	8.2%	94%	29%	67%	5-Year
Putnam Valley town, Putnam County (SD)	11780	4,188	6%	26%	68%	0.3985	8.1%	95%	40%	38%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Southeast town, Putnam County (SD)	18335	6,550	7%	31%	62%	0.43	8.6%	89%	36%	47%	5-Year
Queens borough, Queens County (SD)	2280602	780,069	15%	35%	50%	0.4457	9.5%	83%	42%	54%	5-Year
Averill Park CDP, Rensselaer County (P)	1781	682	4%	17%	79%	0.3332	3.7%	98%	22%	0%	5-Year
Berlin town, Rensselaer County (SD)	1853	745	7%	24%	69%	0.3289	7.3%	92%	22%	47%	5-Year
Brunswick town, Rensselaer County (SD)	12124	5,151	2%	18%	80%	0.3569	4.4%	95%	22%	17%	5-Year
Castleton-on-Hudson village, Rensselaer County (P)	1337	501	5%	29%	66%	0.3716	4.1%	93%	31%	30%	5-Year
East Greenbush CDP, Rensselaer County (P)	4641	1,808	4%	10%	86%	0.364	1.1%	99%	9%	47%	5-Year
East Greenbush town, Rensselaer County (SD)	16437	6,617	6%	19%	75%	0.3932	4.1%	96%	23%	42%	5-Year
East Nassau village, Rensselaer County (P)	636	241	6%	37%	57%	0.3481	8.6%	88%	43%	40%	5-Year
Grafton town, Rensselaer County (SD)	1958	854	3%	24%	73%	0.3537	7.0%	94%	23%	0%	5-Year
Hampton Manor CDP, Rensselaer County (P)	2129	999	16%	34%	50%	0.4053	3.3%	98%	31%	31%	5-Year
Hoosick Falls village, Rensselaer County (P)	3459	1,405	12%	37%	51%	0.3911	7.2%	91%	29%	46%	5-Year
Hoosick town, Rensselaer County (SD)	6865	2,767	12%	29%	59%	0.3918	6.1%	91%	25%	50%	5-Year
Nassau town, Rensselaer County (SD)	4804	2,043	8%	33%	59%	0.413	7.4%	94%	38%	46%	5-Year
Nassau village, Rensselaer County (P)	1103	508	4%	39%	57%	0.3533	7.7%	97%	28%	33%	5-Year
North Greenbush town, Rensselaer County (SD)	12078	4,693	5%	20%	75%	0.3921	5.4%	95%	22%	37%	5-Year
Petersburgh town, Rensselaer County (SD)	1711	661	9%	33%	58%	0.3799	5.5%	93%	16%	22%	5-Year
Pittstown town, Rensselaer County (SD)	5731	2,256	8%	28%	64%	0.378	9.8%	93%	34%	30%	5-Year
Poestenkill CDP, Rensselaer County (P)	969	385	0%	32%	68%	0.3016	6.5%	98%	31%	75%	5-Year
Poestenkill town, Rensselaer County (SD)	4531	1,632	3%	16%	81%	0.2911	4.6%	98%	27%	36%	5-Year
Rensselaer city, Rensselaer County (SD)	9476	4,279	17%	33%	50%	0.4519	12.2%	91%	21%	49%	5-Year
Sand Lake town, Rensselaer County (SD)	8532	3,266	3%	14%	83%	0.3452	4.6%	96%	26%	9%	5-Year
Schaghticoke town, Rensselaer County (SD)	7662	2,785	9%	21%	70%	0.3882	6.9%	93%	29%	44%	5-Year
Schaghticoke village, Rensselaer County (P)	608	225	12%	34%	54%	0.5011	6.7%	93%	28%	64%	5-Year
Schodack town, Rensselaer County (SD)	12984	5,097	6%	23%	71%	0.4262	8.6%	95%	26%	35%	5-Year
Stephentown town, Rensselaer County (SD)	2889	1,187	11%	24%	65%	0.3919	17.1%	93%	20%	39%	5-Year
Troy city, Rensselaer County (SD)	49965	19,962	24%	33%	43%	0.4509	12.1%	92%	26%	51%	5-Year
Valley Falls village, Rensselaer County (P)	502	191	9%	16%	75%	0.4007	5.9%	95%	21%	33%	5-Year
West Sand Lake CDP, Rensselaer County (P)	2791	1,010	2%	11%	87%	0.31	3.9%	97%	31%	0%	5-Year
Wynantskill CDP, Rensselaer County (P)	2946	1,220	6%	22%	72%	0.3506	7.9%	97%	20%	61%	5-Year
Staten Island borough, Richmond County (SD)	471522	165,079	12%	27%	61%	0.441	7.6%	92%	40%	50%	5-Year
Airmont village, Rockland County (P)	8770	2,711	9%	28%	63%	0.4368	4.4%	97%	50%	66%	5-Year
Bardonia CDP, Rockland County (P)	3721	1,331	5%	27%	68%	0.4617	2.9%	95%	38%	54%	5-Year
Blauvelt CDP, Rockland County (P)	5868	1,715	7%	20%	73%	0.4439	7.8%	91%	38%	57%	5-Year
Chestnut Ridge village, Rockland County (P)	8035	2,551	7%	26%	67%	0.3841	6.1%	92%	42%	68%	5-Year
Clarkstown town, Rockland County (SD)	85801	29,238	5%	25%	70%	0.4204	7.6%	93%	38%	53%	5-Year
Congers CDP, Rockland County (P)	8496	2,867	4%	26%	70%	0.3969	7.8%	94%	42%	55%	5-Year
Grand View-on-Hudson village, Rockland County (P)	317	136	4%	16%	80%	0.4876	1.5%	98%	61%	45%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Haverstraw town, Rockland County (SD)	37138	11,842	9%	37%	54%	0.4233	9.2%	87%	41%	55%	5-Year
Haverstraw village, Rockland County (P)	12060	3,647	15%	45%	40%	0.4827	9.2%	83%	41%	59%	5-Year
Hillburn village, Rockland County (P)	878	292	9%	28%	63%	0.3983	8.4%	90%	35%	68%	5-Year
Hillcrest CDP, Rockland County (P)	7566	1,900	4%	23%	73%	0.3115	7.5%	85%	50%	43%	5-Year
Kaser village, Rockland County (P)	4919	949	68%	23%	9%	0.5198	5.0%	97%	50%	70%	5-Year
Monsey CDP, Rockland County (P)	20171	3,733	42%	31%	27%	0.5138	9.8%	94%	64%	65%	5-Year
Montebello village, Rockland County (P)	4588	1,499	1%	14%	85%	0.4597	4.6%	97%	42%	59%	5-Year
Mount Ivy CDP, Rockland County (P)	6926	2,706	8%	44%	48%	0.3744	12.7%	87%	35%	57%	5-Year
Nanuet CDP, Rockland County (P)	18366	6,698	6%	30%	64%	0.3851	8.3%	93%	43%	58%	5-Year
New City CDP, Rockland County (P)	33874	11,005	4%	19%	77%	0.4018	7.1%	96%	34%	51%	5-Year
New Hempstead village, Rockland County (P)	5240	1,169	2%	18%	80%	0.357	9.5%	86%	38%	23%	5-Year
New Square village, Rockland County (P)	7328	1,228	63%	30%	7%	0.4014	11.8%	97%	65%	80%	5-Year
Nyack village, Rockland County (P)	6857	3,295	10%	45%	45%	0.465	5.3%	89%	45%	47%	5-Year
Orangeburg CDP, Rockland County (P)	4129	1,368	12%	33%	55%	0.4708	11.1%	95%	34%	61%	5-Year
Orangetown town, Rockland County (SD)	49905	17,914	7%	28%	65%	0.4536	6.6%	94%	37%	50%	5-Year
Pearl River CDP, Rockland County (P)	15901	5,628	7%	26%	67%	0.4324	4.8%	95%	34%	61%	5-Year
Piermont village, Rockland County (P)	2541	1,258	5%	22%	73%	0.4845	7.3%	95%	38%	21%	5-Year
Pomona village, Rockland County (P)	3060	928	2%	17%	81%	0.3554	6.5%	92%	40%	17%	5-Year
Ramapo town, Rockland County (SD)	130064	34,365	18%	33%	49%	0.4741	8.8%	88%	45%	62%	5-Year
Sloatsburg village, Rockland County (P)	3086	1,075	6%	32%	62%	0.3466	8.7%	90%	51%	32%	5-Year
South Nyack village, Rockland County (P)	3554	1,267	9%	22%	69%	0.4445	11.6%	95%	43%	39%	5-Year
Sparkill CDP, Rockland County (P)	1439	503	15%	22%	63%	0.4356	5.4%	97%	41%	100%	5-Year
Spring Valley village, Rockland County (P)	32007	8,604	22%	48%	30%	0.484	13.5%	74%	46%	60%	5-Year
Stony Point CDP, Rockland County (P)	12854	4,182	5%	28%	67%	0.3945	8.5%	92%	39%	57%	5-Year
Stony Point town, Rockland County (SD)	15278	5,035	5%	26%	69%	0.3954	8.3%	93%	40%	55%	5-Year
Suffern village, Rockland County (P)	10864	4,334	7%	36%	57%	0.3883	8.4%	93%	32%	44%	5-Year
Tappan CDP, Rockland County (P)	7071	2,284	1%	19%	80%	0.3568	4.0%	95%	34%	36%	5-Year
Thiells CDP, Rockland County (P)	5295	1,588	4%	19%	77%	0.3198	7.1%	95%	34%	32%	5-Year
Upper Nyack village, Rockland County (P)	2020	741	2%	28%	70%	0.5065	5.2%	96%	49%	44%	5-Year
Valley Cottage CDP, Rockland County (P)	10185	3,485	4%	25%	71%	0.3712	7.2%	92%	40%	35%	5-Year
Viola CDP, Rockland County (P)	6558	1,690	21%	30%	49%	0.5203	7.4%	93%	37%	76%	5-Year
Wesley Hills village, Rockland County (P)	5779	1,639	3%	30%	67%	0.4341	7.5%	92%	48%	18%	5-Year
West Haverstraw village, Rockland County (P)	10308	2,963	7%	32%	61%	0.3606	8.2%	87%	48%	52%	5-Year
West Nyack CDP, Rockland County (P)	3385	1,241	1%	28%	71%	0.4018	3.6%	95%	37%	47%	5-Year
Ballston Spa village, Saratoga County (P)	5298	2,499	13%	30%	57%	0.4174	10.3%	88%	26%	50%	5-Year
Ballston town, Saratoga County (SD)	10034	3,620	6%	16%	78%	0.3528	8.0%	98%	22%	34%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Charlton town, Saratoga County (SD)	4162	1,604	5%	13%	82%	0.4006	7.7%	96%	22%	21%	5-Year
Clifton Park town, Saratoga County (SD)	36955	14,537	3%	14%	83%	0.3586	4.0%	97%	20%	40%	5-Year
Corinth town, Saratoga County (SD)	6518	2,397	13%	30%	57%	0.3823	3.4%	95%	26%	50%	5-Year
Corinth village, Saratoga County (P)	2554	970	14%	39%	47%	0.3841	3.4%	94%	33%	47%	5-Year
Country Knolls CDP, Saratoga County (P)	2186	773	0%	1%	99%	0.2508	2.9%	100%	13%	0%	5-Year
Day town, Saratoga County (SD)	887	397	12%	27%	61%	0.4033	6.5%	88%	22%	15%	5-Year
Edinburg town, Saratoga County (SD)	1427	661	12%	33%	55%	0.4078	8.1%	92%	23%	34%	5-Year
Galway town, Saratoga County (SD)	3550	1,460	8%	19%	73%	0.429	6.0%	94%	24%	33%	5-Year
Greenfield town, Saratoga County (SD)	7780	3,228	12%	25%	63%	0.4188	7.3%	93%	32%	46%	5-Year
Hadley CDP, Saratoga County (P)	857	424	13%	34%	53%	0.3822	17.1%	89%	29%	48%	5-Year
Hadley town, Saratoga County (SD)	1714	769	12%	31%	57%	0.4068	15.0%	92%	35%	42%	5-Year
Halfmoon town, Saratoga County (SD)	22416	9,487	6%	25%	69%	0.4342	4.6%	92%	22%	39%	5-Year
Malta town, Saratoga County (SD)	14851	6,353	4%	17%	79%	0.3558	5.6%	96%	23%	35%	5-Year
Mechanicville city, Saratoga County (SD)	5207	2,272	19%	33%	48%	0.4219	7.4%	88%	25%	40%	5-Year
Milton CDP (Saratoga County), Saratoga County (P)	3340	1,214	4%	19%	77%	0.3474	12.5%	95%	20%	40%	5-Year
Milton town, Saratoga County (SD)	18784	7,374	8%	27%	65%	0.3926	9.3%	92%	25%	41%	5-Year
Moreau town, Saratoga County (SD)	15049	5,834	8%	29%	63%	0.3816	7.4%	92%	20%	36%	5-Year
North Ballston Spa CDP, Saratoga County (P)	1489	558	2%	35%	63%	0.3979	8.0%	93%	34%	0%	5-Year
Northumberland town, Saratoga County (SD)	5147	1,888	6%	22%	72%	0.4124	3.8%	96%	22%	26%	5-Year
Providence town, Saratoga County (SD)	2120	813	6%	25%	69%	0.3641	5.3%	93%	29%	36%	5-Year
Round Lake village, Saratoga County (P)	576	260	3%	20%	77%	0.3014	3.3%	97%	31%	30%	5-Year
Saratoga Springs city, Saratoga County (SD)	26998	11,590	9%	24%	67%	0.4689	7.5%	94%	25%	41%	5-Year
Saratoga town, Saratoga County (SD)	5676	2,283	8%	26%	66%	0.4463	7.7%	93%	26%	38%	5-Year
Schuylerville village, Saratoga County (P)	1667	666	9%	35%	56%	0.3519	9.4%	94%	25%	36%	5-Year
South Glens Falls village, Saratoga County (P)	3575	1,672	11%	35%	54%	0.3724	8.5%	92%	20%	41%	5-Year
Stillwater town, Saratoga County (SD)	8357	3,063	4%	23%	73%	0.4063	10.0%	95%	23%	45%	5-Year
Stillwater village, Saratoga County (P)	1880	651	10%	23%	67%	0.338	6.5%	94%	25%	40%	5-Year
Victory village, Saratoga County (P)	499	190	8%	36%	56%	0.3703	5.1%	88%	28%	45%	5-Year
Waterford town, Saratoga County (SD)	8418	3,737	8%	29%	63%	0.3707	5.7%	95%	26%	49%	5-Year
Waterford village, Saratoga County (P)	2344	1,034	8%	39%	53%	0.3733	7.6%	90%	24%	38%	5-Year
Wilton town, Saratoga County (SD)	16462	6,509	7%	24%	69%	0.4221	5.8%	95%	27%	54%	5-Year
Delanson village, Schenectady County (P)	367	131	2%	27%	71%	0.2811	0.0%	98%	31%	10%	5-Year
Duane Lake CDP, Schenectady County (P)	392	185	0%	0%	100%	0.2005	4.8%	97%	23%	?	5-Year
Duanesburg CDP, Schenectady County (P)	448	120	28%	0%	72%	0.3372	17.3%	100%	20%	100%	5-Year
Duanesburg town, Schenectady County (SD)	6218	2,159	4%	19%	77%	0.3274	7.0%	94%	21%	72%	5-Year
East Glenville CDP, Schenectady County (P)	6772	2,607	6%	29%	65%	0.3638	7.5%	97%	32%	48%	5-Year
Glenville town, Schenectady County (SD)	29560	11,368	6%	29%	65%	0.3776	6.7%	96%	24%	49%	5-Year
Mariaville Lake CDP, Schenectady County (P)	727	237	10%	24%	66%	0.3671	18.4%	92%	32%	?	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Niskayuna CDP, Schenectady County (P)	5129	1,806	5%	11%	84%	0.3469	4.0%	98%	13%	41%	5-Year
Niskayuna town, Schenectady County (SD)	22022	7,904	5%	19%	76%	0.4191	4.1%	97%	22%	46%	5-Year
Princetown town, Schenectady County (SD)	2124	749	7%	25%	68%	0.3859	3.8%	92%	23%	61%	5-Year
Rotterdam CDP, Schenectady County (P)	20956	7,959	7%	37%	56%	0.3822	7.7%	93%	25%	51%	5-Year
Rotterdam town, Schenectady County (SD)	29199	11,109	6%	34%	60%	0.3793	6.3%	94%	24%	45%	5-Year
Schenectady city, Schenectady County (SD)	66055	24,557	20%	44%	36%	0.433	12.0%	88%	31%	52%	5-Year
Schenectady city, Schenectady County (P)	65930	24,127	18%	45%	37%	0.4335	9.6%	90%	33%	49%	1-Year
Scotia village, Schenectady County (P)	7742	2,946	8%	36%	56%	0.387	6.5%	96%	19%	50%	5-Year
Blenheim town, Schoharie County (SD)	382	155	13%	20%	67%	0.3559	13.0%	94%	28%	35%	5-Year
Broome town, Schoharie County (SD)	890	413	14%	34%	52%	0.4366	8.2%	92%	38%	11%	5-Year
Carlisle town, Schoharie County (SD)	1848	693	13%	22%	65%	0.3559	10.1%	91%	32%	31%	5-Year
Central Bridge CDP, Schoharie County (P)	405	218	22%	17%	61%	0.2485	0.0%	100%	0%	44%	5-Year
Cobleskill town, Schoharie County (SD)	6525	2,387	19%	27%	54%	0.4902	15.5%	95%	19%	56%	5-Year
Cobleskill village, Schoharie County (P)	4489	1,579	27%	28%	45%	0.5483	17.6%	93%	33%	62%	5-Year
Conesville town, Schoharie County (SD)	785	329	16%	20%	64%	0.4025	8.5%	88%	32%	50%	5-Year
Esperance town, Schoharie County (SD)	2005	775	8%	25%	67%	0.3703	9.0%	92%	23%	38%	5-Year
Esperance village, Schoharie County (P)	393	134	7%	24%	69%	0.2967	8.7%	91%	27%	33%	5-Year
Fulton town, Schoharie County (SD)	1191	514	12%	32%	56%	0.4187	10.7%	92%	37%	43%	5-Year
Gilboa town, Schoharie County (SD)	1342	506	7%	23%	70%	0.348	13.7%	88%	22%	14%	5-Year
Jefferson town, Schoharie County (SD)	1573	635	12%	26%	62%	0.3783	8.5%	91%	27%	58%	5-Year
Middleburgh town, Schoharie County (SD)	3685	1,499	16%	30%	54%	0.4412	16.9%	92%	28%	43%	5-Year
Middleburgh village, Schoharie County (P)	1458	630	20%	29%	51%	0.3787	10.6%	85%	35%	49%	5-Year
Richmondville town, Schoharie County (SD)	2554	1,023	15%	33%	52%	0.3949	13.1%	93%	29%	40%	5-Year
Richmondville village, Schoharie County (P)	996	360	14%	33%	53%	0.3892	14.4%	92%	26%	44%	5-Year
Schoharie town, Schoharie County (SD)	3126	1,420	11%	25%	64%	0.4618	3.3%	95%	23%	35%	5-Year
Schoharie village, Schoharie County (P)	855	421	19%	30%	51%	0.4738	2.1%	95%	22%	38%	5-Year
Seward town, Schoharie County (SD)	1600	600	3%	28%	69%	0.3401	8.0%	93%	26%	26%	5-Year
Sharon Springs village, Schoharie County (P)	477	213	12%	41%	47%	0.4197	14.0%	91%	44%	45%	5-Year
Sharon town, Schoharie County (SD)	1744	693	16%	36%	48%	0.4084	12.6%	88%	35%	46%	5-Year
Summit town, Schoharie County (SD)	1130	454	15%	25%	60%	0.3728	19.2%	91%	27%	32%	5-Year
Wright town, Schoharie County (SD)	1773	643	6%	21%	73%	0.3609	4.7%	95%	27%	10%	5-Year
Burdett village, Schuyler County (P)	332	161	18%	17%	65%	0.3767	4.4%	83%	26%	52%	5-Year
Catharine town, Schuyler County (SD)	1763	718	15%	22%	63%	0.3709	5.6%	89%	23%	57%	5-Year
Cayuta town, Schuyler County (SD)	407	155	15%	23%	62%	0.3665	14.3%	94%	21%	41%	5-Year
Dix town, Schuyler County (SD)	3904	1,669	15%	29%	56%	0.4204	6.2%	89%	13%	34%	5-Year
Hector town, Schuyler County (SD)	4968	2,136	4%	20%	76%	0.3222	5.2%	86%	16%	29%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Montour Falls village, Schuyler County (P)	1932	824	22%	28%	50%	0.4204	11.7%	90%	24%	33%	5-Year
Montour town, Schuyler County (SD)	2398	1,105	18%	24%	58%	0.4191	9.5%	91%	20%	34%	5-Year
Odessa village, Schuyler County (P)	666	281	19%	23%	58%	0.4291	2.9%	88%	32%	49%	5-Year
Orange town, Schuyler County (SD)	1796	637	15%	22%	63%	0.3836	3.8%	93%	28%	33%	5-Year
Reading town, Schuyler County (SD)	1578	648	5%	23%	72%	0.3772	3.6%	93%	19%	38%	5-Year
Tyrone town, Schuyler County (SD)	1644	691	17%	22%	61%	0.4118	10.9%	89%	19%	39%	5-Year
Watkins Glen village, Schuyler County (P)	1847	864	15%	31%	54%	0.4143	8.0%	89%	12%	40%	5-Year
Covert town, Seneca County (SD)	2213	934	6%	31%	63%	0.3978	4.3%	90%	15%	28%	5-Year
Fayette town, Seneca County (SD)	3928	1,487	11%	20%	69%	0.4007	3.7%	86%	23%	23%	5-Year
Interlaken village, Seneca County (P)	638	248	13%	35%	52%	0.3823	3.1%	91%	16%	43%	5-Year
Junius town, Seneca County (SD)	1408	543	14%	28%	58%	0.3477	3.7%	74%	22%	8%	5-Year
Lodi town, Seneca County (SD)	1686	649	10%	30%	60%	0.4099	4.2%	89%	22%	41%	5-Year
Lodi village, Seneca County (P)	418	163	15%	39%	46%	0.3847	8.5%	90%	27%	48%	5-Year
Ovid town, Seneca County (SD)	2226	922	13%	36%	51%	0.4645	8.3%	87%	30%	48%	5-Year
Ovid village, Seneca County (P)	620	286	9%	42%	49%	0.4835	12.1%	88%	32%	40%	5-Year
Romulus CDP, Seneca County (P)	619	191	7%	42%	51%	0.3316	2.9%	87%	21%	100%	5-Year
Romulus town, Seneca County (SD)	4353	831	9%	29%	62%	0.36	7.6%	83%	29%	49%	5-Year
Seneca Falls CDP, Seneca County (P)	6533	2,895	17%	26%	57%	0.441	8.2%	94%	16%	55%	5-Year
Seneca Falls town, Seneca County (SD)	8986	3,929	16%	28%	56%	0.4461	7.6%	93%	18%	56%	5-Year
Tyre town, Seneca County (SD)	923	373	14%	30%	56%	0.4217	4.5%	84%	29%	35%	5-Year
Varick town, Seneca County (SD)	1914	699	7%	25%	68%	0.4199	5.9%	83%	23%	36%	5-Year
Waterloo town, Seneca County (SD)	7595	3,118	12%	37%	51%	0.3824	6.7%	92%	20%	43%	5-Year
Waterloo village, Seneca County (P)	5178	2,011	13%	31%	56%	0.3844	3.4%	93%	17%	40%	5-Year
Brasher Falls CDP, St. Lawrence County (P)	449	215	14%	40%	46%	0.4112	1.1%	94%	16%	44%	5-Year
Brasher town, St. Lawrence County (SD)	2129	852	18%	34%	48%	0.4111	8.4%	91%	19%	52%	5-Year
Canton town, St. Lawrence County (SD)	11233	3,437	17%	28%	55%	0.422	8.9%	90%	25%	32%	5-Year
Canton village, St. Lawrence County (P)	6600	1,683	14%	33%	53%	0.4538	11.8%	94%	28%	29%	5-Year
Clifton town, St. Lawrence County (SD)	865	352	16%	40%	44%	0.4409	24.0%	90%	17%	50%	5-Year
Colton CDP, St. Lawrence County (P)	394	181	19%	32%	49%	0.4018	7.1%	87%	28%	63%	5-Year
Colton town, St. Lawrence County (SD)	1618	765	13%	31%	56%	0.3741	13.1%	87%	25%	48%	5-Year
De Kalb town, St. Lawrence County (SD)	2182	786	15%	30%	55%	0.3942	11.1%	80%	19%	29%	5-Year
De Peyster town, St. Lawrence County (SD)	1215	334	23%	37%	40%	0.3872	5.8%	55%	15%	34%	5-Year
DeKalb Junction CDP, St. Lawrence County (P)	398	139	12%	22%	66%	0.3531	12.7%	78%	17%	25%	5-Year
Edwards CDP, St. Lawrence County (P)	311	142	16%	54%	30%	0.3729	11.0%	88%	24%	53%	5-Year
Edwards town, St. Lawrence County (SD)	827	357	16%	51%	33%	0.3817	7.7%	89%	24%	55%	5-Year
Fine town, St. Lawrence County (SD)	1506	556	16%	37%	47%	0.4131	10.1%	93%	28%	76%	5-Year
Fowler town, St. Lawrence County (SD)	2162	802	16%	31%	53%	0.4065	17.4%	92%	17%	38%	5-Year
Gouverneur town, St. Lawrence County (SD)	7021	2,415	24%	34%	42%	0.4904	12.9%	88%	23%	59%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Gouverneur village, St. Lawrence County (P)	3915	1,620	27%	34%	39%	0.4053	12.2%	89%	28%	59%	5-Year
Hailesboro CDP, St. Lawrence County (P)	590	233	21%	36%	43%	0.4111	16.0%	90%	11%	36%	5-Year
Hammond town, St. Lawrence County (SD)	1551	598	19%	34%	47%	0.4716	9.1%	85%	26%	49%	5-Year
Hammond village, St. Lawrence County (P)	377	135	25%	41%	34%	0.4681	10.7%	88%	17%	73%	5-Year
Hannawa Falls CDP, St. Lawrence County (P)	980	446	9%	28%	63%	0.3656	9.2%	98%	28%	41%	5-Year
Hermon town, St. Lawrence County (SD)	1082	418	22%	29%	49%	0.397	8.9%	88%	27%	57%	5-Year
Hermon village, St. Lawrence County (P)	393	170	21%	44%	35%	0.394	9.2%	88%	44%	38%	5-Year
Heuvelton village, St. Lawrence County (P)	743	287	16%	27%	57%	0.375	7.7%	95%	16%	21%	5-Year
Hopkinton town, St. Lawrence County (SD)	1007	410	15%	47%	38%	0.4459	9.4%	88%	28%	58%	5-Year
Lawrence town, St. Lawrence County (SD)	2028	674	16%	27%	57%	0.3702	8.4%	83%	21%	34%	5-Year
Lisbon town, St. Lawrence County (SD)	4095	1,540	10%	32%	58%	0.5035	8.6%	83%	22%	42%	5-Year
Louisville town, St. Lawrence County (SD)	3141	1,348	11%	40%	49%	0.4246	8.9%	93%	28%	43%	5-Year
Macomb town, St. Lawrence County (SD)	843	312	15%	28%	57%	0.3765	11.2%	90%	18%	37%	5-Year
Madrid CDP, St. Lawrence County (P)	715	259	17%	37%	46%	0.4143	8.5%	91%	33%	59%	5-Year
Madrid town, St. Lawrence County (SD)	1708	664	22%	29%	49%	0.5137	10.3%	88%	32%	48%	5-Year
Massena town, St. Lawrence County (SD)	12794	5,848	20%	38%	42%	0.4356	16.3%	90%	18%	46%	5-Year
Massena village, St. Lawrence County (P)	10937	4,933	20%	39%	41%	0.4498	14.4%	89%	19%	48%	5-Year
Morristown town, St. Lawrence County (SD)	2242	869	13%	26%	61%	0.4917	10.7%	86%	20%	46%	5-Year
Morristown village, St. Lawrence County (P)	428	179	7%	22%	71%	0.3065	8.9%	92%	15%	48%	5-Year
Norfolk CDP, St. Lawrence County (P)	1417	583	23%	32%	45%	0.4163	10.4%	91%	19%	47%	5-Year
Norfolk town, St. Lawrence County (SD)	4651	1,839	22%	31%	47%	0.4032	9.5%	91%	28%	50%	5-Year
Norwood village, St. Lawrence County (P)	1498	637	17%	38%	45%	0.383	13.9%	87%	21%	37%	5-Year
Ogdensburg city, St. Lawrence County (SD)	11029	4,170	19%	36%	45%	0.5199	9.3%	92%	19%	55%	5-Year
Oswegatchie town, St. Lawrence County (SD)	4421	1,502	17%	30%	53%	0.4443	6.9%	78%	19%	22%	5-Year
Parishville CDP, St. Lawrence County (P)	750	331	6%	56%	38%	0.3828	12.5%	96%	38%	19%	5-Year
Parishville town, St. Lawrence County (SD)	2068	886	9%	45%	46%	0.4006	12.1%	88%	29%	41%	5-Year
Piercefield town, St. Lawrence County (SD)	330	136	13%	35%	52%	0.3696	13.8%	92%	30%	38%	5-Year
Pierrepont town, St. Lawrence County (SD)	2580	1,035	11%	28%	61%	0.3751	9.9%	92%	29%	19%	5-Year
Pitcairn town, St. Lawrence County (SD)	730	268	14%	30%	56%	0.3637	13.3%	89%	28%	83%	5-Year
Potsdam town, St. Lawrence County (SD)	16172	4,931	20%	29%	51%	0.4943	9.9%	93%	17%	47%	5-Year
Potsdam village, St. Lawrence County (P)	9577	2,425	27%	31%	42%	0.5644	10.7%	93%	12%	50%	5-Year
Rensselaer Falls village, St. Lawrence County (P)	390	143	17%	39%	44%	0.4371	16.8%	84%	25%	31%	5-Year
Richville village, St. Lawrence County (P)	413	129	14%	36%	50%	0.4128	8.8%	94%	14%	50%	5-Year
Rossie town, St. Lawrence County (SD)	787	314	17%	35%	48%	0.4055	23.7%	85%	31%	21%	5-Year
Russell town, St. Lawrence County (SD)	1869	768	13%	38%	49%	0.3825	9.9%	91%	22%	35%	5-Year
Star Lake CDP, St. Lawrence County (P)	921	314	19%	39%	42%	0.424	10.4%	94%	31%	62%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Stockholm town, St. Lawrence County (SD)	3678	1,454	13%	41%	46%	0.4771	8.5%	93%	29%	24%	5-Year
Waddington town, St. Lawrence County (SD)	2330	896	13%	23%	64%	0.3784	8.2%	88%	22%	47%	5-Year
Waddington village, St. Lawrence County (P)	813	384	13%	30%	57%	0.3963	8.4%	94%	20%	52%	5-Year
Winthrop CDP, St. Lawrence County (P)	301	149	17%	28%	55%	0.5074	13.1%	79%	44%	0%	5-Year
Addison town, Steuben County (SD)	2583	1,052	15%	20%	65%	0.4026	5.6%	87%	23%	36%	5-Year
Addison village, Steuben County (P)	1809	745	17%	18%	65%	0.3931	4.0%	88%	20%	35%	5-Year
Arkport village, Steuben County (P)	785	338	9%	26%	65%	0.3761	3.2%	96%	16%	51%	5-Year
Avoca town, Steuben County (SD)	2271	939	22%	20%	58%	0.4296	12.0%	88%	19%	47%	5-Year
Avoca village, Steuben County (P)	957	380	16%	22%	62%	0.4139	7.5%	94%	20%	57%	5-Year
Bath town, Steuben County (SD)	12306	5,234	19%	26%	55%	0.43	7.8%	92%	23%	34%	5-Year
Bath village, Steuben County (P)	5747	2,810	18%	30%	52%	0.4258	7.8%	91%	21%	32%	5-Year
Bradford town, Steuben County (SD)	759	291	16%	22%	62%	0.358	14.4%	93%	29%	53%	5-Year
Cameron town, Steuben County (SD)	931	343	16%	33%	51%	0.3412	9.9%	85%	23%	33%	5-Year
Campbell CDP, Steuben County (P)	763	305	19%	35%	46%	0.3876	3.6%	93%	21%	61%	5-Year
Campbell town, Steuben County (SD)	3378	1,422	11%	28%	61%	0.4253	8.6%	93%	18%	56%	5-Year
Canisteo town, Steuben County (SD)	3364	1,320	15%	20%	65%	0.3611	13.4%	91%	11%	53%	5-Year
Canisteo village, Steuben County (P)	2304	890	19%	23%	58%	0.3877	15.9%	90%	10%	50%	5-Year
Caton town, Steuben County (SD)	2108	828	7%	20%	73%	0.3538	6.2%	93%	19%	38%	5-Year
Cohocton town, Steuben County (SD)	2567	974	13%	28%	59%	0.3707	7.2%	92%	27%	38%	5-Year
Cohocton village, Steuben County (P)	1094	368	14%	31%	55%	0.3528	15.7%	86%	29%	36%	5-Year
Coopers Plains CDP, Steuben County (P)	429	231	6%	53%	41%	0.3989	7.7%	93%	29%	0%	5-Year
Corning city, Steuben County (SD)	11108	5,239	17%	22%	61%	0.4523	7.7%	89%	19%	31%	5-Year
Corning town, Steuben County (SD)	6323	2,535	7%	21%	72%	0.4528	5.9%	88%	17%	37%	5-Year
Dansville town, Steuben County (SD)	1566	664	10%	32%	58%	0.3897	12.7%	87%	32%	50%	5-Year
Erwin town, Steuben County (SD)	8303	3,531	9%	19%	72%	0.4747	4.3%	95%	15%	30%	5-Year
Fremont town, Steuben County (SD)	1012	440	6%	25%	69%	0.3365	6.9%	88%	15%	39%	5-Year
Gang Mills CDP, Steuben County (P)	4399	1,764	10%	15%	75%	0.5018	2.9%	97%	14%	30%	5-Year
Greenwood town, Steuben County (SD)	758	304	10%	16%	74%	0.3738	7.6%	81%	12%	56%	5-Year
Hammondsport village, Steuben County (P)	708	357	10%	25%	65%	0.4263	3.2%	94%	11%	40%	5-Year
Hartsville town, Steuben County (SD)	579	259	10%	17%	73%	0.3093	10.6%	94%	27%	18%	5-Year
Hornby town, Steuben County (SD)	1687	651	10%	20%	70%	0.38	10.9%	92%	20%	29%	5-Year
Hornell city, Steuben County (SD)	8508	3,621	20%	30%	50%	0.3949	10.1%	91%	15%	49%	5-Year
Hornellsville town, Steuben County (SD)	4134	1,922	20%	27%	53%	0.4944	11.9%	94%	19%	39%	5-Year
Howard town, Steuben County (SD)	1391	542	12%	31%	57%	0.4496	13.6%	91%	19%	44%	5-Year
Jasper town, Steuben County (SD)	1301	417	14%	27%	59%	0.3876	9.3%	65%	26%	10%	5-Year
Lindley town, Steuben County (SD)	2064	783	14%	16%	70%	0.4012	7.2%	88%	22%	23%	5-Year
North Hornell village, Steuben County (P)	748	338	10%	22%	68%	0.481	3.0%	94%	18%	33%	5-Year
Painted Post village, Steuben County (P)	1732	811	10%	26%	64%	0.411	4.0%	93%	21%	39%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Prattsburgh CDP, Steuben County (P)	800	310	13%	28%	59%	0.3337	8.0%	82%	29%	4%	5-Year
Prattsburgh town, Steuben County (SD)	2389	953	15%	23%	62%	0.3934	11.7%	85%	17%	15%	5-Year
Pulteney town, Steuben County (SD)	1303	553	16%	22%	62%	0.4306	10.3%	84%	27%	49%	5-Year
Rathbone town, Steuben County (SD)	1195	383	21%	22%	57%	0.3716	9.6%	67%	27%	22%	5-Year
Riverside village, Steuben County (P)	631	238	16%	23%	61%	0.3699	8.1%	88%	22%	70%	5-Year
Savona village, Steuben County (P)	748	295	12%	23%	65%	0.3376	8.7%	87%	25%	32%	5-Year
South Corning village, Steuben County (P)	1029	464	7%	27%	66%	0.3723	5.5%	88%	16%	31%	5-Year
Thurston town, Steuben County (SD)	1266	491	11%	18%	71%	0.369	13.4%	91%	17%	58%	5-Year
Troupsburg town, Steuben County (SD)	1333	416	18%	25%	57%	0.3556	9.1%	72%	36%	22%	5-Year
Tuscarora town, Steuben County (SD)	1413	573	23%	23%	54%	0.4949	14.6%	88%	26%	31%	5-Year
Urbana town, Steuben County (SD)	2234	996	6%	26%	68%	0.4387	7.1%	94%	13%	42%	5-Year
Wayland town, Steuben County (SD)	4077	1,795	14%	30%	56%	0.4131	9.9%	92%	25%	42%	5-Year
Wayland village, Steuben County (P)	1806	812	14%	35%	51%	0.435	10.8%	92%	28%	46%	5-Year
Wayne town, Steuben County (SD)	1042	477	6%	26%	68%	0.4501	5.0%	90%	27%	39%	5-Year
West Union town, Steuben County (SD)	375	157	18%	32%	50%	0.4585	5.8%	80%	27%	53%	5-Year
Wheeler town, Steuben County (SD)	1186	470	10%	26%	64%	0.3535	10.2%	81%	29%	30%	5-Year
Woodhull town, Steuben County (SD)	2103	710	25%	20%	55%	0.3968	8.8%	75%	28%	40%	5-Year
Amagansett CDP, Suffolk County (P)	1355	502	8%	27%	65%	0.5353	2.5%	95%	45%	32%	5-Year
Amityville village, Suffolk County (P)	9551	3,449	9%	31%	60%	0.4045	5.8%	89%	44%	58%	5-Year
Aquebogue CDP, Suffolk County (P)	2012	751	8%	49%	43%	0.3663	28.3%	78%	34%	53%	5-Year
Asharoken village, Suffolk County (P)	552	215	6%	15%	79%	0.5565	7.8%	97%	57%	15%	5-Year
Babylon town, Suffolk County (SD)	214194	69,634	7%	34%	59%	0.3891	7.3%	89%	47%	56%	5-Year
Babylon village, Suffolk County (P)	12177	4,510	5%	27%	68%	0.4002	6.6%	95%	44%	37%	5-Year
Baiting Hollow CDP, Suffolk County (P)	1508	644	3%	30%	67%	0.3942	11.9%	99%	48%	18%	5-Year
Bay Shore CDP, Suffolk County (P)	28883	9,598	11%	40%	49%	0.4287	8.5%	86%	49%	57%	5-Year
Bayport CDP, Suffolk County (P)	8355	3,131	7%	37%	56%	0.4629	7.1%	96%	43%	58%	5-Year
Baywood CDP, Suffolk County (P)	7681	2,201	6%	39%	55%	0.3431	6.4%	82%	46%	53%	5-Year
Belle Terre village, Suffolk County (P)	834	286	5%	3%	92%	0.4513	3.4%	96%	31%	100%	5-Year
Bellport village, Suffolk County (P)	1970	967	4%	33%	63%	0.4822	5.9%	96%	39%	51%	5-Year
Blue Point CDP, Suffolk County (P)	4602	1,639	5%	27%	68%	0.3833	5.3%	93%	39%	43%	5-Year
Bohemia CDP, Suffolk County (P)	10275	3,569	5%	33%	62%	0.3863	8.9%	96%	45%	50%	5-Year
Brentwood CDP, Suffolk County (P)	68580	13,882	10%	41%	49%	0.4265	6.4%	82%	52%	58%	5-Year
Bridgehampton CDP, Suffolk County (P)	1416	599	5%	29%	66%	0.5226	1.7%	90%	44%	49%	5-Year
Brightwaters village, Suffolk County (P)	3117	1,069	1%	17%	82%	0.4123	5.2%	95%	42%	44%	5-Year
Brookhaven CDP, Suffolk County (P)	3337	1,086	5%	34%	61%	0.4686	9.7%	94%	42%	47%	5-Year
Brookhaven town, Suffolk County (SD)	488485	162,015	7%	32%	61%	0.4054	6.6%	92%	43%	58%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Calverton CDP, Suffolk County (P)	6372	2,953	9%	50%	41%	0.4729	10.1%	92%	45%	51%	5-Year
Center Moriches CDP, Suffolk County (P)	8363	2,818	4%	40%	56%	0.3668	5.0%	93%	52%	45%	5-Year
Centereach CDP, Suffolk County (P)	32270	9,888	5%	26%	69%	0.357	5.6%	93%	44%	53%	5-Year
Centerport CDP, Suffolk County (P)	5717	1,943	2%	27%	71%	0.4342	7.7%	97%	43%	61%	5-Year
Central Islip CDP, Suffolk County (P)	36233	9,728	15%	40%	45%	0.4064	8.5%	78%	50%	60%	5-Year
Cold Spring Harbor CDP, Suffolk County (P)	5041	1,733	3%	13%	84%	0.4552	4.4%	97%	39%	56%	5-Year
Commack CDP, Suffolk County (P)	35487	11,770	4%	24%	72%	0.4046	7.3%	96%	40%	57%	5-Year
Copiague CDP, Suffolk County (P)	22527	7,495	8%	42%	50%	0.4061	8.0%	85%	46%	62%	5-Year
Coram CDP, Suffolk County (P)	40637	14,844	7%	37%	56%	0.3869	7.4%	92%	46%	58%	5-Year
Cutchogue CDP, Suffolk County (P)	3202	1,253	1%	37%	62%	0.4061	4.8%	93%	48%	61%	5-Year
Deer Park CDP, Suffolk County (P)	27290	9,345	7%	33%	60%	0.391	6.9%	93%	45%	53%	5-Year
Dix Hills CDP, Suffolk County (P)	26969	8,270	3%	18%	79%	0.4525	5.7%	96%	42%	45%	5-Year
East Farmingdale CDP, Suffolk County (P)	6389	2,003	7%	35%	58%	0.4418	4.6%	86%	44%	64%	5-Year
East Hampton North CDP, Suffolk County (P)	4201	1,637	8%	45%	47%	0.4669	13.2%	80%	41%	65%	5-Year
East Hampton town, Suffolk County (SD)	21726	9,207	8%	34%	58%	0.5114	7.4%	88%	42%	51%	5-Year
East Hampton village, Suffolk County (P)	1159	590	7%	28%	65%	0.6054	3.3%	92%	37%	43%	5-Year
East Islip CDP, Suffolk County (P)	13989	4,407	5%	21%	74%	0.3778	5.9%	96%	39%	50%	5-Year
East Marion CDP, Suffolk County (P)	932	450	1%	44%	55%	0.4159	16.3%	86%	42%	35%	5-Year
East Moriches CDP, Suffolk County (P)	5074	1,892	9%	28%	63%	0.4167	6.1%	94%	37%	54%	5-Year
East Northport CDP, Suffolk County (P)	19708	6,990	6%	27%	67%	0.3869	7.6%	96%	37%	56%	5-Year
East Patchogue CDP, Suffolk County (P)	22203	8,429	11%	41%	48%	0.4091	6.7%	88%	46%	58%	5-Year
East Quogue CDP, Suffolk County (P)	4355	1,699	3%	33%	64%	0.4438	3.9%	96%	36%	47%	5-Year
East Shoreham CDP, Suffolk County (P)	6636	2,033	3%	13%	84%	0.2844	7.1%	98%	35%	41%	5-Year
Eastport CDP, Suffolk County (P)	1679	675	3%	37%	60%	0.4309	6.4%	87%	48%	48%	5-Year
Eatons Neck CDP, Suffolk County (P)	1374	529	4%	24%	72%	0.4645	8.3%	99%	44%	100%	5-Year
Elwood CDP, Suffolk County (P)	10833	3,543	4%	22%	74%	0.4027	8.0%	95%	44%	61%	5-Year
Farmingville CDP, Suffolk County (P)	16097	4,782	5%	28%	67%	0.371	5.9%	90%	41%	58%	5-Year
Fire Island CDP, Suffolk County (P)	319	103	0%	36%	64%	0.3284	4.1%	86%	40%	18%	5-Year
Fishers Island CDP, Suffolk County (P)	296	132	1%	8%	91%	0.2564	0.0%	98%	2%	0%	5-Year
Flanders CDP, Suffolk County (P)	4851	1,402	13%	37%	50%	0.4198	2.6%	71%	44%	64%	5-Year
Fort Salonga CDP, Suffolk County (P)	9895	3,303	5%	19%	76%	0.4429	9.2%	98%	43%	56%	5-Year
Gordon Heights CDP, Suffolk County (P)	3918	1,173	14%	37%	49%	0.3618	15.3%	89%	40%	65%	5-Year
Great River CDP, Suffolk County (P)	1636	541	3%	19%	78%	0.3583	3.6%	95%	46%	41%	5-Year
Greenlawn CDP, Suffolk County (P)	14189	4,528	5%	34%	61%	0.4715	8.3%	92%	41%	53%	5-Year
Greenport village, Suffolk County (P)	2369	906	13%	45%	42%	0.4656	5.6%	72%	37%	48%	5-Year
Greenport West CDP, Suffolk County (P)	1936	929	10%	44%	46%	0.5588	7.9%	95%	31%	53%	5-Year
Halesite CDP, Suffolk County (P)	2773	1,075	2%	14%	84%	0.3848	4.0%	97%	26%	0%	5-Year
Hampton Bays CDP, Suffolk County (P)	12712	5,085	6%	41%	53%	0.4221	5.9%	82%	44%	68%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Hauppauge CDP, Suffolk County (P)	20617	7,117	3%	28%	69%	0.3679	5.3%	96%	37%	45%	5-Year
Head of the Harbor village, Suffolk County (P)	1286	475	6%	18%	76%	0.552	7.4%	94%	44%	46%	5-Year
Holbrook CDP, Suffolk County (P)	27765	9,151	4%	28%	68%	0.3676	7.4%	93%	38%	55%	5-Year
Holtsville CDP, Suffolk County (P)	20054	6,754	6%	29%	65%	0.3864	5.7%	92%	39%	57%	5-Year
Huntington Bay village, Suffolk County (P)	1441	572	7%	15%	78%	0.5312	7.1%	98%	46%	38%	5-Year
Huntington CDP, Suffolk County (P)	18378	7,019	5%	24%	71%	0.4575	5.9%	95%	39%	46%	5-Year
Huntington Station CDP, Suffolk County (P)	34005	10,364	12%	34%	54%	0.4176	8.3%	83%	43%	53%	5-Year
Huntington town, Suffolk County (SD)	204088	69,026	6%	25%	69%	0.4593	7.2%	93%	40%	51%	5-Year
Islandia village, Suffolk County (P)	3346	1,012	6%	26%	68%	0.3551	4.9%	92%	39%	48%	5-Year
Islip CDP, Suffolk County (P)	18229	6,292	3%	26%	71%	0.3914	6.4%	93%	42%	41%	5-Year
Islip Terrace CDP, Suffolk County (P)	5132	1,679	4%	28%	68%	0.3234	6.2%	93%	45%	50%	5-Year
Islip town, Suffolk County (SD)	336758	102,716	7%	33%	60%	0.4006	7.7%	88%	45%	54%	5-Year
Jamesport CDP, Suffolk County (P)	1573	564	8%	29%	63%	0.3753	8.0%	87%	36%	67%	5-Year
Kings Park CDP, Suffolk County (P)	17694	6,099	4%	27%	69%	0.3924	7.2%	96%	34%	46%	5-Year
Lake Grove village, Suffolk County (P)	11235	3,695	10%	28%	62%	0.4371	5.0%	92%	41%	51%	5-Year
Lake Ronkonkoma CDP, Suffolk County (P)	19933	6,782	5%	30%	65%	0.371	6.6%	94%	39%	59%	5-Year
Laurel CDP, Suffolk County (P)	1242	481	0%	22%	78%	0.3943	9.3%	94%	32%	0%	5-Year
Lindenhurst village, Suffolk County (P)	27303	9,012	5%	33%	62%	0.3747	6.4%	90%	51%	43%	5-Year
Lloyd Harbor village, Suffolk County (P)	3684	1,147	5%	9%	86%	0.5146	3.4%	95%	41%	23%	5-Year
Manorville CDP, Suffolk County (P)	14169	4,729	3%	31%	66%	0.3766	5.9%	95%	49%	35%	5-Year
Mastic Beach village, Suffolk County (P)	14880	4,786	16%	39%	45%	0.3915	11.0%	90%	45%	76%	5-Year
Mastic CDP, Suffolk County (P)	16274	5,024	12%	41%	47%	0.3972	6.2%	86%	58%	76%	5-Year
Mattituck CDP, Suffolk County (P)	4391	1,860	5%	38%	57%	0.4485	7.8%	95%	29%	51%	5-Year
Medford CDP, Suffolk County (P)	24535	7,823	7%	31%	62%	0.3778	5.9%	91%	48%	46%	5-Year
Melville CDP, Suffolk County (P)	19228	6,883	6%	19%	75%	0.4778	6.1%	97%	34%	38%	5-Year
Middle Island CDP, Suffolk County (P)	10030	4,120	9%	41%	50%	0.3786	5.9%	93%	45%	53%	5-Year
Miller Place CDP, Suffolk County (P)	11783	3,929	4%	22%	74%	0.381	6.3%	97%	39%	33%	5-Year
Montauk CDP, Suffolk County (P)	3471	1,742	11%	37%	52%	0.4846	4.0%	88%	50%	51%	5-Year
Moriches CDP, Suffolk County (P)	2254	1,129	3%	53%	44%	0.3921	8.8%	85%	38%	60%	5-Year
Mount Sinai CDP, Suffolk County (P)	12620	4,251	5%	24%	71%	0.4106	2.4%	96%	38%	70%	5-Year
Nesconset CDP, Suffolk County (P)	14080	4,474	5%	19%	76%	0.3559	6.1%	95%	38%	36%	5-Year
New Suffolk CDP, Suffolk County (P)	298	161	4%	42%	54%	0.4341	10.4%	86%	36%	37%	5-Year
Nissequogue village, Suffolk County (P)	1692	560	3%	9%	88%	0.4561	1.5%	98%	49%	33%	5-Year
North Amityville CDP, Suffolk County (P)	19608	5,378	10%	38%	52%	0.3916	5.7%	81%	51%	62%	5-Year
North Babylon CDP, Suffolk County (P)	17262	5,972	4%	31%	65%	0.3459	7.0%	93%	48%	49%	5-Year
North Bay Shore CDP, Suffolk County (P)	19995	4,740	9%	42%	49%	0.378	9.1%	85%	48%	55%	5-Year
North Bellport CDP, Suffolk County (P)	11680	3,490	17%	37%	46%	0.4157	6.7%	86%	49%	57%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
North Great River CDP, Suffolk County (P)	4133	1,290	4%	24%	72%	0.3462	5.8%	96%	41%	60%	5-Year
North Haven village, Suffolk County (P)	924	381	2%	25%	73%	0.617	5.6%	96%	37%	24%	5-Year
North Lindenhurst CDP, Suffolk County (P)	11334	3,678	8%	39%	53%	0.3806	10.1%	88%	50%	55%	5-Year
North Patchogue CDP, Suffolk County (P)	6735	2,267	7%	33%	60%	0.3538	5.1%	93%	48%	42%	5-Year
North Sea CDP, Suffolk County (P)	4134	1,708	7%	35%	58%	0.5314	9.2%	89%	33%	61%	5-Year
Northampton CDP, Suffolk County (P)	548	244	25%	58%	17%	0.4911	0.0%	84%	34%	73%	5-Year
Northport village, Suffolk County (P)	7417	2,933	2%	28%	70%	0.4388	7.4%	97%	33%	50%	5-Year
Northville CDP, Suffolk County (P)	1574	670	4%	38%	58%	0.3345	0.0%	99%	47%	74%	5-Year
Northwest Harbor CDP, Suffolk County (P)	3909	1,669	6%	29%	65%	0.4804	7.5%	88%	41%	67%	5-Year
Noyack CDP, Suffolk County (P)	3908	1,621	7%	37%	56%	0.4847	6.5%	74%	44%	77%	5-Year
Oak Beach-Captree CDP, Suffolk County (P)	363	181	0%	39%	61%	0.2394	2.1%	100%	39%	?	5-Year
Oakdale CDP, Suffolk County (P)	7551	2,852	5%	35%	60%	0.4311	6.8%	93%	46%	73%	5-Year
Old Field village, Suffolk County (P)	919	329	3%	7%	90%	0.513	6.8%	99%	29%	14%	5-Year
Orient CDP, Suffolk County (P)	713	359	1%	25%	74%	0.3704	4.9%	98%	27%	0%	5-Year
Patchogue village, Suffolk County (P)	12045	4,616	16%	37%	47%	0.4439	5.1%	83%	37%	61%	5-Year
Peconic CDP, Suffolk County (P)	452	262	0%	36%	64%	0.5917	4.7%	95%	15%	100%	5-Year
Poospatuck Reservation, Suffolk County (SD)	488	146	32%	46%	22%	0.6588	12.7%	73%	44%	89%	5-Year
Poquott village, Suffolk County (P)	958	361	2%	23%	75%	0.4422	7.4%	93%	34%	53%	5-Year
Port Jefferson Station CDP, Suffolk County (P)	8828	2,820	12%	28%	60%	0.4367	12.8%	91%	35%	71%	5-Year
Port Jefferson village, Suffolk County (P)	7789	3,044	6%	24%	70%	0.3966	6.9%	96%	32%	49%	5-Year
Quiogue CDP, Suffolk County (P)	651	236	4%	32%	64%	0.2727	3.2%	95%	26%	49%	5-Year
Quogue village, Suffolk County (P)	888	404	3%	29%	68%	0.4654	2.0%	94%	31%	82%	5-Year
Remsenburg-Speonk CDP, Suffolk County (P)	2317	914	10%	32%	58%	0.443	0.9%	88%	33%	74%	5-Year
Ridge CDP, Suffolk County (P)	12921	5,372	8%	45%	47%	0.4645	6.6%	97%	41%	63%	5-Year
Riverhead CDP, Suffolk County (P)	14354	4,927	13%	44%	43%	0.4561	9.8%	72%	44%	66%	5-Year
Riverhead town, Suffolk County (SD)	33715	12,685	9%	38%	53%	0.4414	9.5%	85%	41%	58%	5-Year
Riverside CDP, Suffolk County (P)	4995	773	21%	65%	14%	0.3362	15.2%	65%	73%	90%	5-Year
Rocky Point CDP, Suffolk County (P)	14145	4,737	4%	30%	66%	0.3636	9.5%	92%	47%	48%	5-Year
Ronkonkoma CDP, Suffolk County (P)	18978	6,342	5%	33%	62%	0.3575	8.6%	91%	45%	41%	5-Year
Sag Harbor village, Suffolk County (P)	1954	841	10%	23%	67%	0.5117	6.4%	90%	32%	41%	5-Year
Sagaponack village, Suffolk County (P)	232	111	2%	7%	91%	0.5457	0.0%	88%	16%	0%	5-Year
Sayville CDP, Suffolk County (P)	16311	5,759	4%	26%	70%	0.4068	7.2%	97%	38%	50%	5-Year
Selden CDP, Suffolk County (P)	20390	6,316	8%	32%	60%	0.3569	6.7%	92%	45%	47%	5-Year
Setauket-East Setauket CDP, Suffolk County (P)	14293	5,089	2%	20%	78%	0.3881	4.2%	98%	36%	31%	5-Year
Shelter Island CDP, Suffolk County (P)	1270	524	0%	37%	63%	0.4449	8.5%	83%	19%	44%	5-Year
Shelter Island Heights CDP, Suffolk County (P)	1394	536	0%	22%	78%	0.3755	0.9%	97%	36%	0%	5-Year
Shelter Island town, Suffolk County (SD)	2669	1,063	0%	29%	71%	0.4154	5.2%	91%	28%	30%	5-Year
Shinnecock Hills CDP, Suffolk County (P)	2019	736	16%	35%	49%	0.5472	9.2%	77%	40%	47%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Shirley CDP, Suffolk County (P)	25931	7,778	8%	35%	57%	0.3519	5.5%	88%	49%	70%	5-Year
Shoreham village, Suffolk County (P)	468	188	2%	17%	81%	0.4469	1.4%	97%	36%	33%	5-Year
Smithtown CDP, Suffolk County (P)	26408	8,649	5%	22%	73%	0.415	7.9%	96%	35%	51%	5-Year
Smithtown town, Suffolk County (SD)	118337	39,431	4%	23%	73%	0.4047	6.5%	96%	38%	47%	5-Year
Sound Beach CDP, Suffolk County (P)	7480	2,488	6%	36%	58%	0.3781	6.4%	95%	42%	70%	5-Year
South Huntington CDP, Suffolk County (P)	9462	3,359	6%	29%	65%	0.3948	9.2%	95%	48%	66%	5-Year
Southampton town, Suffolk County (SD)	57515	21,378	8%	36%	56%	0.5104	5.5%	84%	41%	63%	5-Year
Southampton village, Suffolk County (P)	3154	1,260	11%	28%	61%	0.6047	5.0%	92%	39%	39%	5-Year
Southold CDP, Suffolk County (P)	6323	2,618	2%	28%	70%	0.3998	8.6%	96%	31%	25%	5-Year
Southold town, Suffolk County (SD)	22154	9,411	4%	35%	61%	0.4472	7.6%	92%	33%	44%	5-Year
Springs CDP, Suffolk County (P)	5855	2,314	9%	31%	60%	0.4877	7.6%	90%	39%	39%	5-Year
St. James CDP, Suffolk County (P)	13274	4,535	5%	28%	67%	0.4158	5.1%	96%	43%	50%	5-Year
Stony Brook CDP, Suffolk County (P)	13936	4,846	4%	14%	82%	0.3845	6.0%	97%	32%	62%	5-Year
Terryville CDP, Suffolk County (P)	11686	3,684	4%	32%	64%	0.3688	6.7%	94%	44%	68%	5-Year
Tuckahoe CDP, Suffolk County (P)	1426	518	6%	36%	58%	0.5406	5.3%	86%	31%	78%	5-Year
Village of the Branch village, Suffolk County (P)	1965	591	2%	15%	83%	0.3629	3.1%	98%	34%	95%	5-Year
Wading River CDP, Suffolk County (P)	7694	2,707	7%	19%	74%	0.373	3.6%	96%	35%	5%	5-Year
Wainscott CDP, Suffolk County (P)	719	301	10%	37%	53%	0.5238	0.9%	87%	43%	49%	5-Year
Water Mill CDP, Suffolk County (P)	2217	959	2%	26%	72%	0.4795	1.6%	97%	44%	19%	5-Year
West Babylon CDP, Suffolk County (P)	43725	14,039	6%	32%	62%	0.3642	7.7%	92%	47%	57%	5-Year
West Bay Shore CDP, Suffolk County (P)	4571	1,652	3%	23%	74%	0.3873	4.7%	96%	45%	67%	5-Year
West Hills CDP, Suffolk County (P)	5124	1,952	3%	27%	70%	0.4415	4.7%	97%	34%	68%	5-Year
West Islip CDP, Suffolk County (P)	27545	8,855	4%	24%	72%	0.3882	5.7%	96%	46%	50%	5-Year
West Sayville CDP, Suffolk County (P)	4685	1,596	2%	23%	75%	0.3424	10.3%	94%	31%	33%	5-Year
Westhampton Beach village, Suffolk County (P)	1817	849	9%	32%	59%	0.5813	10.8%	94%	37%	57%	5-Year
Westhampton CDP, Suffolk County (P)	2978	1,107	3%	36%	61%	0.469	7.9%	88%	45%	85%	5-Year
Wheatley Heights CDP, Suffolk County (P)	5211	1,435	5%	28%	67%	0.3973	5.9%	91%	46%	51%	5-Year
Wyandanch CDP, Suffolk County (P)	11187	3,040	12%	43%	45%	0.3997	12.2%	81%	53%	73%	5-Year
Yaphank CDP, Suffolk County (P)	5906	1,771	8%	25%	67%	0.3555	5.3%	92%	42%	68%	5-Year
Bethel town, Sullivan County (SD)	4221	1,749	7%	29%	64%	0.4059	17.0%	86%	38%	27%	5-Year
Bloomingburg village, Sullivan County (P)	453	165	16%	39%	45%	0.4024	24.8%	88%	39%	60%	5-Year
Callicoon town, Sullivan County (SD)	3023	1,225	9%	28%	63%	0.3548	12.1%	89%	28%	53%	5-Year
Cochecton town, Sullivan County (SD)	1350	593	9%	31%	60%	0.3883	7.0%	89%	28%	27%	5-Year
Delaware town, Sullivan County (SD)	2638	1,067	12%	27%	61%	0.4405	8.4%	93%	30%	27%	5-Year
Fallsburg town, Sullivan County (SD)	12900	3,786	22%	28%	50%	0.4309	13.4%	84%	36%	55%	5-Year
Forestburgh town, Sullivan County (SD)	868	368	5%	28%	67%	0.4704	1.7%	95%	23%	52%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Fremont town, Sullivan County (SD)	1530	619	9%	34%	57%	0.4817	19.6%	87%	23%	55%	5-Year
Highland town, Sullivan County (SD)	2400	1,065	14%	34%	52%	0.5001	10.9%	82%	22%	50%	5-Year
Hortonville CDP, Sullivan County (P)	322	107	0%	12%	88%	0.1522	28.8%	100%	31%	0%	5-Year
Jeffersonville village, Sullivan County (P)	334	139	14%	24%	62%	0.3632	7.3%	77%	29%	47%	5-Year
Liberty town, Sullivan County (SD)	9719	3,567	19%	35%	46%	0.507	12.5%	87%	38%	51%	5-Year
Liberty village, Sullivan County (P)	4281	1,589	24%	38%	38%	0.5557	17.5%	79%	34%	53%	5-Year
Livingston Manor CDP, Sullivan County (P)	967	440	17%	42%	41%	0.3814	0.0%	87%	19%	71%	5-Year
Loch Sheldrake CDP, Sullivan County (P)	1083	295	15%	21%	64%	0.3153	24.9%	89%	41%	43%	5-Year
Lumberland town, Sullivan County (SD)	2555	988	14%	27%	59%	0.424	14.9%	88%	49%	45%	5-Year
Mamakating town, Sullivan County (SD)	11909	4,475	11%	32%	57%	0.4128	14.0%	87%	41%	37%	5-Year
Monticello village, Sullivan County (P)	6780	2,785	35%	37%	28%	0.4935	17.9%	85%	38%	58%	5-Year
Narrowsburg CDP, Sullivan County (P)	422	204	11%	44%	45%	0.417	7.0%	79%	33%	45%	5-Year
Neversink town, Sullivan County (SD)	3530	1,467	12%	33%	55%	0.4017	9.9%	95%	31%	32%	5-Year
Rock Hill CDP, Sullivan County (P)	1347	536	9%	15%	76%	0.3607	5.0%	96%	42%	41%	5-Year
Rockland town, Sullivan County (SD)	3722	1,544	15%	34%	51%	0.5145	11.1%	89%	25%	50%	5-Year
Roscoe CDP, Sullivan County (P)	652	295	12%	49%	39%	0.5475	19.9%	76%	45%	31%	5-Year
South Fallsburg CDP, Sullivan County (P)	3131	806	35%	28%	37%	0.4342	9.1%	85%	54%	55%	5-Year
Thompson town, Sullivan County (SD)	15202	5,827	25%	32%	43%	0.4698	13.0%	87%	39%	56%	5-Year
Tusten town, Sullivan County (SD)	1325	614	9%	39%	52%	0.4876	6.0%	87%	36%	35%	5-Year
Woodridge village, Sullivan County (P)	831	303	28%	37%	35%	0.4753	27.6%	85%	37%	47%	5-Year
Wurtsboro village, Sullivan County (P)	1086	506	11%	31%	58%	0.4083	11.5%	90%	39%	45%	5-Year
Apalachin CDP, Tioga County (P)	1448	492	15%	22%	63%	0.3669	12.8%	91%	23%	31%	5-Year
Barton town, Tioga County (SD)	8751	3,553	15%	26%	59%	0.4437	8.9%	92%	19%	45%	5-Year
Berkshire town, Tioga County (SD)	1526	566	11%	29%	60%	0.3624	3.9%	92%	31%	50%	5-Year
Candor town, Tioga County (SD)	5215	1,995	11%	27%	62%	0.44	6.0%	92%	21%	54%	5-Year
Candor village, Tioga County (P)	722	283	17%	16%	67%	0.3765	7.9%	94%	21%	36%	5-Year
Newark Valley town, Tioga County (SD)	3892	1,692	7%	32%	61%	0.519	5.1%	87%	22%	38%	5-Year
Newark Valley village, Tioga County (P)	1093	449	11%	33%	56%	0.4263	7.4%	93%	30%	47%	5-Year
Nichols town, Tioga County (SD)	2519	931	14%	26%	60%	0.3947	9.3%	92%	21%	28%	5-Year
Nichols village, Tioga County (P)	484	172	22%	14%	64%	0.4441	7.3%	95%	10%	54%	5-Year
Owego town, Tioga County (SD)	19595	7,665	7%	21%	72%	0.3959	7.1%	93%	20%	37%	5-Year
Owego village, Tioga County (P)	3819	1,699	14%	34%	52%	0.4512	7.2%	86%	29%	48%	5-Year
Richford town, Tioga County (SD)	1033	480	14%	35%	51%	0.4314	9.1%	93%	20%	14%	5-Year
Spencer town, Tioga County (SD)	3102	1,262	15%	36%	49%	0.3826	7.4%	91%	27%	47%	5-Year
Spencer village, Tioga County (P)	981	391	21%	33%	46%	0.4203	9.7%	83%	20%	42%	5-Year
Tioga town, Tioga County (SD)	4831	2,034	8%	33%	59%	0.4429	10.3%	94%	24%	64%	5-Year
Waverly village, Tioga County (P)	4362	1,885	14%	31%	55%	0.441	6.1%	93%	16%	46%	5-Year
Caroline town, Tompkins County (SD)	3327	1,451	5%	36%	59%	0.4077	13.2%	95%	23%	29%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Cayuga Heights village, Tompkins County (P)	3756	1,571	16%	18%	66%	0.473	7.7%	96%	14%	56%	5-Year
Danby town, Tompkins County (SD)	3417	1,462	11%	30%	59%	0.4562	3.0%	94%	31%	70%	5-Year
Dryden town, Tompkins County (SD)	14723	6,120	12%	34%	54%	0.451	4.2%	93%	18%	42%	5-Year
Dryden village, Tompkins County (P)	2100	889	12%	39%	49%	0.4231	5.9%	95%	21%	44%	5-Year
East Ithaca CDP, Tompkins County (P)	2441	1,194	26%	35%	39%	0.5592	1.3%	95%	16%	60%	5-Year
Enfield town, Tompkins County (SD)	3593	1,507	17%	36%	47%	0.414	5.9%	93%	26%	70%	5-Year
Forest Home CDP, Tompkins County (P)	575	298	24%	50%	26%	0.598	3.6%	98%	0%	54%	5-Year
Freeville village, Tompkins County (P)	558	237	15%	35%	50%	0.3984	4.4%	90%	17%	47%	5-Year
Groton town, Tompkins County (SD)	6067	2,540	13%	39%	48%	0.3688	8.6%	89%	17%	42%	5-Year
Groton village, Tompkins County (P)	2469	1,033	15%	47%	38%	0.4013	9.2%	88%	19%	32%	5-Year
Ithaca city, Tompkins County (SD)	30399	9,489	39%	31%	30%	0.568	7.1%	95%	26%	59%	5-Year
Ithaca town, Tompkins County (SD)	20141	6,994	18%	31%	51%	0.5123	5.4%	97%	18%	58%	5-Year
Lansing town, Tompkins County (SD)	11259	4,745	6%	30%	64%	0.4746	2.6%	96%	19%	41%	5-Year
Lansing village, Tompkins County (P)	3614	1,684	12%	36%	52%	0.4946	2.9%	94%	36%	42%	5-Year
Newfield Hamlet CDP, Tompkins County (P)	659	333	8%	40%	52%	0.3973	3.7%	96%	30%	0%	5-Year
Newfield town, Tompkins County (SD)	5258	2,025	11%	35%	54%	0.3585	5.9%	89%	32%	25%	5-Year
Northeast Ithaca CDP, Tompkins County (P)	3092	1,167	16%	33%	51%	0.4761	6.2%	96%	26%	60%	5-Year
Northwest Ithaca CDP, Tompkins County (P)	1156	498	22%	30%	48%	0.5744	4.2%	97%	17%	56%	5-Year
South Hill CDP, Tompkins County (P)	6380	1,022	7%	33%	60%	0.4102	7.8%	98%	20%	64%	5-Year
Trumansburg village, Tompkins County (P)	1723	709	19%	37%	44%	0.4976	11.8%	88%	30%	53%	5-Year
Ulysses town, Tompkins County (SD)	4995	2,007	12%	30%	58%	0.4422	5.9%	91%	25%	48%	5-Year
Accord CDP, Ulster County (P)	765	187	7%	0%	93%	0.317	0.3%	99%	0%	0%	5-Year
Clintondale CDP, Ulster County (P)	1152	540	19%	30%	51%	0.4211	6.0%	92%	48%	42%	5-Year
Cragsmoor CDP, Ulster County (P)	658	289	7%	24%	69%	0.3728	7.3%	89%	2%	51%	5-Year
Denning town, Ulster County (SD)	712	242	9%	28%	63%	0.3648	5.1%	93%	39%	36%	5-Year
Ellenville village, Ulster County (P)	4126	1,490	14%	41%	45%	0.4363	12.3%	93%	35%	64%	5-Year
Esopus town, Ulster County (SD)	8984	3,294	4%	32%	64%	0.3883	10.8%	89%	28%	51%	5-Year
Gardiner CDP, Ulster County (P)	691	301	20%	25%	55%	0.3658	12.9%	88%	50%	27%	5-Year
Gardiner town, Ulster County (SD)	5703	2,124	16%	19%	65%	0.4617	7.8%	91%	38%	61%	5-Year
Glasco CDP, Ulster County (P)	2465	953	7%	32%	61%	0.4295	7.9%	95%	32%	54%	5-Year
High Falls CDP, Ulster County (P)	738	364	5%	45%	50%	0.3897	6.7%	71%	47%	92%	5-Year
Highland CDP, Ulster County (P)	5315	2,228	14%	33%	53%	0.4028	9.8%	96%	31%	68%	5-Year
Hillside CDP, Ulster County (P)	845	310	2%	10%	88%	0.3791	4.2%	97%	17%	0%	5-Year
Hurley CDP, Ulster County (P)	3407	1,370	8%	30%	62%	0.4627	7.4%	93%	37%	29%	5-Year
Hurley town, Ulster County (SD)	6256	2,659	8%	30%	62%	0.4633	8.4%	92%	32%	51%	5-Year
Kerhonkson CDP, Ulster County (P)	2002	651	15%	31%	54%	0.3794	21.0%	90%	38%	29%	5-Year
Kingston city, Ulster County (SD)	23707	9,834	16%	45%	39%	0.4432	9.5%	89%	38%	59%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Kingston town, Ulster County (SD)	982	435	10%	40%	50%	0.425	4.9%	88%	41%	64%	5-Year
Lake Katrine CDP, Ulster County (P)	2374	824	23%	38%	39%	0.4631	15.4%	95%	40%	60%	5-Year
Lincoln Park CDP, Ulster County (P)	2275	1,075	14%	51%	35%	0.4442	13.1%	92%	28%	74%	5-Year
Lloyd town, Ulster County (SD)	10742	4,182	10%	31%	59%	0.3978	10.4%	95%	33%	59%	5-Year
Malden-on-Hudson CDP, Ulster County (P)	417	145	0%	54%	46%	0.3891	0.0%	82%	38%	0%	5-Year
Marbletown town, Ulster County (SD)	5581	2,466	5%	38%	57%	0.4801	10.7%	96%	36%	55%	5-Year
Marlboro CDP, Ulster County (P)	3373	1,375	5%	38%	57%	0.3837	9.4%	95%	46%	52%	5-Year
Marlborough town, Ulster County (SD)	8788	3,383	9%	36%	55%	0.4077	10.7%	89%	44%	49%	5-Year
Milton CDP (Ulster County), Ulster County (P)	1529	549	7%	40%	53%	0.341	17.2%	94%	39%	47%	5-Year
Napanoch CDP, Ulster County (P)	1079	465	14%	41%	45%	0.356	6.2%	89%	35%	32%	5-Year
New Paltz town, Ulster County (SD)	14092	4,480	17%	25%	58%	0.4715	11.2%	94%	34%	60%	5-Year
New Paltz village, Ulster County (P)	6945	1,994	26%	31%	43%	0.5045	12.4%	93%	45%	57%	5-Year
Olive town, Ulster County (SD)	4389	2,147	14%	30%	56%	0.4973	10.1%	93%	37%	49%	5-Year
Phoenicia CDP, Ulster County (P)	305	204	8%	61%	31%	0.3063	0.0%	93%	8%	56%	5-Year
Pine Hill CDP, Ulster County (P)	205	105	34%	30%	36%	0.7079	0.0%	93%	8%	0%	5-Year
Plattekill CDP, Ulster County (P)	1463	497	27%	26%	47%	0.471	21.1%	84%	71%	46%	5-Year
Plattekill town, Ulster County (SD)	10390	3,965	13%	31%	56%	0.4138	8.0%	90%	42%	45%	5-Year
Port Ewen CDP, Ulster County (P)	3393	1,528	6%	38%	56%	0.4071	9.6%	93%	33%	60%	5-Year
Rifton CDP, Ulster County (P)	873	278	12%	45%	43%	0.3175	9.4%	82%	66%	100%	5-Year
Rochester town, Ulster County (SD)	7275	2,741	11%	22%	67%	0.4925	17.5%	89%	36%	31%	5-Year
Rosendale Hamlet CDP, Ulster County (P)	1495	609	7%	36%	57%	0.3384	10.6%	87%	15%	43%	5-Year
Rosendale town, Ulster County (SD)	6043	2,457	8%	39%	53%	0.4266	11.3%	85%	31%	48%	5-Year
Saugerties South CDP, Ulster County (P)	1977	777	3%	26%	71%	0.3743	7.9%	95%	34%	35%	5-Year
Saugerties town, Ulster County (SD)	19362	7,444	8%	36%	56%	0.4526	9.3%	91%	36%	52%	5-Year
Saugerties village, Ulster County (P)	3930	1,683	10%	46%	44%	0.4371	13.3%	89%	28%	52%	5-Year
Shandaken town, Ulster County (SD)	2866	1,497	13%	43%	44%	0.5264	3.3%	85%	28%	56%	5-Year
Shawangunk town, Ulster County (SD)	14224	3,730	5%	23%	72%	0.3511	7.6%	80%	37%	35%	5-Year
Shokan CDP, Ulster County (P)	941	491	10%	40%	50%	0.4646	12.5%	95%	26%	56%	5-Year
Stone Ridge CDP, Ulster County (P)	1454	451	4%	27%	69%	0.3783	17.6%	95%	17%	100%	5-Year
Tillson CDP, Ulster County (P)	1604	638	6%	32%	62%	0.4017	10.6%	93%	31%	32%	5-Year
Ulster town, Ulster County (SD)	12245	4,840	13%	41%	46%	0.4654	12.7%	90%	34%	62%	5-Year
Walker Valley CDP, Ulster County (P)	606	260	17%	11%	72%	0.3548	0.0%	100%	17%	0%	5-Year
Wallkill CDP, Ulster County (P)	2254	835	5%	31%	64%	0.3482	6.3%	92%	29%	48%	5-Year
Wawarsing town, Ulster County (SD)	13189	4,370	12%	38%	50%	0.4072	12.9%	91%	31%	49%	5-Year
West Hurley CDP, Ulster County (P)	1915	913	9%	38%	53%	0.445	5.9%	95%	31%	66%	5-Year
Woodstock CDP, Ulster County (P)	1922	1,104	19%	21%	60%	0.5757	6.1%	88%	33%	42%	5-Year
Woodstock town, Ulster County (SD)	5893	3,004	15%	24%	61%	0.5425	7.7%	90%	36%	59%	5-Year
Zena CDP, Ulster County (P)	1264	479	5%	20%	75%	0.3934	3.1%	94%	37%	100%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Bolton Landing CDP, Warren County (P)	620	266	5%	26%	69%	0.4635	0.0%	89%	30%	19%	5-Year
Bolton town, Warren County (SD)	2394	1,069	7%	24%	69%	0.4324	2.7%	91%	35%	21%	5-Year
Chester town, Warren County (SD)	3335	1,210	15%	34%	51%	0.4292	7.3%	90%	40%	50%	5-Year
Chestertown CDP, Warren County (P)	1033	368	10%	40%	50%	0.3109	5.6%	90%	47%	34%	5-Year
Glens Falls city, Warren County (SD)	14574	6,747	16%	36%	48%	0.4559	8.8%	89%	24%	51%	5-Year
Glens Falls North CDP, Warren County (P)	8645	3,737	12%	24%	64%	0.4597	4.0%	93%	23%	54%	5-Year
Hague town, Warren County (SD)	809	373	7%	25%	68%	0.3594	11.3%	86%	31%	28%	5-Year
Horicon town, Warren County (SD)	1724	763	9%	24%	67%	0.3834	8.0%	94%	19%	34%	5-Year
Johnsburg town, Warren County (SD)	1773	743	15%	35%	50%	0.403	11.2%	85%	44%	25%	5-Year
Lake George town, Warren County (SD)	3500	1,555	11%	23%	66%	0.4622	5.3%	89%	30%	44%	5-Year
Lake George village, Warren County (P)	932	418	8%	33%	59%	0.4921	3.1%	87%	21%	47%	5-Year
Lake Luzerne CDP, Warren County (P)	1142	410	9%	20%	71%	0.33	4.4%	85%	29%	33%	5-Year
Lake Luzerne town, Warren County (SD)	3342	1,285	8%	26%	66%	0.3502	5.6%	89%	27%	30%	5-Year
North Creek CDP, Warren County (P)	406	184	25%	40%	35%	0.4646	15.1%	81%	57%	41%	5-Year
Queensbury town, Warren County (SD)	27793	11,412	9%	22%	69%	0.4199	4.8%	94%	22%	50%	5-Year
Stony Creek town, Warren County (SD)	850	349	12%	36%	52%	0.373	14.6%	85%	22%	55%	5-Year
Thurman town, Warren County (SD)	1223	480	11%	39%	50%	0.3794	7.4%	88%	29%	20%	5-Year
Warrensburg CDP, Warren County (P)	3226	1,321	13%	38%	49%	0.4358	11.4%	88%	19%	73%	5-Year
Warrensburg town, Warren County (SD)	4071	1,713	12%	34%	54%	0.4319	11.5%	90%	17%	67%	5-Year
West Glens Falls CDP, Warren County (P)	7359	2,843	12%	24%	64%	0.4173	7.4%	93%	19%	44%	5-Year
Argyle town, Washington County (SD)	3758	1,449	7%	24%	69%	0.3795	4.3%	92%	21%	41%	5-Year
Argyle village, Washington County (P)	318	133	11%	36%	53%	0.4146	6.7%	87%	16%	67%	5-Year
Cambridge town, Washington County (SD)	1974	844	13%	21%	66%	0.3955	8.0%	95%	31%	61%	5-Year
Cambridge village, Washington County (P)	1602	730	14%	44%	42%	0.4067	8.8%	89%	33%	67%	5-Year
Dresden town, Washington County (SD)	545	240	9%	40%	51%	0.3731	25.0%	91%	49%	26%	5-Year
Easton town, Washington County (SD)	2375	926	4%	27%	69%	0.3861	4.4%	94%	25%	14%	5-Year
Fort Ann town, Washington County (SD)	6175	1,447	9%	30%	61%	0.4019	7.2%	90%	24%	57%	5-Year
Fort Ann village, Washington County (P)	571	195	5%	22%	73%	0.2918	13.4%	78%	22%	40%	5-Year
Fort Edward town, Washington County (SD)	6275	2,337	11%	35%	54%	0.3407	13.4%	95%	27%	45%	5-Year
Fort Edward village, Washington County (P)	3326	1,353	11%	31%	58%	0.3552	11.4%	95%	27%	41%	5-Year
Granville town, Washington County (SD)	6604	2,502	14%	36%	50%	0.4025	14.3%	86%	29%	45%	5-Year
Granville village, Washington County (P)	2544	1,079	23%	38%	39%	0.469	15.0%	84%	28%	58%	5-Year
Greenwich town, Washington County (SD)	4929	2,018	9%	30%	61%	0.4018	9.4%	86%	28%	55%	5-Year
Greenwich village, Washington County (P)	1947	779	12%	34%	54%	0.442	7.1%	88%	29%	54%	5-Year
Hampton town, Washington County (SD)	969	382	11%	35%	54%	0.3868	7.7%	96%	31%	38%	5-Year
Hartford town, Washington County (SD)	2337	889	8%	27%	65%	0.3316	12.7%	93%	25%	60%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Hebron town, Washington County (SD)	1713	746	16%	29%	55%	0.4176	16.9%	89%	34%	40%	5-Year
Hudson Falls village, Washington County (P)	7266	2,851	25%	30%	45%	0.4252	12.6%	86%	26%	47%	5-Year
Jackson town, Washington County (SD)	1799	790	11%	30%	59%	0.3889	7.6%	94%	33%	52%	5-Year
Kingsbury town, Washington County (SD)	12696	5,078	17%	33%	50%	0.3984	9.8%	86%	26%	50%	5-Year
Putnam town, Washington County (SD)	698	304	4%	26%	70%	0.4165	12.7%	91%	21%	29%	5-Year
Salem town, Washington County (SD)	2708	1,155	10%	35%	55%	0.3564	6.7%	89%	26%	39%	5-Year
Salem village, Washington County (P)	833	368	7%	41%	52%	0.3598	5.5%	86%	25%	40%	5-Year
White Creek town, Washington County (SD)	3342	1,393	9%	42%	49%	0.3754	4.4%	92%	38%	52%	5-Year
Whitehall town, Washington County (SD)	4013	1,665	24%	29%	47%	0.4143	11.2%	88%	31%	52%	5-Year
Whitehall village, Washington County (P)	2791	1,180	29%	32%	39%	0.4153	12.5%	86%	32%	52%	5-Year
Arcadia town, Wayne County (SD)	14078	5,784	16%	33%	51%	0.4064	8.3%	93%	23%	51%	5-Year
Butler town, Wayne County (SD)	2003	734	13%	36%	51%	0.3475	11.9%	80%	23%	29%	5-Year
Clyde village, Wayne County (P)	1987	660	16%	36%	48%	0.4051	9.1%	91%	20%	43%	5-Year
Galen town, Wayne County (SD)	4223	1,458	11%	25%	64%	0.3606	8.3%	78%	18%	37%	5-Year
Huron town, Wayne County (SD)	2280	862	9%	25%	66%	0.3812	6.1%	93%	23%	53%	5-Year
Lyons town, Wayne County (SD)	5596	2,300	17%	32%	51%	0.4161	13.7%	92%	19%	59%	5-Year
Lyons village, Wayne County (P)	3343	1,525	19%	37%	44%	0.4515	16.0%	92%	23%	63%	5-Year
Macedon town, Wayne County (SD)	9085	3,426	6%	28%	66%	0.382	5.9%	90%	18%	50%	5-Year
Macedon village, Wayne County (P)	1648	581	7%	22%	71%	0.3477	5.9%	95%	19%	53%	5-Year
Marion CDP, Wayne County (P)	1522	656	9%	42%	49%	0.3876	7.2%	97%	15%	57%	5-Year
Marion town, Wayne County (SD)	4702	1,930	7%	25%	68%	0.349	6.8%	93%	16%	49%	5-Year
Newark village, Wayne County (P)	9019	3,793	18%	36%	46%	0.4333	11.2%	93%	24%	50%	5-Year
North Rose CDP, Wayne County (P)	694	291	4%	50%	46%	0.2885	11.2%	91%	8%	0%	5-Year
Ontario CDP, Wayne County (P)	2188	1,006	17%	42%	41%	0.4662	14.1%	82%	17%	14%	5-Year
Ontario town, Wayne County (SD)	10129	4,218	6%	29%	65%	0.3952	4.7%	93%	22%	51%	5-Year
Palmyra town, Wayne County (SD)	7845	3,217	16%	32%	52%	0.4134	7.0%	89%	23%	60%	5-Year
Palmyra village, Wayne County (P)	3473	1,426	21%	29%	50%	0.4111	8.4%	88%	23%	58%	5-Year
Pultneyville CDP, Wayne County (P)	598	236	0%	12%	88%	0.3098	2.4%	100%	10%	0%	5-Year
Red Creek village, Wayne County (P)	629	222	12%	38%	50%	0.4432	10.7%	82%	14%	68%	5-Year
Rose town, Wayne County (SD)	2540	925	8%	37%	55%	0.3655	12.4%	88%	16%	28%	5-Year
Savannah CDP, Wayne County (P)	426	194	13%	39%	48%	0.3751	12.2%	86%	15%	34%	5-Year
Savannah town, Wayne County (SD)	1340	575	13%	37%	50%	0.3944	11.1%	88%	24%	37%	5-Year
Sodus Point village, Wayne County (P)	1093	446	11%	25%	64%	0.3995	8.9%	95%	30%	38%	5-Year
Sodus town, Wayne County (SD)	8306	3,256	13%	30%	57%	0.384	8.3%	90%	25%	56%	5-Year
Sodus village, Wayne County (P)	2226	818	20%	33%	47%	0.4083	7.6%	92%	27%	62%	5-Year
Walworth town, Wayne County (SD)	9415	3,432	3%	23%	74%	0.3713	4.1%	98%	23%	56%	5-Year
Williamson CDP, Wayne County (P)	2252	961	9%	33%	58%	0.3566	1.8%	94%	19%	36%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Williamson town, Wayne County (SD)	6918	2,585	8%	26%	66%	0.4284	8.0%	93%	23%	44%	5-Year
Wolcott town, Wayne County (SD)	4427	1,777	12%	40%	48%	0.3767	7.1%	86%	18%	35%	5-Year
Wolcott village, Wayne County (P)	1698	750	25%	36%	39%	0.4155	7.4%	89%	21%	38%	5-Year
Ardsley village, Westchester County (P)	4519	1,535	2%	20%	78%	0.459	5.9%	93%	40%	59%	5-Year
Armonk CDP, Westchester County (P)	4535	1,375	1%	12%	87%	0.5452	4.9%	96%	37%	12%	5-Year
Bedford CDP, Westchester County (P)	2248	748	2%	20%	78%	0.4863	2.3%	98%	27%	39%	5-Year
Bedford Hills CDP, Westchester County (P)	3146	1,171	5%	51%	44%	0.428	19.2%	69%	28%	83%	5-Year
Bedford town, Westchester County (SD)	17643	5,467	5%	21%	74%	0.5566	7.5%	88%	32%	57%	5-Year
Briarcliff Manor village, Westchester County (P)	7783	2,599	6%	13%	81%	0.4959	4.4%	97%	36%	55%	5-Year
Bronxville village, Westchester County (P)	6378	2,204	2%	15%	83%	0.5411	8.6%	99%	28%	37%	5-Year
Buchanan village, Westchester County (P)	2330	862	5%	18%	77%	0.512	9.6%	93%	37%	27%	5-Year
Chappaqua CDP, Westchester County (P)	1170	497	3%	33%	64%	0.4487	2.3%	93%	42%	74%	5-Year
Cortlandt town, Westchester County (SD)	42247	15,196	5%	22%	73%	0.4582	8.1%	92%	37%	52%	5-Year
Crompond CDP, Westchester County (P)	2364	804	1%	19%	80%	0.4497	3.8%	95%	44%	0%	5-Year
Croton-on-Hudson village, Westchester County (P)	8168	2,934	4%	18%	78%	0.4544	8.6%	89%	32%	49%	5-Year
Crugers CDP, Westchester County (P)	1781	834	10%	53%	37%	0.431	4.7%	82%	41%	60%	5-Year
Dobbs Ferry village, Westchester County (P)	11001	3,717	3%	19%	78%	0.4481	6.3%	93%	34%	43%	5-Year
Eastchester CDP, Westchester County (P)	19800	7,813	4%	19%	77%	0.4628	4.8%	96%	37%	49%	5-Year
Eastchester town, Westchester County (SD)	32737	12,786	4%	19%	77%	0.5268	6.2%	96%	36%	49%	5-Year
Elmsford village, Westchester County (P)	4719	1,491	8%	17%	75%	0.3218	4.9%	83%	61%	38%	5-Year
Fairview CDP (Westchester County), Westchester County (P)	2978	933	21%	32%	47%	0.4651	5.0%	82%	45%	61%	5-Year
Golden's Bridge CDP, Westchester County (P)	1559	601	2%	22%	76%	0.4503	10.7%	97%	43%	71%	5-Year
Greenburgh town, Westchester County (SD)	90135	32,922	4%	19%	77%	0.4813	6.6%	93%	36%	46%	5-Year
Greenville CDP (Westchester County), Westchester County (P)	7138	2,314	3%	11%	86%	0.4919	5.6%	97%	29%	60%	5-Year
Harrison town, Westchester County (SD)	27822	8,299	7%	20%	73%	0.5811	7.0%	92%	41%	46%	5-Year
Hartsdale CDP, Westchester County (P)	5346	2,571	5%	23%	72%	0.4654	7.4%	95%	24%	35%	5-Year
Hastings-on-Hudson village, Westchester County (P)	7905	2,964	7%	15%	78%	0.4684	6.6%	97%	30%	50%	5-Year
Hawthorne CDP, Westchester County (P)	4545	1,526	5%	11%	84%	0.3808	7.5%	95%	46%	16%	5-Year
Heritage Hills CDP, Westchester County (P)	4174	2,429	4%	21%	75%	0.4178	13.2%	98%	37%	37%	5-Year
Irvington village, Westchester County (P)	6506	2,462	4%	15%	81%	0.5358	4.3%	96%	28%	39%	5-Year
Jefferson Valley-Yorktown CDP, Westchester County (P)	14682	5,252	2%	27%	71%	0.4044	7.2%	96%	41%	70%	5-Year
Katonah CDP, Westchester County (P)	1781	581	8%	18%	74%	0.4211	2.6%	91%	44%	62%	5-Year
Lake Mohegan CDP, Westchester County (P)	5514	2,023	7%	21%	72%	0.3966	10.1%	94%	41%	39%	5-Year
Larchmont village, Westchester County (P)	5952	2,125	4%	13%	83%	0.4926	6.3%	98%	28%	33%	5-Year
Lewisboro town, Westchester County (SD)	12576	4,432	2%	15%	83%	0.4791	7.6%	95%	39%	47%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Lincolndale CDP, Westchester County (P)	1629	489	2%	3%	95%	0.2858	6.2%	94%	35%	42%	5-Year
Mamaroneck town, Westchester County (SD)	29501	11,019	7%	18%	75%	0.5341	7.4%	94%	34%	45%	5-Year
Mamaroneck village, Westchester County (P)	19133	7,380	10%	25%	65%	0.5238	8.4%	91%	37%	52%	5-Year
Montrose CDP, Westchester County (P)	2681	1,069	4%	23%	73%	0.417	4.9%	94%	39%	76%	5-Year
Mount Kisco town, Westchester County (SD)	11016	4,085	11%	31%	58%	0.4413	7.9%	80%	31%	55%	5-Year
Mount Pleasant town, Westchester County (SD)	44249	14,069	8%	17%	75%	0.485	6.7%	93%	38%	49%	5-Year
Mount Vernon city, Westchester County (SD)	67962	25,750	16%	39%	45%	0.4697	13.4%	87%	49%	59%	5-Year
Mount Vernon city, Westchester County (P)	68455	24,538	15%	40%	45%	0.4667	10.3%	86%	43%	59%	1-Year
New Castle town, Westchester County (SD)	17786	5,815	2%	9%	89%	0.4673	3.3%	97%	34%	32%	5-Year
New Rochelle city, Westchester County (SD)	78476	28,251	10%	31%	59%	0.5272	8.3%	88%	42%	57%	5-Year
New Rochelle city, Westchester County (P)	79630	27,841	13%	27%	60%	0.5289	6.8%	90%	35%	55%	1-Year
North Castle town, Westchester County (SD)	12054	3,805	3%	12%	85%	0.5638	5.9%	95%	40%	34%	5-Year
North Salem town, Westchester County (SD)	5162	1,858	2%	18%	80%	0.4911	5.7%	98%	31%	51%	5-Year
Ossining town, Westchester County (SD)	37998	11,818	12%	21%	67%	0.4973	7.8%	83%	44%	57%	5-Year
Ossining village, Westchester County (P)	25232	7,449	15%	26%	59%	0.446	8.9%	76%	47%	58%	5-Year
Peekskill city, Westchester County (SD)	23875	9,088	15%	37%	48%	0.4788	12.9%	84%	45%	59%	5-Year
Pelham Manor village, Westchester County (P)	5539	1,759	2%	11%	87%	0.5009	2.5%	95%	32%	42%	5-Year
Pelham town, Westchester County (SD)	12523	3,945	2%	13%	85%	0.5164	3.7%	95%	37%	42%	5-Year
Pelham village, Westchester County (P)	6984	2,186	2%	15%	83%	0.5225	4.5%	95%	43%	41%	5-Year
Pleasantville village, Westchester County (P)	7090	2,586	4%	18%	78%	0.4592	9.1%	96%	33%	50%	5-Year
Port Chester village, Westchester County (P)	29275	9,251	15%	34%	51%	0.4605	7.7%	71%	52%	63%	5-Year
Pound Ridge town, Westchester County (SD)	5170	1,908	3%	14%	83%	0.5205	5.0%	95%	36%	27%	5-Year
Rye Brook village, Westchester County (P)	9456	3,444	5%	14%	81%	0.5064	9.8%	92%	41%	56%	5-Year
Rye city, Westchester County (SD)	15892	5,460	5%	14%	81%	0.5477	5.9%	96%	34%	34%	5-Year
Rye town, Westchester County (SD)	46423	15,488	11%	28%	61%	0.5188	7.8%	79%	45%	61%	5-Year
Scarsdale town, Westchester County (SD)	17471	5,394	2%	5%	93%	0.4803	5.5%	98%	33%	33%	5-Year
Scotts Corners CDP, Westchester County (P)	740	320	5%	28%	67%	0.5271	7.6%	92%	34%	62%	5-Year
Shenorock CDP, Westchester County (P)	1589	628	2%	33%	65%	0.3683	2.3%	97%	29%	46%	5-Year
Shrub Oak CDP, Westchester County (P)	2044	864	0%	41%	59%	0.382	2.2%	94%	56%	63%	5-Year
Sleepy Hollow village, Westchester County (P)	10002	3,662	17%	29%	54%	0.5744	8.8%	84%	43%	58%	5-Year
Somers town, Westchester County (SD)	20876	7,668	3%	15%	82%	0.4536	6.1%	97%	34%	40%	5-Year
Tarrytown village, Westchester County (P)	11423	4,471	4%	28%	68%	0.4574	8.9%	94%	46%	55%	5-Year
Thornwood CDP, Westchester County (P)	4248	1,306	5%	16%	79%	0.3983	5.3%	92%	38%	40%	5-Year
Tuckahoe village, Westchester County (P)	6559	2,769	8%	25%	67%	0.5197	8.2%	94%	43%	54%	5-Year
Valhalla CDP, Westchester County (P)	3219	1,118	2%	18%	80%	0.4088	3.9%	96%	31%	42%	5-Year
Verplanck CDP, Westchester County (P)	1634	637	10%	38%	52%	0.3779	16.6%	89%	39%	58%	5-Year
White Plains city, Westchester County (SD)	57505	22,033	9%	27%	64%	0.5008	6.9%	85%	33%	52%	5-Year

Key Facts and ALICE Statistics by Municipality, New York, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Yonkers city, Westchester County (SD)	198654	73,357	15%	31%	54%	0.463	9.5%	87%	41%	52%	5-Year
Yonkers city, Westchester County (P)	200665	74,187	16%	29%	55%	0.4756	9.3%	88%	38%	51%	1-Year
Yorktown Heights CDP, Westchester County (P)	2290	698	1%	16%	83%	0.5605	8.4%	97%	38%	42%	5-Year
Yorktown town, Westchester County (SD)	36566	13,043	3%	23%	74%	0.4368	6.7%	95%	42%	52%	5-Year
Arcade town, Wyoming County (SD)	4177	1,837	12%	36%	52%	0.3926	7.8%	94%	26%	36%	5-Year
Arcade village, Wyoming County (P)	2187	931	13%	35%	52%	0.4157	7.2%	93%	24%	36%	5-Year
Attica town, Wyoming County (SD)	7564	1,656	6%	24%	70%	0.3416	5.1%	94%	19%	31%	5-Year
Attica village, Wyoming County (P)	2609	1,080	8%	28%	64%	0.3456	7.1%	93%	15%	28%	5-Year
Bennington town, Wyoming County (SD)	3338	1,234	6%	24%	70%	0.346	4.0%	96%	19%	32%	5-Year
Bliss CDP, Wyoming County (P)	557	216	8%	36%	56%	0.3691	14.8%	91%	15%	90%	5-Year
Castile town, Wyoming County (SD)	2873	1,203	10%	23%	67%	0.3524	4.6%	94%	17%	38%	5-Year
Castile village, Wyoming County (P)	969	403	13%	23%	64%	0.3538	7.4%	93%	9%	34%	5-Year
Covington town, Wyoming County (SD)	1120	436	6%	19%	75%	0.315	10.1%	95%	18%	42%	5-Year
Eagle town, Wyoming County (SD)	1194	470	6%	33%	61%	0.353	11.9%	91%	17%	46%	5-Year
Gainesville town, Wyoming County (SD)	2267	846	8%	24%	68%	0.3464	6.1%	90%	15%	39%	5-Year
Gainesville village, Wyoming County (P)	228	103	4%	38%	58%	0.3111	12.3%	93%	14%	9%	5-Year
Genesee Falls town, Wyoming County (SD)	395	202	13%	43%	44%	0.3862	3.7%	86%	24%	43%	5-Year
Java town, Wyoming County (SD)	1958	791	4%	34%	62%	0.3941	3.5%	90%	26%	13%	5-Year
Middlebury town, Wyoming County (SD)	1437	587	11%	20%	69%	0.3812	7.0%	90%	24%	39%	5-Year
Orangeville town, Wyoming County (SD)	1573	602	7%	16%	77%	0.3247	6.7%	97%	21%	50%	5-Year
Perry town, Wyoming County (SD)	4534	1,858	12%	30%	58%	0.3816	13.4%	89%	13%	51%	5-Year
Perry village, Wyoming County (P)	3383	1,433	14%	34%	52%	0.4199	13.8%	90%	17%	51%	5-Year
Pike CDP, Wyoming County (P)	330	122	25%	23%	52%	0.3821	1.3%	89%	35%	19%	5-Year
Pike town, Wyoming County (SD)	1088	415	19%	24%	57%	0.3603	11.0%	91%	29%	27%	5-Year
Sheldon town, Wyoming County (SD)	2328	973	11%	23%	66%	0.3909	5.5%	94%	14%	31%	5-Year
Silver Springs village, Wyoming County (P)	787	320	11%	29%	60%	0.3618	7.9%	86%	14%	52%	5-Year
Strykersville CDP, Wyoming County (P)	621	239	1%	35%	64%	0.3433	5.7%	97%	27%	32%	5-Year
Warsaw town, Wyoming County (SD)	4987	2,259	16%	32%	52%	0.4845	8.3%	89%	14%	58%	5-Year
Warsaw village, Wyoming County (P)	3591	1,613	17%	35%	48%	0.4217	9.1%	92%	12%	55%	5-Year
Wethersfield town, Wyoming County (SD)	846	322	10%	26%	64%	0.3744	10.1%	93%	16%	21%	5-Year
Wyoming village, Wyoming County (P)	386	159	13%	23%	64%	0.3863	10.5%	94%	23%	42%	5-Year
Barrington town, Yates County (SD)	1445	575	9%	26%	65%	0.3931	4.0%	75%	25%	53%	5-Year
Benton town, Yates County (SD)	2842	912	7%	26%	67%	0.3672	4.2%	64%	23%	42%	5-Year
Dresden village, Yates County (P)	442	147	22%	26%	52%	0.4163	13.0%	84%	25%	32%	5-Year
Dundee village, Yates County (P)	1508	706	14%	41%	45%	0.4265	10.5%	89%	21%	40%	5-Year
Italy town, Yates County (SD)	1160	519	18%	18%	64%	0.3903	8.8%	90%	23%	21%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Jerusalem town, Yates County (SD)	4487	1,569	8%	26%	66%	0.4281	5.2%	91%	22%	41%	5-Year
Middlesex town, Yates County (SD)	1334	574	8%	23%	69%	0.3752	8.2%	92%	28%	39%	5-Year
Milo town, Yates County (SD)	6924	2,886	20%	25%	55%	0.51	7.8%	80%	27%	51%	5-Year
Penn Yan village, Yates County (P)	5011	2,078	24%	29%	47%	0.4528	7.4%	87%	26%	54%	5-Year
Potter town, Yates County (SD)	2018	732	16%	27%	57%	0.4342	12.0%	74%	20%	45%	5-Year
Rushville village, Yates County (P)	692	270	21%	25%	54%	0.4081	15.8%	83%	16%	37%	5-Year
Starkey town, Yates County (SD)	3548	1,310	12%	31%	57%	0.4112	7.0%	82%	16%	45%	5-Year
Torrey town, Yates County (SD)	1523	565	10%	21%	69%	0.3727	7.3%	77%	29%	29%	5-Year
Pike town, Wyoming County (SD)	1,088	415	19%	24%	57%	0.36	11.0%	91%	29%	27%	5-Year
Sheldon town, Wyoming County (SD)	2,328	973	11%	23%	66%	0.39	5.5%	94%	14%	31%	5-Year
Silver Springs village, Wyoming County (P)	787	320	11%	29%	60%	0.36	7.9%	86%	14%	52%	5-Year
Strykersville CDP, Wyoming County (P)	621	239	1%	35%	64%	0.34	5.7%	97%	27%	32%	5-Year
Warsaw town, Wyoming County (SD)	4,987	2,259	16%	32%	52%	0.48	8.3%	89%	14%	58%	5-Year
Warsaw village, Wyoming County (P)	3,591	1,613	17%	35%	48%	0.42	9.1%	92%	12%	55%	5-Year
Wethersfield town, Wyoming County (SD)	846	322	10%	26%	64%	0.37	10.1%	93%	16%	21%	5-Year
Wyoming village, Wyoming County (P)	386	159	0.13	0.23	64%	0.39	10.5%	94%	0.23	0.42	5-Year
Barrington town, Yates County (SD)	1,445	575	0.09	0.26	65%	0.39	4.0%	75%	0.25	0.53	5-Year
Benton town, Yates County (SD)	2,842	912	0.07	0.26	67%	0.37	4.2%	64%	0.23	0.42	5-Year
Dresden village, Yates County (P)	442	147	0.22	0.26	52%	0.42	13.0%	84%	0.25	0.32	5-Year
Dundee village, Yates County (P)	1,508	706	0.14	0.41	45%	0.43	10.5%	89%	0.21	0.4	5-Year
Italy town, Yates County (SD)	1,160	519	0.18	0.18	64%	0.39	8.8%	90%	0.23	0.21	5-Year
Jerusalem town, Yates County (SD)	4,487	1569	0.08	0.26	66%	0.43	5.2%	91%	0.22	0.41	5-Year
Middlesex town, Yates County (SD)	1,334	574	0.08	0.23	69%	0.38	8.2%	92%	0.28	0.39	5-Year
Milo town, Yates County (SD)	6,924	2886	0.2	0.25	55%	0.51	7.8%	80%	0.27	0.51	5-Year
Penn Yan village, Yates County (P)	5,011	2078	0.24	0.29	47%	0.45	7.4%	87%	0.26	0.54	5-Year
Potter town, Yates County (SD)	2,018	732	0.16	0.27	57%	0.43	12.0%	74%	0.2	0.45	5-Year
Rushville village, Yates County (P)	692	270	0.21	0.25	54%	0.41	15.8%	83%	0.16	0.37	5-Year
Starkey town, Yates County (SD)	3,548	1310	0.12	0.31	57%	0.41	7.0%	82%	0.16	0.45	5-Year
Torrey town, Yates County (SD)	1,523	565	0.1	0.21	69%	0.37	7.3%	77%	0.29	0.29	5-Year

APPENDIX I – HOUSEHOLDS BY INCOME

This table presents the total number of households in each county in 2014, 2012, 2010, and 2007, as well as the percent of households in poverty and ALICE. These numbers reflect the improvements to the Household Survival Budget and the ALICE Threshold.

Missing data for 2007 is due to the fact that in that year, the American Community Survey did not report data for counties with populations of less than 20,000.

ALICE Households, New York, 2007–2014

	2014			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Albany	124,716	12%	26%	121,119	13%	26%	120,485	13%	28%	122,807	11%	24%	1-Year
Allegany	18,407	16%	31%	18,572	17%	30%	18,844	16%	29%	18,574	16%	29%	5-Year
Bronx	492,481	31%	40%	475,978	31%	41%	471,912	29%	36%	469,446	26%	38%	1-Year
Broome	78,810	16%	26%	81,687	16%	25%	80,018	16%	24%	79,790	15%	22%	1-Year
Cattaraugus	30,735	15%	30%	32,347	15%	29%	32,183	13%	31%	32,070	15%	23%	1-Year
Cayuga	31,290	13%	25%	30,354	10%	28%	30,975	11%	26%	31,468	11%	21%	1-Year
Chautauqua	52,916	17%	30%	51,814	19%	29%	55,362	16%	30%	54,556	15%	24%	1-Year
Chemung	34,617	19%	21%	34,867	14%	31%	35,534	12%	29%	34,726	15%	30%	1-Year
Chenango	19,560	15%	30%	19,371	14%	30%	19,922	14%	27%	19,783	12%	28%	5-Year
Clinton	31,426	17%	24%	32,451	14%	24%	31,659	19%	24%	30,408	13%	26%	1-Year
Columbia	25,095	9%	30%	24,953	9%	27%	25,584	8%	31%	25,275	9%	23%	5-Year
Cortland	18,045	13%	33%	17,923	13%	30%	17,795	14%	31%	18,034	13%	26%	5-Year
Delaware	19,370	14%	30%	19,887	14%	31%	20,338	14%	28%	19,030	13%	26%	5-Year
Dutchess	104,190	10%	29%	107,106	9%	31%	106,934	8%	29%	100,671	9%	24%	1-Year
Erie	383,657	15%	26%	379,094	14%	23%	376,954	14%	26%	377,657	14%	21%	1-Year
Essex	15,571	11%	27%	16,523	13%	28%	16,235	9%	31%	15,542	10%	29%	5-Year
Franklin	19,131	17%	27%	19,184	16%	30%	18,790	14%	33%	19,071	17%	25%	5-Year
Fulton	22,440	15%	30%	22,665	14%	24%	22,896	16%	23%	23,126	14%	27%	5-Year
Genesee	23,967	11%	24%	23,840	11%	26%	23,865	12%	26%	22,893	12%	24%	5-Year
Greene	18,102	13%	31%	18,569	14%	28%	18,443	12%	34%	18,609	12%	29%	5-Year
Hamilton	1,639	11%	36%	2,134	9%	24%	2,381	8%	22%	N/A	N/A	N/A	5-Year
Herkimer	26,583	15%	31%	26,951	15%	28%	26,478	15%	29%	25,238	12%	25%	5-Year
Jefferson	43,516	14%	32%	45,845	15%	31%	45,163	13%	31%	44,250	14%	28%	1-Year
Kings (Brooklyn)	942,402	22%	34%	919,333	22%	30%	905,317	21%	33%	883,481	21%	34%	1-Year
Lewis	10,726	13%	25%	10,885	13%	29%	10,601	13%	29%	11,078	14%	19%	5-Year
Livingston	25,334	16%	23%	24,038	12%	25%	23,854	13%	30%	22,644	15%	22%	1-Year
Madison	25,932	10%	33%	25,991	13%	29%	26,243	10%	29%	26,393	10%	24%	1-Year
Monroe	298,271	13%	29%	298,715	14%	26%	294,661	15%	23%	283,859	14%	24%	1-Year
Montgomery	19,655	17%	31%	19,701	17%	31%	20,196	16%	29%	19,760	13%	25%	5-Year
Nassau	440,168	6%	25%	441,732	6%	28%	442,729	6%	31%	434,063	5%	24%	1-Year
New York (Manhattan)	762,228	16%	19%	746,686	16%	18%	726,090	15%	19%	735,721	15%	17%	1-Year
Niagara	86,907	14%	26%	88,995	14%	25%	87,627	15%	27%	89,517	12%	25%	1-Year
Oneida	90,583	16%	28%	90,571	16%	27%	89,382	13%	30%	91,101	12%	24%	1-Year

	2014			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Onondaga	185,474	15%	24%	185,985	14%	25%	184,589	14%	25%	179,056	12%	21%	1-Year
Ontario	43,581	9%	28%	44,328	11%	27%	43,670	9%	24%	40,840	10%	22%	1-Year
Orange	124,587	12%	29%	125,228	11%	29%	124,627	9%	32%	124,587	8%	34%	1-Year
Orleans	15,894	15%	30%	15,849	13%	27%	15,873	12%	31%	15,119	11%	28%	5-Year
Oswego	45,646	19%	26%	45,480	14%	29%	44,780	17%	30%	45,190	12%	24%	1-Year
Otsego	23,798	15%	31%	23,875	15%	30%	24,862	16%	28%	25,129	13%	25%	5-Year
Putnam	34,234	5%	28%	34,050	6%	30%	34,727	5%	38%	32,596	4%	35%	1-Year
Queens	785,985	15%	35%	780,349	15%	29%	772,332	14%	32%	774,467	12%	33%	1-Year
Rensselaer	63,289	13%	25%	64,581	11%	24%	65,219	13%	25%	61,172	11%	24%	1-Year
Richmond (Staten Island)	164,971	15%	27%	163,468	12%	23%	163,816	12%	24%	167,637	10%	23%	1-Year
Rockland	98,873	11%	31%	97,934	11%	29%	98,207	9%	32%	94,197	6%	28%	1-Year
Saratoga	90,964	7%	21%	87,414	6%	24%	90,445	7%	21%	85,129	8%	20%	1-Year
Schenectady	56,255	11%	33%	57,463	11%	30%	58,773	11%	27%	55,741	8%	31%	1-Year
Schoharie	12,739	13%	27%	12,942	12%	26%	12,937	11%	27%	12,338	11%	24%	5-Year
Schuyler	7,759	12%	23%	7,570	9%	28%	7,482	9%	30%	N/A	N/A	N/A	5-Year
Seneca	13,485	12%	30%	13,321	13%	29%	13,247	11%	34%	11,862	12%	29%	5-Year
St Lawrence	40,286	17%	35%	42,436	17%	31%	43,123	15%	33%	40,472	16%	29%	1-Year
Steuben	41,046	16%	24%	41,597	15%	25%	41,052	13%	28%	38,658	14%	25%	1-Year
Suffolk	493,287	7%	32%	496,353	7%	32%	496,266	6%	35%	478,332	5%	35%	1-Year
Sullivan	27,524	14%	32%	29,222	18%	25%	31,599	18%	27%	29,507	12%	26%	1-Year
Tioga	20,178	10%	26%	20,135	10%	24%	20,634	10%	25%	19,761	12%	20%	5-Year
Tompkins	38,120	18%	34%	38,269	16%	30%	37,812	19%	26%	37,644	17%	28%	1-Year
Ulster	69,522	12%	33%	70,353	11%	30%	68,581	12%	32%	69,259	10%	27%	1-Year
Warren	26,193	14%	27%	27,530	11%	24%	28,809	8%	26%	27,309	9%	24%	1-Year
Washington	24,165	13%	32%	24,242	11%	29%	24,881	12%	27%	23,853	12%	27%	5-Year
Wayne	35,577	11%	36%	37,027	13%	26%	36,603	9%	28%	36,696	12%	21%	1-Year
Westchester	342,557	10%	24%	340,097	10%	27%	344,475	8%	27%	335,267	7%	29%	1-Year
Wyoming	15,691	10%	28%	15,716	9%	30%	15,242	11%	31%	15,140	9%	26%	5-Year
Yates	9,642	13%	26%	9,466	13%	28%	9,184	14%	32%	9,298	12%	31%	5-Year

APPENDIX J – ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of New York's 62 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county (where available).

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in New York.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-Year estimates; and for populations under 65,000, data are 5-Year estimates. (Starting in 2014, there are no 3-Year estimates.)

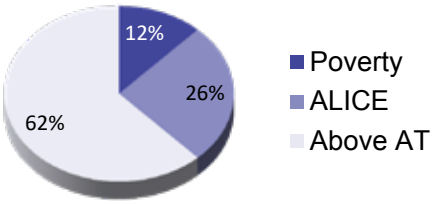
ALICE IN ALBANY COUNTY

2014 Point-in-Time Data

Population: 308,171 | **Number of Households:** 124,716
Median Household Income: $60,655 (state average: $58,878)
Unemployment Rate: 5.9% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (50)	good (63)	fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Albany County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$929
Child Care	$–	$1,625
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$167	$524
Taxes	$298	$759
Monthly Total	$1,841	$5,760
ANNUAL TOTAL	$22,092	$69,120
Hourly Wage	*$11.05*	*$34.56*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Albany County, 2014

Town	Total HH	% ALICE & Poverty
Albany (P)	41,262	52%
Albany (SD)	39,903	54%
Altamont (P)	670	34%
Berne (SD)	1,214	32%
Bethlehem (SD)	13,178	20%
Coeymans (SD)	3,017	42%
Cohoes (P)	7,139	53%
Colonie (P)	3,254	26%
Colonie (SD)	31,941	30%
Green Island (SD)	1,058	44%
Guilderland (SD)	14,304	26%
Knox (SD)	970	29%
Menands (P)	1,701	32%
New Scotland (SD)	3,358	28%
Preston-Potter Hollow CDP (P)	146	27%
Ravena (P)	1,387	50%
Rensselaerville (SD)	754	42%
Voorheesville (P)	1,092	22%
Watervliet (P)	4,740	55%
Westerlo (SD)	1,369	27%
Westmere CDP (P)	3,215	34%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

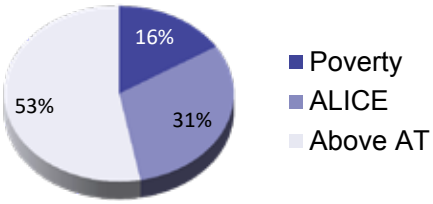
ALICE IN ALLEGANY COUNTY

2014 Point-in-Time Data

Population: 48,387 | **Number of Households:** 18,407
Median Household Income: $42,726 (state average: $58,878)
Unemployment Rate: 9.7% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	poor (44)	poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Allegany County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$507	$637
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$146	$424
Taxes	$241	$470
Monthly Total	$1,608	$4,662
ANNUAL TOTAL	$19,296	$55,944
Hourly Wage	*$9.65*	*$27.97*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Allegany County, 2014

Town	Total HH	% ALICE & Poverty
Alfred (P)	394	63%
Alfred (SD)	783	50%
Allen (SD)	192	47%
Alma (SD)	347	45%
Almond (P)	208	44%
Almond (SD)	661	33%
Amity (SD)	965	41%
Andover (P)	379	41%
Andover (SD)	701	44%
Angelica (P)	369	47%
Angelica (SD)	569	46%
Belfast (SD)	749	46%
Belfast CDP (P)	425	59%
Belmont (P)	433	41%
Bolivar (P)	495	51%
Bolivar (SD)	932	49%
Burns (SD)	591	54%
Canaseraga (P)	258	65%
Caneadea (SD)	624	38%
Centerville (SD)	287	49%
Clarksville (SD)	402	51%
Cuba (P)	680	44%
Cuba (SD)	1,362	37%
Fillmore CDP (P)	285	55%
Friendship (SD)	823	58%
Friendship CDP (P)	443	65%
Genesee (SD)	572	41%
Granger (SD)	238	46%
Grove (SD)	217	40%
Houghton CDP (P)	270	33%
Hume (SD)	866	56%
Independence (SD)	476	39%
New Hudson (SD)	305	44%
Richburg (P)	252	47%
Rushford (SD)	494	54%
Rushford CDP (P)	136	66%
Scio (SD)	697	45%
Scio CDP (P)	216	33%
Stannards CDP (P)	430	56%
Ward (SD)	103	36%
Wellsville (P)	1,980	51%
Wellsville (SD)	3,177	51%
West Almond (SD)	128	30%
Willing (SD)	610	50%
Wirt (SD)	441	43%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

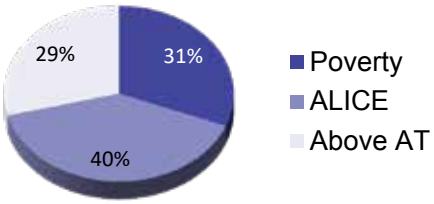
ALICE IN BRONX COUNTY

2014 Point-in-Time Data

Population: 1,438,159 | **Number of Households:** 492,481
Median Household Income: $33,712 (state average: $58,878)
Unemployment Rate: 11.9% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (39)	poor (37)	poor (20)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Bronx County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,163	$1,440
Child Care	$–	$1,354
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$207	$486
Taxes	$463	$751
Monthly Total	$2,274	$5,341
ANNUAL TOTAL	$27,288	$64,092
Hourly Wage	*$13.64*	*$32.05*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Bronx County, 2014

Town	Total HH	% ALICE & Poverty
Bronx (SD)	480,323	70%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

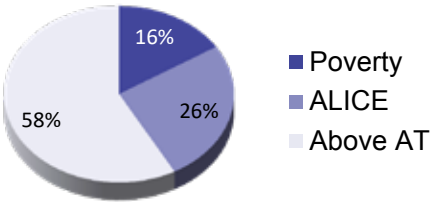
ALICE IN BROOME COUNTY

2014 Point-in-Time Data

Population: 197,349 | **Number of Households:** 78,810
Median Household Income: $46,776 (state average: $58,878)
Unemployment Rate: 6.5% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (51)	fair (51)	good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Broome County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$512	$692
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$147	$432
Taxes	$242	$492
Monthly Total	$1,615	$4,747
ANNUAL TOTAL	$19,380	$56,964
Hourly Wage	*$9.69*	*$28.48*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Broome County, 2014

Town	Total HH	% ALICE & Poverty
Barker (SD)	1,000	42%
Binghamton (P)	19,902	59%
Binghamton (SD)	1,872	24%
Chenango (SD)	4,478	30%
Chenango Bridge CDP (P)	1,127	24%
Colesville (SD)	1,901	40%
Conklin (SD)	2,035	35%
Deposit (P)	765	53%
Dickinson (SD)	1,932	37%
Endicott (P)	5,985	61%
Endwell CDP (P)	4,942	34%
Fenton (SD)	2,691	40%
Glen Aubrey CDP (P)	162	33%
Johnson (P)	6,545	51%
Kirkwood (SD)	2,371	38%
Lisle (P)	129	43%
Lisle (SD)	1,014	37%
Maine (SD)	1,833	35%
Nanticoke (SD)	592	37%
Port Dickinson (P)	700	42%
Sanford (SD)	1,070	44%
Triangle (SD)	1,107	36%
Union (SD)	24,367	44%
Vestal (SD)	8,915	28%
Whitney Point (P)	407	48%
Windsor (P)	373	37%
Windsor (SD)	2,358	32%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

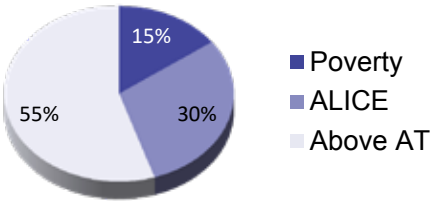
ALICE IN CATTARAUGUS COUNTY

2014 Point-in-Time Data

Population: 78,600 | **Number of Households:** 30,735
Median Household Income: $44,320 (state average: $58,878)
Unemployment Rate: 7.7% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (56)	fair (53)	fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Cattaraugus County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$479	$662
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$143	$427
Taxes	$232	$480
Monthly Total	$1,568	$4,700
ANNUAL TOTAL	$18,816	$56,400
Hourly Wage	*$9.41*	*$28.20*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Cattaraugus County, 2014

Town	Total HH	% ALICE & Poverty
Allegany (P)	718	44%
Allegany (SD)	2,699	41%
Allegany Reservation (SD)	373	58%
Ashford (SD)	860	37%
Carrollton (SD)	517	50%
Cattaraugus (P)	450	45%
Cattaraugus Reservation (SD)	112	78%
Coldspring (SD)	260	47%
Conewango (SD)	561	52%
Dayton (SD)	795	38%
Delevan (P)	444	48%
East Otto (SD)	400	35%
East Randolph CDP (P)	181	60%
Ellicottville (P)	142	51%
Ellicottville (SD)	634	44%
Farmersville (SD)	407	45%
Franklinville (P)	708	55%
Franklinville (SD)	1,187	46%
Freedom (SD)	983	47%
Gowanda (P)	1,104	51%
Great Valley (SD)	894	38%
Hinsdale (SD)	750	50%
Humphrey (SD)	289	45%
Ischua (SD)	364	42%
Leon (SD)	352	49%
Lime Lake CDP (P)	230	36%
Limestone CDP (P)	149	44%
Little Valley (P)	409	57%
Little Valley (SD)	643	52%
Lyndon (SD)	327	51%
Machias (SD)	817	40%
Machias CDP (P)	214	39%
Mansfield (SD)	376	33%
Napoli (SD)	404	43%
New Albion (SD)	830	51%
Olean (P)	6,222	50%
Olean (SD)	794	42%
Otto (SD)	316	41%
Perrysburg (SD)	662	33%
Perrysburg CDP (P)	135	44%
Persia (SD)	951	46%
Portville (P)	444	35%
Portville (SD)	1,547	29%
Randolph (SD)	995	45%
Randolph CDP (P)	518	52%
Salamanca (P)	2,384	63%
Salamanca (SD)	212	38%
South Dayton (P)	318	54%
South Valley (SD)	113	37%
St. Bonaventure CDP (P)	266	46%
West Valley CDP (P)	196	50%
Weston Mills CDP (P)	581	32%
Yorkshire (SD)	1,754	58%
Yorkshire CDP (P)	635	72%

often relies on 5-year averages and is not available for the smallest towns that do not report income.

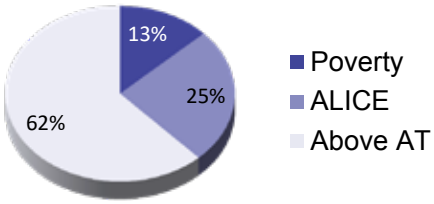
ALICE IN CAYUGA COUNTY

2014 Point-in-Time Data

Population: 78,823 | **Number of Households:** 31,290
Median Household Income: $53,780 (state average: $58,878)
Unemployment Rate: 6.5% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (60)	good (59)	good (63)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Cayuga County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$551	$746
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$152	$439
Taxes	$255	$514
Monthly Total	$1,672	$4,830
ANNUAL TOTAL	$20,064	$57,960
Hourly Wage	*$10.03*	*$28.98*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Cayuga County, 2014

Town	Total HH	% ALICE & Poverty
Auburn (P)	11,119	53%
Aurelius (SD)	1,133	30%
Aurora (P)	146	23%
Brutus (SD)	1,882	38%
Cato (P)	238	49%
Cato (SD)	1,006	29%
Cayuga (P)	216	32%
Conquest (SD)	612	40%
Fair Haven (P)	332	40%
Fleming (SD)	1,069	27%
Genoa (SD)	732	34%
Ira (SD)	838	31%
Ledyard (SD)	578	26%
Locke (SD)	719	31%
Melrose Park CDP (P)	802	20%
Mentz (SD)	965	48%
Montezuma (SD)	471	43%
Moravia (P)	594	38%
Moravia (SD)	1,075	34%
Niles (SD)	471	27%
Owasco (SD)	1,506	23%
Port Byron (P)	494	48%
Scipio (SD)	650	23%
Sempronius (SD)	363	34%
Sennett (SD)	1,222	18%
Springport (SD)	941	27%
Sterling (SD)	1,245	39%
Summerhill (SD)	404	31%
Throop (SD)	748	21%
Union Springs (P)	475	36%
Venice (SD)	485	36%
Victory (SD)	673	44%
Weedsport (P)	791	31%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

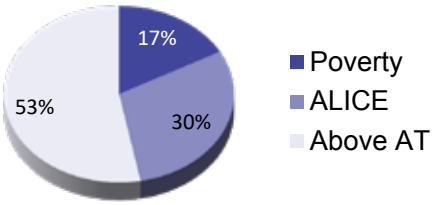
ALICE IN CHAUTAUQUA COUNTY

2014 Point-in-Time Data

Population: 132,053 | **Number of Households:** 52,916
Median Household Income: $41,808 (state average: $58,878)
Unemployment Rate: 9% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (56)	poor (48)	fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Chautauqua County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$485	$637
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$143	$424
Taxes	$234	$470
Monthly Total	$1,576	$4,662
ANNUAL TOTAL	$18,912	$55,944
Hourly Wage	*$9.46*	*$27.97*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Chautauqua County, 2014

Town	Total HH	% ALICE & Poverty
Arkwright (SD)	399	34%
Bemus Point (P)	100	51%
Brocton (P)	676	52%
Busti (SD)	3,089	38%
Busti CDP (P)	139	37%
Carroll (SD)	1,542	37%
Cassadaga (P)	235	37%
Celoron (P)	509	46%
Charlotte (SD)	701	51%
Chautauqua (SD)	1,701	35%
Chautauqua CDP (P)	188	21%
Cherry Creek (P)	184	45%
Cherry Creek (SD)	382	37%
Clymer (SD)	554	43%
Dunkirk (P)	5,504	53%
Dunkirk (SD)	497	44%
Ellery (SD)	1,990	43%
Ellicott (SD)	3,698	37%
Ellington (SD)	634	40%
Falconer (P)	1,080	53%
Forestville (P)	287	39%
Fredonia (P)	3,862	45%
French Creek (SD)	337	44%
Frewsburg CDP (P)	941	30%
Gerry (SD)	787	39%
Hanover (SD)	2,886	39%
Harmony (SD)	855	36%
Jamestown (P)	13,108	61%
Jamestown West CDP (P)	920	26%
Kennedy CDP (P)	188	44%
Kiantone (SD)	560	36%
Lakewood (P)	1,365	39%
Mayville (P)	524	41%
Mina (SD)	394	41%
North Harmony (SD)	917	34%
Panama (P)	200	47%
Poland (SD)	924	37%
Pomfret (SD)	5,302	44%
Portland (SD)	1,698	51%
Ripley (SD)	853	53%
Ripley CDP (P)	351	60%
Sheridan (SD)	1,099	30%
Sherman (P)	280	54%
Sherman (SD)	586	50%
Silver Creek (P)	1,065	46%
Sinclairville (P)	217	49%
Stockton (SD)	797	47%
Sunset Bay CDP (P)	294	38%
Villenova (SD)	382	40%
Westfield (P)	1,414	45%
Westfield (SD)	2,023	46%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

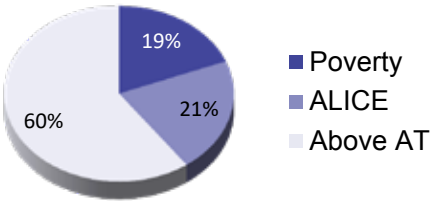
ALICE IN CHEMUNG COUNTY

2014 Point-in-Time Data

Population: 87,770 | **Number of Households:** 34,617
Median Household Income: $50,232 (state average: $58,878)
Unemployment Rate: 3.9% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (57)	good (61)	good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Chemung County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$500	$787
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$145	$445
Taxes	$239	$531
Monthly Total	$1,598	$4,894
ANNUAL TOTAL	$19,176	$58,728
Hourly Wage	*$9.59*	*$29.36*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Chemung County, 2014

Town	Total HH	% ALICE & Poverty
Ashland (SD)	647	51%
Baldwin (SD)	382	31%
Big Flats (SD)	3,315	30%
Big Flats CDP (P)	2,138	24%
Breesport CDP (P)	312	26%
Catlin (SD)	1,096	36%
Chemung (SD)	982	45%
Elmira (P)	10,826	59%
Elmira (SD)	2,888	22%
Elmira Heights (P)	1,658	47%
Erin (SD)	801	36%
Erin CDP (P)	187	63%
Horseheads (P)	2,975	36%
Horseheads (SD)	8,148	34%
Horseheads North CDP (P)	1,130	19%
Millport (P)	133	60%
Pine Valley CDP (P)	423	54%
Southport (SD)	4,367	38%
Southport CDP (P)	3,188	44%
Van Etten (P)	223	48%
Van Etten (SD)	620	41%
Veteran (SD)	1,318	31%
Wellsburg (P)	227	57%
West Elmira CDP (P)	2,155	19%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

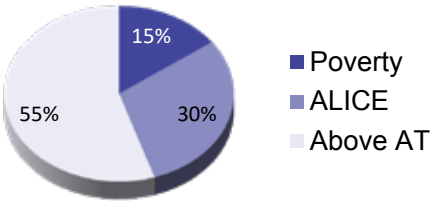
ALICE IN CHENANGO COUNTY

2014 Point-in-Time Data

Population: 49,868 | **Number of Households:** 19,560
Median Household Income: $44,427 (state average: $58,878)
Unemployment Rate: 8.6% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (59)	good (57)	poor (45)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Chenango County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$505	$637
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$146	$424
Taxes	$240	$470
Monthly Total	$1,605	$4,662
ANNUAL TOTAL	$19,260	$55,944
Hourly Wage	*$9.63*	*$27.97*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Chenango County, 2014

Town	Total HH	% ALICE & Poverty
Afton (P)	437	48%
Afton (SD)	1,135	51%
Bainbridge (P)	573	45%
Bainbridge (SD)	1,348	41%
Columbus (SD)	357	48%
Coventry (SD)	581	45%
German (SD)	150	52%
Greene (P)	717	43%
Greene (SD)	2,114	36%
Guilford (SD)	1,241	43%
Guilford CDP (P)	141	59%
Lincklaen (SD)	156	44%
McDonough (SD)	324	52%
New Berlin (P)	502	57%
New Berlin (SD)	1,148	53%
North Norwich (SD)	634	34%
Norwich (P)	2,854	56%
Norwich (SD)	1,435	36%
Otselic (SD)	370	45%
Oxford (P)	571	39%
Oxford (SD)	1,475	40%
Pharsalia (SD)	223	33%
Pitcher (SD)	259	39%
Plymouth (SD)	717	43%
Preston (SD)	423	48%
Sherburne (P)	630	53%
Sherburne (SD)	1,585	45%
Smithville (SD)	578	48%
Smithville Flats CDP (P)	189	55%
Smyrna (SD)	453	40%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

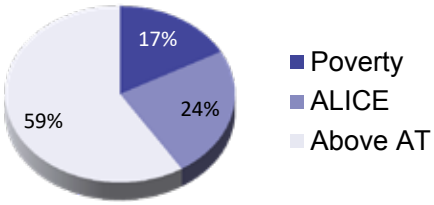
ALICE IN CLINTON COUNTY

2014 Point-in-Time Data

Population: 81,632 | **Number of Households:** 31,426
Median Household Income: $53,575 (state average: $58,878)
Unemployment Rate: 4.5% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (60)	good (60)	poor (46)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Clinton County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$567	$814
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$154	$449
Taxes	$261	$542
Monthly Total	$1,696	$4,936
ANNUAL TOTAL	$20,352	$59,232
Hourly Wage	*$10.18*	*$29.62*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Clinton County, 2014

Town	Total HH	% ALICE & Poverty
Altona (SD)	973	46%
Altona CDP (P)	157	60%
Au Sable (SD)	1,342	45%
Au Sable Forks CDP (P)	181	42%
Beekmantown (SD)	2,317	39%
Black Brook (SD)	625	36%
Champlain (P)	477	53%
Champlain (SD)	2,484	41%
Chazy (SD)	1,769	30%
Chazy CDP (P)	169	12%
Clinton (SD)	270	48%
Cumberland Head CDP (P)	697	27%
Dannemora (P)	380	43%
Dannemora (SD)	737	39%
Ellenburg (SD)	702	45%
Keeseville (P)	808	49%
Lyon Mountain CDP (P)	188	51%
Mooers (SD)	1,512	50%
Mooers CDP (P)	132	72%
Morrisonville CDP (P)	724	37%
Peru (SD)	2,733	22%
Peru CDP (P)	481	18%
Plattsburgh (P)	8,005	57%
Plattsburgh (SD)	4,858	35%
Plattsburgh West CDP (P)	613	51%
Redford CDP (P)	146	0%
Rouses Point (P)	1,076	39%
Saranac (SD)	1,668	29%
Schuyler Falls (SD)	1,981	31%
West Chazy CDP (P)	319	36%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

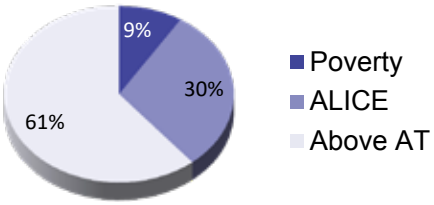
ALICE IN COLUMBIA COUNTY

2014 Point-in-Time Data

Population: 62,525 | **Number of Households:** 25,095
Median Household Income: $58,625 (state average: $58,878)
Unemployment Rate: 7.9% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (45)	fair (50)	fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Columbia County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$717	$896
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$175	$492
Taxes	$319	$669
Monthly Total	$1,925	$5,418
ANNUAL TOTAL	$23,100	$65,016
Hourly Wage	*$11.55*	*$32.51*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Columbia County, 2014

Town	Total HH	% ALICE & Poverty
Ancram (SD)	633	34%
Austerlitz (SD)	642	39%
Canaan (SD)	623	33%
Chatham (P)	648	50%
Chatham (SD)	1,670	29%
Claverack (SD)	2,584	46%
Claverack-Red Mills CDP (P)	412	21%
Clermont (SD)	681	34%
Copake (SD)	1,354	35%
Copake Hamlet CDP (P)	143	40%
Copake Lake CDP (P)	228	27%
Gallatin (SD)	742	34%
Germantown (SD)	844	40%
Germantown CDP (P)	334	30%
Ghent (SD)	2,031	37%
Ghent CDP (P)	163	31%
Greenport (SD)	1,814	48%
Hillsdale (SD)	670	29%
Hudson (P)	2,821	61%
Kinderhook (P)	611	26%
Kinderhook (SD)	3,197	30%
Livingston (SD)	1,265	38%
Lorenz Park CDP (P)	998	50%
New Lebanon (SD)	1,056	42%
Niverville CDP (P)	660	30%
Philmont (P)	592	59%
Stockport (SD)	1,138	40%
Stottville CDP (P)	584	50%
Stuyvesant (SD)	824	31%
Taconic Shores CDP (P)	253	45%
Taghkanic (SD)	506	42%
Valatie (P)	564	43%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

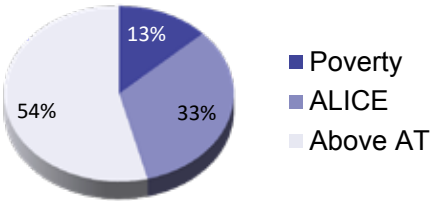
ALICE IN CORTLAND COUNTY

2014 Point-in-Time Data

Population: 49,231 | **Number of Households:** 18,045
Median Household Income: $48,404 (state average: $58,878)
Unemployment Rate: 7% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	fair (53)	fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Cortland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$592	$749
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$158	$440
Taxes	$270	$515
Monthly Total	$1,734	$4,835
ANNUAL TOTAL	$20,808	$58,020
Hourly Wage	*$10.40*	*$29.01*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Cortland County, 2014

Town	Total HH	% ALICE & Poverty
Cincinnatus (SD)	357	54%
Cortland (P)	6,732	58%
Cortland West CDP (P)	541	23%
Cortlandville (SD)	3,310	38%
Cuyler (SD)	273	52%
Freetown (SD)	265	53%
Harford (SD)	309	41%
Homer (P)	1,292	47%
Homer (SD)	2,543	42%
Lapeer (SD)	245	43%
Marathon (P)	430	52%
Marathon (SD)	799	48%
McGraw (P)	418	44%
Munsons Corners CDP (P)	968	54%
Preble (SD)	538	37%
Scott (SD)	391	28%
Solon (SD)	377	40%
Taylor (SD)	159	45%
Truxton (SD)	432	33%
Virgil (SD)	897	33%
Virgil CDP (P)	128	37%
Willet (SD)	418	47%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

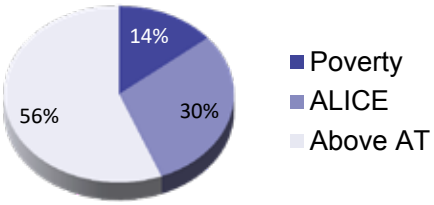
ALICE IN DELAWARE COUNTY

2014 Point-in-Time Data

Population: 47,223 | **Number of Households:** 19,370
Median Household Income: $44,183 (state average: $58,878)
Unemployment Rate: 10.1% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (56)	poor (45)	poor (42)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Delaware County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$525	$667
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$149	$428
Taxes	$247	$482
Monthly Total	$1,635	$4,708
ANNUAL TOTAL	$19,620	$56,496
Hourly Wage	*$9.81*	*$28.25*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Delaware County, 2014

Town	Total HH	% ALICE & Poverty
Andes (SD)	525	41%
Bovina (SD)	227	41%
Colchester (SD)	843	47%
Davenport (SD)	1,213	42%
Davenport Center CDP (P)	181	36%
Delhi (P)	688	49%
Delhi (SD)	1,446	41%
Deposit (SD)	750	43%
Downsville CDP (P)	263	61%
Fleischmanns (P)	113	64%
Franklin (P)	155	52%
Franklin (SD)	933	32%
Hamden (SD)	518	42%
Hancock (P)	436	58%
Hancock (SD)	1,249	43%
Harpersfield (SD)	655	34%
Hobart (P)	201	48%
Kortright (SD)	544	39%
Margaretville (P)	258	64%
Masonville (SD)	586	37%
Meredith (SD)	662	30%
Middletown (SD)	1,700	41%
Roxbury (SD)	1,002	47%
Sidney (P)	1,836	56%
Sidney (SD)	2,599	52%
Stamford (P)	578	54%
Stamford (SD)	1,021	45%
Tompkins (SD)	431	45%
Walton (P)	1,415	60%
Walton (SD)	2,466	56%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

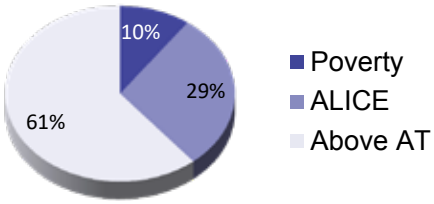
ALICE IN DUTCHESS COUNTY

2014 Point-in-Time Data

Population: 296,579 | **Number of Households:** 104,190
Median Household Income: $71,165 (state average: $58,878)
Unemployment Rate: 8.2% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (30)	fair (54)	fair (53)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Dutchess County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$886	$1,258
Child Care	$–	$1,625
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$193	$555
Taxes	$370	$850
Monthly Total	$2,120	$6,101
ANNUAL TOTAL	$25,440	$73,212
Hourly Wage	*$12.72*	*$36.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Dutchess County, 2014

Town	Total HH	% ALICE & Poverty
Amenia (SD)	1,692	48%
Amenia CDP (P)	445	57%
Arlington CDP (P)	1,369	58%
Beacon (P)	5,452	46%
Beekman (SD)	4,324	24%
Brinckerhoff CDP (P)	981	23%
Clinton (SD)	1,569	30%
Crown Heights CDP (P)	1,051	28%
Dover (SD)	3,107	42%
Dover Plains CDP (P)	613	52%
East Fishkill (SD)	9,483	23%
Fairview CDP (P)	1,730	47%
Fishkill (P)	937	57%
Fishkill (SD)	8,653	35%
Freedom Plains CDP (P)	254	32%
Haviland CDP (P)	1,430	31%
Hillside Lake CDP (P)	387	31%
Hopewell Junction CDP (P)	213	37%
Hyde Park (SD)	7,805	36%
Hyde Park CDP (P)	842	27%
La Grange (SD)	5,287	22%
Merritt Park CDP (P)	521	12%
Milan (SD)	946	42%
Millbrook (P)	718	47%
Millerton (P)	333	62%
Myers Corner CDP (P)	2,331	22%
North East (SD)	1,207	46%
Pawling (P)	887	49%
Pawling (SD)	2,995	35%
Pine Plains (SD)	987	38%
Pine Plains CDP (P)	565	49%
Pleasant Valley (SD)	3,809	38%
Pleasant Valley CDP (P)	562	47%
Poughkeepsie (P)	12,018	64%
Poughkeepsie (SD)	15,118	40%
Red Hook (P)	838	53%
Red Hook (SD)	3,810	40%
Red Oaks Mill CDP (P)	1,458	28%
Rhinebeck (P)	1,158	48%
Rhinebeck (SD)	3,213	37%
Rhinecliff CDP (P)	206	3%
Spackenkill CDP (P)	1,340	17%
Staatsburg CDP (P)	149	37%
Stanford (SD)	1,387	38%
Titusville CDP (P)	236	17%
Tivoli (P)	460	62%
Union Vale (SD)	1,850	28%
Wappinger (SD)	10,251	32%
Wappingers Falls (P)	2,154	54%
Washington (SD)	1,935	32%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

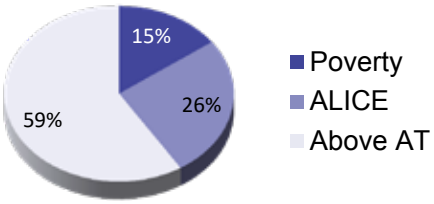
ALICE IN ERIE COUNTY

2014 Point-in-Time Data

Population: 922,835 | **Number of Households:** 383,657
Median Household Income: $50,132 (state average: $58,878)
Unemployment Rate: 5.9% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	fair (55)	good (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Erie County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$537	$710
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$150	$466
Taxes	$250	$592
Monthly Total	$1,651	$5,129
ANNUAL TOTAL	$19,812	$61,548
Hourly Wage	*$9.91*	*$30.77*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Erie County, 2014

Town	Total HH	% ALICE & Poverty
Akron (P)	1,228	42%
Alden (P)	1,191	40%
Alden (SD)	3,409	29%
Amherst (SD)	49,174	28%
Angola (P)	765	41%
Angola on the Lake CDP (P)	770	43%
Aurora (SD)	5,431	23%
Billington Heights CDP (P)	575	36%
Blasdell (P)	1,086	47%
Boston (SD)	3,265	30%
Brant (SD)	845	33%
Buffalo (P)	110,070	60%
Buffalo (SD)	111,444	60%
Cattaraugus Reservation (SD)	716	63%
Cheektowaga (SD)	38,959	40%
Cheektowaga CDP (P)	34,471	43%
Clarence (SD)	11,371	21%
Clarence CDP (P)	1,044	33%
Clarence Center CDP (P)	750	10%
Colden (SD)	1,295	25%
Collins (SD)	1,637	37%
Concord (SD)	3,601	38%
Depew (P)	6,588	40%
East Aurora (P)	2,538	28%
Eden (SD)	3,019	27%
Eden CDP (P)	1,220	25%
Eggertsville CDP (P)	6,503	32%
Elma (SD)	4,599	24%
Elma Center CDP (P)	1,046	27%
Evans (SD)	6,581	35%
Farnham (P)	143	32%
Grand Island (SD)	7,946	23%
Grandyle CDP (P)	1,877	22%
Hamburg (P)	4,069	27%
Hamburg (SD)	23,926	30%
Harris Hill CDP (P)	2,182	21%
Holland (SD)	1,378	38%
Holland CDP (P)	467	41%
Kenmore (P)	6,900	39%
Lackawanna (P)	7,661	56%
Lake Erie Beach CDP (P)	1,650	33%
Lancaster (P)	4,306	36%
Lancaster (SD)	16,596	29%
Marilla (SD)	1,960	19%
Newstead (SD)	3,569	34%
North Boston CDP (P)	1,082	33%
North Collins (P)	446	48%
North Collins (SD)	1,280	31%
Orchard Park (P)	1,383	22%
Orchard Park (SD)	11,499	20%
Sardinia (SD)	1,018	25%
Sloan (P)	1,725	46%
Springville (P)	1,893	41%
Tonawanda (P)	6,728	44%
Tonawanda (SD)	32,594	36%
Tonawanda CDP (P)	25,694	35%
Town Line CDP (P)	948	14%
University at Buffalo CDP (P)	106	88%
Wales (SD)	1,228	28%
Wanakah CDP (P)	1,254	31%
West Seneca CDP (P)	19,051	33%
Williamsville (P)	2,566	26%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

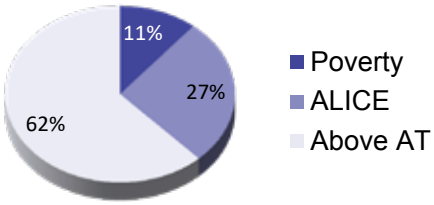
ALICE IN ESSEX COUNTY

2014 Point-in-Time Data

Population: 39,072 | **Number of Households:** 15,571
Median Household Income: $50,322 (state average: $58,878)
Unemployment Rate: 8.6% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	fair (51)	good (58)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Essex County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$542	$817
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$151	$449
Taxes	$252	$543
Monthly Total	$1,659	$4,940
ANNUAL TOTAL	$19,908	$59,280
Hourly Wage	*$9.95*	*$29.64*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Essex County, 2014

Town	Total HH	% ALICE & Poverty
Chesterfield (SD)	1,095	32%
Crown Point (SD)	767	43%
Elizabethtown (SD)	502	31%
Elizabethtown CDP (P)	325	32%
Essex (SD)	253	45%
Jay (SD)	1,096	35%
Keene (SD)	443	37%
Lake Placid (P)	1,196	43%
Lewis (SD)	537	44%
Minerva (SD)	262	38%
Mineville CDP (P)	304	19%
Moriah (SD)	1,685	40%
Newcomb (SD)	208	37%
North Elba (SD)	3,181	35%
Port Henry (P)	436	56%
Schroon (SD)	605	39%
Schroon Lake CDP (P)	286	49%
St. Armand (SD)	727	31%
Ticonderoga (SD)	2,220	41%
Ticonderoga CDP (P)	1,413	41%
Westport (SD)	527	45%
Westport CDP (P)	152	46%
Willsboro (SD)	854	41%
Willsboro CDP (P)	332	57%
Wilmington (SD)	531	32%
Wilmington CDP (P)	381	28%
Witherbee CDP (P)	171	65%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

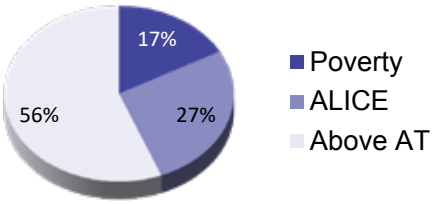
ALICE IN FRANKLIN COUNTY

2014 Point-in-Time Data

Population: 51,508 | **Number of Households:** 19,131
Median Household Income: $47,110 (state average: $58,878)
Unemployment Rate: 8.8% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	poor (47)	poor (37)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Franklin County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$553	$716
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$152	$435
Taxes	$255	$502
Monthly Total	$1,674	$4,784
ANNUAL TOTAL	$20,088	$57,408
Hourly Wage	*$10.04*	*$28.70*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Franklin County, 2014

Town	Total HH	% ALICE & Poverty
Bangor (SD)	926	43%
Bellmont (SD)	606	31%
Bombay (SD)	491	48%
Brandon (SD)	280	52%
Brighton (SD)	348	41%
Brushton (P)	216	59%
Burke (SD)	550	41%
Chateaugay (P)	291	45%
Chateaugay (SD)	721	51%
Constable (SD)	516	30%
Dickinson (SD)	357	45%
Fort Covington (SD)	775	54%
Fort Covington Hamlet CDP (P)	605	51%
Franklin (SD)	512	28%
Harrietstown (SD)	2,662	46%
Malone (P)	2,458	53%
Malone (SD)	4,261	43%
Moira (SD)	1,248	51%
Santa Clara (SD)	175	19%
Saranac Lake (P)	2,749	48%
St. Regis Falls CDP (P)	201	64%
St. Regis Mohawk Reservation (SD)	1,202	54%
Tupper Lake (P)	1,496	50%
Tupper Lake (SD)	2,335	39%
Waverly (SD)	417	56%
Westville (SD)	676	40%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

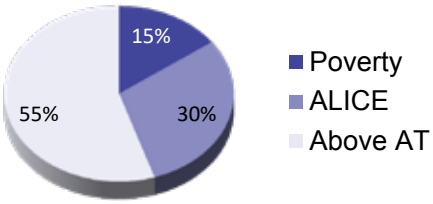
ALICE IN FULTON COUNTY

2014 Point-in-Time Data

Population: 54,870 | **Number of Households:** 22,440
Median Household Income: $45,722 (state average: $58,878)
Unemployment Rate: 10% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	poor (46)	poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Fulton County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$548	$708
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$152	$434
Taxes	$254	$499
Monthly Total	$1,668	$4,772
ANNUAL TOTAL	$20,016	$57,264
Hourly Wage	*$10.01*	*$28.63*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Fulton County, 2014

Town	Total HH	% ALICE & Poverty
Bleecker (SD)	260	45%
Broadalbin (P)	617	28%
Broadalbin (SD)	2,180	35%
Caroga (SD)	518	44%
Caroga Lake CDP (P)	254	51%
Ephratah (SD)	600	40%
Gloversville (P)	6,277	55%
Johnstown (P)	3,780	47%
Johnstown (SD)	2,583	41%
Mayfield (P)	328	33%
Mayfield (SD)	2,712	39%
Northampton (SD)	1,101	35%
Northville (P)	441	40%
Oppenheim (SD)	727	53%
Perth (SD)	1,450	35%
Stratford (SD)	252	55%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

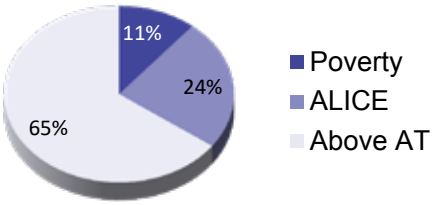
ALICE IN GENESEE COUNTY

2014 Point-in-Time Data

Population: 59,702 | **Number of Households:** 23,967
Median Household Income: $50,573 (state average: $58,878)
Unemployment Rate: 7.6% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (59)	fair (56)	poor (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Genesee County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$471	$765
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$141	$442
Taxes	$229	$522
Monthly Total	$1,555	$4,860
ANNUAL TOTAL	$18,660	$58,320
Hourly Wage	*$9.33*	*$29.16*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Genesee County, 2014

Town	Total HH	% ALICE & Poverty
Alabama (SD)	682	29%
Alexander (P)	188	34%
Alexander (SD)	964	23%
Batavia (P)	6,432	46%
Batavia (SD)	2,949	30%
Bergen (P)	450	35%
Bergen (SD)	1,192	37%
Bethany (SD)	692	30%
Byron (SD)	891	24%
Corfu (P)	348	33%
Darien (SD)	1,165	26%
Elba (P)	242	13%
Elba (SD)	858	21%
Le Roy (P)	1,668	39%
Le Roy (SD)	3,055	34%
Oakfield (P)	689	37%
Oakfield (SD)	1,246	40%
Pavilion (SD)	942	27%
Pavilion CDP (P)	201	27%
Pembroke (SD)	1,681	37%
Stafford (SD)	954	31%
Tonawanda Reservation (SD)	264	51%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

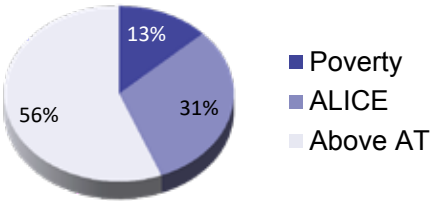
ALICE IN GREENE COUNTY

2014 Point-in-Time Data

Population: 48,618 | **Number of Households:** 18,102
Median Household Income: $49,864 (state average: $58,878)
Unemployment Rate: 10% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (49)	poor (45)	fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Greene County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$582	$781
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$156	$444
Taxes	$267	$528
Monthly Total	$1,719	$4,884
ANNUAL TOTAL	$20,628	$58,608
Hourly Wage	*$10.31*	*$29.30*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Greene County, 2014

Town	Total HH	% ALICE & Poverty
Ashland (SD)	347	47%
Athens (P)	602	43%
Athens (SD)	1,488	37%
Cairo (SD)	2,684	45%
Cairo CDP (P)	564	64%
Catskill (P)	1,491	54%
Catskill (SD)	4,466	49%
Coxsackie (P)	992	44%
Coxsackie (SD)	2,365	41%
Durham (SD)	1,090	43%
Greenville (SD)	1,433	45%
Greenville CDP (P)	241	46%
Halcott (SD)	109	37%
Hunter (P)	232	58%
Hunter (SD)	1,073	43%
Jefferson Heights CDP (P)	304	39%
Jewett (SD)	433	51%
Leeds CDP (P)	130	38%
Lexington (SD)	449	52%
New Baltimore (SD)	1,181	32%
Palenville CDP (P)	395	60%
Prattsville (SD)	283	57%
Prattsville CDP (P)	102	48%
Tannersville (P)	223	56%
Windham (SD)	701	41%
Windham CDP (P)	205	45%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

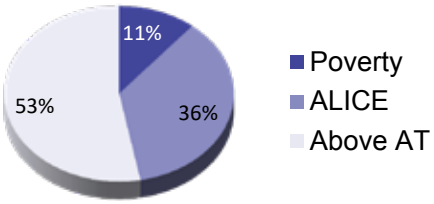
ALICE IN HAMILTON COUNTY

2014 Point-in-Time Data

Population: 4,783 | **Number of Households:** 1,639
Median Household Income: $52,939 (state average: $58,878)
Unemployment Rate: 7.4% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (65)	fair (53)	good (74)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Hamilton County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$495	$650
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$145	$426
Taxes	$237	$476
Monthly Total	$1,591	$4,683
ANNUAL TOTAL	$19,092	$56,196
Hourly Wage	*$9.55*	*$28.10*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Hamilton County, 2014

Town	Total HH	% ALICE & Poverty
Hope (SD)	145	44%
Indian Lake (SD)	410	46%
Inlet (SD)	183	50%
Lake Pleasant (SD)	254	43%
Long Lake (SD)	185	44%
Long Lake CDP (P)	132	47%
Wells (SD)	298	53%
Wells CDP (P)	263	53%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

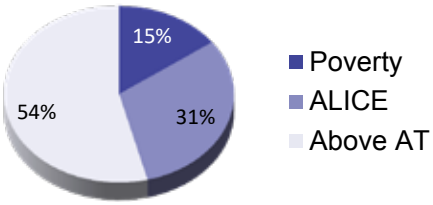
ALICE IN HERKIMER COUNTY

2014 Point-in-Time Data

Population: 64,329 | **Number of Households:** 26,583
Median Household Income: $45,649 (state average: $58,878)
Unemployment Rate: 9.3% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	poor (48)	poor (41)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Herkimer County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$601	$779
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$159	$444
Taxes	$274	$528
Monthly Total	$1,748	$4,882
ANNUAL TOTAL	$20,976	$58,584
Hourly Wage	*$10.49*	*$29.29*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Herkimer County, 2014

Town	Total HH	% ALICE & Poverty
Cold Brook (P)	144	62%
Columbia (SD)	590	32%
Danube (SD)	419	39%
Dolgeville (P)	847	49%
Fairfield (SD)	557	34%
Frankfort (P)	1,046	53%
Frankfort (SD)	3,127	44%
German Flatts (SD)	5,638	50%
Herkimer (P)	3,330	55%
Herkimer (SD)	4,294	50%
Ilion (P)	3,471	53%
Litchfield (SD)	606	34%
Little Falls (P)	2,200	58%
Little Falls (SD)	632	36%
Manheim (SD)	1,315	49%
Middleville (P)	213	34%
Mohawk (P)	1,098	49%
Newport (P)	217	66%
Newport (SD)	849	44%
Norway (SD)	355	42%
Ohio (SD)	436	57%
Old Forge CDP (P)	293	66%
Poland (P)	150	32%
Russia (SD)	1,045	49%
Salisbury (SD)	766	44%
Schuyler (SD)	1,415	40%
Stark (SD)	301	40%
Warren (SD)	387	50%
Webb (SD)	855	34%
West Winfield (P)	348	42%
Winfield (SD)	796	32%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

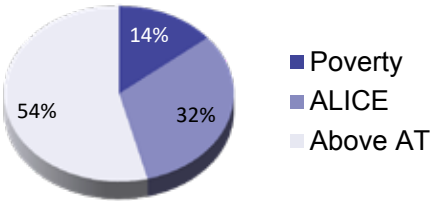
ALICE IN JEFFERSON COUNTY

2014 Point-in-Time Data

Population: 119,103 | **Number of Households:** 43,516
Median Household Income: $51,086 (state average: $58,878)
Unemployment Rate: 9.2% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (55)	fair (53)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Jefferson County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$676	$1,012
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$169	$477
Taxes	$303	$622
Monthly Total	$1,862	$5,242
ANNUAL TOTAL	$22,344	$62,904
Hourly Wage	*$11.17*	*$31.45*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Jefferson County, 2014

Town	Total HH	% ALICE & Poverty
Adams (P)	719	50%
Adams (SD)	2,052	42%
Adams Center CDP (P)	804	43%
Alexandria (SD)	1,693	56%
Alexandria Bay (P)	451	61%
Antwerp (P)	207	39%
Antwerp (SD)	605	38%
Belleville CDP (P)	102	86%
Black River (P)	522	36%
Brownville (P)	385	46%
Brownville (SD)	2,448	42%
Calcium CDP (P)	1,601	51%
Cape Vincent (P)	344	49%
Cape Vincent (SD)	962	37%
Carthage (P)	1,449	53%
Champion (SD)	1,703	38%
Chaumont (P)	270	49%
Clayton (P)	795	44%
Clayton (SD)	2,027	45%
Deferiet (P)	111	51%
Depauville CDP (P)	282	67%
Dexter (P)	530	47%
Ellisburg (P)	101	39%
Ellisburg (SD)	1,358	52%
Evans Mills (P)	210	46%
Felts Mills CDP (P)	138	73%
Fort Drum CDP (P)	3,760	66%
Glen Park (P)	175	47%
Great Bend CDP (P)	373	30%
Henderson (SD)	674	41%
Hounsfield (SD)	1,442	38%
La Fargeville CDP (P)	165	44%
Le Ray (SD)	6,964	58%
Lorraine (SD)	369	50%
Lyme (SD)	904	42%
Mannsville (P)	119	36%
Natural Bridge CDP (P)	161	56%
Orleans (SD)	1,110	45%
Pamelia (SD)	1,155	32%
Pamelia Center CDP (P)	133	0%
Philadelphia (P)	437	50%
Philadelphia (SD)	707	49%
Redwood CDP (P)	186	69%
Rodman (SD)	438	36%
Rutland (SD)	1,265	50%
Sackets Harbor (P)	668	32%
Theresa (P)	329	49%
Theresa (SD)	1,114	39%
Watertown (P)	11,865	58%
Watertown (SD)	1,594	27%
West Carthage (P)	780	53%
Wilna (SD)	2,288	51%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Kings County, 2014		
Town	Total HH	% ALICE & Poverty
Brooklyn (SD)	925,371	58%

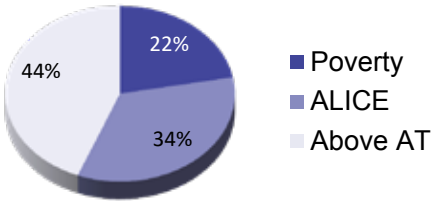
ALICE IN KINGS COUNTY

2014 Point-in-Time Data

Population: 2,621,793 | **Number of Households:** 942,402
Median Household Income: $47,966 (state average: $58,878)
Unemployment Rate: 8.6% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.52 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (38)	poor (41)	poor (36)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Kings County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,163	$1,440
Child Care	$–	$1,354
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$207	$486
Taxes	$463	$751
Monthly Total	$2,274	$5,341
ANNUAL TOTAL	$27,288	$64,092
Hourly Wage	*$13.64*	*$32.05*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

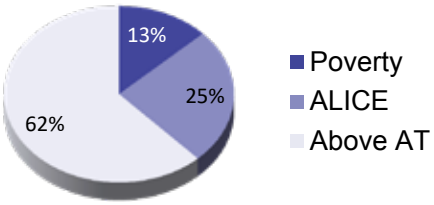
ALICE IN LEWIS COUNTY

2014 Point-in-Time Data

Population: 27,164 | **Number of Households:** 10,726
Median Household Income: $46,990 (state average: $58,878)
Unemployment Rate: 9.2% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (62)	fair (52)	poor (42)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Lewis County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$506	$665
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$146	$428
Taxes	$240	$482
Monthly Total	$1,606	$4,706
ANNUAL TOTAL	$19,272	$56,472
Hourly Wage	*$9.64*	*$28.24*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Lewis County, 2014

Town	Total HH	% ALICE & Poverty
Castorland (P)	122	40%
Constableville (P)	112	38%
Copenhagen (P)	244	38%
Croghan (P)	291	49%
Croghan (SD)	1,273	39%
Denmark (SD)	1,059	34%
Diana (SD)	616	50%
Greig (SD)	562	42%
Harrisburg (SD)	149	23%
Harrisville (P)	210	40%
Lewis (SD)	295	43%
Leyden (SD)	745	43%
Lowville (P)	1,679	45%
Lowville (SD)	2,155	43%
Lyons Falls (P)	308	44%
Lyonsdale (SD)	494	46%
Martinsburg (SD)	504	37%
New Bremen (SD)	904	30%
Osceola (SD)	105	28%
Port Leyden (P)	285	51%
Turin (SD)	252	29%
Watson (SD)	747	33%
West Turin (SD)	736	35%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

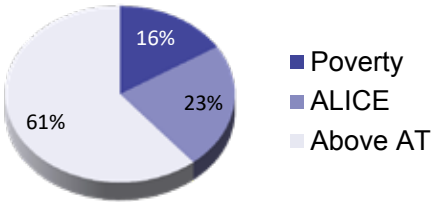
ALICE IN LIVINGSTON COUNTY

2014 Point-in-Time Data

Population: 64,586 | **Number of Households:** 25,334
Median Household Income: $48,456 (state average: $58,878)
Unemployment Rate: 6.2% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (48)	good (58)	good (64)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Livingston County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$563	$834
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$154	$451
Taxes	$259	$550
Monthly Total	$1,690	$4,966
ANNUAL TOTAL	$20,280	$59,592
Hourly Wage	*$10.14*	*$29.80*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Livingston County, 2014

Town	Total HH	% ALICE & Poverty
Avon (P)	1,322	29%
Avon (SD)	2,828	32%
Caledonia (P)	989	36%
Caledonia (SD)	1,761	34%
Conesus (SD)	976	31%
Conesus Hamlet CDP (P)	136	62%
Conesus Lake CDP (P)	1,233	19%
Cuylerville CDP (P)	148	41%
Dalton CDP (P)	129	17%
Dansville (P)	2,080	51%
East Avon CDP (P)	226	68%
Geneseo (P)	1,850	58%
Geneseo (SD)	3,005	46%
Groveland (SD)	575	34%
Groveland Station CDP (P)	101	41%
Hemlock CDP (P)	215	19%
Lakeville CDP (P)	271	55%
Leicester (P)	198	20%
Leicester (SD)	923	32%
Lima (P)	992	46%
Lima (SD)	1,718	41%
Livonia (P)	564	43%
Livonia (SD)	2,934	30%
Livonia Center CDP (P)	104	12%
Mount Morris (P)	1,045	52%
Mount Morris (SD)	1,538	43%
North Dansville (SD)	2,536	51%
Nunda (P)	614	53%
Nunda (SD)	1,275	48%
Ossian (SD)	310	36%
Piffard CDP (P)	100	36%
Portage (SD)	366	45%
South Lima CDP (P)	115	45%
Sparta (SD)	619	34%
Springwater (SD)	945	42%
Springwater Hamlet CDP (P)	217	57%
West Sparta (SD)	502	45%
York (SD)	1,431	24%
York Hamlet CDP (P)	293	13%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

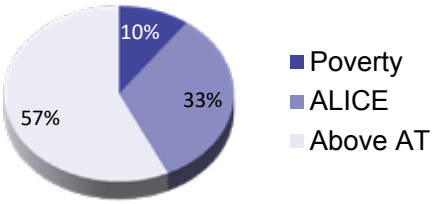
ALICE IN MADISON COUNTY

2014 Point-in-Time Data

Population: 72,369 | **Number of Households:** 25,932
Median Household Income: $51,873 (state average: $58,878)
Unemployment Rate: 5.8% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (61)	good (57)	poor (44)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Madison County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$561	$801
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$153	$447
Taxes	$258	$536
Monthly Total	$1,686	$4,915
ANNUAL TOTAL	$20,232	$58,980
Hourly Wage	*$10.12*	*$29.49*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Madison County, 2014

Town	Total HH	% ALICE & Poverty
Brookfield (SD)	942	53%
Canastota (P)	1,996	45%
Cazenovia (P)	981	43%
Cazenovia (SD)	2,460	31%
Chittenango (P)	1,941	35%
DeRuyter (P)	231	58%
DeRuyter (SD)	685	49%
Earlville (P)	374	51%
Eaton (SD)	1,270	45%
Fenner (SD)	660	36%
Georgetown (SD)	208	46%
Hamilton (P)	762	36%
Hamilton (SD)	1,739	45%
Lebanon (SD)	486	53%
Lenox (SD)	3,794	47%
Lincoln (SD)	707	35%
Madison (P)	139	63%
Madison (SD)	1,188	49%
Morrisville (P)	257	55%
Munnsville (P)	153	43%
Nelson (SD)	777	32%
Oneida (P)	4,340	50%
Smithfield (SD)	422	45%
Stockbridge (SD)	816	42%
Sullivan (SD)	5,913	34%
Wampsville (P)	221	39%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

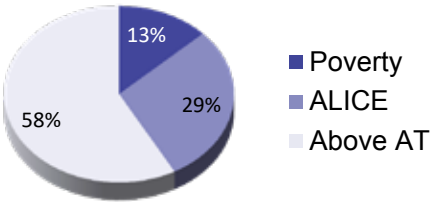
ALICE IN MONROE COUNTY

2014 Point-in-Time Data

Population: 749,857 | **Number of Households:** 298,271
Median Household Income: $51,217 (state average: $58,878)
Unemployment Rate: 7.2% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (47)	fair (51)	good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Monroe County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$563	$834
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$154	$484
Taxes	$259	$643
Monthly Total	$1,690	$5,322
ANNUAL TOTAL	$20,280	$63,864
Hourly Wage	*$10.14*	*$31.93*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Monroe County, 2014

Town	Total HH	% ALICE & Poverty
Brighton CDP (P)	15,762	35%
Brockport (P)	2,414	54%
Chili (SD)	11,130	30%
Churchville (P)	822	38%
Clarkson (SD)	2,296	27%
Clarkson CDP (P)	1,641	28%
East Rochester (SD)	2,889	49%
Fairport (P)	2,480	26%
Gates (SD)	12,054	42%
Gates CDP (P)	2,051	41%
Greece (SD)	39,741	37%
Greece CDP (P)	6,214	40%
Hamlin (SD)	3,299	36%
Hamlin CDP (P)	1,940	40%
Henrietta (SD)	15,054	35%
Hilton (P)	2,268	36%
Honeoye Falls (P)	1,236	34%
Irondequoit CDP (P)	22,315	39%
Mendon (SD)	3,648	20%
North Gates CDP (P)	4,304	55%
Ogden (SD)	7,275	28%
Parma (SD)	5,825	28%
Penfield (SD)	14,519	26%
Perinton (SD)	19,125	26%
Pittsford (P)	643	17%
Pittsford (SD)	10,173	13%
Riga (SD)	2,282	43%
Rochester (P)	83,944	69%
Rochester (SD)	86,025	66%
Rush (SD)	1,384	22%
Scottsville (P)	914	38%
Spencerport (P)	1,422	27%
Sweden (SD)	4,899	45%
Webster (P)	2,493	59%
Webster (SD)	17,145	29%
Wheatland (SD)	2,075	38%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

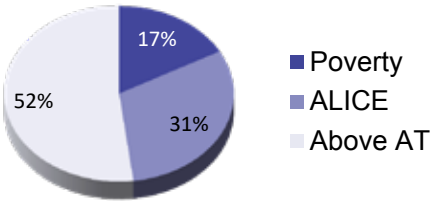
ALICE IN MONTGOMERY COUNTY

2014 Point-in-Time Data

Population: 49,951 | **Number of Households:** 19,655
Median Household Income: $44,167 (state average: $58,878)
Unemployment Rate: 10.4% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (51)	poor (46)	poor (45)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Montgomery County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$583	$740
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$156	$438
Taxes	$267	$512
Monthly Total	$1,720	$4,821
ANNUAL TOTAL	$20,640	$57,852
Hourly Wage	*$10.32*	*$28.93*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Montgomery County, 2014

Town	Total HH	% ALICE & Poverty
Amsterdam (P)	7,584	55%
Amsterdam (SD)	2,448	38%
Canajoharie (P)	767	46%
Canajoharie (SD)	1,313	39%
Charleston (SD)	479	36%
Florida (SD)	1,100	36%
Fonda (P)	277	56%
Fort Johnson (P)	198	33%
Fort Plain (P)	862	57%
Fultonville (P)	253	49%
Glen (SD)	805	38%
Hagaman (P)	524	36%
Minden (SD)	1,657	57%
Mohawk (SD)	1,449	40%
Nelliston (P)	266	56%
Palatine (SD)	1,307	45%
Palatine Bridge (P)	327	50%
Root (SD)	620	41%
St. Johnsville (P)	605	61%
St. Johnsville (SD)	893	59%
Tribes Hill CDP (P)	466	31%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

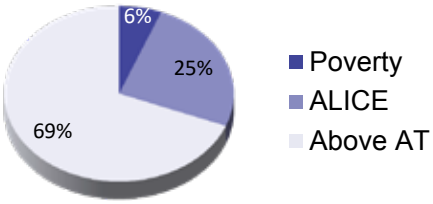
ALICE IN NASSAU COUNTY

2014 Point-in-Time Data

Population: 1,358,627 | **Number of Households:** 440,168
Median Household Income: $99,035 (state average: $58,878)
Unemployment Rate: 5.4% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (14)	good (61)	good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Nassau County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,033	$1,613
Child Care	$–	$2,188
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$181	$613
Taxes	$336	$1,021
Monthly Total	$1,991	$6,745
ANNUAL TOTAL	$23,892	$80,940
Hourly Wage	*$11.95*	*$40.47*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Nassau County, 2014

Town	Total HH	% ALICE & Poverty
Albertson CDP (P)	1,773	29%
Atlantic Beach (P)	688	30%
Baldwin CDP (P)	7,587	33%
Baldwin Harbor CDP (P)	2,577	34%
Barnum Island CDP (P)	844	40%
Baxter Estates (P)	389	28%
Bay Park CDP (P)	711	20%
Bayville (P)	2,482	32%
Bellerose (P)	346	19%
Bellerose Terrace CDP (P)	588	35%
Bellmore CDP (P)	5,533	25%
Bethpage CDP (P)	5,769	29%
Brookville (P)	756	6%
Carle Place CDP (P)	1,829	35%
Cedarhurst (P)	1,932	35%
Centre Island (P)	162	24%
Cove Neck (P)	105	11%
East Atlantic Beach CDP (P)	880	12%
East Garden CDP (P)	1,336	34%
East Hills (P)	2,289	11%
East Massapequa CDP (P)	6,517	29%
East Meadow CDP (P)	12,386	31%
East Norwich CDP (P)	937	25%
East Rockaway (P)	3,608	36%
East Williston (P)	836	16%
Elmont CDP (P)	9,837	38%
Farmingdale (P)	3,266	49%
Floral Park (P)	5,589	28%
Flower Hill (P)	1,396	18%
Franklin Square CDP (P)	9,859	34%
Freeport (P)	13,557	48%
Garden (P)	7,403	16%
Garden Park CDP (P)	2,546	33%
Garden South CDP (P)	1,317	33%
Glen Cove (P)	9,531	48%
Glen Head CDP (P)	1,636	32%
Glenwood Landing CDP (P)	1,386	24%
Great Neck (P)	3,306	37%
Great Neck Estates (P)	915	18%
Great Neck Gardens CDP (P)	320	33%
Great Neck Plaza (P)	3,482	50%
Greenvale CDP (P)	319	40%
Harbor Hills CDP (P)	165	13%
Harbor Isle CDP (P)	468	25%
Hempstead (P)	16,233	62%
Hempstead (SD)	242,294	33%
Herricks CDP (P)	1,276	15%
Hewlett Bay Park (P)	140	6%
Hewlett CDP (P)	2,257	27%
Hewlett Harbor (P)	405	10%
Hewlett Neck (P)	122	11%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN NASSAU COUNTY

2014 Point-in-Time Data

Population: 1,358,627 | **Number of Households:** 440,168
Median Household Income: $99,035 (state average: $58,878)
Unemployment Rate: 5.4% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.51)

Nassau County, 2014		
Town	Total HH	% ALICE & Poverty
Hicksville CDP (P)	13,368	30%
Inwood CDP (P)	2,945	63%
Island Park (P)	1,798	52%
Jericho CDP (P)	4,676	19%
Kensington (P)	404	12%
Kings Point (P)	1,356	25%
Lake Success (P)	802	19%
Lakeview CDP (P)	1,489	21%
Lattingtown (P)	575	24%
Laurel Hollow (P)	536	15%
Lawrence (P)	2,126	20%
Levittown CDP (P)	16,604	28%
Lido Beach CDP (P)	993	21%
Locust Valley CDP (P)	1,251	42%
Long Beach (P)	14,418	40%
Lynbrook (P)	7,201	35%
Malverne (P)	3,157	20%
Malverne Park Oaks CDP (P)	180	21%
Manhasset CDP (P)	2,642	31%
Manhasset Hills CDP (P)	1,218	27%
Manorhaven (P)	2,397	43%
Massapequa CDP (P)	7,235	20%
Massapequa Park (P)	5,479	23%
Matinecock (P)	279	25%
Merrick CDP (P)	6,961	18%
Mill Neck (P)	368	22%
Mineola (P)	7,291	39%
Munsey Park (P)	780	12%
Muttontown (P)	1,077	9%
New Cassel CDP (P)	3,086	47%
New Hyde Park (P)	3,071	30%
North Bellmore CDP (P)	6,511	28%
North Hempstead (SD)	76,868	29%
North Hills (P)	2,287	25%
North Lynbrook CDP (P)	169	29%
North Massapequa CDP (P)	6,270	29%
North Merrick CDP (P)	3,817	24%
North New Hyde Park CDP (P)	4,698	20%
North Valley Stream CDP (P)	5,121	32%
North Wantagh CDP (P)	4,104	27%
Oceanside CDP (P)	10,743	31%
Old Bethpage CDP (P)	1,835	25%
Old Brookville (P)	783	16%
Old Westbury (P)	982	26%

Nassau County, 2014		
Town	Total HH	% ALICE & Poverty
Oyster Bay (SD)	98,801	26%
Oyster Bay CDP (P)	2,669	40%
Oyster Bay Cove (P)	681	9%
Plainedge CDP (P)	2,878	27%
Plainview CDP (P)	9,009	22%
Plandome (P)	416	11%
Plandome Heights (P)	308	10%
Plandome Manor (P)	295	22%
Point Lookout CDP (P)	522	26%
Port Washington CDP (P)	5,709	28%
Port Washington North (P)	1,310	23%
Rockville Centre (P)	9,187	31%
Roosevelt CDP (P)	4,219	52%
Roslyn (P)	1,143	34%
Roslyn Estates (P)	388	11%
Roslyn Harbor (P)	354	16%
Roslyn Heights CDP (P)	2,173	25%
Russell Gardens (P)	333	19%
Saddle Rock (P)	283	24%
Saddle Rock Estates CDP (P)	126	4%
Salisbury CDP (P)	3,911	29%
Sands Point (P)	910	9%
Sea Cliff (P)	1,980	27%
Seaford CDP (P)	5,232	25%
Searingtown CDP (P)	1,441	20%
South Farmingdale CDP (P)	4,702	26%
South Floral Park (P)	618	40%
South Hempstead CDP (P)	1,003	21%
South Valley Stream CDP (P)	2,003	30%
Stewart Manor (P)	745	15%
Syosset CDP (P)	6,172	19%
Thomaston (P)	984	31%
Uniondale CDP (P)	5,890	47%
University Gardens CDP (P)	1,550	25%
Upper Brookville (P)	479	17%
Valley Stream (P)	11,422	35%
Wantagh CDP (P)	5,957	19%
West Hempstead CDP (P)	5,868	30%
Westbury (P)	4,950	37%
Williston Park (P)	2,567	27%
Woodbury CDP (P)	3,018	20%
Woodmere CDP (P)	5,042	21%
Woodsburgh (P)	264	12%

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

New York County, 2014		
Town	Total HH	% ALICE & Poverty
Manhattan (SD)	745,089	36%

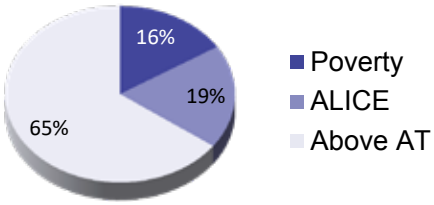
ALICE IN NEW YORK COUNTY

2014 Point-in-Time Data

Population: 1,636,268 | **Number of Households:** 762,228
Median Household Income: $76,089 (state average: $58,878)
Unemployment Rate: 6.6% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.59 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (27)	good (65)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, New York County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,163	$1,440
Child Care	$–	$1,354
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$207	$486
Taxes	$463	$751
Monthly Total	$2,274	$5,341
ANNUAL TOTAL	$27,288	$64,092
Hourly Wage	*$13.64*	*$32.05*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

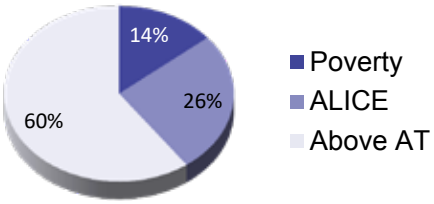
ALICE IN NIAGARA COUNTY

2014 Point-in-Time Data

Population: 213,525 | **Number of Households:** 86,907
Median Household Income: $49,700 (state average: $58,878)
Unemployment Rate: 6.3% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (56)	fair (53)	good (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Niagara County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$537	$710
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$150	$434
Taxes	$250	$500
Monthly Total	$1,651	$4,775
ANNUAL TOTAL	$19,812	$57,300
Hourly Wage	*$9.91*	*$28.65*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Niagara County, 2014

Town	Total HH	% ALICE & Poverty
Barker (P)	211	47%
Cambria (SD)	2,213	22%
Gasport CDP (P)	393	39%
Hartland (SD)	1,616	33%
Lewiston (P)	1,357	36%
Lewiston (SD)	6,318	30%
Lockport (P)	9,016	50%
Lockport (SD)	8,212	35%
Middleport (P)	686	39%
Newfane (SD)	3,746	34%
Newfane CDP (P)	1,399	33%
Niagara (SD)	3,575	43%
Niagara Falls (P)	21,300	57%
North Tonawanda (P)	13,939	42%
Olcott CDP (P)	560	38%
Pendleton (SD)	2,318	21%
Porter (SD)	2,707	25%
Ransomville CDP (P)	572	23%
Rapids CDP (P)	644	34%
Royalton (SD)	2,667	32%
Sanborn CDP (P)	544	35%
Somerset (SD)	967	39%
South Lockport CDP (P)	3,647	49%
Tuscarora Nation Reservation (SD)	407	59%
Wheatfield (SD)	6,968	28%
Wilson (P)	512	34%
Wilson (SD)	2,283	32%
Youngstown (P)	807	33%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

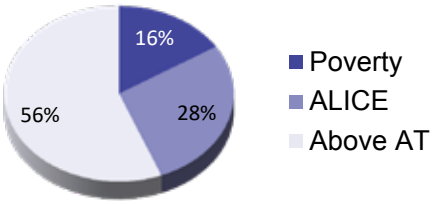
ALICE IN ONEIDA COUNTY

2014 Point-in-Time Data

Population: 232,871 | **Number of Households:** 90,583
Median Household Income: $48,803 (state average: $58,878)
Unemployment Rate: 7.5% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	poor (47)	fair (50)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Oneida County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$601	$779
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$159	$444
Taxes	$274	$528
Monthly Total	$1,748	$4,882
ANNUAL TOTAL	$20,976	$58,584
Hourly Wage	*$10.49*	*$29.29*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Oneida County, 2014

Town	Total HH	% ALICE & Poverty
Annsville (SD)	1,091	51%
Augusta (SD)	936	43%
Ava (SD)	233	38%
Barneveld (P)	104	42%
Boonville (P)	873	59%
Boonville (SD)	1,764	43%
Bridgewater (P)	175	47%
Bridgewater (SD)	543	47%
Camden (P)	1,021	52%
Camden (SD)	1,998	47%
Chadwicks CDP (P)	699	50%
Clark Mills CDP (P)	1,037	34%
Clayville (P)	179	49%
Clinton (P)	903	33%
Deerfield (SD)	1,612	23%
Durhamville CDP (P)	281	77%
Florence (SD)	385	51%
Floyd (SD)	1,455	30%
Forestport (SD)	681	39%
Holland Patent (P)	153	33%
Kirkland (SD)	3,548	28%
Lee (SD)	2,499	25%
Marcy (SD)	2,146	23%
Marshall (SD)	781	35%
New Hartford (P)	830	35%
New Hartford (SD)	9,367	33%
New York Mills (P)	1,507	66%
Oneida Castle (P)	297	47%
Oriskany (P)	512	38%
Oriskany Falls (P)	333	40%
Paris (SD)	1,798	36%
Remsen (P)	202	65%
Remsen (SD)	806	39%
Rome (P)	13,249	46%
Sangerfield (SD)	1,025	47%
Sherrill (P)	1,342	38%
Steuben (SD)	400	40%
Sylvan Beach (P)	416	53%
Trenton (SD)	1,735	29%
Utica (P)	23,828	61%
Vernon (P)	496	48%
Vernon (SD)	2,132	38%
Verona (SD)	2,334	35%
Verona CDP (P)	248	38%
Vienna (SD)	2,366	47%
Washington Mills CDP (P)	455	36%
Waterville (P)	627	48%
Western (SD)	806	27%
Westmoreland (SD)	2,450	27%
Westmoreland CDP (P)	150	26%
Whitesboro (P)	1,679	46%
Whitestown (SD)	7,511	37%
Yorkville (P)	1,081	44%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

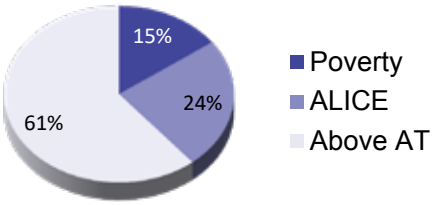
ALICE IN ONONDAGA COUNTY

2014 Point-in-Time Data

Population: 468,196 | **Number of Households:** 185,474
Median Household Income: $52,947 (state average: $58,878)
Unemployment Rate: 7.5% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	fair (50)	good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Onondaga County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$561	$801
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$153	$479
Taxes	$258	$630
Monthly Total	$1,686	$5,271
ANNUAL TOTAL	$20,232	$63,252
Hourly Wage	*$10.12*	*$31.63*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Onondaga County, 2014

Town	Total HH	% ALICE & Poverty
Baldwinsville (P)	3,156	43%
Brewerton CDP (P)	1,694	42%
Bridgeport CDP (P)	678	49%
Camillus (P)	572	42%
Camillus (SD)	9,783	27%
Cicero (SD)	12,334	27%
Clay (SD)	23,468	27%
De Witt (SD)	10,095	33%
East Syracuse (P)	1,419	64%
Elbridge (P)	359	20%
Elbridge (SD)	2,246	31%
Fabius (P)	149	24%
Fabius (SD)	774	24%
Fairmount CDP (P)	4,092	27%
Fayetteville (P)	2,038	24%
Galeville CDP (P)	2,112	48%
Geddes (SD)	7,116	37%
Jordan (P)	511	35%
LaFayette (SD)	1,956	31%
Lakeland CDP (P)	1,088	35%
Liverpool (P)	1,132	33%
Lyncourt CDP (P)	1,868	44%
Lysander (SD)	8,579	24%
Manlius (P)	1,886	29%
Manlius (SD)	13,241	24%
Marcellus (P)	739	38%
Marcellus (SD)	2,423	26%
Mattydale CDP (P)	2,621	48%
Minoa (P)	1,467	28%
Nedrow CDP (P)	893	39%
North Syracuse (P)	3,171	39%
Onondaga (SD)	8,607	24%
Otisco (SD)	1,031	32%
Pompey (SD)	2,533	18%
Salina (SD)	14,872	37%
Seneca Knolls CDP (P)	858	37%
Skaneateles (P)	1,181	27%
Skaneateles (SD)	3,061	22%
Solvay (P)	2,981	50%
Spafford (SD)	688	26%
Syracuse (P)	54,712	60%
Syracuse (SD)	55,279	61%
Tully (P)	435	39%
Tully (SD)	1,102	24%
Van Buren (SD)	5,858	33%
Village Green CDP (P)	1,919	34%
Westvale CDP (P)	2,075	22%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

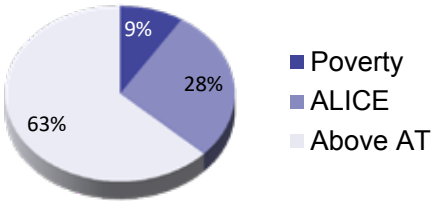
ALICE IN ONTARIO COUNTY

2014 Point-in-Time Data

Population: 109,707 | **Number of Households:** 43,581
Median Household Income: $59,093 (state average: $58,878)
Unemployment Rate: 5.5% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (56)	good (57)	good (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Ontario County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$563	$834
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$154	$484
Taxes	$259	$643
Monthly Total	$1,690	$5,322
ANNUAL TOTAL	$20,280	$63,864
Hourly Wage	*$10.14*	*$31.93*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Ontario County, 2014

Town	Total HH	% ALICE & Poverty
Bloomfield (P)	633	41%
Bristol (SD)	889	31%
Canadice (SD)	777	41%
Canandaigua (P)	4,846	49%
Canandaigua (SD)	4,362	34%
Clifton Springs (P)	840	45%
Crystal Beach CDP (P)	326	56%
East Bloomfield (SD)	1,460	28%
Farmington (SD)	4,755	32%
Geneva (P)	4,767	55%
Geneva (SD)	1,441	34%
Gorham (SD)	1,799	36%
Gorham CDP (P)	237	43%
Honeoye CDP (P)	286	59%
Hopewell (SD)	1,301	30%
Manchester (P)	789	44%
Manchester (SD)	3,827	43%
Naples (P)	444	47%
Naples (SD)	998	47%
Phelps (P)	912	41%
Phelps (SD)	3,002	41%
Port Gibson CDP (P)	203	49%
Richmond (SD)	1,484	32%
Seneca (SD)	1,005	27%
Shortsville (P)	578	38%
South Bristol (SD)	722	29%
Victor (P)	995	30%
Victor (SD)	5,688	26%
West Bloomfield (SD)	1,075	42%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

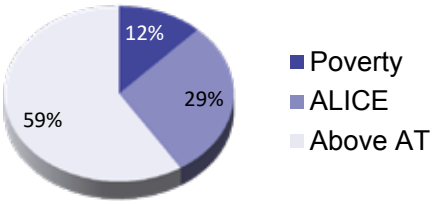
ALICE IN ORANGE COUNTY

2014 Point-in-Time Data

Population: 376,099 | **Number of Households:** 124,587
Median Household Income: $70,240 (state average: $58,878)
Unemployment Rate: 6% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (30)	good (57)	good (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Orange County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$886	$1,258
Child Care	$–	$1,625
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$193	$555
Taxes	$370	$850
Monthly Total	$2,120	$6,101
ANNUAL TOTAL	$25,440	$73,212
Hourly Wage	*$12.72*	*$36.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Orange County, 2014

Town	Total HH	% ALICE & Poverty
Balmville CDP (P)	1,150	32%
Beaver Dam Lake CDP (P)	832	22%
Blooming Grove (SD)	6,146	31%
Chester (P)	1,665	43%
Chester (SD)	4,161	28%
Cornwall (SD)	4,714	27%
Cornwall-on-Hudson (P)	1,171	21%
Crawford (SD)	3,142	32%
Deerpark (SD)	3,122	58%
Firthcliffe CDP (P)	1,962	35%
Florida (P)	1,069	30%
Fort Montgomery CDP (P)	537	24%
Gardnertown CDP (P)	1,653	29%
Goshen (P)	2,080	37%
Goshen (SD)	4,561	30%
Greenville (SD)	1,505	28%
Greenwood Lake (P)	1,159	34%
Hamptonburgh (SD)	1,624	25%
Harriman (P)	1,052	40%
Highland Falls (P)	1,715	43%
Highlands (SD)	3,111	34%
Kiryas Joel (P)	3,772	78%
Maybrook (P)	1,124	52%
Mechanicstown CDP (P)	2,738	51%
Middletown (P)	9,976	56%
Minisink (SD)	1,450	29%
Monroe (P)	2,692	27%
Monroe (SD)	10,172	43%
Montgomery (P)	1,429	34%
Montgomery (SD)	8,013	40%
Mount Hope (SD)	1,761	38%
Mountain Lodge Park CDP (P)	701	27%
New Windsor (SD)	9,272	40%
New Windsor CDP (P)	3,358	43%
Newburgh (P)	8,762	68%
Newburgh (SD)	10,826	35%
Orange Lake CDP (P)	2,600	34%
Otisville (P)	429	39%
Pine Bush CDP (P)	683	66%
Port Jervis (P)	3,413	66%
Salisbury Mills CDP (P)	103	31%
Scotchtown CDP (P)	3,151	37%
South Blooming Grove (P)	1,143	37%
Tuxedo (SD)	1,560	25%
Tuxedo Park (P)	222	13%
Unionville (P)	230	40%
Vails Gate CDP (P)	1,486	72%
Walden (P)	2,458	44%
Wallkill (SD)	9,962	39%
Walton Park CDP (P)	762	12%
Warwick (P)	2,856	38%
Warwick (SD)	11,727	29%
Washington Heights CDP (P)	732	26%
Washingtonville (P)	2,111	37%
Wawayanda (SD)	2,335	29%
West Point CDP (P)	777	22%
Woodbury (P)	3,358	18%
Woodbury (SD)	3,586	20%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

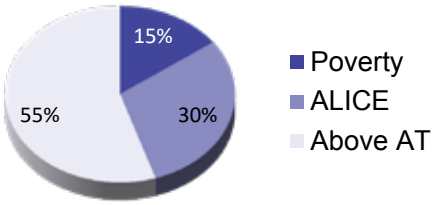
ALICE IN ORLEANS COUNTY

2014 Point-in-Time Data

Population: 42,492 | **Number of Households:** 15,894
Median Household Income: $48,015 (state average: $58,878)
Unemployment Rate: 10.5% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	poor (46)	poor (44)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Orleans County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$563	$834
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$154	$451
Taxes	$259	$550
Monthly Total	$1,690	$4,966
ANNUAL TOTAL	$20,280	$59,592
Hourly Wage	*$10.14*	*$29.80*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Orleans County, 2014

Town	Total HH	% ALICE & Poverty
Albion (P)	2,332	60%
Albion (SD)	2,343	51%
Barre (SD)	742	37%
Carlton (SD)	1,254	40%
Clarendon (SD)	1,518	37%
Gaines (SD)	1,412	54%
Holley (P)	876	63%
Kendall (SD)	1,060	33%
Lyndonville (P)	317	41%
Medina (P)	2,407	52%
Murray (SD)	2,081	51%
Ridgeway (SD)	2,586	40%
Shelby (SD)	1,993	52%
Yates (SD)	905	36%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

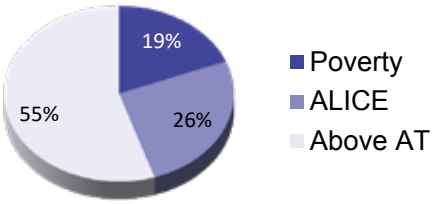
ALICE IN OSWEGO COUNTY

2014 Point-in-Time Data

Population: 120,913 | **Number of Households:** 45,646
Median Household Income: $47,013 (state average: $58,878)
Unemployment Rate: 9.8% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	poor (47)	fair (51)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Oswego County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$561	$801
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$153	$447
Taxes	$258	$536
Monthly Total	$1,686	$4,915
ANNUAL TOTAL	$20,232	$58,980
Hourly Wage	*$10.12*	*$29.49*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Oswego County, 2014

Town	Total HH	% ALICE & Poverty
Albion (SD)	730	50%
Altmar (P)	143	73%
Amboy (SD)	492	38%
Boylston (SD)	195	43%
Central Square (P)	783	46%
Cleveland (P)	308	46%
Constantia (SD)	1,874	45%
Constantia CDP (P)	396	45%
Fulton (P)	4,532	61%
Granby (SD)	2,387	43%
Hannibal (P)	250	43%
Hannibal (SD)	1,890	48%
Hastings (SD)	3,390	41%
Lacona (P)	243	42%
Mexico (P)	693	42%
Mexico (SD)	1,989	38%
Minetto (SD)	653	33%
Minetto CDP (P)	405	32%
New Haven (SD)	1,059	36%
Orwell (SD)	414	38%
Oswego (P)	7,669	53%
Oswego (SD)	1,590	21%
Palermo (SD)	1,348	47%
Parish (P)	197	31%
Parish (SD)	913	39%
Phoenix (P)	968	56%
Pulaski (P)	943	52%
Redfield (SD)	214	47%
Richland (SD)	2,171	49%
Sand Ridge CDP (P)	393	51%
Sandy Creek (P)	264	46%
Sandy Creek (SD)	1,565	47%
Schroeppel (SD)	3,259	38%
Scriba (SD)	2,818	36%
Volney (SD)	2,136	39%
West Monroe (SD)	1,596	42%
Williamstown (SD)	416	46%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

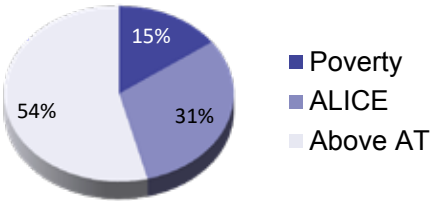
ALICE IN OTSEGO COUNTY

2014 Point-in-Time Data

Population: 61,778 | **Number of Households:** 23,798
Median Household Income: $47,884 (state average: $58,878)
Unemployment Rate: 7.7% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (55)	fair (50)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Otsego County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$628	$844
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$163	$453
Taxes	$284	$554
Monthly Total	$1,789	$4,982
ANNUAL TOTAL	$21,468	$59,784
Hourly Wage	*$10.73*	*$29.89*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Otsego County, 2014

Town	Total HH	% ALICE & Poverty
Burlington (SD)	453	41%
Butternuts (SD)	852	42%
Cherry Valley (P)	257	50%
Cherry Valley (SD)	582	43%
Cooperstown (P)	1,014	42%
Decatur (SD)	142	57%
Edmeston (SD)	702	39%
Edmeston CDP (P)	297	42%
Exeter (SD)	363	45%
Gilbertsville (P)	157	55%
Hartwick (SD)	807	40%
Hartwick CDP (P)	254	47%
Laurens (P)	104	56%
Laurens (SD)	1,119	49%
Maryland (SD)	762	51%
Middlefield (SD)	858	35%
Milford (P)	197	55%
Milford (SD)	1,337	46%
Morris (P)	212	44%
Morris (SD)	671	43%
New Lisbon (SD)	407	39%
Oneonta (P)	4,105	57%
Oneonta (SD)	1,985	41%
Otego (P)	457	29%
Otego (SD)	1,273	44%
Otsego (SD)	1,613	39%
Pittsfield (SD)	500	48%
Plainfield (SD)	347	45%
Richfield (SD)	997	50%
Richfield Springs (P)	560	62%
Roseboom (SD)	288	42%
Schenevus CDP (P)	145	57%
Springfield (SD)	555	44%
Unadilla (P)	428	61%
Unadilla (SD)	1,753	49%
West End CDP (P)	768	49%
Westford (SD)	349	46%
Worcester (SD)	978	40%
Worcester CDP (P)	458	36%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

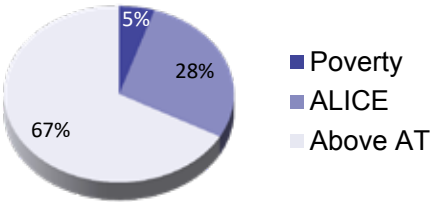
ALICE IN PUTNAM COUNTY

2014 Point-in-Time Data

Population: 99,487 | **Number of Households:** 34,234
Median Household Income: $97,483 (state average: $58,878)
Unemployment Rate: 7.2% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (24)	good (60)	good (66)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Putnam County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,163	$1,440
Child Care	$–	$2,188
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$199	$589
Taxes	$390	$950
Monthly Total	$2,193	$6,477
ANNUAL TOTAL	$26,316	$77,724
Hourly Wage	*$13.16*	*$38.86*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Putnam County, 2014

Town	Total HH	% ALICE & Poverty
Brewster (P)	869	71%
Brewster Hill CDP (P)	474	30%
Carmel (SD)	11,327	32%
Carmel Hamlet CDP (P)	2,227	39%
Cold Spring (P)	891	46%
Kent (SD)	4,583	35%
Lake Carmel CDP (P)	2,798	39%
Mahopac CDP (P)	2,852	36%
Nelsonville (P)	253	39%
Patterson (SD)	3,835	36%
Peach Lake CDP (P)	631	38%
Philipstown (SD)	3,681	33%
Putnam Lake CDP (P)	1,474	34%
Putnam Valley (SD)	4,188	32%
Southeast (SD)	6,550	38%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Queens County, 2014		
Town	Total HH	% ALICE & Poverty
Queens (SD)	780,069	51%

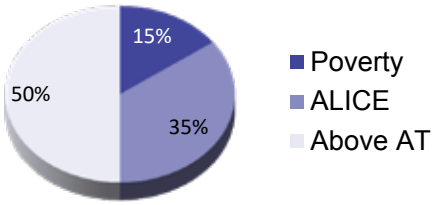
ALICE IN QUEENS COUNTY

2014 Point-in-Time Data

Population: 2,321,580 | **Number of Households:** 785,985
Median Household Income: $57,241 (state average: $58,878)
Unemployment Rate: 7.7% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (38)	fair (54)	poor (22)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Queens County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,163	$1,440
Child Care	$–	$1,354
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$207	$486
Taxes	$463	$751
Monthly Total	$2,274	$5,341
ANNUAL TOTAL	$27,288	$64,092
Hourly Wage	*$13.64*	*$32.05*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

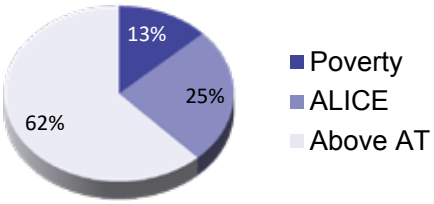
ALICE IN RENSSELAER COUNTY

2014 Point-in-Time Data

Population: 159,774 | **Number of Households:** 63,289
Median Household Income: $61,457 (state average: $58,878)
Unemployment Rate: 6.9% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (47)	good (59)	good (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Rensselaer County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$929
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$167	$497
Taxes	$298	$682
Monthly Total	$1,841	$5,469
ANNUAL TOTAL	$22,092	$65,628
Hourly Wage	*$11.05*	*$32.81*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Rensselaer County, 2014

Town	Total HH	% ALICE & Poverty
Averill Park CDP (P)	682	21%
Berlin (SD)	745	31%
Brunswick (SD)	5,151	20%
Castleton-on-Hudson (P)	501	34%
East Greenbush (SD)	6,617	25%
East Greenbush CDP (P)	1,808	14%
East Nassau (P)	241	43%
Grafton (SD)	854	27%
Hampton Manor CDP (P)	999	50%
Hoosick (SD)	2,767	41%
Hoosick Falls (P)	1,405	49%
Nassau (P)	508	43%
Nassau (SD)	2,043	41%
North Greenbush (SD)	4,693	25%
Petersburgh (SD)	661	42%
Pittstown (SD)	2,256	36%
Poestenkill (SD)	1,632	19%
Poestenkill CDP (P)	385	32%
Rensselaer (P)	4,279	50%
Sand Lake (SD)	3,266	17%
Schaghticoke (P)	225	46%
Schaghticoke (SD)	2,785	30%
Schodack (SD)	5,097	29%
Stephentown (SD)	1,187	35%
Troy (P)	19,962	57%
Valley Falls (P)	191	25%
West Sand Lake CDP (P)	1,010	13%
Wynantskill CDP (P)	1,220	28%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Richmond County, 2014		
Town	Total HH	% ALICE & Poverty
Staten Island (SD)	165,079	40%

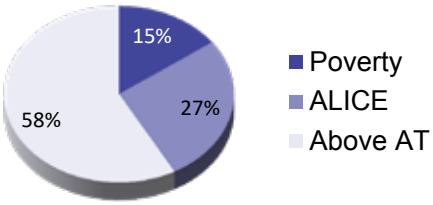
ALICE IN RICHMOND COUNTY

2014 Point-in-Time Data

Population: 473,279 | **Number of Households:** 164,971
Median Household Income: $71,121 (state average: $58,878)
Unemployment Rate: 6.2% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (39)	fair (52)	poor (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Richmond County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,163	$1,440
Child Care	$–	$1,354
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$207	$486
Taxes	$463	$751
Monthly Total	$2,274	$5,341
ANNUAL TOTAL	$27,288	$64,092
Hourly Wage	*$13.64*	*$32.05*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

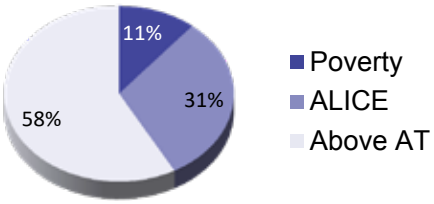
ALICE IN ROCKLAND COUNTY

2014 Point-in-Time Data

Population: 323,866 | **Number of Households:** 98,873
Median Household Income: $85,037 (state average: $58,878)
Unemployment Rate: 5.8% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (14)	fair (56)	good (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Rockland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,163	$1,440
Child Care	$–	$2,188
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$199	$589
Taxes	$390	$950
Monthly Total	$2,193	$6,477
ANNUAL TOTAL	$26,316	$77,724
Hourly Wage	*$13.16*	*$38.86*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Rockland County, 2014

Town	Total HH	% ALICE & Poverty
Airmont (P)	2,711	37%
Bardonia CDP (P)	1,331	32%
Blauvelt CDP (P)	1,715	27%
Chestnut Ridge (P)	2,551	33%
Clarkstown (SD)	29,238	30%
Congers CDP (P)	2,867	30%
Grand View-on-Hudson (P)	136	20%
Haverstraw (P)	3,647	60%
Haverstraw (SD)	11,842	46%
Hillburn (P)	292	37%
Hillcrest CDP (P)	1,900	27%
Kaser (P)	949	91%
Monsey CDP (P)	3,733	73%
Montebello (P)	1,499	15%
Mount Ivy CDP (P)	2,706	52%
Nanuet CDP (P)	6,698	36%
New CDP (P)	11,005	23%
New Hempstead (P)	1,169	20%
New Square (P)	1,228	93%
Nyack (P)	3,295	55%
Orangeburg CDP (P)	1,368	45%
Orangetown (SD)	17,914	35%
Pearl River CDP (P)	5,628	33%
Piermont (P)	1,258	27%
Pomona (P)	928	19%
Ramapo (SD)	34,365	51%
Sloatsburg (P)	1,075	38%
South Nyack (P)	1,267	31%
Sparkill CDP (P)	503	37%
Spring Valley (P)	8,604	70%
Stony Point (SD)	5,035	31%
Stony Point CDP (P)	4,182	33%
Suffern (P)	4,334	43%
Tappan CDP (P)	2,284	20%
Thiells CDP (P)	1,588	23%
Upper Nyack (P)	741	30%
Valley Cottage CDP (P)	3,485	29%
Viola CDP (P)	1,690	51%
Wesley Hills (P)	1,639	33%
West Haverstraw (P)	2,963	39%
West Nyack CDP (P)	1,241	29%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

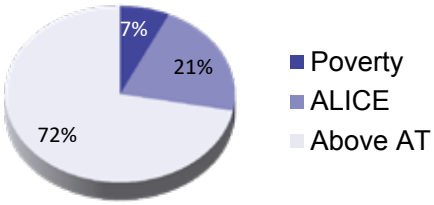
ALICE IN SARATOGA COUNTY

2014 Point-in-Time Data

Population: 224,921 | **Number of Households:** 90,964
Median Household Income: $72,354 (state average: $58,878)
Unemployment Rate: 4.5% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	good (72)	good (72)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Saratoga County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$929
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$167	$497
Taxes	$298	$682
Monthly Total	$1,841	$5,469
ANNUAL TOTAL	$22,092	$65,628
Hourly Wage	*$11.05*	*$32.81*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Saratoga County, 2014

Town	Total HH	% ALICE & Poverty
Ballston (SD)	3,620	22%
Ballston Spa (P)	2,499	43%
Charlton (SD)	1,604	18%
Clifton Park (SD)	14,537	17%
Corinth (P)	970	53%
Corinth (SD)	2,397	43%
Country Knolls CDP (P)	773	1%
Day (SD)	397	39%
Edinburg (SD)	661	45%
Galway (SD)	1,460	27%
Greenfield (SD)	3,228	37%
Hadley (SD)	769	43%
Hadley CDP (P)	424	47%
Halfmoon (SD)	9,487	31%
Malta (SD)	6,353	21%
Mechanicville (P)	2,272	52%
Milton (SD)	7,374	35%
Milton CDP (P)	1,214	23%
Moreau (SD)	5,834	37%
North Ballston Spa CDP (P)	558	37%
Northumberland (SD)	1,888	28%
Providence (SD)	813	31%
Round Lake (P)	260	23%
Saratoga (SD)	2,283	34%
Saratoga Springs (P)	11,590	33%
Schuylerville (P)	666	44%
South Glens Falls (P)	1,672	46%
Stillwater (P)	651	33%
Stillwater (SD)	3,063	27%
Victory (P)	190	44%
Waterford (P)	1,034	47%
Waterford (SD)	3,737	37%
Wilton (SD)	6,509	31%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

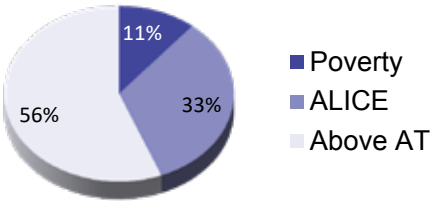
ALICE IN SCHENECTADY COUNTY

2014 Point-in-Time Data

Population: 155,735 | **Number of Households:** 56,255
Median Household Income: $57,587 (state average: $58,878)
Unemployment Rate: 6.4% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	good (61)	fair (51)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Schenectady County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$929
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$167	$497
Taxes	$298	$682
Monthly Total	$1,841	$5,469
ANNUAL TOTAL	$22,092	$65,628
Hourly Wage	*$11.05*	*$32.81*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Schenectady County, 2014

Town	Total HH	% ALICE & Poverty
Delanson (P)	131	29%
Duane Lake CDP (P)	185	0%
Duanesburg (SD)	2,159	23%
Duanesburg CDP (P)	120	28%
East Glenville CDP (P)	2,607	35%
Glenville (SD)	11,368	35%
Mariaville Lake CDP (P)	237	34%
Niskayuna (SD)	7,904	24%
Niskayuna CDP (P)	1,806	16%
Princetown (SD)	749	32%
Rotterdam (SD)	11,109	40%
Rotterdam CDP (P)	7,959	44%
Schenectady (P)	24,127	63%
Schenectady (SD)	24,557	64%
Scotia (P)	2,946	44%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

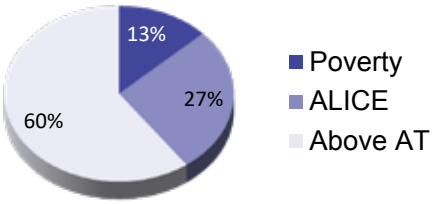
ALICE IN SCHOHARIE COUNTY

2014 Point-in-Time Data

Population: 32,153 | **Number of Households:** 12,739
Median Household Income: $51,873 (state average: $58,878)
Unemployment Rate: 11.6% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	poor (45)	fair (51)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Schoharie County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$662	$929
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$167	$465
Taxes	$298	$588
Monthly Total	$1,841	$5,113
ANNUAL TOTAL	$22,092	$61,356
Hourly Wage	*$11.05*	*$30.68*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Schoharie County, 2014

Town	Total HH	% ALICE & Poverty
Blenheim (SD)	155	33%
Broome (SD)	413	48%
Carlisle (SD)	693	35%
Central Bridge CDP (P)	218	39%
Cobleskill (P)	1,579	55%
Cobleskill (SD)	2,387	46%
Conesville (SD)	329	36%
Esperance (P)	134	31%
Esperance (SD)	775	33%
Fulton (SD)	514	44%
Gilboa (SD)	506	30%
Jefferson (SD)	635	38%
Middleburgh (P)	630	49%
Middleburgh (SD)	1,499	46%
Richmondville (P)	360	47%
Richmondville (SD)	1,023	48%
Schoharie (P)	421	49%
Schoharie (SD)	1,420	36%
Seward (SD)	600	31%
Sharon (SD)	693	52%
Sharon Springs (P)	213	53%
Summit (SD)	454	40%
Wright (SD)	643	27%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

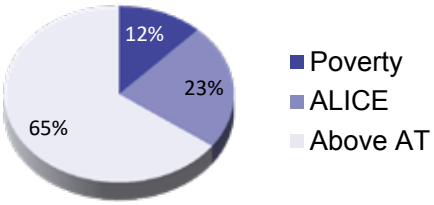
ALICE IN SCHUYLER COUNTY

2014 Point-in-Time Data

Population: 18,458 | **Number of Households:** 7,759
Median Household Income: $49,225 (state average: $58,878)
Unemployment Rate: 6.4% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (66)	good (62)	good (86)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Schuyler County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$489	$643
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$144	$425
Taxes	$235	$473
Monthly Total	$1,582	$4,672
ANNUAL TOTAL	$18,984	$56,064
Hourly Wage	*$9.49*	*$28.03*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Schuyler County, 2014

Town	Total HH	% ALICE & Poverty
Burdett (P)	161	35%
Catharine (SD)	718	37%
Cayuta (SD)	155	38%
Dix (SD)	1,669	44%
Hector (SD)	2,136	24%
Montour (SD)	1,105	42%
Montour Falls (P)	824	50%
Odessa (P)	281	42%
Orange (SD)	637	37%
Reading (SD)	648	28%
Tyrone (SD)	691	39%
Watkins Glen (P)	864	46%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

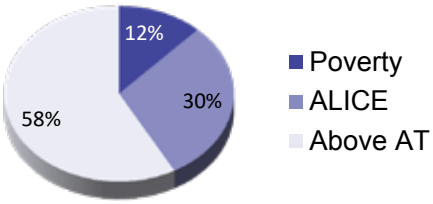
ALICE IN SENECA COUNTY

2014 Point-in-Time Data

Population: 35,232 | **Number of Households:** 13,485
Median Household Income: $48,932 (state average: $58,878)
Unemployment Rate: 6.3% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (57)	good (60)	poor (39)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Seneca County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$484	$710
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$143	$434
Taxes	$233	$500
Monthly Total	$1,574	$4,775
ANNUAL TOTAL	$18,888	$57,300
Hourly Wage	*$9.44*	*$28.65*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Seneca County, 2014

Town	Total HH	% ALICE & Poverty
Covert (SD)	934	37%
Fayette (SD)	1,487	31%
Interlaken (P)	248	48%
Junius (SD)	543	42%
Lodi (P)	163	54%
Lodi (SD)	649	40%
Ovid (P)	286	51%
Ovid (SD)	922	49%
Romulus (SD)	831	38%
Romulus CDP (P)	191	49%
Seneca Falls (SD)	3,929	44%
Seneca Falls CDP (P)	2,895	43%
Tyre (SD)	373	44%
Varick (SD)	699	32%
Waterloo (P)	2,011	44%
Waterloo (SD)	3,118	49%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

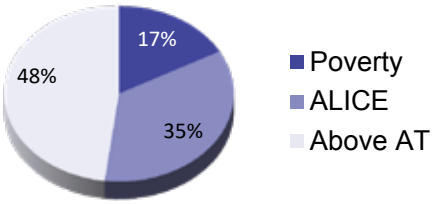
ALICE IN ST. LAWRENCE COUNTY

2014 Point-in-Time Data

Population: 111,400 | **Number of Households:** 40,286
Median Household Income: $43,758 (state average: $58,878)
Unemployment Rate: 8.1% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	poor (48)	poor (42)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, St. Lawrence County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$503	$724
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$146	$436
Taxes	$240	$505
Monthly Total	$1,603	$4,796
ANNUAL TOTAL	$19,236	$57,552
Hourly Wage	*$9.62*	*$28.78*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

St. Lawrence County, 2014

Town	Total HH	% ALICE & Poverty
Brasher (SD)	852	52%
Brasher Falls CDP (P)	215	54%
Canton (P)	1,683	47%
Canton (SD)	3,437	45%
Clifton (SD)	352	56%
Colton (SD)	765	44%
Colton CDP (P)	181	51%
De Kalb (SD)	786	45%
De Peyster (SD)	334	60%
DeKalb Junction CDP (P)	139	34%
Edwards (SD)	357	67%
Edwards CDP (P)	142	70%
Fine (SD)	556	53%
Fowler (SD)	802	47%
Gouverneur (P)	1,620	61%
Gouverneur (SD)	2,415	58%
Hailesboro CDP (P)	233	57%
Hammond (P)	135	66%
Hammond (SD)	598	53%
Hannawa Falls CDP (P)	446	37%
Hermon (P)	170	65%
Hermon (SD)	418	51%
Heuvelton (P)	287	43%
Hopkinton (SD)	410	62%
Lawrence (SD)	674	43%
Lisbon (SD)	1,540	42%
Louisville (SD)	1,348	51%
Macomb (SD)	312	43%
Madrid (SD)	664	51%
Madrid CDP (P)	259	54%
Massena (P)	4,933	59%
Massena (SD)	5,848	58%
Morristown (P)	179	29%
Morristown (SD)	869	39%
Norfolk (SD)	1,839	53%
Norfolk CDP (P)	583	55%
Norwood (P)	637	55%
Ogdensburg (P)	4,170	55%
Oswegatchie (SD)	1,502	47%
Parishville (SD)	886	54%
Parishville CDP (P)	331	62%
Piercefield (SD)	136	48%
Pierrepont (SD)	1,035	39%
Pitcairn (SD)	268	44%
Potsdam (P)	2,425	58%
Potsdam (SD)	4,931	49%
Rensselaer Falls (P)	143	56%
Richville (P)	129	50%
Rossie (SD)	314	52%
Russell (SD)	768	51%
Star Lake CDP (P)	314	58%
Stockholm (SD)	1,454	54%
Waddington (P)	384	43%
Waddington (SD)	896	36%
Winthrop CDP (P)	149	45%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

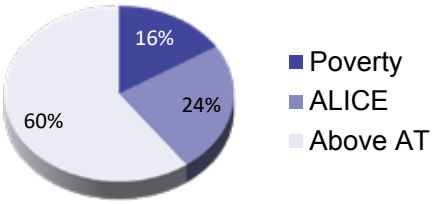
ALICE IN STEUBEN COUNTY

2014 Point-in-Time Data

Population: 98,394 | **Number of Households:** 41,046
Median Household Income: $46,889 (state average: $58,878)
Unemployment Rate: 7.4% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (61)	fair (55)	fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Steuben County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$468	$677
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$141	$429
Taxes	$228	$486
Monthly Total	$1,551	$4,723
ANNUAL TOTAL	$18,612	$56,676
Hourly Wage	*$9.31*	*$28.34*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Steuben County, 2014

Town	Total HH	% ALICE & Poverty
Addison (P)	745	35%
Addison (SD)	1,052	35%
Arkport (P)	338	35%
Avoca (P)	380	38%
Avoca (SD)	939	42%
Bath (P)	2,810	48%
Bath (SD)	5,234	45%
Bradford (SD)	291	38%
Cameron (SD)	343	49%
Campbell (SD)	1,422	39%
Campbell CDP (P)	305	54%
Canisteo (P)	890	42%
Canisteo (SD)	1,320	35%
Caton (SD)	828	27%
Cohocton (P)	368	45%
Cohocton (SD)	974	41%
Coopers Plains CDP (P)	231	59%
Corning (P)	5,239	39%
Corning (SD)	2,535	28%
Dansville (SD)	664	42%
Erwin (SD)	3,531	28%
Fremont (SD)	440	31%
Gang Mills CDP (P)	1,764	25%
Greenwood (SD)	304	26%
Hammondsport (P)	357	35%
Hartsville (SD)	259	27%
Hornby (SD)	651	30%
Hornell (P)	3,621	50%
Hornellsville (SD)	1,922	47%
Howard (SD)	542	43%
Jasper (SD)	417	41%
Lindley (SD)	783	30%
North Hornell (P)	338	32%
Painted Post (P)	811	36%
Prattsburgh (SD)	953	38%
Prattsburgh CDP (P)	310	41%
Pulteney (SD)	553	38%
Rathbone (SD)	383	43%
Riverside (P)	238	39%
Savona (P)	295	35%
South Corning (P)	464	34%
Thurston (SD)	491	29%
Troupsburg (SD)	416	43%
Tuscarora (SD)	573	46%
Urbana (SD)	996	32%
Wayland (P)	812	49%
Wayland (SD)	1,795	44%
Wayne (SD)	477	32%
West Union (SD)	157	50%
Wheeler (SD)	470	36%
Woodhull (SD)	710	45%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

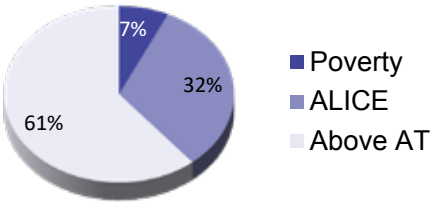
ALICE IN SUFFOLK COUNTY

2014 Point-in-Time Data

Population: 1,502,968 | **Number of Households:** 493,287
Median Household Income: $86,266 (state average: $58,878)
Unemployment Rate: 5.7% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (15)	good (63)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Suffolk County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$1,033	$1,613
Child Care	$–	$2,188
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$213	$684
Taxes	$431	$1,229
Monthly Total	$2,348	$7,527
ANNUAL TOTAL	$28,176	$90,324
Hourly Wage	*$14.09*	*$45.16*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Suffolk County, 2014

Town	Total HH	% ALICE & Poverty
Amagansett CDP (P)	502	35%
Amityville (P)	3,449	40%
Aquebogue CDP (P)	751	57%
Asharoken (P)	215	21%
Babylon (P)	4,510	32%
Babylon (SD)	69,634	41%
Baiting Hollow CDP (P)	644	33%
Bay Shore CDP (P)	9,598	51%
Bayport CDP (P)	3,131	44%
Baywood CDP (P)	2,201	45%
Belle Terre (P)	286	8%
Bellport (P)	967	37%
Blue Point CDP (P)	1,639	32%
Bohemia CDP (P)	3,569	38%
Brentwood CDP (P)	13,882	51%
Bridgehampton CDP (P)	599	34%
Brightwaters (P)	1,069	18%
Brookhaven (SD)	162,015	39%
Brookhaven CDP (P)	1,086	39%
Calverton CDP (P)	2,953	59%
Center Moriches CDP (P)	2,818	44%
Centereach CDP (P)	9,888	31%
Centerport CDP (P)	1,943	29%
Central Islip CDP (P)	9,728	55%
Cold Spring Harbor CDP (P)	1,733	16%
Commack CDP (P)	11,770	28%
Copiague CDP (P)	7,495	50%
Coram CDP (P)	14,844	44%
Cutchogue CDP (P)	1,253	38%
Deer Park CDP (P)	9,345	40%
Dix Hills CDP (P)	8,270	21%
East Farmingdale CDP (P)	2,003	42%
East Hampton (P)	590	35%
East Hampton (SD)	9,207	42%
East Hampton North CDP (P)	1,637	53%
East Islip CDP (P)	4,407	26%
East Marion CDP (P)	450	45%
East Moriches CDP (P)	1,892	37%
East Northport CDP (P)	6,990	33%
East Patchogue CDP (P)	8,429	52%
East Quogue CDP (P)	1,699	36%
East Shoreham CDP (P)	2,033	16%
Eastport CDP (P)	675	40%
Eatons Neck CDP (P)	529	28%
Elwood CDP (P)	3,543	26%
Farmingville CDP (P)	4,782	33%
Fire Island CDP (P)	103	36%
Fishers Island CDP (P)	132	9%
Flanders CDP (P)	1,402	50%
Fort Salonga CDP (P)	3,303	24%
Gordon Heights CDP (P)	1,173	51%
Great River CDP (P)	541	22%
Greenlawn CDP (P)	4,528	39%
Greenport (P)	906	58%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN SUFFOLK COUNTY

2014 Point-in-Time Data

Population: 1,502,968 | **Number of Households:** 493,287
Median Household Income: $86,266 (state average: $58,878)
Unemployment Rate: 5.7% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

SUFFOLK COUNTY

Suffolk County, 2014		
Town	Total HH	% ALICE & Poverty
Greenport West CDP (P)	929	54%
Halesite CDP (P)	1,075	16%
Hampton Bays CDP (P)	5,085	47%
Hauppauge CDP (P)	7,117	31%
Head of the Harbor (P)	475	24%
Holbrook CDP (P)	9,151	32%
Holtsville CDP (P)	6,754	35%
Huntington (SD)	69,026	31%
Huntington Bay (P)	572	22%
Huntington CDP (P)	7,019	29%
Huntington Station CDP (P)	10,364	46%
Islandia (P)	1,012	32%
Islip (SD)	102,716	40%
Islip CDP (P)	6,292	29%
Islip Terrace CDP (P)	1,679	32%
Jamesport CDP (P)	564	37%
Kings Park CDP (P)	6,099	31%
Lake Grove (P)	3,695	38%
Lake Ronkonkoma CDP (P)	6,782	35%
Laurel CDP (P)	481	22%
Lindenhurst (P)	9,012	38%
Lloyd Harbor (P)	1,147	14%
Manorville CDP (P)	4,729	34%
Mastic Beach (P)	4,786	55%
Mastic CDP (P)	5,024	53%
Mattituck CDP (P)	1,860	43%
Medford CDP (P)	7,823	38%
Melville CDP (P)	6,883	25%
Middle Island CDP (P)	4,120	50%
Miller Place CDP (P)	3,929	26%
Montauk CDP (P)	1,742	48%
Moriches CDP (P)	1,129	56%
Mount Sinai CDP (P)	4,251	29%
Nesconset CDP (P)	4,474	24%
New Suffolk CDP (P)	161	46%
Nissequogue (P)	560	12%
North Amityville CDP (P)	5,378	48%
North Babylon CDP (P)	5,972	35%
North Bay Shore CDP (P)	4,740	51%
North Bellport CDP (P)	3,490	54%
North Great River CDP (P)	1,290	28%
North Haven (P)	381	27%
North Lindenhurst CDP (P)	3,678	47%
North Patchogue CDP (P)	2,267	40%
North Sea CDP (P)	1,708	42%
Northampton CDP (P)	244	83%
Northport (P)	2,933	30%
Northville CDP (P)	670	42%
Northwest Harbor CDP (P)	1,669	35%
Noyack CDP (P)	1,621	44%
Oak Beach-Captree CDP (P)	181	39%
Oakdale CDP (P)	2,852	40%
Old Field (P)	329	10%
Orient CDP (P)	359	26%

Suffolk County, 2014		
Town	Total HH	% ALICE & Poverty
Patchogue (P)	4,616	53%
Peconic CDP (P)	262	36%
Poospatuck Reservation (SD)	146	78%
Poquott (P)	361	25%
Port Jefferson (P)	3,044	30%
Port Jefferson Station CDP (P)	2,820	40%
Quiogue CDP (P)	236	36%
Quogue (P)	404	32%
Remsenburg-Speonk CDP (P)	914	42%
Ridge CDP (P)	5,372	53%
Riverhead (SD)	12,685	47%
Riverhead CDP (P)	4,927	57%
Riverside CDP (P)	773	86%
Rocky Point CDP (P)	4,737	34%
Ronkonkoma CDP (P)	6,342	38%
Sag Harbor (P)	841	33%
Sagaponack (P)	111	9%
Sayville CDP (P)	5,759	30%
Selden CDP (P)	6,316	40%
Setauket-East Setauket CDP (P)	5,089	22%
Shelter Island (SD)	1,063	29%
Shelter Island CDP (P)	524	37%
Shelter Island Heights CDP (P)	536	22%
Shinnecock Hills CDP (P)	736	51%
Shirley CDP (P)	7,778	43%
Shoreham (P)	188	19%
Smithtown (SD)	39,431	27%
Smithtown CDP (P)	8,649	27%
Sound Beach CDP (P)	2,488	42%
South Huntington CDP (P)	3,359	35%
Southampton (P)	1,260	39%
Southampton (SD)	21,378	44%
Southold (SD)	9,411	39%
Southold CDP (P)	2,618	30%
Springs CDP (P)	2,314	40%
St. James CDP (P)	4,535	33%
Stony Brook CDP (P)	4,846	18%
Terryville CDP (P)	3,684	36%
Tuckahoe CDP (P)	518	42%
Village of the Branch (P)	591	17%
Wading River CDP (P)	2,707	26%
Wainscott CDP (P)	301	47%
Water Mill CDP (P)	959	28%
West Babylon CDP (P)	14,039	38%
West Bay Shore CDP (P)	1,652	26%
West Hills CDP (P)	1,952	30%
West Islip CDP (P)	8,855	28%
West Sayville CDP (P)	1,596	25%
Westhampton Beach (P)	849	41%
Westhampton CDP (P)	1,107	39%
Wheatley Heights CDP (P)	1,435	33%
Wyandanch CDP (P)	3,040	55%
Yaphank CDP (P)	1,771	33%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

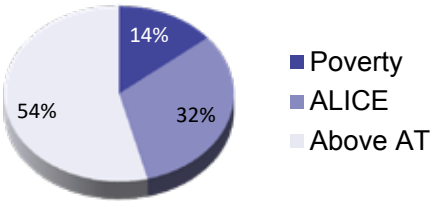
ALICE IN SULLIVAN COUNTY

2014 Point-in-Time Data

Population: 75,943 | **Number of Households:** 27,524
Median Household Income: $53,219 (state average: $58,878)
Unemployment Rate: 8% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (43)	poor (48)	poor (43)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Sullivan County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$727	$907
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$176	$462
Taxes	$323	$579
Monthly Total	$1,940	$5,079
ANNUAL TOTAL	$23,280	$60,948
Hourly Wage	*$11.64*	*$30.47*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Sullivan County, 2014

Town	Total HH	% ALICE & Poverty
Bethel (SD)	1,749	36%
Bloomingburg (P)	165	55%
Callicoon (SD)	1,225	37%
Cochecton (SD)	593	40%
Delaware (SD)	1,067	39%
Fallsburg (SD)	3,786	50%
Forestburgh (SD)	368	33%
Fremont (SD)	619	43%
Highland (SD)	1,065	48%
Hortonville CDP (P)	107	12%
Jeffersonville (P)	139	38%
Liberty (P)	1,589	62%
Liberty (SD)	3,567	54%
Livingston Manor CDP (P)	440	59%
Loch Sheldrake CDP (P)	295	36%
Lumberland (SD)	988	41%
Mamakating (SD)	4,475	43%
Monticello (P)	2,785	72%
Narrowsburg CDP (P)	204	55%
Neversink (SD)	1,467	45%
Rock Hill CDP (P)	536	24%
Rockland (SD)	1,544	49%
Roscoe CDP (P)	295	61%
South Fallsburg CDP (P)	806	63%
Thompson (SD)	5,827	57%
Tusten (SD)	614	48%
Woodridge (P)	303	65%
Wurtsboro (P)	506	42%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

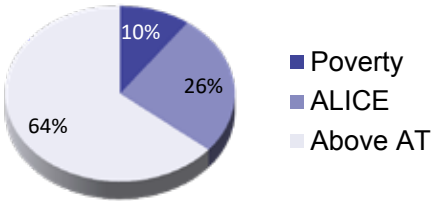
ALICE IN TIOGA COUNTY

2014 Point-in-Time Data

Population: 50,464 | **Number of Households:** 20,178
Median Household Income: $56,167 (state average: $58,878)
Unemployment Rate: 7.6% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (60)	fair (55)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Tioga County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$512	$692
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$147	$432
Taxes	$242	$492
Monthly Total	$1,615	$4,747
ANNUAL TOTAL	$19,380	$56,964
Hourly Wage	*$9.69*	*$28.48*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Tioga County, 2014

Town	Total HH	% ALICE & Poverty
Apalachin CDP (P)	492	37%
Barton (SD)	3,553	41%
Berkshire (SD)	566	40%
Candor (P)	283	33%
Candor (SD)	1,995	38%
Newark Valley (P)	449	44%
Newark Valley (SD)	1,692	39%
Nichols (P)	172	36%
Nichols (SD)	931	40%
Owego (P)	1,699	48%
Owego (SD)	7,665	28%
Richford (SD)	480	49%
Spencer (P)	391	54%
Spencer (SD)	1,262	51%
Tioga (SD)	2,034	41%
Waverly (P)	1,885	45%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

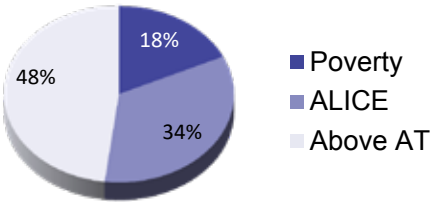
ALICE IN TOMPKINS COUNTY

2014 Point-in-Time Data

Population: 104,691 | **Number of Households:** 38,120
Median Household Income: $52,885 (state average: $58,878)
Unemployment Rate: 7.2% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (50)	poor (44)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Tompkins County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$769	$1,130
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$182	$526
Taxes	$340	$765
Monthly Total	$2,005	$5,782
ANNUAL TOTAL	$24,060	$69,384
Hourly Wage	*$12.03*	*$34.69*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Tompkins County, 2014

Town	Total HH	% ALICE & Poverty
Caroline (SD)	1,451	41%
Cayuga Heights (P)	1,571	34%
Danby (SD)	1,462	41%
Dryden (P)	889	51%
Dryden (SD)	6,120	46%
East Ithaca CDP (P)	1,194	61%
Enfield (SD)	1,507	53%
Forest Home CDP (P)	298	74%
Freeville (P)	237	50%
Groton (P)	1,033	62%
Groton (SD)	2,540	52%
Ithaca (P)	9,489	70%
Ithaca (SD)	6,994	49%
Lansing (P)	1,684	48%
Lansing (SD)	4,745	36%
Newfield (SD)	2,025	46%
Newfield Hamlet CDP (P)	333	48%
Northeast Ithaca CDP (P)	1,167	49%
Northwest Ithaca CDP (P)	498	52%
South Hill CDP (P)	1,022	40%
Trumansburg (P)	709	56%
Ulysses (SD)	2,007	42%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

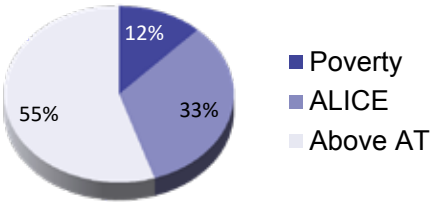
ALICE IN ULSTER COUNTY

2014 Point-in-Time Data

Population: 180,445 | **Number of Households:** 69,522
Median Household Income: $58,093 (state average: $58,878)
Unemployment Rate: 8.9% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (41)	poor (41)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Ulster County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$659	$1,062
Child Care	$–	$1,625
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$167	$542
Taxes	$296	$814
Monthly Total	$1,836	$5,966
ANNUAL TOTAL	$22,032	$71,592
Hourly Wage	*$11.02*	*$35.80*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Ulster County, 2014

Town	Total HH	% ALICE & Poverty
Accord CDP (P)	187	7%
Clintondale CDP (P)	540	49%
Cragsmoor CDP (P)	289	31%
Denning (SD)	242	37%
Ellenville (P)	1,490	55%
Esopus (SD)	3,294	36%
Gardiner (SD)	2,124	35%
Gardiner CDP (P)	301	45%
Glasco CDP (P)	953	39%
High Falls CDP (P)	364	50%
Highland CDP (P)	2,228	47%
Hillside CDP (P)	310	12%
Hurley (SD)	2,659	38%
Hurley CDP (P)	1,370	38%
Kerhonkson CDP (P)	651	46%
Kingston (P)	9,834	61%
Kingston (SD)	435	50%
Lake Katrine CDP (P)	824	61%
Lincoln Park CDP (P)	1,075	65%
Lloyd (SD)	4,182	41%
Malden-on-Hudson CDP (P)	145	54%
Marbletown (SD)	2,466	43%
Marlboro CDP (P)	1,375	43%
Marlborough (SD)	3,383	45%
Milton CDP (P)	549	47%
Napanoch CDP (P)	465	55%
New Paltz (P)	1,994	57%
New Paltz (SD)	4,480	42%
Olive (SD)	2,147	44%
Phoenicia CDP (P)	204	69%
Pine Hill CDP (P)	105	64%
Plattekill (SD)	3,965	44%
Plattekill CDP (P)	497	53%
Port Ewen CDP (P)	1,528	44%
Rifton CDP (P)	278	57%
Rochester (SD)	2,741	33%
Rosendale (SD)	2,457	47%
Rosendale Hamlet CDP (P)	609	43%
Saugerties (P)	1,683	56%
Saugerties (SD)	7,444	44%
Saugerties South CDP (P)	777	29%
Shandaken (SD)	1,497	56%
Shawangunk (SD)	3,730	28%
Shokan CDP (P)	491	50%
Stone Ridge CDP (P)	451	31%
Tillson CDP (P)	638	38%
Ulster (SD)	4,840	54%
Walker Valley CDP (P)	260	28%
Wallkill CDP (P)	835	36%
Wawarsing (SD)	4,370	50%
West Hurley CDP (P)	913	47%
Woodstock (SD)	3,004	39%
Woodstock CDP (P)	1,104	40%
Zena CDP (P)	479	25%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

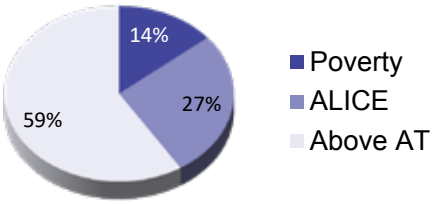
ALICE IN WARREN COUNTY

2014 Point-in-Time Data

Population: 64,973 | **Number of Households:** 26,193
Median Household Income: $57,294 (state average: $58,878)
Unemployment Rate: 5.2% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	fair (55)	good (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Warren County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$652	$1,015
Child Care	$–	$1,438
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$166	$509
Taxes	$294	$718
Monthly Total	$1,826	$5,603
ANNUAL TOTAL	$21,912	$67,236
Hourly Wage	*$10.96*	*$33.62*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Warren County, 2014

Town	Total HH	% ALICE & Poverty
Bolton (SD)	1,069	31%
Bolton Landing CDP (P)	266	31%
Chester (SD)	1,210	49%
Chestertown CDP (P)	368	50%
Glens Falls (P)	6,747	52%
Glens Falls North CDP (P)	3,737	36%
Hague (SD)	373	32%
Horicon (SD)	763	33%
Johnsburg (SD)	743	50%
Lake George (P)	418	41%
Lake George (SD)	1,555	34%
Lake Luzerne (SD)	1,285	34%
Lake Luzerne CDP (P)	410	29%
North Creek CDP (P)	184	65%
Queensbury (SD)	11,412	31%
Stony Creek (SD)	349	48%
Thurman (SD)	480	50%
Warrensburg (SD)	1,713	46%
Warrensburg CDP (P)	1,321	51%
West Glens Falls CDP (P)	2,843	36%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

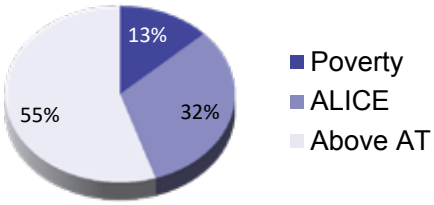
ALICE IN WASHINGTON COUNTY

2014 Point-in-Time Data

Population: 62,910 | **Number of Households:** 24,165
Median Household Income: $51,494 (state average: $58,878)
Unemployment Rate: 9.8% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (51)	fair (54)	poor (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Washington County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$652	$1,015
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$166	$477
Taxes	$294	$623
Monthly Total	$1,826	$5,246
ANNUAL TOTAL	$21,912	$62,952
Hourly Wage	*$10.96*	*$31.48*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Washington County, 2014

Town	Total HH	% ALICE & Poverty
Argyle (P)	133	47%
Argyle (SD)	1,449	31%
Cambridge (P)	730	58%
Cambridge (SD)	844	34%
Dresden (SD)	240	49%
Easton (SD)	926	31%
Fort Ann (P)	195	27%
Fort Ann (SD)	1,447	39%
Fort Edward (P)	1,353	42%
Fort Edward (SD)	2,337	46%
Granville (P)	1,079	61%
Granville (SD)	2,502	50%
Greenwich (P)	779	46%
Greenwich (SD)	2,018	39%
Hampton (SD)	382	46%
Hartford (SD)	889	35%
Hebron (SD)	746	45%
Hudson Falls (P)	2,851	55%
Jackson (SD)	790	41%
Kingsbury (SD)	5,078	50%
Putnam (SD)	304	30%
Salem (P)	368	48%
Salem (SD)	1,155	45%
White Creek (SD)	1,393	51%
Whitehall (P)	1,180	61%
Whitehall (SD)	1,665	53%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

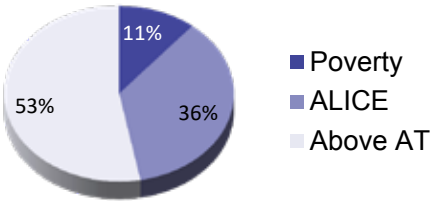
ALICE IN WAYNE COUNTY

2014 Point-in-Time Data

Population: 92,051 | **Number of Households:** 35,577
Median Household Income: $45,951 (state average: $58,878)
Unemployment Rate: 8.4% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	good (58)	good (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Wayne County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$563	$834
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$154	$451
Taxes	$259	$550
Monthly Total	$1,690	$4,966
ANNUAL TOTAL	$20,280	$59,592
Hourly Wage	*$10.14*	*$29.80*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Wayne County, 2014

Town	Total HH	% ALICE & Poverty
Arcadia (SD)	5,784	49%
Butler (SD)	734	49%
Clyde (P)	660	52%
Galen (SD)	1,458	36%
Huron (SD)	862	34%
Lyons (P)	1,525	56%
Lyons (SD)	2,300	49%
Macedon (P)	581	29%
Macedon (SD)	3,426	34%
Marion (SD)	1,930	32%
Marion CDP (P)	656	51%
Newark (P)	3,793	54%
North Rose CDP (P)	291	54%
Ontario (SD)	4,218	35%
Ontario CDP (P)	1,006	59%
Palmyra (P)	1,426	50%
Palmyra (SD)	3,217	48%
Pultneyville CDP (P)	236	12%
Red Creek (P)	222	50%
Rose (SD)	925	45%
Savannah (SD)	575	50%
Savannah CDP (P)	194	52%
Sodus (P)	818	53%
Sodus (SD)	3,256	43%
Sodus Point (P)	446	36%
Walworth (SD)	3,432	26%
Williamson (SD)	2,585	34%
Williamson CDP (P)	961	42%
Wolcott (P)	750	61%
Wolcott (SD)	1,777	52%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

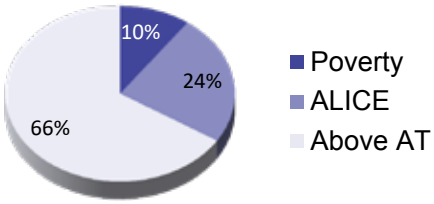
ALICE IN WESTCHESTER COUNTY

2014 Point-in-Time Data

Population: 972,634 | **Number of Households:** 342,557
Median Household Income: $83,477 (state average: $58,878)
Unemployment Rate: 6.9% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.54 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (18)	fair (54)	fair (51)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Westchester County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$967	$1,449
Child Care	$–	$2,188
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$172	$590
Taxes	$310	$954
Monthly Total	$1,890	$6,491
ANNUAL TOTAL	$22,680	$77,892
Hourly Wage	*$11.34*	*$38.95*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Westchester County, 2014

Town	Total HH	% ALICE & Poverty
Ardsley (P)	1,535	22%
Armonk CDP (P)	1,375	13%
Bedford (SD)	5,467	26%
Bedford CDP (P)	748	22%
Bedford Hills CDP (P)	1,171	56%
Briarcliff Manor (P)	2,599	19%
Bronxville (P)	2,204	17%
Buchanan (P)	862	23%
Chappaqua CDP (P)	497	36%
Cortlandt (SD)	15,196	27%
Crompond CDP (P)	804	20%
Croton-on-Hudson (P)	2,934	22%
Crugers CDP (P)	834	63%
Dobbs Ferry (P)	3,717	22%
Eastchester (SD)	12,786	23%
Eastchester CDP (P)	7,813	23%
Elmsford (P)	1,491	25%
Fairview CDP (P)	933	53%
Golden's Bridge CDP (P)	601	24%
Greenburgh (SD)	32,922	23%
Greenville CDP (P)	2,314	14%
Harrison (SD)	8,299	27%
Hartsdale CDP (P)	2,571	28%
Hastings-on-Hudson (P)	2,964	22%
Hawthorne CDP (P)	1,526	16%
Heritage Hills CDP (P)	2,429	25%
Irvington (P)	2,462	19%
Jefferson Valley-Yorktown CDP (P)	5,252	29%
Katonah CDP (P)	581	26%
Lake Mohegan CDP (P)	2,023	28%
Larchmont (P)	2,125	17%
Lewisboro (SD)	4,432	17%
Lincolndale CDP (P)	489	5%
Mamaroneck (P)	7,380	35%
Mamaroneck (SD)	11,019	25%
Montrose CDP (P)	1,069	27%
Mount Kisco (SD)	4,085	42%
Mount Pleasant (SD)	14,069	25%
Mount Vernon (P)	24,538	55%
Mount Vernon (SD)	25,750	55%
New Castle (SD)	5,815	11%
New Rochelle (P)	27,841	40%
New Rochelle (SD)	28,251	41%
North Castle (SD)	3,805	15%
North Salem (SD)	1,858	20%
Ossining (P)	7,449	41%
Ossining (SD)	11,818	33%
Peekskill (P)	9,088	52%
Pelham (P)	2,186	17%
Pelham (SD)	3,945	15%
Pelham Manor (P)	1,759	13%
Pleasantville (P)	2,586	22%
Port Chester (P)	9,251	49%
Pound Ridge (SD)	1,908	17%
Rye (P)	5,460	19%
Rye (SD)	15,488	39%
Rye Brook (P)	3,444	19%
Scarsdale (SD)	5,394	7%
Scotts Corners CDP (P)	320	33%
Shenorock CDP (P)	628	35%
Shrub Oak CDP (P)	864	41%
Sleepy Hollow (P)	3,662	46%
Somers (SD)	7,668	18%
Tarrytown (P)	4,471	32%
Thornwood CDP (P)	1,306	21%
Tuckahoe (P)	2,769	33%
Valhalla CDP (P)	1,118	20%
Verplanck CDP (P)	637	48%
White Plains (P)	22,033	36%
Yonkers (P)	74,187	45%
Yonkers (SD)	73,357	46%
Yorktown (SD)	13,043	26%
Yorktown Heights CDP (P)	698	17%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

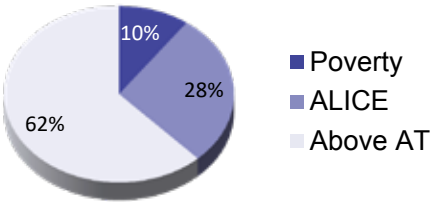
ALICE IN WYOMING COUNTY

2014 Point-in-Time Data

Population: 41,679 | **Number of Households:** 15,691
Median Household Income: $53,012 (state average: $58,878)
Unemployment Rate: 7.4% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (60)	good (60)	fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Wyoming County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$445	$677
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$138	$429
Taxes	$221	$486
Monthly Total	$1,518	$4,723
ANNUAL TOTAL	$18,216	$56,676
Hourly Wage	*$9.11*	*$28.34*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Wyoming County, 2014

Town	Total HH	% ALICE & Poverty
Arcade (P)	931	48%
Arcade (SD)	1,837	48%
Attica (P)	1,080	36%
Attica (SD)	1,656	30%
Bennington (SD)	1,234	30%
Bliss CDP (P)	216	44%
Castile (P)	403	36%
Castile (SD)	1,203	33%
Covington (SD)	436	25%
Eagle (SD)	470	39%
Gainesville (P)	103	42%
Gainesville (SD)	846	32%
Genesee Falls (SD)	202	56%
Java (SD)	791	38%
Middlebury (SD)	587	31%
Orangeville (SD)	602	23%
Perry (P)	1,433	48%
Perry (SD)	1,858	42%
Pike (SD)	415	43%
Pike CDP (P)	122	48%
Sheldon (SD)	973	34%
Silver Springs (P)	320	40%
Strykersville CDP (P)	239	36%
Warsaw (P)	1,613	52%
Warsaw (SD)	2,259	48%
Wethersfield (SD)	322	36%
Wyoming (P)	159	36%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

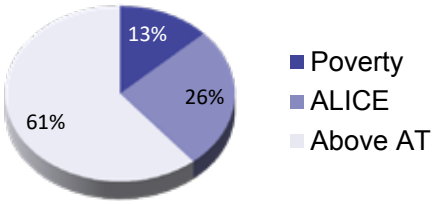
ALICE IN YATES COUNTY

2014 Point-in-Time Data

Population: 25,281 | **Number of Households:** 9,642
Median Household Income: $50,061 (state average: $58,878)
Unemployment Rate: 7% (state average: 7.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.51)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	poor (49)	poor (27)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Yates County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$501	$659
Child Care	$–	$1,208
Food	$202	$612
Transportation	$369	$738
Health Care	$143	$573
Miscellaneous	$145	$427
Taxes	$239	$479
Monthly Total	$1,599	$4,696
ANNUAL TOTAL	$19,188	$56,352
Hourly Wage	*$9.59*	*$28.18*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, New York State Department of Taxation and Finance, and New York State Office of Children & Family Services, 2014.

Yates County, 2014

Town	Total HH	% ALICE & Poverty
Barrington (SD)	575	35%
Benton (SD)	912	33%
Dresden (P)	147	48%
Dundee (P)	706	55%
Italy (SD)	519	36%
Jerusalem (SD)	1,569	34%
Middlesex (SD)	574	31%
Milo (SD)	2,886	45%
Penn Yan (P)	2,078	53%
Potter (SD)	732	43%
Rushville (P)	270	46%
Starkey (SD)	1,310	43%
Torrey (SD)	565	31%

Note: Municipal-level data on this page is for Census Places (P) and county subdivisions (SD). Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

BIBLIOGRAPHY

AAA. (2013). Your Driving Costs. Retrieved from http://newsroom.aaa.com/2013/04/cost-of-owning-and-operating-vehicle-in-u-s-increases-nearly-two-percent-according-to-aaas-2013-your-driving-costs-study-archive/

AARP Public Policy Institute. (June 2015). *Caregiving in the U.S. 2015.* National Alliance for Caregiving. Retrieved from http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Final-Report-June-4_WEB.pdf

AARP. (September 2014). *State of the 50+ in New York State.* Retrieved from http://www.aarp.org/content/dam/aarp/research/surveys_statistics/general/2014/2014-State-of-the-50-Plus-in-New-York-State-AARP-res-gen.pdf

Abel, J., Deitz, R., & Su, Y. (2014). Are Recent College Graduates Finding Good Jobs? *Current Issues in Economics and Finance, 20*(1). Retrieved from http://www.newyorkfed.org/research/current_issues/ci20-1.pdf

Abraham, K., Haltiwanger, J., Sandusky, K., & Spletzer, J. (May 2016). Measuring the Gig Economy. Society of Labor Economists. Retrieved from http://www.sole-jole.org/16375.pdf

Abrahms, S. (May 31, 2013). House Sharing for Boomer Women Who Would Rather Not Live Alone. *AARP Bulletin*. Retrieved from http://www.aarp.org/home-family/your-home/info-05-2013/older-women-roommates-house-sharing.html

ADP Research Institute. (2014). *Planning For Health Care Reform: How Income Impacts Employee Health Benefits Participation.* Retrieved from http://www.adp.com/~/media/RI/pdf/Benefits%20Planning%20For%20Health%20Care%20Reform%20How%20Income%20Impacts%20Employee%20Health%2

Agency for Healthcare Research and Quality (AHRQ). (May 2015). 2014 National Healthcare Quality and Disparities Report. *AHRQ Pub. No. 15-0007*. Retrieved from http://www.ahrq.gov/research/findings/nhqrdr/nhqdr14/2014nhqdr.pdf

Alaimo, K., Olson, C., & Frongillo, E. J. (2001). Food Insufficiency and American school-aged children's cognitive, academic, and psychosocial development. *Pediatrics, 108*(3). Retrieved from http://pediatrics.aappublications.org/content/108/1/44

Allegretto, S. (2005). Basic Family Budgets: Working families' incomes often fail to meet living expenses around the U.S. Retrieved from http://www.epi.org/publication/bp165/

Allegretto, S., Doussard, M., Graham-Squire, D., Jacobs, K., & Thompson, J. (October 2013). *Fast Food, Poverty Wages: The Public Cost Of Low-Wage Jobs in The Fast-Food Industry.* UC Berkeley Labor Center. Retrieved from http://laborcenter.berkeley.edu/fast-food-poverty-wages-the-public-cost-of-low-wage-jobs-in-the-fast-food-industry/

Alliance for Excellent Education (AEE). (September 2013). Saving Futures, Saving Dollars: The Impact of Education on Crime Reduction and Earnings. Retrieved from http://all4ed.org/wp-content/uploads/2013/09/SavingFutures.pdf

Alliance for Excellent Education (AEE). (November 2011). *The High Cost of High School Dropouts: What the Nation Pays for Inadequate High Schools.* Retrieved from http://all4ed.org/wp-content/uploads/2013/06/HighCost.pdf

Alliance for Excellent Education (AEE). (October 2013). *The Economic Benefits of Increasing the High School Graduation Rate for Public School Students in the United States.* Issue Brief. Retrieved from http://all4ed.org/wp-content/uploads/2014/01/US_econ.pdf

Alliance for Excellent Education (AEE). (n.d.). *The Graduation Effect*. Retrieved from http://impact.all4ed.org/#national/undefined/

Altig, D., & Robertson, J. (June 7, 2012). The Skills Gap: Still Trying to Separate Myth from Fact. Retrieved May 20, 2014, from http://macroblog.typepad.com/macroblog/2012/06/the-skills-gap-still-trying-to-separate-myth-from-fact.html

American Community Survey. (2007, 2010, 2012, and 2014). *2007, 2010, 2012, and 2014; 1-, 3-, and 5-Year Estimates.* Retrieved from U.S. Census Bureau: http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t

American Community Survey. (2014). *2014; 1-, and 3-, and 5-Year Estimates.* Retrieved from U.S. Census Bureau: http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t

American Immigration Council. (2015). *New Americans in New York.* Retrieved from https://www.americanimmigrationcouncil.org/research/new-americans-new-york

American Legislative Exchange Council. (2015). *Report Card on American Education: State Education Rankings.* Retrieved from https://www.alec.org/publication/report-card-on-american-education/

American Public Transportation Association. (2007). *Public Transportation: Benefits for the 21st Century.* Retrieved from http://www.apta.com/resources/reportsandpublications/documents/twenty_first_century.pdf

American Society of Civil Engineers (ASCE). (2013). America's Infrastructure Report Card. Retrieved from http://www.infrastructurereportcard.org/a/#p/home

American Society of Civil Engineers' New York State Council. (September 2015). *2015 Report Card for New York's Infrastructure*. Retrieved from http://www.infrastructurereportcard.org/wp-content/uploads/2015/09/NY_ReportCard_FullReport_9.29.15_FINAL.pdf

Anderson, M. (April 2015). *6 Facts About Americans and their Smartphones.* Pew Research Center. Retrieved from http://www.pewresearch.org/fact-tank/2015/04/01/6-facts-about-americans-and-their-smartphones/

Anderson, M., & Jaggia, S. (January 2008). Rent-to-own Agreements: Customer Characteristics and Contract Outcomes. Retrieved from https://www.rtohq.org/pdfs/Rent-to-own%20agreements-CustomerCharacteristicsandContractOutco

Anetzberger, G. (October 2012). An update on the Nature and Scope of Elder Abuse. *Generations: Journal of the American Society on Aging*. Retrieved from http://www.asaging.org/blog/update-nature-and-scope-elder-abuse

Annie E. Casey Foundation. (2007 to 2012). *High School Students Not Graduating On Time.* Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/7245-high-school-students-not-graduating-on-time?loc=1&loct=1#detailed/2/2-52/false/1024,937,809,712,517/any/14289,14290

Annie E. Casey Foundation. (2013). *Persons Age 18 To 24 Not Attending School, Not Working, And No Degree Beyond High School.* Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/5063-persons-age-18-to-24-not-attending-school-not-working-and-no-degree-beyond-high-school?loc=1&loct=1#detailed/2/2-52/false/36,868,867,133,38/any/11484,11485

Annie E. Casey Foundation. (2014). *Race for Results: Building a Path to Opportunity for All Children.* Retrieved from http://www.aecf.org/m/resourcedoc/AECF-RaceforResults-2014.pdf

Annie E. Casey Foundation. (February 2015). *Children Ages 3 to 4 Not Attending Preschool By Race.* Retrieved from Kids Count Data Center: http://datacenter.kidscount.org/data/tables/7681-children-ages-3-to-4-not-attending-preschool-byrace#detailed/2/14,17,20,39,4

Annie E. Casey Foundation. (May 2016). *Young Children Not in School By Race.* Retrieved from Kids Count Data Center: http://datacenter.kidscount.org/data/tables/9012-young-children-not-in-school-by-race?loc=1&loct=1#detailed/1/any/false/1485,815/4038,4040,4039,2638,2597,4758,1353/17977,17978

Association of Progressive Rental Organizations (APRO). (n.d.). *Rent-to-Own's State Economic Impact and Statutes.* Retrieved September 20, 2016, from https://www.rtohq.org/state-economic-impacts-statutes/

Autor, D. (2010). *The Polarization of Job Opportunities in the U.S. Labor Market: Implications for Employment and Earnings.* Retrieved from http://economics.mit.edu/files/5554

Badillo, D. (Winter/Spring 2009). An Urban Historical Portrait of Mexican Migration to New York City. *New York History, Vol. 90*(1/2), 107-124. Retrieved from https://www.jstor.org/stable/23185100?seq=1#page_scan_tab_contents

Baicker, K., & Finkelstein, A. (August 2011). The Effects of Medicaid Coverage - Learning from the Oregon Experiment. Retrieved from http://www.nejm.org/doi/full/10.1056/NEJMp1108222

Baker, D. (2005). Who's Dreaming? Homeownership Among Low Income Families. Retrieved from http://www.cepr.net/documents/publications/housing_2005_01.pdf

Baker, D., & Baribeau, S. (August 2003). Homeownership in a Bubble: The Fast Path to Poverty? Retrieved from http://www.cepr.net/documents/publications/housing_2003_08.pdf

Banerjee, S. (February 2015). Utilization Patterns and Out-of-Pocket Expenses for Different Health Care Services Among American Retirees. (Issue Brief No. 411). Retrieved from http://www.ebri.org/pdf/briefspdf/EBRI_IB_411_Feb15_H

Barr, M., & Blank, R. (November 2008). Access to Financial Services, Savings, and Assets Among the Poor. (N. P. Center, Ed.) Retrieved from http://www.npc.umich.edu/publications/policy_briefs/brief13/PolicyBrief13.pdf

Baum, S., & Johnson, M. (April 2015). *Student Debt: Who Borrows Most? What Lies Ahead?* Urban Institute. Retrieved from http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000191-Student-Debt-Who-Borrows-Most-What-Lies-Ahead.pdf

Baum, S., Ma, J., & Payea, K. (2013). Education Pays: The Benefits of Higher Education for Individuals and Society. Retrieved from https://trends.collegeboard.org/sites/default/files/education-pays-2013-full-report.pdf

Belsky, E., Goodman, J., & Drew, R. (June 2005). *Measuring the Nation's Rental Housing Affordability Problems.* Harvard University Joint Center for Housing Studies. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/rd05-1_measuring_rental_affordability05.pdf

Benefits.gov. (September 22, 2016). *New York Summer Food Service.* Retrieved from Benefits.gov: https://www.benefits.gov/benefits/benefit-details/1743

Ben-Shalom, Y., Moffitt, R., & Scholz, J. (2012). An Assessment of the Effectiveness of Anti-Poverty Programs in the United States. (Chapter 22). Retrieved from http://www.irp.wisc.edu/publications/dps/pdfs/dp139211.pdf

Bercovitz, A., Moss, A., Park-Lee, E., Jones, A., & Harris-Kojetin, L. S. (May 2011). *An Overview of Home Health Aides: United States, 2007.* National Health Statistics Report. Retrieved from http://www.cdc.gov/nchs/data/nhsr

Berkowitz, S., Meigs, J., DeWalt, D., Seligman, H., Barnard, L., Bright, O.-J., . . . Atlas, S. W. (February 1, 2015). Material Need Insecurities, Control of Diabetes Mellitus, and Use of Health Care Resources: Results of the Measuring Economic Insecurity in Diabetes Study. *JAMA Internal Medicine*, 175(2), 257-265. Retrieved from https://www.ncbi.nim.nih.gov/pubmed/25545780

Bernanke, B. (May 5, 2008). Mortgage Delinquencies and Foreclosures. *New York*. Retrieved from http://www.federalreserve.gov/newsevents/speech/bernanke20080505a.htm

Bernanke, B. (2012). Recent Developments in the Labor Market. *National Association for Business Economics Annual Conference.* Washington, D.C.

Bernstein, J. (2001). Let the War on the Poverty Line Commence. (Working Paper Series). Retrieved from http://fcd-us.org/sites/default/files/LetTheWarOnThePovertyLineCommence.pdf

Bertaud, A. (n.d.). Urban Planning and Housing Affordability. Retrieved from http://www.demographia.com/dhi.pdf

Bhutta, N., Skiba, P., & Tobacman, J. (April 2014). Payday Loan Choices and Consequences. Retrieved from http://www.calcfa.com/docs/PaydayLoanChoicesandConsequences.pdf

Blakely-Armitage, R., Sanders, S., Francis, J., & Vink, J. (2011). *Upstate New York in Profile: Trends, Projections, and Community & Economic Development Issues.* Cornell University Community and Regional Development Institute. Retrieved from https://www.sri.cornell.edu/sri/files/Chartbook-FINAL-1.pdf

Blank, R. M. (2008). Presidential Address: How to Improve Poverty Measurement in the United States. *Journal of Policy Analysis and Management*, 233-254. Retrieved from http://deepblue.lib.umich.edu/bitstream/handle/2027.42/58071/20323_ftp.pdf;jsessionid=9C48A50

Blank, R., & Barr, M. (Eds.). (2009). *Insufficient Funds: Savings, Assets, Credit, and Banking among Low-Income Households.* New York: Russell Sage Foundation. Retrieved from https://www.russellsage.org/publications/insufficient-funds-0

Bleemer, Z., Brown, M., Lee, D., & van der Klaauw, W. (2015). *Debt, Jobs, or Housing: What's Keeping Millennials at Home?* Federal Reserve Bank of New York Staff Reports. Retrieved from https://www.newyorkfed.org/medialibrary/media/research/staff_reports/sr700.pdf

Bloom, D., Canning, D., & Fink, G. (January 2011). *Implications of Population Aging for Economic Growth*. Harvard University, Program on the Global Demography of Aging. Retrieved from http://www.hsph.harvard.edu/program-on-the-global-demography-of-aging/WorkingPapers/2011/PGDA_WP_64.pdf

Boguslaw, J., Thomas, H., Sullivan, L., Meschede, T., Chaganti, S., & Shapiro, T. (April, 2013). Hard Choices: Navigating the Economic Shock of Unemployment Economic Mobility Project. (E. M. Project, Ed.) Retrieved from http://iasp.brandeis.edu/pdfs/2013/Hard_Choices.pdf

Bradbury, B., Corak, M., Waldfogel, J., & Washbrook, E. (2015). *Too Many Children Left Behind: The U.S. Achievement Gap in Comparative Perspective.* New York: Russell Sage.

Brault, M. (July 2012). Americans With Disabilities: 2010. (C. P. Reports, Ed.) Retrieved from http://www.census.gov/prod/2012pubs/p70-131.pdf

Bricker, J., Dettling, L., Henriques, A., Hsu, J., Moore, K., Sabelhaus, J., & Windle, R. (September 2014). Changes in U.S. Family Finances from 2010 to 2013: Evidence from the Survey of Consumer Finances. *Federal Reserve Bulletin, 100*(4). Retrieved from http://www.federalreserve.gov/pubs/bulletin/2014/pdf/scf14.pdf

Bricker, J., Kennickell, A., Moore, K., & Sabelhaus, J. (June 2012). Changes in U.S. Family Finances from 2007 to 2010: Evidence from the Survey of Consumer Finances. *Federal Reserve Bulletin, Vol 98*(No.2). Retrieved from http://www.federalreserve.gov/pubs/bulletin/2012/pdf/scf12.pdf

Brookings Institution. (2012). *Characteristics of EITC-Eligible Tax Units in 2012 by State.* Retrieved from http://www.brookings.edu/research/interactives/eitc

Brookings Institution. (2014). *Earned Income Tax Credit (EITC) Interactive and Resources.* Retrieved from http://www.brookings.edu/research/interactives/eitc

Brookings Institution. (2015). *2014 Characteristics of EITC-Eligible Tax Units.* Retrieved from Metropolitan Policy Program: http://www.brookings.edu/~/media/Research/Files/Interactives/2015/EITC-eligible-profiles-update-December/EITC-Profile-User-Guide-2014.pdf

Brookings Institution. (2015). *MetroTax Profiles of EITC-Eligible Taxpayers: 2014 Characteristics of EITC-eligible Tax Units.* Retrieved from https://www.brookings.edu/wp-content/uploads/2016/07/EITC-Profile-User-Guide-2014.pdf

Brown, B., & Traill, S. (2006). Benefits for All: The Economic Impact of the New Jersey Child Care Industry. Retrieved from http://www.tesu.edu/documents/njchildcareimpact.pdf

Brown, J., Rhee, N., Saad-Lessler, J., & Oakley, D. (March 2016). *Shortchanged in Retirement: Continuing Challenges to Women's Financial Future.* National Institute on Retirement Security. Retrieved from http://www.nirsonline.org/storage/nirs/documents/Shortchanged/final_shortchanged_retirement_report_2016.pdf

Brynjolfsson, E., & McAfee, A. (2014). *The Second Machine Age: Work, Progress, and Prosperity in a Time of Brilliant Technologies* (First Edition ed.). Retrieved from http://www.amazon.com/The-Second-Machine-Age-Technologies/dp/0393239357

Bureau of Dental Health. (2006). *The Impact of Oral Disease in New York State.* New York State Department of Health. Retrieved from https://www.health.ny.gov/prevention/dental/docs/impact_of_oral_disease.pdf

Bureau of Labor Statistics (BLS). (2007 and 2014). *Occupational Employment Statistics (OES) Survey.* U.S. Department of Labor. Retrieved from http://www.bls.gov/oes/

Bureau of Labor Statistics (BLS). (2010). *Alternative Measures of Labor Underutilization for States, 2010*. Retrieved from Local Area Unemployment Statistics, U.S. Department of Labor: http://www.bls.gov/lau/stalt10q4.htm

Bureau of Labor Statistics (BLS). (August 2010). *Health Care Spending: 1998, 2003, and 2008, Consumer Expenditure Survey: 2008*. Retrieved from U.S. Department of Labor: http://www.bls.gov/opub/btn/archive/health-care-spending-1998-2003-and-2008.pdf

Bureau of Labor Statistics (BLS). (2012). Education and training assignments by detailed occupation. Retrieved from http://www.bls.gov/emp/ep_table_112.htm

Bureau of Labor Statistics (BLS). (2013). *Alternative Measures of Labor Underutilization for States, 2012 Annual Averages*. Retrieved from Local Area Unemployment Statistics, U.S. Department of Labor: http://www.bls.gov/lau/stalt12q4.htm

Bureau of Labor Statistics (BLS). (2013). *Industries at a Glance: Professional and Business Services*. Retrieved from http://www.bls.gov/iag/tgs/iag60.htm

Bureau of Labor Statistics (BLS). (2013). *Multiple Jobholding in States in 2012*. Retrieved from U.S. Department of Labor: http://www.bls.gov/opub/mlr/2013/article/multiple-jobholding-in-states-in-2012.htm

Bureau of Labor Statistics (BLS). (2013). *States: Employment Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2013 Annual Averages*. Retrieved from Local Area Unemployment Statistics: http://www.bls.gov/lau/#ex14

Bureau of Labor Statistics (BLS). (2014). *Alternative Measures of Labor Underutilization for States, 2013 Annual Averages*. Retrieved from Local Area Unemployment Statistics, U.S. Department of Labor: http://www.bls.gov/lau/stalt13q4.htm

Bureau of Labor Statistics (BLS). (Modified January 30, 2014). *Alternative Measures of Labor Underutilization for States, 2014 Annual Averages*. Retrieved from U.S. Department of Labor, Local Area Unemployment Statistics: http://www.bls.gov/lau/stalt14q4.htm

Bureau of Labor Statistics (BLS). (September 2014). *National Compensation Survey: Employee Benefits in the United States*. Retrieved from U.S. Department of Labor: http://www.bls.gov/ncs/ebs/benefits/2014/ebbl0055.pdf

Bureau of Labor Statistics (BLS). (2015). *Household Data Annual Averages, table 39. Median weekly earnings of fulltime wage and salary workers by detailed occupation and sex*. Retrieved from Current Population Survey: http://www.bls.gov/cps/cpsaat39.pdf

Bureau of Labor Statistics (BLS). (2015). *QCEW State and County Map.* Retrieved from BLS Beta Labs, U.S. Department of Labor: http://beta.bls.gov/maps/cew/us

Bureau of Labor Statistics (BLS). (2015). *States: Employment status of the civilian noninstitutional population, 1976 to 2015 annual averages*. Retrieved from U.S. Department of Labor: http://www.bls.gov/lau/staadata.txt

Bureau of Labor Statistics (BLS). (March 2016). *Employment Situation of Veterans – 2015.* Retrieved from http://www.bls.gov/news.release/pdf/vet.pdf

Bureau of Labor Statistics (BLS). (2016). *Employment Situation of Veterans – 2015.* U.S. Department of Labor. Retrieved from http://www.bls.gov/news.release/pdf/vet.pdf

Bureau of Labor Statistics (BLS). (2016). *New York.* Retrieved from New York-New Jersey Information Office: http://www.bls.gov/regions/new-york-new-jersey/new_york.htm

Bureau of Labor Statistics. (2016). *Occupational employment, job openings and worker characteristics.* Retrieved from http://www.bls.gov/emp/ep_table_107.htm

Burns, C. (2012). *The Gay and Transgender Wage Gap.* Center for American Progress. Retrieved from https://www.americanprogress.org/issues/lgbt/news/2012/04/16/11494/the-gay-and-transgender-wage-gap/

Campbell, D. (2006). What is Education's Impact on Civic and Social Engagement? Measuring the Effects of Education on Health and Civic Engagement. Retrieved from http://www.oecd.org/edu/innovation-education/37425694.pdf

Cappelli, P. (2015). Skill Gaps, Skill Shortages, and Skill Mismatches: Evidence and Arguments for the United States. *Industrial and Labor Relations Review, 68*, 2251-2290. Retrieved from http://ilr.sagepub.com/content/68/2/251.abstract

Carasso, A., & McKernan, S. (May 2008). *Portraits of the Assets and Liabilities of Low-Income Families.* Urban Institute, Opportunity and Ownership Project. Retrieved from http://www.urban.org/sites/default/files/alfresco/publication-pdfs/411678-Portraits-of-the-Assets-and-Liabilities-of-Low-Income-Families.PDF

Carnevale, A., Cheah, B., & Hanson, A. (2015). *The Economic Value of College Majors.* Georgetown University, Center on Education and the Workforce. Retrieved from https://cew.georgetown.edu/cew-reports/valueofcollegemajors/

Carnevale, A., Rose, S., & Cheah, B. (2014). *The College Payoff: Education, Ocucpations, Lifetime Earnings.* Georgetown University, Center on Education and the Workforce. Retrieved from https://cew.georgetown.edu/wp-content/uploads/2014/11/collegepayoff-complete.pdf

Casey, P. M., Warren, R., Cheesman II, F., & Elek, J. (2012). Helping Courts Address Implicit Bias: Resources for Education. Retrieved from http://www.ncsc.org/~/media/Files/PDF/Topics/Gender%20and%20Racial%20Fairness/IB_report_033012.ashx

Cellini, S. (2009). Crowded Colleges and College Crowd-Out: The Impact of Public Subsidies on the Two-Year College Market. *American Economic Journal: Economic Policy 2009, 1*(2), 1-30. Retrieved from http://www.aeaweb.org/articles.php?doi=10.1257/pol.1.2.1

Center for American Progress and Movement Advancement Project. (2015). *Paying an Unfair Price: The Financial Penalty for Being Transgender in America.* Retrieved from http://www.lgbtmap.org/file/paying-an-unfair-price-transgender.pdf

Center for Behavioral Health Statistics and Quality. (November 2012). *Results from the 2011 National Survey on Drug Use and Health: Mental Health Findings.* Substance Abuse and Mental Health Services Administration. U.S. Department of Health and Human Services. Retrieved from http://www.samhsa.gov/data/sites/default/files/2011MHFDT/2k11MHFR/Web/NSDUHmhfr2011.htm

Center for Labor Market Studies. (2009). *Left Behind in America: the Nation's Dropout Crisis.* Center for Labor Market Studies Publications. Northeastern University. Retrieved from http://hdl.handle.net/2047/d20000598

Center for Law and Social Policy, Retail Action Project, and Women Employed. (2014). *Tackling Unstable and Unpredictable Work Schedules.* Retrieved from http://www.clasp.org/resources-and-publications/publication-1/Tackling-Unstable-and-Unpredictable-Work-Schedules-3-7-2014-FINAL-1.pdf

Center for Medicaid and CHIP Services (CMCS). (2016). *Medicaid and CHIP Eligibility Levels.* Retrieved from https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-eligibility-levels/medicaid-chip-eligibility-levels.html

Center for Neighborhood Technology. (2003-2016). *Housing and Transportation Affordability Index.* Retrieved from http://htaindex.cnt.org/map/

Center for Research on Education Outcomes. (February 20, 2013). *Charter School Performance in New York City.* Retrieved from https://credo.stanford.edu/documents/NYC_report_2013_FINAL_20130219_000.pdf

Center for Responsible Lending. September 10, 2013). *The State of Lending: Payday Loans.* Retrieved from http://www.responsiblelending.org/state-of-lending/reports/10-Payday-Loans.pdf

Center for Responsible Lending. (2014). *The State of Lending in America and Its Impact on U.S. Households.* Retrieved from http://www.responsiblelending.org/state-of-lending/reports/SOL-full-5-12-14.pdf

Center on Budget and Policy Priorities. (2015). *TANF Caseload and TANF-to-Poverty Ratio Fact Sheet.* Retrieved from http://www.cbpp.org/sites/default/files/atoms/files/tanf_trends_ny.pdf

Center on Budget and Policy Priorities. (2016). *New York: Fact Sheet: Expand Tax Credits to Promote Work and Fight Poverty.* Retrieved from http://apps.cbpp.org/3-5-14tax/?state=NY

Center on Budget and Policy Priorities. (September 14, 2016). *State Fact Sheets: The Earned Income and Child Tax Credits.* Retrieved from http://www.cbpp.org/research/federal-tax/state-fact-sheets-the-earned-income-and-child-tax-credits

Center on the Developing Child at Harvard University. (March 2016). *Building Core Capabilities for Life.* Retrieved from http://developingchild.harvard.edu/resources/building-core-capabilities-for-life/

Centers for Disease Control and Prevention (CDC). (2011, January 14). Health Disparities and Inequalities Report, United States, 2011. *Morbidity and Mortality Weekly Report*. Retrieved from http://www.cdc.gov/mmwr/pdf/other/su6001.pdf

Centers for Disease Control and Prevention (CDC). (2013). *State Indicator Report on Fruits and Vegetables, 2013.* Retrieved from http://www.cdc.gov/nutrition/downloads/State-Indicator-Report-Fruits-Vegetables-2013.pdf

Centers for Disease Control and Prevention (CDC). (2014). *Prevalence of Self-Reported Obesity Among U.S. Adults by State and Territory*. Retrieved from BRFSS: https://www.cdc.gov/obesity/data/table-adults.html

Centers for Disease Control and Prevention (CDC). (n.d.). *Risk Factors and Health Indicators from the Behavioral Risk Factor Surveillance System, 2001 to 2012*. Retrieved May 28, 2014, from http://wwwn.cdc.gov/sortablestats/

Centers for Medicare and Medicaid Services (CMS). (April 1, 2016). *Medicaid and CHIP Eligibility Levels.* Retrieved from https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-eligibility-levels/medicaid-chip-eligibility-levels.html

Chetty, R., & Hendren, N. (April 2015). *The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates.* Harvard University, The Equality of Opportunity Project. Retrieved from http://www.equality-of-opportunity.org/images/nbhds_exec_summary.pdf

Chetty, R., Hendren, N., Kline, P., & Saez, E. (June 2014). *Where is the Land of Opportunity? The Geography of Intergenerational Mobility in the United States.* Harvard University, The Equality of Opportunity Project. Retrieved from http://www.equality-of-opportunity.org/images/mobility_geo.pdf

Chetty, R., Hendren, N., Kline, P., Saez, E., & Turner, N. (January 2014). *Is the United States Still a Land of Opportunity? Recent Trends in Intergenerational Mobility.* National Bureau of Economic Research. Retrieved from http://www.nber.org/papers/w19844

Child Care Aware of America. (2014). *Parents and the High Cost of Child Care*. Retrieved from http://eric.ed.gov/?id=ED559901

Child Trends. (2011). Research-Based Responses to Key Questions about the 2010 Head Start Impact Study. *Early Childhood Highlights, Volume 2*(Issue 1). Retrieved from http://www.childtrends.org/Files/Child_Trends-2011_01_28_ECHH_2010HSStudy.pdf

Choi, L. (December 2009). *Financial Stress and Its Physical Effects on Individuals and Communities.* Community Development Investment Review. Retrieved from http://www.frbsf.org/community-development/files/choi.pdf

Chokshi, N. (March 16, 2015). Poverty Report: Working Minority Families Lag Behind White Ones in Every State. Retrieved from http://www.washingtonpost.com/blogs/govbeat/wp/2015/03/16/poverty-report-working-minority-families-lagbehind-white-ones-

Chu, A., & Posner, C. (September 2013). *The State of Women in America: A 50-State Analysis of How Women Are Faring Across the Nation.* Center for American Progress. Retrieved from https://www.americanprogress.org/wp-content/uploads/2013/09/StateOfWomenReport.pdf

City of New York. (September 4, 2014). *New York City Launches Historic Expansion of Pre-K to More than 51,000 Children.* Retrieved from http://www1.nyc.gov/office-of-the-mayor/news/425-14/new-york-city-launches-historic-expansion-pre-k-more-51-000-children#/0

Civil Justice, Inc., and Maryland CASH Campaign. (July 2013). *It's No Happy RAC-cident: Raising Public and Legal Awareness of Fraudulent Tax Preparers and Products in Baltimore City and Maryland.* Retrieved from http://mdcash.org/wp-content/uploads/2012/06/Position-Paper-by-Civil-Justice-and-Maryland-CASH.pdf

Clawson, D., & Gerstel, N. (2014). *Unequal Time: Gender, Class and Family in Employment Schedules.* New York: Russell Sage. Retrieved from https://www.russellsage.org/publications/unequal-time

Cohen, P. (October 2015). For-Profit Colleges Accused of Fraud Still Receive U.S. Funds. *The New York Times*. Retrieved from http://www.nytimes.com/2015/10/13/business/for-profit-colleges-accused-of-fraud-still-receive-us-funds.html?_r=0

Cohen, R. A., & Martinez, M. E. (2015). *Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, January- March 2015.* Centers for Disease Control and Prevention, National Center for Health Statistics. Retrieved from http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur20158.pdf

Cohen, R., Kirzinger, W. K., & Gindi, R. (April 2013). *Strategies Used by Adults to Reduce Their Prescription Drug Costs.* Centers for Disease Control and Prevention, National Center for Health Statistics Data Brief. Retrieved from http://www.cdc.gov/nchs/data/databriefs/db119.pdf

Coleman-Jensen, A., Rabbitt, M. P., Gregory, C., & Singh, A. (September 2015). *Household Food Security in the United States in 2014.* Economic Research Report Number 194, United States Department of Agriculture (USDA). Retrieved from http://www.ers.usda.gov/media/1896841/err194.pdf

Coley, R., Leventhal, T., Lynch, A., & Kull, M. (2013). *Poor Quality Housing Is Tied to Children's Emotional and Behavioral Problems.* MacArthur Foundation. Retrieved from https://www.macfound.org/media/files/HHM_-_Poor_Quality_Housing_Is_Tied_to_Childrens_Emotional_and_Behavioral_Problems.pdf

Committee for Economic Development. (August 2015). *Child Care in State Economies.* Retrieved from https://www.ced.org/pdf/Report%20-%20Child%20Care%20in%20State%20Economies.pdf

Commonwealth Fund. (September 2013). Geography, Income Determine Health Care in U.S., Report Says. *Health Day*. Retrieved from http://consumer.healthday.com/respiratory-and-allergy-information-2/asthma-news-47/geography-incomedetermine-health-care-in-u-s-report-says-6802

Commonwealth Fund. (2013). *Health Care in the Two Americas: Findings from the Scorecard on State Health System Performance for Low-Income Populations, 2013.* Retrieved from http://www.commonwealthfund.org/publications/fund-reports/2013/sep/low-income-scorecard

Consumer Financial Protection Bureau. (June 2016). *Supplemental findings on Payday, Payday Installment, and Vehicle Title Loans, and Deposit Advance Products.* Retrieved from http://s3.amazonaws.com/files.consumerfinance.gov/f/documents/Supplemental_Report_060116.pdf

Consumer Financial Protection Bureau. (May 2016). *Single-Payment Vehicle Title Lending.* Retrieved from http://files.consumerfinance.gov/f/documents/201605_cfpb_single-payment-vehicle-title-lending.pdf

Cooper, D. H., Lutz, B. F., & Palumbo, M. (June 17, 2015). *The Role of Taxes in Mitigating Income Inequality Across the U.S. States.* Federal Reserve Bank of Boston and Federal Reserve Board. Retrieved from http://byron.marginalq.com/cooper_lutz_palumbo_2015.pdf

CoreLogic. (April 2013). *National Foreclosure Report.* Retrieved from http://the200leaders.org/resourcesAssets/pdfs/ForeclosuresFORECASTbySTATE.pdf

CoreLogic. (April 2014). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-april-2014.pdf

CoreLogic. (August 2013). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/about-us/news/corelogic-reports-u.s.-foreclosure-inventory-down-33-percent-nationally-from-a-year-ago.aspx

CoreLogic. (January 2015). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-january-2015.pdf

CoreLogic. (January 2016). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-january-2016.pdf

CoreLogic. (June 2014). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-june-2014.pdf

CoreLogic. (June 2015). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-june-2015.pdf

Corporation for Enterprise Development (CFED). (2014). *Asset Poverty Rate*. Retrieved from Assets and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/2012/measure/asset-poverty-rate

Corporation for Enterprise Development (CFED). (2014). *Student Loan Default Rate*. Retrieved from Assets and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/student-loan-default-rate

Corporation for Enterprise Development (CFED). (2016). *Affordability of Homes*. Retrieved from Assets and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/affordability-of-homes

Corporation for Enterprise Development (CFED). (2016). *Retirement Plan Participation, 2013*. Retrieved from Assets and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/retirement-plan-participation

Corporation for Enterprise Development (CFED). (2016). *State Data: New York.* Retrieved from Assets and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/state/ny

Corporation for Enterprise Development (CFED). (2016). *Uninsured by Income, 2014*. Retrieved from Assets and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/uninsured-by-income

Corporation for Enterprise Development (CFED). (Retrieved August 23, 2016). *Assets and Opportunity Scorecard*. Retrieved from http://assetsandopportunity.org/scorecard/state_data/

Corporation for Enterprise Development. (2016). *Consumers with Prime Credit.* Retrieved from Assets and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/consumers-with-prime-credit

Council of the City of New York. (2014a). *Hearing on the Fiscal 2015 Preliminary Budget & the Fiscal 2014 Preliminary Mayor's Management Report: Human Resources Administration.* Retrieved from http://council.nyc.gov/downloads/pdf/budget/2015/15/069%20Human%20Resources%20Administration%20-%20Department%20of%20Social%20Services.pdf

Council of the City of New York. (2014b). *Hearing on the Fiscal 2015 Preliminary Budget & the Fiscal 2014 Preliminary Mayor's Management Report: Metropolitan Transportation Authority.* Retrieved from http://council.nyc.gov/downloads/pdf/budget/2015/mta.pdf

Council of the City of New York. (2014c). *Hearing on the Fiscal 2015 Preliminary Budget & the Fiscal 2014 Preliminary Mayor's Management Report: Administration for Children's Services.* Retrieved from http://council.nyc.gov/downloads/pdf/budget/2015/15/068%20Administration%20for%20Children's%20Services.pdf

Council of the City of New York. (2014d). *Hearing on the Fiscal 2015 Preliminary Budget & the Fiscal 2014 Preliminary Mayor's Management Report: Department for the Aging.* Retrieved from http://council.nyc.gov/downloads/pdf/budget/2015/15/125%20Department%20for%20the%20Aging.pdf

County Health Rankings. (2016). *County Health Rankings*. Retrieved from http://www.countyhealthrankings.org/

County Health Rankings and Roadmaps. (2016). *New York: Driving Alone to Work*. Retrieved from http://www.countyhealthrankings.org/app/new-york/2016/measure/factors/67/map

Cramer, R. (2012, December 13). Trends in Savings, Debt, and Net Worth: Testimony to FDIC Advisory Committee on Economic Inclusion (ComE-IN). Retrieved from https://static.newamerica.org/attachments/8991-fdic-is-focusing-on-saving-and-financial-inclusion/CramerFDIC1.3 13 a91df04065274d9f8e5c50910114f0c0.pdf

Cramer, R., O'Brien, R., Cooper, D., & Luengo-Prado, M. (2009, November). *A Penny Saved is Mobility Earned: Advancing Economic Mobility Through Savings, November 2009.* The Pew Charitable Trusts Economic Mobility Project. Retrieved from http://www.pewtrusts.org/~/media/legacy/uploadedfiles/pcs_assets/2009/empsavingsreportpdf.pdf

Culhane, D. P., Park, J. M., & Metraux, S. (2011). The Patterns and Costs of Services Use among Homeless Families. *Journal of Community Psychology, 39*(7), 815–825. Retrieved from http://onlinelibrary.wiley.com/doi/10.1002/jcop.20473/abstract

Cunningham, A., & Kienzl, G. (2011). Delinquency: The Untold Truth of Student Loan Borrowing. (I. f. Policy, Ed.) Retrieved from http://www.usafunds.org/USAFunds%20ResourceLibrary/DelinquencyTheUntoldTruth.pdf

Currie, J. T. (2011, August). *Is There a Link Between Foreclosure And Health?* National Bureau of Economic Research Working Paper Series. Retrieved from http://www.nber.org/papers/w17310.pdf

Daly, M., & Benagli, L. (2014). Is It Still Worth Going to College? *FRBSF Economic Letter*. Retrieved from http://www.frbsf.org/economic-research/publications/economic-letter/2014/may/is-college-worth-it-education-tuition-wages/

Davis, G., & You, W. (April 2010). The Thrifty Food Plan Is Not Thrifty When Labor Cost Is Considered. *Journal of Nutrition, 140*(4), 854-857. Retrieved from http://jn.nutrition.org/content/140/4/854.full

Day, J., & Shin, H. (March 31 - April 2, 2005). How Does Ability To Speak English Affect Earnings? Population Division. *Annual Meetings of the Population Association of America.* Philadelphia, PA: U.S. Census Bureau. Retrieved from https://www.census.gov/hhes/socdemo/language/data/acs/PAA_2005_AbilityandEarnings.pdf

Dean, S., & Rosenbaum, D. (August 2013). *SNAP Benefits Will Be Cut for Nearly All Participants In November 2013.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/snap-benefits-will-be-cut-for nearly all participants-in-november-2013

Decker, S. (2013, July). Two-Thirds Of Primary Care Physicians Accepted New Medicaid Patients In 2011–12: A Baseline To Measure Future Acceptance Rates. *Health Affairs, 32*(7), 1183-1187. Retrieved from http://content.healthaffairs.org/content/32/7/1183.abstract

DeLia, D., & Lloyd, K. (2014, July). *Sources of Variation in Avoidable Hospital Use and Cost across Low-Income Communities in New Jersey.* Rutgers Center for State Health Policy. Retrieved from http://www.cshp.rutgers.edu/downloads/10470.pdf

DeLong, B. (2015, April 8). *The Geography of ObamaCare Nullification: A Remarkable Conundrum of Political Economy.* The Washington Center for Equitable Growth. Retrieved from http://equitablegrowth.org/geography-obamacare-nullification-remarkable-conundrum-political-economy/

Deming, D., Goldin, C., & Katz, L. (Winter 2012). The For-Profit Postsecondary School Sector: Nimble Critters or Agile Predators? *Journal of Economic Perspectives, 26*(1), 139-164. Retrieved from https://www.aeaweb.org/articles?id=10.1257/jep.26.1.139

DeNavas-Walt, C., Proctor, B., & Smith, J. (2013, September). Income, Poverty, and Health Insurance Coverage in the United States: 2012. (C. P. Reports, Ed.) Retrieved from https://www.census.gov/prod/2013pubs/p60-245.pdf

DiNapoli, T. (February 2016). *The Asian Community in New York State.* Office of the New York State Comptroller. Retrieved from https://www.osc.state.ny.us/reports/economic/rpt9_2016_eng.pdf

Donovan, S., Bradley, D., & Shimabukuro, J. (2016). *What Does the Gig Economy Mean for Workers?* Congressional Research Service. Retrieved from https://www.fas.org/sgp/crs/misc/R44365.pdf

Dowd, T., & Horowitz, J. (2011, September). Income Mobility and the Earned Income Tax Credit: Short-Term Safety Net or Long-Term Income Support. *Public Finance Review*. Retrieved from https://cms.bsu.edu/-/media/WWW/DepartmentalContent/MillerCollegeofBusiness/Econ/research/FacultyPapers/horowitz2011pfr.pdf

Dube, A., & Jacobs, K. (2004, August). *Hidden Cost of Wal-Mart Jobs: Use Of Safety Net Programs by Wal-Mart Workers In California*. UC Berkeley Labor Center. Retrieved from http://laborcenter.berkeley.edu/pdf/2004/walmart.pdf

Eberts, R. (2013, February). U.S. Employment Outlook for 2013. *International Labor Brief, Vol. 11*(2), 4-14. Retrieved from http://research.upjohn.org/cgi/viewcontent.cgi?article=1033&context=perarticles

Economic Policy Institute. (2013). *What Families Need to Get By: The 2013 Update of EPI's Family Budget Calculator.* Retrieved from http://s4.epi.org/files/2013/ib368-basic-family-budgets.pdf

Economic Policy Institute. (2014). *Family Budget Calculator, 2013*. Retrieved May 22, 2014, from http://www.epi.org/resources/budget/

Economic Policy Institute. (2015, August 26). *The Economic Policy Institute's 2015 Family Budget Calculator: Technical Documentation.* Retrieved from http://www.epi.org/publication/family-budget-calculator-technical-documentation/

Economic Security Index. (n.d.). Institution for Social and Policy Studies. Yale University. Retrieved from http://economicsecurityindex.org

Edelman, S., Zonta, M., & Gordon, J. (2015). *Lease Purchase Failed Before – Can It Work Now?* Center for American Progress. Retrieved from https://www.americanprogress.org/issues/housing/report/2015/04/29/112014/lease-purchase-failed-before-canit-work-now/

Education Equality Index. (n.d.). Retrieved June 23, 2016, from http://www.educationequalityindex.org/data/#

Education Week Research Center. (2015, January). *Quality Counts – Preparing to Launch: Early Childhood's Academic Countdown: New York State Highlights 2015.* Retrieved from http://www.edweek.org/media/ew/qc/2015/shr/16shr.ny.h34.pdf

Education Week Research Center. (2016). *Quality Counts – State Report Cards Map*. Retrieved from http://www.edweek.org/ew/qc/2016/2016-state-report-cards-map.html?intc=EW-QC16-LFTNAV

Education Week Research Center. (2016a). *Quality Counts – Chance for Success*. Retrieved from http://www.edweek.org/media/chance-for-success-education-week-quality-counts-2016.pdf

Edwards, A. (2014, January). Dynamics of Economic Well-Being: Poverty, 2009–2011. (H. E. Studies, Ed.) Retrieved from http://www.census.gov/prod/2014pubs/p70-137.pdf

Elliott, W., & Nam, I. (2013, September/October). Is Student Debt Jeopardizing the Short-Term Financial Health of U.S. Households? *Federal Reserve Bank of St. Louis Review, 95(5)*, pp. 405-24. Retrieved from https://research.stlouisfed.org/publications/review/13/09/Elliott.pdf

Ellis, D., Houser, A., & Coughlin, J. (2014). An Exploratory Study of Caregiver Stress, Fatigue & Worry in the United States. (M. AgeLab, Ed.) (Issue Brief No 2014-5). Retrieved from http://agelab.mit.edu/files/Exploratory_Study_of_Caregiver_Stress_Fatigue_Worry.pdf

ESRI. (2012). Retrieved from http://www.esri.com/library/brochures/pdfs/minority-population-growth.pdf2012

Evans, G., Brooks-Gunn, J., & Klebanov, P. (2011, Winter). Stressing Out the Poor: Chronic Physiological Stress and the Income-Achievement Gap. *Pathways*, 16. Retrieved from http://inequality.stanford.edu/_media/pdf/pathways/winter_2011/PathwaysWinter11_Evans.pdf

Faberman, R., & Foster, T. (First Quarter 2013). Unemployment Among Recent Veterans During the Great Recession. *Economic Perspectives, 37*. Retrieved from https://www.chicagofed.org/publications/economic-perspectives/2013/

Federal Deposit Insurance Corporation (FDIC). (2011). *FDIC National Survey of Unbanked and Underbanked Households.* Retrieved from http://www.fdic.gov/householdsurvey/Full_Report.pdf

Federal Deposit Insurance Corporation (FDIC). (2013, June). Addendum to the 2011 FDIC National Survey of Unbanked and Underbanked Households: Uses of Alternative Services. Retrieved from http://www.fdic.gov/householdsurvey/2013_AFSAddendum_web.pdf

Federal Deposit Insurance Corporation (FDIC). (2014, October). *2013 FDIC National Survey of Unbanked and Underbanked Households.* Retrieved from https://www.fdic.gov/householdsurvey/2013report.pdf

Federal Deposit Insurance Corporation. (2013). *Custom Data Table Tool.* Retrieved from EconomicInclusion.gov: https://www.economicinclusion.gov/custom-data/

Federal Reserve. (2013, July). *Insights into the Financial Experiences of Older Adults: A Forum Briefing Paper.* Board of Governors of the Federal Reserve System. Retrieved from http://www.federalreserve.gov/newsevents/conferences/older-adults-forum-paper-20130717.pdf

Federal Reserve. (2014, July). *Report on the Economic Well-Being of U.S. Households in 2013.* Board of Governors of the Federal Reserve System. Retrieved from http://www.federalreserve.gov/econresdata/2013-report-economic-well-being-us-households-201407.pdf

Federal Reserve. (2015, July). *Report on the Economic Well-Being of U.S. Households in 2014.* Board of Governors of the Federal Reserve System. Retrieved from http://www.federalreserve.gov/econresdata/2014-report-economic-well-being-us-households-201505.pdf

Federal Reserve Bank of St. Louis. (2015). *Homeownership Rate for New York*. Retrieved from Economic Research: https://fred.stlouisfed.org/series/NYHOWN

Federal Reserve Bank of St. Louis. (2016, September 21). *All-Transactions House Price Index for New York.* Retrieved from Economic Research: https://fred.stlouisfed.org/series/NYSTHPI

Federal Reserve Bank of St. Louis. (2016). *Real Total Gross Domestic Product for New York.* Economic Research, FRED Economic Data. Retrieved from https://fred.stlouisfed.org/series/NYRGSP

Feeding America. (2013). *Map the Meal Gap 2013: Overall Food Insecurity in New York by County in 2013.* Retrieved from http://map.feedingamerica.org/county/2014/overall

Feeding America. (2014). *2014 Overall Food Insecurity, Data by County in Each State*. Retrieved from http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/data-by-county-in-each-state.html

Feeding America. (2014, August). Hunger in America 2014: National Report. Retrieved from http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf?s_src=W159ORGSC&s_referrer=google&s_subsrc=http%3A%2F%2Fwww.feedingamerica.org%2Fhunger-inameric

Feeding America. (2015). *Map the Meal Gap 2015: Highlights of Findings for Overall and Child Food Insecurity.* Retrieved from http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2013/map-the-meal-gap-2013-exec-summ.pdf

Feeding Wisconsin. (2016, June 5). Email from David Lee, Executive Director. Retrieved from http://www.feedingwi.org/data___research/

Feinberg, L. (2014). *What Does Research Tell Us about Family Caregiving and Work?* AARP Public Policy Institute. Retrieved from https://ctpcsw.files.wordpress.com/2013/09/presentation-2014-01-16-feinberg-family-caregiving.pdf

Felton, E., & Butrymowicz, S. (2015, August 13). *Lessons from New York: Don't Expect Fast Change under Common Core.* Retrieved from The Hechinger Report: http://hechingerreport.org/lessons-from-new-york-dont-expect-fast-change-under-common-core/

File, T. (2015, July). *Who Votes? Congressional Elections and the American Electorate: 1978–2014.* Population Characteristics, U.S. Census Bureau. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2015/demo/p20-577.pdf

Finkelstein, A., Hendren, N., & Luttmer, E. (2015). The Value of Medicaid: Interpreting Results from the Oregon Health Insurance Experiment. (D. o. Economics, Ed.) Retrieved from http://economics.mit.edu/files/10580

Fiscal Policy Institute. (May 20, 2014). *NYS Can Help Low-income Working Families with Children by Increasing its Earned Income Tax Credit.* Retrieved from http://fiscalpolicy.org/nys-can-help-low-income-working-families-with-children-by-increasing-its-eitc

Fisher, L., Pollakowski, H., & Zabel, J. (2009, Winter). Amenity-Based Housing Affordability Indexes. *Real Estate Economics, Vol. 37*(Issue 4), 705-746. Retrieved from http://www.researchgate.net/profile/Jeffrey_Zabel2/publication/46537574_Amenity-Based_Housing_Affordability_Indexes/links/09e41511abe0a23ba900000.pdf

Fisher, M. (2007). Why is U.S. Poverty Higher in Nonmetropolitan than in Metropolitan Area? *Growth and Change, 38*(1), 56- 76. Retrieved from http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1061841

Flores, G. M. (2012). *Serving Consumers' Needs for Loans in the 21st Century.* Bretton Woods, Inc. Retrieved from http://www.mynafsa.org/wp-content/uploads/2013/04/Bretton%20Woods%20Study%20Serving%20Consumers'%20Needs%20June%202012.pdf

Food Bank for New York City. (2013). *Hunger's New Normal: Redefining Emergency in Post-Recession New York City.* Retrieved from http://www.foodbanknyc.org/files//dmfile/FINALFINALDRAFTHSNParticipantrptNoEmb.pdf

Food Research and Action Center (FRAC). (2012, December). *Replacing the Thrifty Food Plan in Order to Provide Adequate Allotments for SNAP Beneficiaries.* Retrieved from http://frac.org/pdf/thrifty_food_plan_2012.pdf

Food Research and Action Center (FRAC). (2015). *Food Hardship Publications.* Retrieved from http://frac.org/reports-and-resources/food-hardship-data/

Food Research and Action Center (FRAC). (n.d.). *Relationship Between Poverty and Overweight or Obesity.* Retrieved October 16, 2015, from http://frac.org/initiatives/hunger-and-obesity/are-low-income-people-at-greater-risk-for-overweight-or-obesity/

Food Research and Action Center. (2014). *Supplemental Nutrition Assistance Program: Number of Persons Participating - One Month Change.* Retrieved from http://frac.org/wp-content/uploads/2011/01/snapdata2014_feb.pdf

Food Research and Action Center. (2016). *Supplemental Nutrition Assistance Program: One month change in total participation.* Retrieved from http://frac.org/wp-content/uploads/2011/01/snapdata2016-apr.pdf

Fort Drum. (2016, September 22). *About Fort Drum.* Retrieved from Fort Drum - Home of the 10th Mountain Division: http://www.drum.army.mil/AboutFortDrum/Pages/AboutFortDrum_lv1.aspx

Frame, W. S. (2010). Estimating the Effect of Mortgage Foreclosures on Nearby Property Values: A Critical Review of the Literature. *Economic Review, Volume 95* (Number 3). Retrieved from http://www.chicagofed.org/digital_assets/others/region/foreclosure_resource_center/more_frame_externalities.pdf

Freelancers Union & Elance-oDesk. (n.d.). *Freelancing in America: A National Survey of the New Workforce.* Retrieved July 15, 2016, from https://fu-web-storage-prod.s3.amazonaws.com/content/filer_public/7c/45/7c457488-0740-4bc4-ae45-0aa60daac531/freelancinginamerica_report.pdf

Frey, C., & Osborne, M. (September 2013). *The Future of Employment: How Susceptible Are Jobs To Computerisation?* Oxford Martin School, University of Oxford. Retrieved from http://www.oxfordmartin.ox.ac.uk/downloads/academic/The_Future_of_Employment.pdf

Frey, W. (2005). *Snowbelt Snowbelt to Sunbelt to Sunbelt.* The Brookings Institution. Retrieved from https://www.brookings.edu/wp-content/uploads/2016/06/20050606_Frey.pdf

Furman, J., & Gray, D. (2012, July 12). Ten Ways Immigrants Help Build and Strengthen Our Economy. Retrieved from https://www.whitehouse.gov/blog/2012/07/12/ten-ways-immigrants-help-build-and-strengthen-our-economy

Gallup-Healthways Well-Being Index. (2013). *State of American Well-Being.* Retrieved from http://www.healthways.com/solution/default.aspx?id=1125

Gallup-Healthways Well-Being Index. (2014). *State Well-Being Rankings for Older Americans.* State of American Well-Being. Retrieved from http://www.well-beingindex.com/hubfs/Well-Being_Index/2014_Data/Gallup-Healthways_State_of_American_Well-Being_Older_Americans_Rankings.pdf?t=1465999271473&__hstc=242697629.3310c59f3dda7bfd65997e39cfd985d8.1466089101076.1466089101076.1466089101076.1&__hss

Gambino, C., Trevelyan, E., & Fitzwater, J. (October 2014). *The Foreign-Born Population From Africa: 2008-2012.* American Community Survey Briefs. U.S. Census Bureau. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/acs/acsbr12-16.pdf

Garcia, R., & Deitz, R. (2007). The Demand for Local Services and Infrastructure Created by an Aging Population. *Upstate New York Regional Review, 2* (1). Retrieved from https://www.newyorkfed.org/medialibrary/media/research/regional_economy/upstate/reg_rev2-1.pdf

Gardner, M., Johnson, S., & Wiehe, M. (April 2015). *Undocumented Immigrants' State & Local Tax Contributions.* Institute on Taxation & Economic Policy. Retrieved from http://www.itep.org/pdf/undocumentedtaxes2015.pdf

Garfield, R., Damico, A., Stephens, J., & Rouhani, S. (2015, April 17). *The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid – An Update.* Kaiser Family Foundation. Retrieved January 21, 2016, from http://kff.org/health-reform/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid-an-update/

Gates, G., & Newport, F. (February 15, 2013). *LGBT Percentage Highest in D.C., Lowest in North Dakota.* Gallup. Retrieved from http://www.gallup.com/poll/160517/lgbt-percentage-highest-lowest-north-dakota.aspx

Gaumer, E., & West, S. (February 9, 2015). *Selected Initial Findings of the 2014 New York City Housing and Vacancy Survey.* New York City Department of Housing Preservation and Development. Retrieved from http://www1.nyc.gov/assets/hpd/downloads/pdf/2014-HVS-initial-Findings.pdf

Gibbons, S. (2004). The Costs of Urban Property Crime. *The Economic Journal, Vol. 114*, 441-452. Retrieved from http://onlinelibrary.wiley.com/enhanced/doi/10.1111/j.1468-0297.2004.00254.x/

Gibson, C., & and Jung, K. (2005). *Historical Census Statistics On Population Totals By Race, 1790 to 1990, and By Hispanic Origin, 1970 to 1990, For Large Cities And Other Urban Places In The United States.* U.S. Census Bureau. Retrieved from https://www.census.gov/population/www/documentation/twps0076/twps0076.html

Gicheva, D., & Thompson, J. (2015). The Effects of Student Loans on Long-term Household Financial Stability. In B. H. (Eds.), *Student loans and the dynamics of debt* (pp. 287–316). Kalamazoo, MI: W.E. Upjohn Institute for Employment Research.

Gladwell, M. (2006, February 13). Million-Dollar Murray: Why Problems Like Homelessness May Be Easier To Solve Than To Manage. *The New Yorker*. Retrieved from http://gladwell.com/million-dollar-murray/

Glaeser, E. (December 2005). Urban Colossus: Why Is New York America's Largest City? *Urban Dynamics in New York City. 11(2)*, pp. 7-24. New York: Economic Policy Review, Federal Reserve Bank of New York. Retrieved from https://www.newyorkfed.org/medialibrary/media/research/epr/2005/EPRvol11no2.pdf

Glasmeier, A., & Nadeau, C. (2015). *Living Wage Calculator User's Guide/Technical Notes, 2015 Update.* Massachusetts Institute of Technology (MIT). Retrieved from http://livingwage.mit.edu/resources/Living-Wage-User-Guide-and-Technical-Notes-2015.pdf

Glauber, R. (Summer 2013). *Wanting More but Working Less: Involuntary Part-Time Employment and Economic Vulnerability.* Issue Brief No. 64, University of New Hampshire, Carsey Institute. Retrieved from http://scholars.unh.edu/cgi/viewcontent.cgi?article=1198&context=carsey

Glover, R., Miller, J., & Sadowski, S. (2012, March 22). Proceedings on the State Budget Crisis and Behavioral Health Treatment Gap: The Impact on Public Substance Abuse and Mental Health Treatment Systems. Retrieved from http://www.nasmhpd.org/sites/default/files/Summary-Congressional%20Briefing_March%2022_Website(1).pdf

Glynn, S. (2014, June). *Breadwinning Mothers, Then and Now.* Center for American Progress. Retrieved from https://cdn.americanprogress.org/wp-content/uploads/2014/06/Glynn-Breadwinners-report-FINAL.pdf

Goldrick-Rab, S., Kelchen, R., & Houle, J. (2014, September 2). The Color of Student Debt: Implications of Federal Loan Program Reforms for Black Students and Historically Black Colleges and Universities. (W. H. Lab, Ed.) Retrieved from https://news.education.wisc.edu/docs/WebDispenser/news-connections-pdf/thecolorofstudentdebt-draft.pdf?sfvrsn=4

Gonzalez-Barrera, A., Lopez, M., Passel, J., & Taylor, P. (2013). The Path Not Taken. *Hispanic Trends*. Retrieved from http://www.pewhispanic.org/2013/02/04/the-path-not-taken/

Grogger, J. (2003, January). *Welfare Transitions in the 1990s: the Economy, Welfare Policy, and the EITC*. National Bureau of Economic Research, Working Paper No. 9472. Retrieved from http://www.nber.org/papers/w9472.pdf

Haas, P., Makarewicz, C., Benedict, A., & Bernstein, S. (2008). Estimating Transportation Costs by Characteristics of Neighborhood and Household. *Transportation Research Record: Journal of the Transportation Research Board, 2077*, 62-70. Retrieved from http://dx.doi.org/10.3141/2077-09

Hacker, J., Huber, G., Nichols, A., Rehm, P., & Craig, S. (June 2012). *Economic Insecurity Across the American States: New State Estimates from the Economic Security Index.* Yale University and the Rockefeller Foundation, Institution for Social and Policy Studies. Retrieved from http://economicsecurityindex.org/assets/state_reports/ESI_cross_state.pdf

Hanson, K. (2008). Mollie Orshansky's Strategy to Poverty Measurement as a Relationship between Household Food Expenditures and Economy Food Plan. *Review of Agricultural Economics, Volume 30*(Number 3), 572–580. Retrieved from http://handle.nal.usda.gov/10113/20301

Harris, B. (May 2015). *Likely Transgender Individuals in U.S. Federal Administrative Records and the 2010 Census.* U.S. Census Bureau. Retrieved from https://www.census.gov/srd/carra/15_03_Likely_Transgender_Individuals_in_ARs_and_2010Census.pdf

Hartline-Grafton, H. (2011, Spring). *Food Insecurity and Obesity: Understanding the Connections.* Food Research and Action Center. Retrieved from http://frac.org/pdf/frac_brief_understanding_the_connections.pdf

Harvard Medical School. (February 2010). Mental Health Problems in the Workplace. *Harvard Mental Health Letter.* Retrieved from http://www.health.harvard.edu/newsletters/Harvard_Mental_Health_Letter/2010/February/mental-health-problems-in-the-work

Harvard University Joint Center for Housing Studies. (2016). *The State of the Nation's Housing, Chapter 6.* Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/son_2016_200dpi_ch6.pdf

Haskins, R. (2011, June). *Fighting Poverty the American Way.* The Brookings Institution. Retrieved from https://www.brookings.edu/wp-content/uploads/2016/06/0620_fighting_poverty_haskins.pdf

Hegewisch, A., & Ellis, E. (April 2015). *The Gender Wage Gap by Occupation 2014 and by Race and Ethnicity.* Institute for Women's Policy Research. Retrieved from http://www.iwpr.org/publications/pubs/the-gender-wage-gap-by-occupation-2014-and-by-race-and-ethnicity

Heisler, M., Langa, K., Eby, E., Fendrick, A., Kabeto, M., & Piette, J. (2004, July). The Health Effects of Restricting Prescription Medication Use Because of Cost. *Medical Care, 42*(7), 626-634. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/15213486

Helman, R., Copeland, C., & VanDerhei, J. (2015, April). *The 2015 Retirement Confidence Survey: Having a Retirement Savings Plan a Key Factor in Americans' Retirement Confidence.* Employee Benefit Research Institute. Retrieved from http://www.ebri.org/pdf/briefspdf/EBRI_IB_413_Apr15_RCS-2015.pdf

Hemphill, F. C., & Vanneman, A. (2011, June). *Achievement Gaps: How Hispanic and White Students in Public Schools Perform in Mathematics and Reading on the National Assessment of Educational Progress Statistical Analysis Report.* NAEP Education Statistics Services Institute. Retrieved from https://nces.ed.gov/nationsreportcard/pdf/studies/2011459.pdf

Henly, J., Shaefer, H., & Waxman, E. (2006). Nonstandard Work Schedules: Employer- and Employee-Driven Flexibility in Retail Jobs. *Social Service Review*(80), 609-634. Retrieved from http://dx.doi.org/10.1086/508478

Herbert, C., McCue, D., & Sanchez-Moyano, R. (September 2013). *Is Homeownership Still an Effective Means of Building Wealth for Low-income and Minority Households? (Was it Ever?).* Harvard University, Joint Center for Housing Studies. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/hbtl-06.pdf

Hess, C., & Román, S. (2016). *Poverty, Gender, and Public Policies.* Institute for Women's Policy Research (IWPR). Retrieved from http://www.iwpr.org/initiatives/poverty

Hoefer, M., Rytina, N., & Baker, B. (2012, March). *Estimates of the Unauthorized Immigrant Population Residing in the United States: January 2011.* U.S. Department of Homeland Security. Retrieved from http://www.dhs.gov/sites/default/file

Home Care Association of New York State. (2014). *New York's State of Home Care: Huge Changes & Vital Needs Amid State Policy Transition.* Retrieved from http://www.hca-nys.org/documents/NewYorkStateofHomeCare.pdf

Hoopes Halpin, S. (2012). *ALICE (Asset Limited, Income Constrained, Employed): A Study of Financial Hardship in New Jersey.* United Way of Northern New Jersey. Retrieved from http://www.unitedwaynnj.org/documents/UWNNJ_ALICE%20Report_FINAL2012.pdf

Hoopes Halpin, S. (2013, October). The Impact of Superstorm Sandy on New Jersey Towns and Households. Retrieved from http://njdatabank.newark.rutgers.edu/special-superstorm-sandy

Hoopes Halpin, S., Holzer, M., Jett, Q., Piotrowski, S., & Van Ryzin, G. (2012). *Civic Engagement Index.* Retrieved from NJ DataBank: http://njdatabank.newark.rutgers.edu/sites/default/files/files/civic_engagement/newsletter%20-%20NJDataBankIndex%20-%

Hounsell, C. (2008). *The Female Factor 2008: Why Women Are at Greater Financial Risk in Retirement and How Annuities Can Help.*

Human Development Index. (2014). *The Measure of America 2013–2014.* Social Science Research Council. Retrieved from http://www.measureofamerica.org/human-development/

Human Rights Campaign. (2015). *Municipal Equality Index.* Retrieved from http://www.hrc.org/campaigns/municipal-equality-index

Hungerford, T., & Thiess, R. (2013, September 25). *The Earned Income Tax Credit and the Child Tax Credit: History, Purpose, Goals, and Effectiveness.* Economic Policy Institute. Retrieved from http://www.epi.org/publication/ib370-earned-income-tax-credit-and-the-child-tax-credit-history-purpose-goals-and-effectiveness/

Ihlanfeldt, K., & Mayock, T. (2009, February). Crime and Housing Prices. (D. o. Center, Ed.) Retrieved from http://coss.fsu.edu/dmc/sites/coss.fsu.edu.dmc/files/CrimeHousingPricesFEB25.pdf

Ihlanfeldt, K., & Mayock, T. (2010, May). Panel Data Estimates of the Effects of Different Types of Crime on Housing Prices. *Regional Science and Urban Economics, 40*(2–3), 161–172. Retrieved from http://www.sciencedirect.com/science/article/pii/S0166046210000086

Independence Hall Association. (2016, September 22). *Native American Society on the Eve of British Colonization: The Iroquois Tribes.* Retrieved from USHistory.org: http://www.ushistory.org/us/1d.asp

Indiana University Lilly Family School of Philanthropy. (2015). *Human Needs Index: A Timely, Multidimensional View of Poverty-related Need.* Salvation Army. Retrieved from http://humanneedsindex.org/wp-content/uploads/2015/10/Final-Report.pdf

Institute of Medicine (IOM). (2013, January). *Supplemental Nutrition Assistance Program Examining the Evidence to Define Benefit Adequacy.* Retrieved from http://iom.nationalacademies.org/~/media/Files/Report%20Files/2013/SNAP/SNAP_RB.pdf

Institute on Taxation and Economic Policy (ITEP). (2015, January). Who Pays? A Distributional Analysis of the Tax Systems in All 50 States. (Fifth Edition). Retrieved from http://www.itep.org/pdf/whopaysreport.pdf

Insurance Information Institute. (2012). *Uninsured Motorists.* Retrieved June 23, 2016, from http://www.iii.org/fact-statistic/uninsured-motorists

Insurance Research Council. (2011). Recession Marked by Bump in Uninsured Motorists. (2011 Edition). Retrieved from http://www.insurance-research.org/sites/default/files/downloads/IRCUM2011_042111.pdf

Internal Revenue Service. (2007, 2010, 2012, and 2014). *1040: Individual Income Tax, Instructions, 2007, 2010, 2012, and 2014.* Retrieved from http://www.irs.gov/pub/irs-prior/i1040--2007.pdf ; http://www.irs.gov/pub/irs-prior/i1040--2010.pdf ; http://www.irs.gov/pub/irs-prior/i1040-2012.pdf; http://www.irs.gov/pub/irs-prior/i1040--2014.pdf

Internal Revenue Service. (October 27, 2012). *Statistics for 2012 Tax Returns with EITC*. Retrieved from http://www.eitc.irs.gov/EITC-Central/eitcstats/2012stats

Internal Revenue Service. (2013). *Earned Income Credit (EIC)*. Retrieved from http://www.irs.gov/pub/irs-prior/p596--2013.pdf

Internal Revenue Service. (January 2013). Earned Income Tax Credit for 2012; Do I Qualify? (FS-2013-1). Retrieved from https://www.irs.gov/uac/Newsroom/Earned-Income-Tax-Credit-for-2012;-Do-I-Qualify%3F

Internal Revenue Service. (2014). *2014 EITC Income Limits, Maximum Credit Amounts and Tax Law Updates.* Retrieved from https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts-1-year

Internal Revenue Service. (2014a). *EITC Participation Rate by States.* Retrieved from https://www.eitc.irs.gov/EITC-Central/Participation-Rate

Internal Revenue Service. (2014b). *Statistics for 2014 Tax Year Returns with EITC.* Retrieved from https://www.eitc.irs.gov/EITC-Central/eitcstats/2014stats

Internal Revenue Service. (n.d.). *2014 EITC Income Limits, Maximum Credit Amounts and Tax Law Updates.* Retrieved from https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts-1-year

Ithaca College Gerontology Institute. (September 20-21, 2007). *Rural Aging Summit: Final Report.* Retrieved from http://www.ithaca.edu/gerontology/docs/ras_finalreport.pdf

Jaimovich, N., & Siu, H. (2012, August 14). *The Trend is the Cycle: Job Polarization and Jobless Recoveries.* National Bureau of Economic Research. Retrieved from http://research.stlouisfed.org/conferences/annual/Jaimovich.pdf

Jiang, Y., Ekono, M., & Skinner, C. (2015, January). *Basic Facts About Low-Income Children: Children under 18 Years, 2013.* National Center for Children in Poverty. Retrieved from http://www.nccp.org/publications/pdf/text_1100.pdf

John Hancock. (2013). John Hancock 2013 Cost of Care Survey. Retrieved from http://www.sfpfinancial.com/files/16915/2013%20Cost%20of%20Care.pdf

John, D., & Koenig, G. (2015, August). *Workplace Retirement Plans Will Help Workers Build Economic Security.* AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/ppi/2014-10/aarp-workplace-retirement-plans-build-economic-security.pdf

Joint Center for Housing Studies. (2013). America's Rental Housing: Evolving Markets and Needs. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_americas_rental_housing_2013_1_0.pdf

Jones, S. (2014). *Table: The Rise in Auto Loans Across the U.S.* Retrieved from Bankrate.com: http://www.bankrate.com/finance/auto/table-auto-loan-debt-per-capita-by-state.aspx

Jorgensen, D., & Timmer, M. P. (2011). Structural Change in Advanced Nations: A New Set of Stylised Facts. *Scandinavian Journal of Economics, 1–29*(113(1)). Retrieved from https://pdfs.semanticscholar.org/8999/d7a4998e406c45e28d9e3a01ad38454c0407.pdf

Kaiser Commission on Medicaid and the Uninsured. (2012, June). Oral Health and Low-Income Nonelderly Adults: A Review of Coverage and Access. Retrieved from http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7798-02.pdf

Kaiser Family Foundation. (2012, June). Kaiser Health Tracking Poll. Retrieved from http://kaiserfamilyfoundation.files.wordpress.com/2013/05/8322_hsw-may2012-update.pdf

Kaiser Family Foundation. (2012). State Health Facts, 2012. Retrieved from http://kff.org/statedata/

Kaiser Family Foundation. (2014, June). *ADAP Financial Eligibility as a Percent of the Federal Poverty Level.* Retrieved from State Health Facts: http://kff.org/hivaids/state-indicator/adap-financial-eligibility-as-a-percent-of-the-federal-poverty-level/

Kaiser Family Foundation. (2014). *Average Monthly Food Stamp Benefits Per Person*. Retrieved from State Health Facts: http://kff.org/other/state-indicator/avg-monthly-food-stamp-benefits/

Kaiser Family Foundation. (2014). *Health Insurance Coverage of Nonelderly 0-64.* Retrieved from State Health Facts: http://kff.org/other/state-indicator/nonelderly-0-64/

Kaiser Family Foundation. (2014). *Health Insurance Coverage of the Nonelderly (0-64) with Incomes up to 200% Federal Poverty Level (FPL).* Retrieved from State Health Facts: http://kff.org/other/state-indicator/nonelderly-up-to-200-fpl/

Kaiser Family Foundation. (2014). *Hospital Emergency Room Visits per 1,000 Population by Ownership Type.* Retrieved from State Health Facts: http://kff.org/other/state-indicator/emergency-room-visits/

Kaiser Family Foundation. (2014). *How Will the Uninsured in New York Fare Under the Affordable Care Act?* Retrieved from http://kff.org/health-reform/fact-sheet/state-profiles-uninsured-under-aca-new-york/

Kaiser Family Foundation. (2014). *Percent of Adults Reporting Poor Mental Health Status.* Retrieved from State Health Facts: http://kff.org/other/state-indicator/poor-mental-health-among-adults/

Kaiser Family Foundation. (2014). *Percentage of Adults Who Visited the Dentist or Dental Clinic within the Past Year.* Retrieved from http://kff.org/other/state-indicator/percent-who-visited-the-dentistclinic/?currentTimeframe=0&selectedRows=%7B%22nested%22:%7B%22new-york%22:%7B%7D%7D%7D&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D

Kaiser Family Foundation. (2014). *Primary Care Health Professional Shortage Areas (HPSAs).* Retrieved from http://kff.org/other/state-indicator/primary-care-health-professional-shortage-areas-hpsas/

Kaiser Family Foundation. (2015, October 5). *Key Facts about the Uninsured Population.* Retrieved from http://kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/

Kaiser Family Foundation. (2016). Health Insurance Marketplace Calculator. Retrieved from http://kff.org/wp-content/themes/vip/kff/static/subsidy-calculator-widget.html

Kaiser Family Foundation and Health Research and Educational Trust. (2011, September). Employer Health Benefits 2011, Annual Survey. Retrieved from http://www.nahu.org/meetings/capitol/2012/attendees/jumpdrive/2011%20Employee%20Benefits%20Survey%20by%20KFF.pdf

Katz, L., & Krueger, A. (2016). *The Rise and Nature of Alternative Work Arrangements in the United States, 1995-2015.* RAND-Princeton Contingent Worker Survey. Retrieved from https://krueger.princeton.edu/sites/default/files/akrueger/files/katz_krueger_cws_-_march_29_20165.pdf

Kavoussi, B. (2014, April 17). Rich Americans Are Nearly Twice As Likely To Vote As The Poor. *Huffington Post*. Retrieved from http://www.huffingtonpost.com/bonnie-kavoussi/

Keely, L., van Ark, B., Levanon, G., & Burbank, J. (May 2012). *The Shifting Nature of U.S. Housing Demand.* Demand Institute. Retrieved from http://demandinstitute.org/demandwp/wp-content/uploads/2015/03/the-shifting-nature-of-us-housing-demand.pdf

Kendall, A., Olson, C. M., & Frongillo Jr., E. A. (1996). Relationship of Hunger and Food Insecurity to Food Availability and Consumption. *Journal of the American Dietetic Association*(96(10)), pp. 1019–1024. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/

Kiernan, J. (2016). *Q2 2016 Auto Financing Report.* WalletHub. Retrieved March 30, 2016, from https://wallethub.com/edu/auto-financing-report/10131/

Kim, D., & Leigh, J. (2010, May). Estimating the Effects of Wages on Obesity. *Journal of Occupational and Environmental Medicine, Vol. 52*(No. 5). Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/20431413

Kingsley, G. T., Smith, R., & Price, D. (2009, May). *The Impacts of Foreclosures on Families and Communities.* Urban Institute. Retrieved from http://www.urban.org/UploadedPDF/411909_impact_of_forclosures.pdf

Klor de Alva, J., & Schneider, M. (2013). *What's The Value Of An Associate's Degree?* Nexus Research and American Institutes for Research. Retrieved from http://www.air.org/sites/default/files/Value_of_an_Associate_Degree_10.13.pdf

Kneebone, E. (April 2009). *Job Sprawl Revisited: The Changing Geography of Metropolitan Employment*. Brookings Institution, Metro Economy Series, Metropolitan Policy Program. Retrieved from http://www.brookings.edu/~/media/research/files/reports/2009/4/06%20job%20sprawl%20kneebone/20090406_jobsprawl_kneebone.pdf

Kneebone, E., & Berube, A. (2013). Confronting Suburban Poverty in America. Retrieved from http://www.brookings.edu/research/books/2013/confrontingsuburbanpovertyinamerica

Knight, W. (2012). This Robot Could Transform Manufacturing. *MIT Technology Review*. Retrieved from https://www.technologyreview.com/s/429248/this-robot-could-transform-manufacturing/

Kochhar, R., & Fry, R. (2014). *Wealth Inequality Has Widened along Racial, Ethnic Lines Since End of Great Recession.* Pew Research Center, FactTank. Retrieved from http://www.pewresearch.org/fact-tank/2014/12/12/racial-wealth-gaps-great-recession/

Koskinen, J. (2015, July 17). Preliminary Results from the 2015 Filing Season Related to Affordable Care Act Provisions - Letter to Congress. Retrieved from https://www.irs.gov/pub/irs-utl/CommissionerLetterlwithcharts.pdf

Kusisto, L. (2015, July 28). Rent-to-Own Homes Make a Comeback. *Wall Street Journal*. Retrieved from http://www.wsj.com/articles/rent-to-own-homes-make-a-comeback-1438108813

Lambert, S. J. (2008). Passing the Buck: Labor Flexibility Practices that Transfer Risk onto Hourly Workers. *Human Relations, 61*(9), pp. 1203-1227. Retrieved from http://hum.sagepub.com/content/61/9/1203.short

Lambert, S. J., & Henly, J. R. (2010, May). *Work Scheduling Study: Managers' Strategies for Balancing Business Requirements with Employee Needs.* University of Chicago, School of Social Service Administration. Retrieved from https://ssascholars.uchicago.edu/sites/default/files/work-scheduling-study/files/univ_of_chicago_work_scheduling_manager_report_6_25_0.pdf

Laughlin, L. (2013, April). *Who's Minding the Kids? Child Care Arrangements: Spring 2011.* Retrieved from Household Economic Studies, U.S. Census Bureau: https://www.census.gov/prod/2013pubs/p70-135.pdf

Lawyers Committee for Civil Rights. (2015, April 20). *Not Just a Ferguson Problem: How Traffic Courts Drive Inequality in California.* Retrieved from http://www.lccr.com/wp-content/uploads/Not-Just-a-Ferguson-Problem-How-Traffic-Courts-Drive-Inequality-in-California-4.20.

Leadership Conference on Civil Rights. (2000). *Justice on Trial: Racial Disparities in the American Criminal Justice System.* Leadership Conference Education Fund. Retrieved from http://www.protectcivilrights.org/pdf/reports/justice.pdf

Lee, B., Iceland, J., & Sharp, G. (2012). *Racial and Ethnic Diversity Goes Local: Charting Change in American Communities Over Three Decades.* The Pennsylvania State University. US2010 Project. Retrieved from http://www.s4.brown.edu/us2010/Data/Report/report08292012.pdf

Lee, S., & Shaw, L. (February 2008). *From Work to Retirement: Tracking Changes in Women's Poverty Status.* AARP Public Policy Institute. Retrieved from http://www.aarp.org/money/low-income-assistance/info-08-2009/in_brief__from_work_to_retirement__tracking_changes_in_women_s_poverty_status.html

Leibtag, E., & Kumcu, A. (2011, May). The WIC Fruit and Vegetable Cash Voucher: Does Regional Price Variation Affect Buying Power?. *Economic Information Bulletin* (Number 75). Retrieved from http://www.ers.usda.gov/webdocs/publications/eib75/7451_eib75_reportsummary.pdf

Lerman, R., & McKernan, S. (2008, November). *The Effects of Holding Assets on Social and Economic Outcomes of Families: A Review of Theory and Evidence.* Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health & Human Services. Retrieved from https://aspe.hhs.gov/basic-report/effects-holding-assets-social-and-economic-outcomes-families-review-theory-and-evidence

Leshnick, S., Geckeler, C., Wiegand, A., Nicholson, B., & Foley, K. (2012, May). *Evaluation of the Re-Integration of Ex-Offenders (RExO) Program: Interim Report.* U.S. Department of Labor/ETA. Retrieved from http://www.mdrc.org/sites/default/files/Evaluation%20of%20the%20Reintegration%20of%20ex-offenders%20full%20report.pdf

Levey, N. (2013, September 17). Access to Healthcare for the Poor Varies Widely among States. *Los Angeles Times*. Retrieved from http://articles.latimes.com/2013/sep/17/business/la-fi-health-states-20130918

Levin, S. (2015, May 6). The High Cost of Driving While Poor. *East Bay Express*. Retrieved from http://www.eastbayexpress.com/oakland/the-high-cost-of-driving-while-poor/Content?oid=4269240

Lewis, K., & Burd-Sharps, S. (2014). *The Measure of America: American Human Development Report, 2013-2014.* Measure of America. Retrieved from http://ssrc-static.s3.amazonaws.com/moa/MOA-III-June-18-FINAL.pdf

Liaw, W., Petterson, S., Rabin, D. L., & Bazemore, A. (2014). The Impact of Insurance and a Usual Source of Care on Emergency Department Use in the United States. *International Journal of Family Medicine.* Retrieved from http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3941574/

Lifespan of Greater Rochester, Weill Cornell Medical College, and the NY City Department for the Aging. (2011). *Under the Radar: New York State Elder Abuse Prevalence Study.* Retrieved from http://ocfs.ny.gov/main/reports/Under%20the%20Radar%2005%2012%2011%20final%20report.pdf

Lloyd, K., Cantor, J. C., Gaboda, D., & Guarnaccia, P. (2011, June). *Health, Coverage, and Access to Care of New Jersey Immigrants.* Rutgers Center for State Health Policy. Retrieved from http://www.cshp.rutgers.edu/Downloads/8880.pdf

LongTermScoreCard. (n.d.). *Raising Expectations.* Retrieved from http://www.longtermscorecard.org/databystate/state?state=CT#.V4B51GgrJ1s

Looney, A., & Yannelis, C. (2015). *A Crisis in Student Loans? How Changes in the Characteristics of Borrowers and in the Institutions They Attended Contributed to Rising Loan Defaults.* Brookings Papers on Economic Activity. Retrieved from https://www.brookings.edu/wp-content/uploads/2016/07/ConferenceDraft_LooneyYannelis_StudentLoanDefaults.pdf

Loveless, T. (March 2015). *Supplemental Nutrition Assistance Program (SNAP) Receipt for Households: 2000–2013.* Retrieved from https://www.census.gov/content/dam/Census/library/publications/2015/acs/acsbr13-08.pdf

Lucadamo, K. (2016, May 26). Quality of Pre-K Varies in New York, Data Shows. *Hechinger Reports*. Retrieved from http://hechingerreport.org/quality-pre-k-varies-new-york-data-shows/

Luce, S., & Fujita, N. (2012). *Discounted Jobs: How Retailers Sell Workers Short.* City University of New York and Retail Action Project. Retrieved from http://retailactionproject.org/wp-content/uploads/2012/03/7-75_RAP+cover_lowres.pdf

Lynch, A. K., & Rasmussen, D. W. (2001). Measuring the Impact of Crime on House Prices. *Applied Economics 33*(15), 1981-1989. Retrieved from http://www.tandfonline.com/doi/abs/10.1080/00036840110021735#preview

MacArthur Foundation. (2015). *How Housing Matters.* Retrieved from https://www.macfound.org/media/files/E-11540_How_Housing_Matters_2015_FULL_REPORT.pdf

Maciag, M. (June 2014). Immigrants Countering Population Losses in Many Metro Areas. *Governing.com*. Retrieved from http://www.governing.com/topics/urban/gov-international-migration-countering-metro-area-population-loss.html

Majerol, M., Newkirk, V., & Garfield, R. (2015, January). *The Uninsured: A Primer.* Kaiser Commission on Medicaid and the Uninsured. Retrieved from http://files.kff.org/attachment/the-uninsured-a-primer-key-facts-about-health-insurance-and-the-uninsured-in-america-primer

Mangano, P. (2008, September 1). Ending Homelessness. *The Washington Times, Op-Ed*. Retrieved May 25, 2014, from http://www.washingtontimes.com/news/2008/sep/1/ending-homelessness/?page=all

ManpowerGroup. (2012). *2012 Talent Shortage Survey.* Retrieved from http://www.manpowergroup.us/campaigns/talent-shortage-2012/

Marks, L. (2015). *2015 Report of the Chief Administrator of the Courts.* State of New York Unified Court System. Retrieved from https://www.nycourts.gov/publications/pdfs/2015ForeclosureReport.pdf

Marr, C., & Huang, C. (2012, September 17). *Misconceptions And Realities About Who Pays Taxes.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org//sites/default/files/atoms/files/5-26-11tax.pdf

Marr, C., Huang, C., Sherman, A., & Debot, B. (2015, October 1). *EITC and Child Tax Credit Promote Work, Reduce Poverty, and Support Children's Development, Research Finds.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/federal-tax/eitc-and-child-tax-credit-promote-work-reduce-poverty-and-support-childrens

Martin, J., & Fogel, S. (2006). *Projecting the U.S. Population to 2050: Four Immigration Scenarios.* Federation for American Immigration Reform. Retrieved from http://www.fairus.org/site/DocServer/pop_projections.pdf

Marx, B., & Turner, L. (January 2015). *Borrowing Trouble? Student Loans, the Cost of Borrowing, and Implications for the Effectiveness of Need-Based Grant Aid.* National Bureau of Economic Research. Retrieved from http://www.nber.org/papers/w20850.pdf

Massachusetts Institute of Technology (MIT). (2016). *Living Wage Calculator*. Retrieved from http://livingwage.mit.edu/

Mayer, S., & Jencks, C. (Winter, 1989). Poverty and the Distribution of Material Hardship. *The Journal of Human Resources, Vol. 24*(No. 1), 88-114. Retrieved from http://www.vanneman.umd.edu/socy699j/MayerJ89.pdf

McCabe, K. (2011). *African Immigrants in the United States.* Migration Policy Institute. Retrieved from http://www.migrationpolicy.org/article/african-immigrants-united-states

McCarthy, D., Radley, D., & Hayes, S. (2015). *Aiming Higher: Results from a Scorecard on State Health System Performance, 2015 Edition.* Commonwealth Fund. Retrieved from http://www.commonwealthfund.org/publications/fund-reports/2015/dec/aiming-higher-2015

McCarthy, J. (December 19, 2014). As a Major U.S. Problem, Race Relations Sharply Rises. *Gallup Poll Social Series*. Retrieved from http://www.gallup.com/poll/180257/major-problem-race-relations-sharply-rises.aspx

McKenzie, B., & Rapino, M. (September, 2011). *Commuting in the United States: 2009.* American Community Survey Reports, U.S. Census Bureau. Retrieved from http://www.census.gov/prod/2011pubs/acs-15.pdf

McKernan, S., Ratcliffe, C., & Shank, T. (2011). *Is Poverty Incompatible With Asset Accumulation?* Urban Institute. Retrieved from http://www.urban.org/uploadedpdf/412391-Poverty-Incompatible-with-Asset-Accumulation.pdf

McKernan, S., Ratcliffe, C., Steuerle, E., & Zhang, S. (April, 2013). *Less Than Equal: Racial Disparities in Wealth Accumulation.* Urban Institute. Retrieved from http://www.urban.org/UploadedPDF/412802-Less-Than-Equal-Racial-Disparities-in-Wealth-Accumulation.pdf

McQueen, M. (December 17, 2008). Road Risks Rise as More Drivers Drop Insurance: Higher Premiums, Joblessness Contribute to Alarming Trend; What to Do When You're Hit. *Wall Street Journal*. Retrieved from http://online.wsj.com/article/SB122947388659212351.html

Mental Health Association in New York State. (2016, September 22). *Myths and Facts.* Retrieved from https://mhanys.org/explore/fact-or-fiction/

Merrell, M. (December, 2007). *The Impact of Unauthorized Immigrants on the Budgets of State and Local Governments.* Congressional Budget Office. Retrieved from http://www.cbo.gov/sites/default/files/12-6-immigration.pdf

MetLife Mature Market Institute. (February, 2010). *The MetLife Study of Working Caregivers and Employer Health Care Costs.* Retrieved from https://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-caregiving-costs-working-caregivers.pdf

MetLife Mature Market Institute. (November, 2012). Market Survey of Long-Term Care Costs: The 2012 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs. Retrieved from https://www.metlife.com/assets/cao/mmi/publications

MetLife Mature Market Institute. (June 2011). *The MetLife Study of Elder Financial Abuse.* Retrieved from https://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-elder-financial-abuse.pdf

Metropolitan Transportation Authority. (2013). *Metropolitan Transportation Authority 2013 Annual Report.* Retrieved from http://web.mta.info/mta/compliance/pdf/2013_annual/2013Annual-Report.pdf

Meyer, B., & Mok, W. (2013, March). *Disability, Earnings, Income and Consumption.* National Bureau of Economic Research. Retrieved from http://www.nber.org/papers/w18869

Mezza, A., Sommer, K., & Sherlund, S. (October 15, 2014). *Student Loans and Homeownership Trends.* Board of Governors of the Federal Reserve System. FEDS Notes. Retrieved from https://www.federalreserve.gov/econresdata/notes/feds-notes/2014/student-loans-and-homeownership-trends-20141015.html

Migration Policy Institute. (2014). *New York: Demographics and Social*. Retrieved from State Immigration Data Profiles: http://www.migrationpolicy.org/data/state-profiles/state/demographics/NY

Migration Policy Institute. (2014). *State Immigration Data Profiles: Demographics & Social*. Retrieved from http://www.migrationpolicy.org/programs/data-hub/state-immigration-data-profiles

Migration Policy Institute. (2014). *State Immigration Data Profiles: New York Demographics and Social*. Retrieved from http://www.migrationpolicy.org/data/state-profiles/state/demographics/NY

Miller, G. (2004). *Everyday Low Wages: The Hidden Price We All Pay for Wal-Mart.* A Report by the Democractic Staff of the Committee on Education and the Worforce, U.S. House of Representatives. Retrieved from http://www.mindfully.org/Industry/2004/Wal-Mart-Labor-Record16feb04.htm

Minnesota Attorney General's Office. (2016). *For-Profit Colleges: Do Your Homewor.* Retrieved from https://www.ag.state.mn.us/Brochures/pubForProfitColleges.pdf

Mishel, L., Bivens, J., Gould, E., & Shierholz, H. (2012). *The State of Working America, 12th Edition.* Ithaca, NY: An Economic Policy Institute Book, Cornell University Press.

Mitra, D. (2011). *Pennsylvania's Best Investment: The Social and Economic Benefits of Public Education.* Pennsylvania State University. Retrieved from http://www.elc-pa.org/wp-content/uploads/2011/06/BestInvestment_Full_Report_6.27.11.pdf

Moffitt, R. (November 2013). The Great Recession and the Social Safety Net. *Annals of the American Academy of Political and Social Science, 650*(1), 143-166. Retrieved from http://ann.sagepub.com/content/650/1/143

Morduch, J., Ogden, T., & Schneider, R. (2014). *An Invisible Finance Sector: How Households Use Financial Tools of Their Own Making.* U.S. Financial Diaries. Retrieved from http://www.usfinancialdiaries.org/issue3-informal

Mortgage Bankers Association. (August 22, 2011). Delinquencies Rise, Foreclosures Fall in Latest MBA Mortgage Delinquency Survey. Retrieved from https://www.mba.org/x73989

Mullainathan, S., & Shafir, E. (2009). Savings Policy and Decisionmaking in Low-income Households. In R. Blank, & M. Barr, *Insufficient Funds*. New York, NY: Russell Sage Press. Retrieved from https://www.russellsage.org/publications/ insufficient-funds-0

National Alliance on Mental Illness (NAMI). (2009). *Grading the States – State Report Cards: New York*. Retrieved from http://www.nami.org/grades

National Alliance on Mental Illness (NAMI). (2010). *State Statistics: New York.*

National Alliance to End Homelessness. (2012). Chapter Two: The Economics of Homelessness. *The State of Homelessness in America*. Retrieved from http://www.endhomelessness.org/content/article/detail/4364

National Alliance to End Homelessness. (2015). *Cost of Homelessness.* Retrieved from http://www.endhomelessness.org/pages/cost_of_homelessness

National Alliance to End Homelessness. (2015). *The State of Homelessness in America.* Retrieved from http://www.endhomelessness.org/page/-/files/State_of_Homelessness_2015_FINAL_online.pdf

National Association for the Education of Young Children. (2008). *Required Criteria for NAEYC Accreditation.* Retrieved from http://www.naeyc.org/files/academy/file/Required_Criteria%5B1%5D.pdf

National Association of Home Builders (NAHB)/Wells Fargo. (2014). *The NAHB/Wells Fargo Housing Opportunity Index.* Retrieved from http://www.nahb.org/reference_list.aspx?sectionID=135

National Association of State Budget Officers. (2014). *State Expenditure Report: Examining Fiscal 2012-2014 State Spending.* Retrieved from https://higherlogicdownload.s3.amazonaws.com/NASBO/9d2d2db1-c943-4f1b-b750-0fca152d64c2/UploadedImages/SER%20Archive/State%20Expenditure%20Report%20Fiscal%202012%202014%20S.pdf

National Center for Children in Poverty. (n.d.). *Young Child Risk Calculator using 2007-2009 American Community Survey*. Retrieved June 28, 2016, from http://www.nccp.org/tools/risk/

National Center for Education Statistics. (2012). *Table 309.10. Residence and migration of all first-time degree/certificate-seeking undergraduates in degree-granting postsecondary institutions, by state or jurisdiction: Fall 2012.* Retrieved from Digest of Education Statistics: http://nces.ed.gov/programs/digest/d14/tables/dt14_309.10.asp

National Center for Smart Growth Research and Education. (2012). *Challenges and Opportunities for Economic Prosperity in the 21st Century.* University of Marykland. Retrieved from http://smartgrowth.umd.edu/assets/documents/seed/seed_d1.pdf

National Conference of State Legislatures. (2014). *Medicaid and CHIP Eligibility Table by State.* Retrieved from http://www.ncsl.org/research/health/medicaid-eligibility-table-by-state-state-activit.aspx

National Conference of State Legislatures. (2016). *Tax Credits for Working Families: Earned Income Tax Credit (EITC).* Retrieved from http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx

National Conference of State Legislatures. (February 5, 2016). *Payday Lending 2015 Legislation.* Retrieved from http://www.ncsl.org/research/financial-services-and-commerce/payday-lending-2015-legislation.aspx

National Conference of State Legislatures. (October 2011). *State Policies to Counteract the Cliff Effect in Public Programs: Summary Prepared by National Conference of State Legislatures.* Retrieved from http://www.legis.nd.gov/files/committees/64-2014%20appendices/17_9066_01000appendixb.pdf

National Economic Council and the President's Council of Economic Advisers. (July 2014). *An Economic Analysis of Transportation Infrastructure Investment.* The White House. Retrieved from https://www.whitehouse.gov/sites/default/files/docs/economic_analysis_of_transportation_investments.pdf

National Employment Law Project. (2013). *Super-sizing Public Costs: How Low Wages at Top Fast-Food Chains Leave Taxpayers Footing the Bill.* Data Brief. Retrieved from http://www.nelp.org/content/uploads/2015/03/NELP-Super-Sizing-Public-Costs-Fast-Food-Report.pdf

National Employment Law Project. (April 2014). *The Low-Wage Recovery: Industry Employment and Wages Four Years into the Recovery.* Data Brief. Retrieved from http://www.nelp.org/page/-/Reports/Low-Wage-Recovery-Industry-Employment-Wages-2014-Report.pdf?nocdn=1

National Health Council. (July 2015). Enhancing the Patient-Centeredness of State Health Insurance Markets. Retrieved from http://www.nationalhealthcouncil.org/sites/default/files/Final_State_Progress_Report-Charts-rev.pdf

National Institute for Early Education Research (NIEER). (2015). *The State of Preschool 2014: State Preschool Yearbook.* Rutgers Graduate School of Education. Retrieved from http://nieer.org/sites/nieer/files/Yearbook2014_full2_0.pdf

National Institute of Corrections. (2014). *Corrections Statistics by State: New York.* Retrieved February 26, 2016, from http://nicic.gov/statestats/?st=ny

National Low Income Housing Coalition (NLIHC). (February 2012). The Shrinking Supply of Affordable Housing. *Housing Spotlight, Volume 2*(Issue 1). Retrieved from http://nlihc.org/sites/default/files/HousingSpotlight2-1.pdf

National Low Income Housing Coalition (NLIHC). (2015). *Out of Reach 2015.* Retrieved from http://nlihc.org/sites/default/files/oor/2014OOR.pdf

National Low Income Housing Coalition (NLIHC). (2015). *Out of Reach 2015: Low Wages and High Rents Lock Renters Out.* Retrieved from http://nlihc.org/sites/default/files/oor/OOR_2015_FULL.pdf

National Low Income Housing Coalition. (March 2015). Affordable Housing is Nowhere to be Found for Millions. *Housing Spotlight, 5*(1). Retrieved from http://nlihc.org/sites/default/files/Housing-Spotlight_Volume-5_Issue-1.pdf

National Priorities Project's Federal Priorities Database: Local Spending Data. (n.d.). Retrieved from http://nationalpriorities.org/interactive-data/database/search/

National Task Force on Civic Learning and Democratic Engagement. (2012). A Crucible Moment: College Learning and Democracy's Future. Retrieved from http://www.aacu.org/sites/default/files/files/crucible/Cr

National Urban League. (2014). One Nation Underemployed: Jobs Rebuild America. In *The State of Black America 2014, 38th Edition.* New York, NY: National Urban League. Retrieved from http://iamempowered.com/soba/2014/home

NBCNews.com. (2014). *Decision 2014: New York*. Retrieved December 18, 2015, from http://www.nbcnews.com/politics/elections/2014/ny/

New York City Coalition Against Hunger. (2015). *Working But Hungry.* Retrieved from https://nyccah.org/files/Final NYCCAH Report 2015 small.pdf

New York City Department of Finance. (September 22, 2016). *New York State Sales and Use Tax*. Retrieved from https://www1.nyc.gov/site/finance/taxes/business-nys-sales-tax.page

New York City Economic Development Corporation. (2014). *Economic Research & Analysis: Demographics*. Retrieved from http://www.nycedc.com/economic-data/demographics

New York City Independent Budget Office. (2016, February). *New York State Student Achievement Test Results: New York City Public Schools No Longer Lag Rest of the State.* Retrieved from Schools Brief: http://www.ibo.nyc.ny.us/iboreports/new-york-state-student-achievement-test-results-new-york-city%20-public-schools-no-longer-lag-rest-of-state.pdf

New York City Office of the Comptroller. (2016). *New York City's Millennials in Recession and Recovery.* Retrieved from http://comptroller.nyc.gov/wp-content/uploads/documents/NYC_Millennials_In_Recession_and_Recovery.PDF

New York State Attorney General Eric T. Schneiderman. (June 2014). *Pinched by Plastic: The Impact of Payroll Cards on Low-Wage Workers.* Retrieved from http://www.ag.ny.gov/pdfs/Pinched%20by%20Plastic.pdf

New York State Bar Association. (May 5, 2016). *Report on New York State's Driver's License Suspension Program.* Retrieved from https://www.nysba.org/Sections/Tax/Tax_Section_Reports/Tax_Reports_2016/Tax_Section_Report_1344.html

New York State Comptroller. (March 2015). *Medicaid in New York: The Continuing Challenge to Improve Care and Control Costs.* Retrieved from https://www.osc.state.ny.us/reports/health/medicaid_2015.pdf

New York State Department of Health. (2014). *BRFSS Brief: Overweight and Obesity, New York State Adults, 2014.* Retrieved from https://www.health.ny.gov/statistics/brfss/reports/docs/1605_brfss_overweight_and_obesity.pdf

New York State Department of Health. (2015). *Age-adjusted Percentage of Adults Who Had a Dentist Visit within the Past Year*. Retrieved from http://www.health.ny.gov/statistics/chac/general/g90.htm

New York State Department of Health. (2016, September 22). *Priority Area: Mental Health/Substance Abuse - Mental Health*. Retrieved from https://www.health.ny.gov/prevention/prevention_agenda/mental_health_and_substance_abuse/mental_health.htm

New York State Department of Labor. (2014). *Employment Projections*. Retrieved from https://www.labor.ny.gov/stats/lsproj.shtm

New York State Department of Public Service. (2016, September 22). *Lifeline Telephone Service.* Retrieved from New York State Department of Public Service: http://www3.dps.ny.gov/W/AskPSC.nsf/96f0fec0b45a3c6485257688006a701a/74366ecddaa0164685257fcd0075b1ed/$FILE/Lifeline%20Brochure%205%20Rebrand%20English%20WEB%20final%208-21-15.pdf

New York State Department of Taxation and Finance. (2015). *Instructions for Form IT-215: Claim for Earned Income Credit*. Retrieved from https://www.tax.ny.gov/pdf/current_forms/it/it215i.pdf

New York State Education Department. (2014). *New $340 Million Funding Opportunity: 2014-2015 Statewide Universal Full-Day Prekindergarten Program.* Retrieved from https://www.governor.ny.gov/news/governor-cuomo-announces-recipients-340-million-pre-kindergarten-funding#

New York State Education Department. (2016, September 22). *Child Nutrition Knowledge Center*. Retrieved from http://www.cn.nysed.gov/

New York State Education Department. (2016, September 22). *New York State Education at a Glance*. Retrieved from https://data.nysed.gov/

New York State Health Foundation. (January 2016). *Opening Doors: A Sustainable Refugee Health Care Model.* Retrieved from http://nyshealthfoundation.org/uploads/resources/opening-doors-a-sustainable-refugee-health-care-model.pdf

New York State Office for the Aging. (2015). *Are You Concerned About an Older Driver?* Retrieved from http://www.aging.ny.gov/transportation/olderdriver/Handbook2015.pdf

New York State Office of Children and Family Services. (2012-2013). *Report to the Governor and Legislature Family Day Care and School Age Child Care Registration.* Retrieved from http://ocfs.ny.gov/main/reports/Report_Child_Care_Registration_2012-2013.pdf

New York State Office of Children and Family Services. (February 2015). *Child Care Subsidy.* Retrieved from http://ocfs.ny.gov/main/childcare/assets/2015%20Child%20Care%20Subsidy%20Participant%20Manual.pdf

New York State Office of Temporary and Disability Assistance. (2015). *BRIA Population Data for FFY 2014.* Bureau of Refugee and Immigrant Assistance. Retrieved from https://otda.ny.gov/programs/bria/documents/population-report.pdf

New York State Office of Temporary and Disability Assistance. (2016, September 22). *School Breakfast and Lunch Programs*. Retrieved from https://otda.ny.gov/workingfamilies/schoollunch.asp

New York State Office of the Governor. (April 4, 2016). *Governor Cuomo Signs $15 Minimum Wage Plan and 12 Week Paid Family Leave Policy into Law*. Retrieved from Governor Andrew M. Cuomo: https://www.governor.ny.gov/news/governor-cuomo-signs-15-minimum-wage-plan-and-12-week-paid-family-leave-policy-law

New York State Office of the State Comptroller. (2015). The Foreclosure Predicament Persists. *Local Government Snapshot*. Retrieved from https://www.osc.state.ny.us/localgov/pubs/research/snapshot/foreclosure0815.pdf

New York University. (2012). *Native American Indian Language & Culture in New York*. NY Statewide Language RBE-RN at NYU. Retrieved from http://steinhardt.nyu.edu/scmsAdmin/media/users/xr1/Language_n_Cultural_Awareness/NativeAmericanCultureLanguageNY2-27-13.pdf

Norris, L. (2015, September 27). *State Health Insurance Guides.* Retrieved from healthinsurance.org: https://www.healthinsurance.org/states/

Noss, A. (September 2014). Household Income: 2013. *American Community Survey Briefs, U.S. Census Bureau*. Retrieved from http://www.census.gov/content/dam/Census/library/publications/2014/acs/acsbr13-02.pdf

O'Dell, W., Smith, M. T., & White, D. (2004). Weaknesses in Current Measures of Housing Needs. *Housing and Society, Vol. 31*(No. 1), 29-40. Retrieved from http://www.housingeducators.org/Journals/H&S_Vol_31_No_1_Weaknesses_in_Current_Measures_of_Housing_

O'Brien, R., & Pedulla, D. (2010, Fall). Beyond the Poverty Line Fall. *Stanford Social Innovation Review*. Retrieved from http://www.ssireview.org/articles/entry/beyond_the_poverty_line

Office of Budget and Policy Analysis. (August 2015). *New York State Employment Trends.* New York State Office of the State Comptroller. Retrieved from http://www.osc.state.ny.us/reports/economic/employment_trends_nys_2015.pdf

Office of Management and Budget. (2016). Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government. Retrieved from https://www.gpo.gov/fdsys/pkg/BUDGET-2016-PER/pdf/BUDGET-2016-PER.pdf

Office of the Inspector General, U.S. Department of Health and Human Services. (2002, June 21). Homeless Prevention Programs. *OEI-07-90-00100; 2/91*. Retrieved from http://oig.hhs.gov/oei/reports/oei-07-90-00100.pdf

Office of the Mayor, The City of New York. (2016). *Report: Understanding New York City's Mental Health Challenge.* Retrieved from http://www1.nyc.gov/assets/home/downloads/pdf/press-releases/2015/thriveNYC_white_paper.pdf

Oliver, M., & Shapiro, T. (2006). *Black Wealth/White Wealth: A New Perspective on Racial Inequality* (2nd Ed.). New York, NY: Routledge. Retrieved from http://www.amazon.com/Black-Wealth-White-Perspective-Inequality/dp/0415951674

Ollove, M. (2015). *Some States Pay Doctors More to Treat Medicaid Patients.* Pew Charitable Trusts. Retrieved from http://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2015/4/17/some-states-pay-doctors-more-to-treat-medicaid-patients

Opportunity Nation. (2013). *Opportunity Index 2013.* Be the Change, Inc. Retrieved from http://www.opportunitynation.org/pages/2013-opportunity-index-measuring-mobility

Organisation for Economic Co-operation and Development (OECD). (2015). *Education At a Glance.* doi:10.1787/eag-2015-en

Packen, S. (2015). *Industry and Occupational Employment Projections 2012-2022.* Retrieved from http://lwd.dol.state.nj.us/labor/lpa/employ/indoccpj/nj_ind-occ_projections_12_22.pdf

Parity Project, NAMI-New York City Metro. (2003). Untreated and Under-treated Mental Health Problems - How Are They Hurting Your Business? Retrieved from http://www.mentalhealthpromotion.net/resources/untreated-andundertreated-mental-health-problems-how-are-they-hurting-your-business.pdf

Partnership for a New American Economy. (2016). *Language Diversity and the Workforce.* Retrieved from http://www.renewoureconomy.org/wp-content/uploads/2016/05/NJ-Biliteracy-Brief-1-12-15-Updated.pdf

Partnership for Strong Communities. (n.d.). *Housing CT 2013.* Retrieved from http://pschousing.org/files/PSC_HousingInCT2013_Final.pdf

Passel, J. S., Cohn, D., & Rohai, M. (2014). *Unauthorized Immigrant Totals Rise in 7 States, Fall in 14: Decline in Those From Mexico Fuels Most State Decreases.* Pew Research Center's Hispanic Trends Project. Retrieved from http://www.pewhispanic.org/files/2014/11/2014-11-18_unauthorized-immigration.pdf

PayScale. (2014). *2013-2014 PayScale College Salary Report.* Retrieved from http://www.payscale.com/college-salary-report-2014/majors-that-pay-you-back

PBS. (2016, September 22). *Latino Americans: Timeline of Important Dates.* Retrieved from Latino Americans: https://www.pbs.org/latino-americans/en/timeline/#y1800

Pearce, D. (December 2014). *Overlooked and Undercounted: The Struggle to Make Ends Meet in New York City.* Women's Center for Education and Career Advancement and United Way of New York City. Retrieved from http://action.unitedwaynyc.org/page/-/downloads/reports/2014_sssr_long.pdf

Pendall, R., Hayes, C., George, A., McDade, Z., Dawkins, C., Jeon, J.,... Smart, M. (2014, March). *Driving to Opportunity: Understanding the Links among Transportation Access, Residential Outcomes, and Economic Opportunity for Housing Voucher Recipients.* Urban Institute. Retrieved from http://www.urban.org/sites/default/files/alfresco/publication-pdfs/413078-Driving-to-Opportunity-Understanding-the-Links-among-Transportation-Access-Residential-Outcomes-and-Economic-Opportunity-for-Housing-Voucher-Recipients.PDF

Perryman Group. (2008, April). *An Essential Resource: An Analysis of the Economic Impact of Undocumented Workers on Business Activity in the US with Estimated Effects by State and Industry.* Retrieved from https://www.perrymangroup.com/special-reports/classics-from-the-archives/an-essential-resource/

Pete, J. (2013). New technology replacing the naked eye at Ford plant. *NWI.COM*. Retrieved from http://www.nwitimes.com/business/local/new-technology-replacing-the-naked-eye-at-ford-plant/article_85be678b-9bcd-5d6b-9fd9-373dd0356888.html

Petterson, S., Cai, A., Moore, M., & Bazemore, A. (2013, September). *State-level Projections of Primary Care Workforce, 2010-2030: New York.* Robert Graham Center. Retrieved from http://www.graham-center.org/content/dam/rgc/documents/maps-data-tools/state-collections/workforce-projections/New%20York.pdf

Pew Hispanic Center. (2011, February). *Unauthorized Immigrant Population: National and State Trends, 2010.* Pew Research Center. Retrieved from http://pewhispanic.org/files/reports/133.pdf#page=24

Pew Research Center. (2012). American Values Survey: Question Database. Retrieved May 30, 2014, from http://www.people-press.org/values-questions/q41t/i-often-dont-have-enough-money-to-make-ends-meet/#total

Pew Research Center. (2014). *Demographic Profile of Hispanics in New York, 2014.* Retrieved from Hispanic Trends: http://www.pewhispanic.org/states/state/ny/

Pew Research Center. (2014, November 18). Unauthorized Immigrants in the U.S., 2012. *Hispanic Trends*. Retrieved from http://www.pewhispanic.org/interactives/unauthorized-immigrants-2012/map/all-immigrant-share/

Pfeffer, F. T., Danziger, S., & Schoeni, R. F. (2013, April). Wealth Disparities Before and After the Great Recession. (N. P. Center, Ed.) (Working Paper Series #13-05). Retrieved from http://npc.umich.edu/publications/u/2013-05-npc-working-paper.pdf

Piette, J., Rosland, A. M., Silveira, M. J., Hayward, R., & McHorney, C. (2011). Medication Cost Problems Among Chronically Ill Adults in the US: Did the Financial Crisis Make a Bad Situation Worse? *Patient Preference and Adherence*, 187-194. Retrieved from http://www.ncbi.nlm.nih.gov/pmc/articles/pmc/articles/PMC3090380/

Pivo, G. (2013). *The Definition of Affordable Housing: Concerns and Related Evidence.* University of Arizona and Fannie Mae. Retrieved from http://www.fanniemae.com/resources/file/fundmarket/pdf/hoytpivo_mfhousing_affordablehousingdef_122013.pdf

Povich, D., Roberts, B., & Mather, M. (2013-2014). *Low-Income Working Mothers and State Policy: Investing for a Better Economic Future.* Working Poor Families Project. Retrieved from http://www.workingpoorfamilies.org/wp-content/uploads/2014/02/WPFP_Low-Income-Working-Mothers-Report_021214.pdf

Povich, D., Roberts, B., & Mather, M. (2014-2015). *Low-Income Working Families: The Racial/Ethnic Divide.* Working Poor Families Project. Retrieved from http://www.workingpoorfamilies.org/wp-content/uploads/2015/03/WPFP-2015-Report_Racial-Ethnic-Divide.pdf

Prah, P. (2014, April 25). *States Confront 'New Mindset' on Home Care Workers Wages.* The Pew Charitable Trusts. Retrieved May 30, 2014, from http://www.pewstates.org/projects/stateline/headlines/states-confront-new-mindset-on-home-care-workers-wages-858995443

Presser, H. B. (2005). *Working in a 24/7 Economy: Challenges for American Families.* New York, NY: Russell Sage Foundation. Retrieved from https://www.russellsage.org/publications/working-247-economy

Prevost, L. (2013). *Snob Zones: Fear, Prejudice, and Real Estate.* Boston, MA: Beacon Press. Retrieved from http://www.amazon.com/Snob-Zones-Fear-Prejudice-Estate-ebook/dp/B008ED6AL8

Project on Student Debt. (2013). *Student Debt and the Class of 2013.* The Institute for College Access & Success. Retrieved from http://ticas.org/content/pub/student-debt-and-class-2013-0

Project on Student Debt. (2015). *Default Rate Declines, Yet 611,000 Defaulted on Federal Student Loans.* The Institute for College Access & Success. Retrieved from http://ticas.org/sites/default/files/pub_files/cdr_2015_nr.pdf

Project on Student Debt. (2015). *State by State Data*. Retrieved from The Institute for College Access & Success: http://ticas.org/posd/map-state-data-2015

Project on Student Debt. (2015). Student Debt and the Class of 2014. Retrieved from http://ticas.org/posd/map-state-data-2015#overlay=posd/state_data/2015/la

Projections Central. (2016). *Long Term Occupational Projections.* Retrieved from http://www.projectionscentral.com/Projections/LongTerm

Putnam, R. (1995, January). Bowling Alone: America's Declining Social Capital. *Journal of Democracy, Vol. 6* (No. 1), 65-78. Retrieved from http://xroads.virginia.edu/~HYPER/DETOC/assoc/bowling.html

Quinn, K., & Benson, W. (Fall 2012). The States' Elder Abuse Victim Services: A System in Search of Support. *Generations*(No. 3), pp. 66-72. Retrieved from http://www.ingentaconnect.com/content/asag/gen/2012/00000036/00000003/art00015

Ramchand, R., Tanielian, T., Fisher, M. P., Vaughan, C. A., Trail, T. E., Epley, C.,... Ghosh-Dastidar, B. (2014). *Hidden Heroes: America's Military Caregivers.* RAND Corporation. Retrieved from http://www.rand.org/content/dam/rand/pubs/research_reports/RR400/RR499/RAND_RR499.appendixH.pdf

Rampell, C. (2011, November 16). As New Graduates Return to Nest, Economy Also Feels the Pain. *The New York Times.* Retrieved from http://www.nytimes.com/2011/11/17/business/economy/as-graduates-move-back-home-economy-feels-the-pain.html

Rastogi, S., Johnson, T., Hoeffel, E. M., & Drewery, J. M. (2011, September). The Black Population: 2010. *2010 Census Briefs, U.S. Census Bureau*. Retrieved from https://www.census.gov/prod/cen2010/briefs/c2010br-06.pdf

RealtyTrac. (2016). *New York Real Estate Trends and Market Information.* Retrieved from http://www.realtytrac.com/statsandtrends/foreclosuretrends/ny

Redfoot, D., Feinberg, L., & Houser, A. (2013, August). *The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers.* AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/ltc/2013/baby-boom-and-the-growing-care-gap-insight-AARP-ppi-ltc.pdf

Reid, C. K. (2004). *Achieving the American Dream? A Longitudinal Analysis of the Homeownership Experiences of Low-Income Households.* University of Washington, Center for Studies in Demography and Ecology. Retrieved from https://csde.washington.edu/downloads/04-04.pdf

Reinhard, S. C., Kassner, E., Houser, A., Ujvari, K., Mollica, R., & Hendrickson, L. (2014). *Raising Expectations: A State Scorecard on Long-Term Services and Supports for Older Adults, People With Physical Disabilities, and Family Caregivers.* AARP, The Commonwealth Fund, and the SCAN Foundation. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/ltc/2014/raising-expectations-2014-AARP-ppi-itc.pdf

Reinhard, S., Feinberg, L., Choula, R., & Houser, A. (July 2015). *Valuing the Invaluable: 2015 Update.* AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/ppi/2015/valuing-the-invaluable-2015-update-new.pdf

Riffkin, R. (2015, July 16). Racism Edges Up Again as Most Important U.S. Problem. *Gallup Poll Social Series*. Retrieved from http://www.gallup.com/poll/184193/racism-edges-again-important-problem.aspx

Robert Wood Johnson Foundation. (2011, December). Health Care's Blind Side: The Overlooked Connection Between Social Needs and Good Health: Summary of Findings from a Survey of America's Physicians. Retrieved from http://www.rwjf.org/files/research/RWJFPhysiciansSurveyExecutiveSummary.pdf

Roberts, B., Povich, D., & Mather, M. (2013-2014, Winter). *Low-Income Working Families: The Growing Economic Gap.* Working Poor Families Project. Retrieved from http://www.workingpoorfamilies.org/wp-content/uploads/2013/01/Winter-2012_2013-WPFP-Data-Brief.pdf

Rockefeller Institute of Government. (December 2011). *Giving and Getting.* Retrieved from http://www.rockinst.org/pdf/nys_government/2011-12-Giving_and_Getting.pdf

Rohe, W. M., Van Zandt, S., & McCarthy, G. (2002). Social Benefits and Costs of Homeownership. In N. P. Retsinas, & E. Belsky (Eds.), *Low-Income Homeownership: Examining the Unexamined Goal.* Washington, DC: Brookings Institution Press and the Harvard University Joint Center for Housing Studies. Retrieved from http://www.jstor.org/stable/10.7864/j.ctt1280j2

Rosenbaum, D. (2013, January). *The Relationship Between SNAP and Work Among Low-Income Households.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/cms/index.cfm?fa=view&id=38

Rothstein, J. (July 2012). The Labor Market Four Years into the Crisis: Assessing Structural Explanations. *Industrial and Labor Relations Review, 65*(3), 437-500. Retrieved from http://www.nber.org/papers/w17966

Rothstein, R. (2013, August 27). *For Public Schools, Segregation Then, Segregation Since: Education and the Unfinished March.* Economic Policy Institute. Retrieved from http://www.epi.org/publication/unfinished-march-public-school-segregation/

Rothwell, D. W., & Goren, A. (June 2011). *Exploring the Relationship Between Asset Holding and Family Economic Strain.* New America Foundation Asset Building Program. Retrieved from https://static.newamerica.org/attachments/3711-exploring-the-relationship-between-asset-holding-and-family-economic-strain/Rothwell_Goren_AssetsEconomicStrain_Final_7-2011.2f47702289974904a93b551a7a8f64cd.pdf

Rudowitz, R., Artiga, S., & Arguello, R. (March 26, 2014). *Children's Health Coverage: Medicaid, CHIP and the ACA*. Kaiser Commission on Medicaid and the Uninsured. Kaiser Family Foundation. Retrieved from http://kff.org/health-reform/issue-brief/childrens-health-coverage-medicaid-chip-and-the-aca/

Saguaro Seminar on Civic Engagement in America. (2000). Better Together. Retrieved from http://robertdputnam.com/better-together/the-report/

SalesTaxHandbook.com. (2016). *New York: Sales Tax Handbook*. Retrieved from https://www.salestaxhandbook.com/new-york

Saunders, L. (November 24, 2015). *Methods of Payment of Wages*. National Consumer Law Center. Retrieved from http://www.nclc.org/images/pdf/high_cost_small_loans/comments-payroll-card-rules-nov2015.pdf

SBDCNet. (2014). *Daycare Business 2014.* Retrieved from http://www.sbdcnet.org/small-business-research-reports/daycare-business-2014

Scanlon, E., & Page-Adams, D. (2000). Homeownership and Youth Well-Being: An Empirical Test of Asset-Based Welfare. *Center for Social Development*. Retrieved from http://csd.wustl.edu/Publications/Documents/40.HomeownershipAndYouth.pdf

Schmitt, J. (January 2012). *Low-wage Lessons.* Center for Economic and Policy Research. Retrieved from http://www.cepr.net/documents/publications/low-wage-2012-01.pdf

Schmitt, J., & Jones, J. (July 2012). *Where Have All the Good Jobs Gone?* Center for Economic and Policy Research. Retrieved from http://www.cepr.net/documents/publications/good-jobs-2012-07.pdf

Schmitt, J., & Warner, K. (November 2010). *Ex-offenders and the Labor Market.* Center for Economic and Policy Research. Retrieved from http://www.cepr.net/documents/publications/ex-offenders-2010-11.pdf

Schnepf, R. (2013). *Consumers and Food Price Inflation.* Congressional Research Service. Retrieved from https://www.fas.org/sgp/crs/misc/R40545.pdf

Schott Foundation for Public Education. (2015). *Black Lives Matter: The Schott 50 State Report on Public Education and Black Males.* The Metropolitan Center for Research on Equity and the Transformation of Schools at New York University. Retrieved from http://www.blackboysreport.org/2015-black-boys-report.pdf

Schur, L., Kruse, D., Blasi, J., & Blanck, P. (2009). Is Disability Disabling in All Workplaces? *Workplace Disparities and Corporate Culture, 48*(3), 381-410. Retrieved from http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1402968

Schwartz, A., Wasser, M., Gillard, M., & Paarlberg, M. (June 2015). *Unpredictable, Unsustainable: The Impact of Employers' Scheduling Practices in DC.* DC Jobs with Justice, the DC Fiscal Policy Institute, and the Georgetown University Kalmanovitz Initiative for Labor and the Working Poor. Retrieved from http://www.dcjwj.org/wp-content/uploads/2015/06/DCJWJ_Scheduling_Report_2015.pdf

Schwartz, M., & Wilson, E. (2008). *Who Can Afford To Live in a Home?* U.S. Census Bureau. Retrieved from http://www.census.gov/hhes/www/housing/special-topics/files/who-can-afford.pdf

Schwebel, D., & Brezausek, C. (2008). Chronic Maternal Depression and Children's Injury Risk. *Journal of Pediatric Psychology, 33*(10), 1108-1116. Retrieved from http://jpepsy.oxfordjournals.org/content/33/10/1108

Seligman, H., Laraia, B., & Kushel, M. (2010, February). Food Insecurity Is Associated with Chronic Disease Among Low-Income NHANES Participants. *The Journal of Nutrition, 140*(2). Retrieved from http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2806885/

Shaefer, H., & Edin, K. (2013, May). *Rising Extreme Poverty in the United States and the Response of Federal Means-Tested Transfer Programs.* National Poverty Center. Retrieved from http://www.npc.umich.edu/publications/working_papers/?publication_id=255&

Shapiro, R., & Hassett, K. (2012, June). *The Economic Benefits of Reducing Violent Crime: A Case Study of 8 American Cities.* Center for American Progress. Retrieved from http://www.americanprogress.org/issues/economy/report/2012/06/19/11755/the-economic-benefits-of-reducing-violent-crime/

Shapiro, T., Meschede, T., & Osoro, S. (2013). *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide.* Brandeis University, Institute on Assets and Social Policy. Retrieved from http://iasp.brandeis.edu/pdfs/Author/shapiro-thomas-m/racialwealthgapbrief.pdf

Sherman, A., Trisi, D., & Parrott, S. (2013, July 30). *Various Supports for Low-Income Families Reduce Poverty and Have Long-Term Positive Effects On Families and Children.* Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/sites/default/files/atoms/files/7-30-13pov.pdf

Shonkoff, J. P., & Garner, A. S. (January 2012). The Lifelong Effects of Early Childhood Adversity and Toxic Stress. *Pediatrics, 129*(1). Retrieved from http://pediatrics.aappublications.org/content/129/1/e232

Short, K. (2011, November). The Research: Supplemental Poverty Measure: 2010. *Current Population Reports*. Retrieved from http://www.census.gov/hhes/povmeas/methodology/supplemental/research/Short_ResearchSPM2010.pdf

Short, K. (2013, November). *The Research: Supplemental Poverty Measure: 2012.* Current Population Reports, U.S. Census Bureau. Retrieved from http://www.census.gov/prod/2013pubs/p60-247.pdf

Short, K. (2014). *"The Supplemental Poverty Measure: 2013".* U.S. Census Bureau. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-251.pdf

Short, K. (October, 2014). *The Supplemental Poverty Measure: 2013.* Current Population Reports, U.S. Census Bureau. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-251.pdf

Shtauber, A. (June 1, 2013). *The Effects of Access to Mainstream Financial Services on the Poor.* Columbia Business School. Retrieved from http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2403335

Silletti, L. (June, 2005). *The Costs and Benefits of Supportive Housing.* Center for Urban Initiatives and Research, University of Wisconsin-Milwaukee. Retrieved from http://www.metropolisstrategies.org/documents/CostsandBenefitsofSupportiveHousing-areview.pdf

Smith, S. (November 20, 2015). *Safe, Strong, Supportive.* Casey Family Programs. Retrieved from http://www.womenlegislators.org/wp-content/uploads/2016/02/caseyfamilyprograms-childrenenteringthechildwelfaresystem.pdf

Social Security Administration. (July 2016). *Supplemental Security Income (SSI).* Retrieved from socialsecurity.gov: https://www.ssa.gov/pubs/EN-05-11000.pdf

Stagman, S., & Cooper, J. L. (2010, April). *Children's Mental Health: What Every Policymaker Should Know.* National Center for Children in Poverty. Retrieved from http://www.nccp.org/publications/pdf/text_929.pdf

State Attorneys General. (2014, September 9). Re: S.2204 - Proprietary Education Oversight Coordination Improvement Act. Retrieved from http://ag.ky.gov/pdf_news/s2204-letter.pdf

Stetser, M., & Stillwell, R. (2014). *Public High School Four-Year OnTime Graduation Rates and Event Dropout Rates.* National Center for Education Statistics. Retrieved from http://nces.ed.gov/pubs2014/2014391.pdf

Stetser, M., & Stillwell, R. (2014, April). *Public High School Four-Year On-Time Graduation Rates and Event Dropout Rates: School Years 2010–11 and 2011–12.* National Center for Education Statistics, U.S. Department of Education. Retrieved from http://nces.ed.gov/pubs2014/2014391.pdf

Stone, C., Van Horn, C., & Zukin, C. (2012, May). Chasing the American Dream: Recent College Graduates and the Great Recession. Retrieved from http://www.heldrich.rutgers.edu/sites/default/files/products/uploads/Chasing_American_Dream_Report.pdf

Substance Abuse and Mental Health Services Administration. (2014). *Behavioral Health Barometer: New York, 2014.* Retrieved from http://www.samhsa.gov/data/sites/default/files/State_BHBarometers_2014_2/BHBarometer-NY.pdf

Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging. (2012, December). *Policy Academy State Profile: New York.* Retrieved from http://www.aoa.acl.gov/AoA_Programs/HPW/Behavioral/docs2/New%20York%20Epi%20Profile%20Final.pdf

Sullivan, J. (2005, February). *Borrowing During Unemployment: Unsecured Debt as a Safety Net.* Chicago Federal Reserve. Retrieved from http://www.chicagofed.org/digital_assets/others/events/2005/promises_and_pitfalls/paper_borrowing.pdf

Sullivan, J. (2015, April 21). *How Commute Issues Can Dramatically Impact Employee Retention.* Retrieved from TLNT: http://www.eremedia.com/tlnt/how-commute-issues-can-dramatically-impact-employee-retention/

Sum, A., & Khatiwada, I. (2010). The Nation's Underemployed in the 'Great Recession' of 2007–09. *Monthly Labor Review, Vol. 133*. Retrieved from http://www.bls.gov/opub/mlr/2010/11/mlr201011.pdf

Suro, R., Wilson, J. H., & Singer, A. (2011, August). *Immigration and Poverty in America's Suburbs.* Metropolitan Policy Program, Brookings Institution. Retrieved from http://www.brookings.edu/~/media/Files/rc/papers/2011/0804_immigration_suro_wilson_singer/0804_immigration_suro_wilson_singer.pdf

Tanielian, T., Ramchand, R., Fisher, M. P., Sims, C. S., Harris, R., & Harrell, M. (2013). *Military Caregivers: Cornerstones of Support for Our Nation's Wounded, Ill, and Injured Veterans.* RAND Corporation. Retrieved from http://www.rand.org/pubs/research_reports/RR244.html

Tax Credits for Workers and Families. (n.d.). *State EITC Reports, Fact Sheets & Policy Materials by State*. Retrieved June 28, 2016, from http://www.taxcreditsforworkersandfamilies.org/state-tax-credits/

Tax Policy Center. (2015, May 6). *State Earned Income Tax Credits Based on the Federal Earned Income Tax Credit.* Urban Institute and Brookings Institution. Retrieved from Tax Policy Center: Statistics: http://www.taxpolicycenter.org/statistics/state-eitc-based-federal-eitc

The Economist. (2015, November 3). American House Prices: Realty Check. Retrieved from http://www.economist.com/blogs/graphicdetail/2014/02/us-house-prices

The Information Technology & Innovation Foundation. (2014). *The 2014 State New Economy Index.* Retrieved from https://itif.org/publications/2014/06/11/2014-state-new-economy-index

The Institute for College Access & Success. (n.d.). *CollegeInSight.* Retrieved from http://ticas.org/posd/map-state-data-2015#overlay=posd/state_data/2015/md

The Pew Charitable Trusts. (2016, January 13). *Employer-based Retirement Plan Access and Participation across the 50 States.* Retrieved from http://www.pewtrusts.org/en/multimedia/data-visualizations/2016/employer-based-retirement-plan-access-and-participation-across-the-50-states

The Pew Charitable Trusts. (June 2013). *In Search of Dental Care.* Retrieved from http://www.pewtrusts.org/~/media/legacy/uploadedfiles/pcs_assets/2013/insearchofdentalcarepdf.pdf

The Pew Charitable Trusts. (May 2016). *A Look at Access to Employer-Based Retirement Plans in the Nation's Metropolitan Areas.* Brief. Retrieved from http://www.pewtrusts.org/~/media/assets/2016/05/employerbased_retirement_plans_metropolitan_areas.pdf?la=en

The Sentencing Project. (2008). *Reducing Racial Disparity in the Criminal Justice System: A Manual for Practitioners and Policymakers.* Retrieved from http://www.sentencingproject.org/doc/publications/rd_reducingracialdisparity.pdf

Thiess, R. (2012, April). *The Future of Work: Trends and Challenges for Low-Wage Workers.* Economic Policy Institute. Retrieved from http://www.epi.org/files/2012/bp341-future-of-work.pdf

Thomas, J. (2015, October). CT's report card: Achievement gap shrinks but for wrong reason. *The CT Mirror*. Retrieved from http://ctmirror.org/2015/10/28/cts-report-card-achievement-gap-shrinks-but-for-wrong-reason/

Tillman, A. M. (2014, December 10). The 'New' Faces of Affordable Housing. *LHA Latest News*. Retrieved from http://lahousingalliance.dreamhosters.com/the-new-faces-of-affordable-housing/

Tomer, A., Kneebone, E., Puentes, R., & Berube, A. (2011, May). *Missed Opportunity: Transit and Jobs in Metropolitan America.* Metropolitan Policy Program, Brookings Institution. Retrieved from http://www.brookings.edu/~/media/research/files/reports/2011/5/12-jobs-and-transit/0512_jobs_transit.pdf

Tompson, T., J., B., Agiesta, J., & Junius, D. (2013). *America's Lower-Wage Workforce: Employer and Worker Perspectives.* The Associated Press-NORC Center for Public Affairs Research. Retrieved from http://www.apnorc.org/PDFs/Wages/AP_NORC_Low%20Wage%20Earners_Final.pdf

Ton, Z. (2012, January-February). Why 'Good Jobs' Are Good for Retailers. *Harvard Business Review*. Retrieved from http://retailactionproject.org/wp-content/uploads/2012/08/WhyGoodJobsAreGoodforRetailers_ZTon.pdf

Transportation for America. (2011). *Aging in Place, Stuck Without Options.* Retrieved from http://t4america.org/docs/SeniorsMobilityCrisis.pdf

Tyler, J., & Lofstrom, M. (2009, Spring). Finishing High School: Alternative Pathways and Dropout Recovery. *America's High Schools, Volume 19*(Number 1). Retrieved from http://www.princeton.edu/futureofchildren/publications/journals/article/index.xml?journalid=30&articleid=49&sectionid=175

U.S. Bureau of Justice Statistics. (2015). *Elderly Abuse Statistics.* National Center on Elder Abuse. Retrieved from http://www.statisticbrain.com/elderly-abuse-statistics/

U.S. Census Bureau. (1995, October). Health Insurance Coverage – 1994. *Current Population Reports*, 60-190. Retrieved from https://www.census.gov/prod/1/pop/p60-190.pdf

U.S. Census Bureau. (2005). *2005 Interim State Population Projections.* Retrieved from https://www.census.gov/population/projections/data/state/projectionsagesex.html

U.S. Census Bureau. (2007, 2010, and 2012). *Poverty Thresholds*. Retrieved from Poverty Data: http://www.census.gov/hhes/www/poverty/data/threshld/index.html

U.S. Census Bureau. (2008, November). *Reported Voting and Registration of Family Members, by Age and Family Income.* Retrieved from Voting and Registration in the Election of November 2008: http://www.census.gov/hhes/www/socdemo/voting/publications/p20/2008/tables.html.

U.S. Census Bureau. (2010). *Experimental Poverty Measures Publications.* Retrieved from http://www.census.gov/hhes/povmeas/publications/index.html

U.S. Census Bureau. (2010). Marital Status of the Population by Sex and Age, Table 57. Retrieved from http://www2.census.gov/library/publications/2010/compendia/statab/129ed/tables/10s0057.pdf

U.S. Census Bureau. (2011). *Detailed Tables on Wealth and Asset Ownership*. Retrieved from http://www.census.gov/people/wealth/data/dtables.html

U.S. Census Bureau. (2011). *Historical Census of Housing Tables.* Retrieved from https://www.census.gov/hhes/www/housing/census/historic/ownershipbyrace.html

U.S. Census Bureau. (2012). *Age and Sex Composition in the United States: 2012, Table 3. Marital Status of the Population 15 Years and Over by Sex and Age*. Retrieved from https://www.census.gov/population/age/data/2012comp.html

U.S. Census Bureau. (2012, November). *Reported Voting and Registration of Family Members, by Age and Family Income.* Retrieved from Voting and Registration in the Election of November 2012: http://www.census.gov/hhes/www/socdemo/voting/publications/p20/2012/tables.html

U.S. Census Bureau. (2012). *Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race for the U.S., States, Metro Areas, Counties, and Places: 2012, 2012 Survey of Business Owners.* Retrieved from American Fact Finder: http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk

U.S. Census Bureau. (2014). *American Community Survey Questionnaire.* Retrieved from http://www2.census.gov/programs-surveys/acs/methodology/questionnaires/2014/quest14.pdf

U.S. Census Bureau. (2014 and 2015). *Percentage of People by Type of Health Insurance Coverage by Household Income and Income-to-Poverty Ratio: 2013 and 2014*. Retrieved from https://www2.census.gov/programs-surveys/demo/tables/p60/253/table4.pdf

U.S. Census Bureau. (2014, September). Health Insurance Coverage in the United States: 2013. *Current Population Reports*. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-250.pdf

U.S. Census Bureau. (2015). *Figure 8: Quarterly Homeownership Rates by Race and Ethnicity of Householder for the United States: 1994-2015.* Retrieved from https://www.census.gov/housing/hvs/data/charts/fig08.pdf

U.S. Census Bureau. (2015). Health Insurance Coverage in the United States: 2014. *Current Population Reports*. Retrieved from Current Population Reports: https://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-253.pdf

U.S. Chamber of Commerce. (2013). *Immigration Myths and Facts.* Retrieved from https://www.uschamber.com/sites/default/files/legacy/reports/Immigration_MythsFacts.pdf

U.S. Department of Agriculture (USDA). (2009). *Access to Affordable and Nutritious Food: Measuring and Understanding Food Deserts and Their Consequences: Report to Congress.* Retrieved from http://www.ers.usda.gov/media/242675/ap036_1_.pdf

U.S. Department of Agriculture (USDA). (2012). *Key Statistics & Graphics.* USDA Economic Research Service. Retrieved from http://ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx

U.S. Department of Agriculture (USDA). (2014). *Food Security in the United States: Definitions of Food Security.* USDA Economic Research Service. Retrieved from http://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security-in-the-us/definitions-of-food-security.aspx#.U8geSJRdXmc

U.S. Department of Agriculture (USDA). (2014). *Food Security in the United States: Key Statistics & Graphics.* USDA Economic Research Service. Retrieved from http://ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx#map

U.S. Department of Agriculture (USDA). (2015). *Food and Nutrition Service, Program Data: Supplemental Nutrition Assistance Program (SNAP).* Retrieved from http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap

U.S. Department of Agriculture (USDA). (2015, May). *Geography of Poverty: 1980, 1990 and 2000 decennial censuses and 2007-11 American Community Survey 5-year estimates.* USDA Economic Research Service. Retrieved May 2015, from http://www.ers.usda.gov/topics/rural-economy-population/rural-poverty-well-being/geography-of-poverty.aspx

U.S. Department of Agriculture (USDA), Frazão, E. (1999). *High Costs Of Poor Eating Patterns In the United States.* USDA Economic Research Service. Retrieved from http://www.ers.usda.gov/media/91018/aib750a_1_.pdf

U.S. Department of Commerce. (2015). *States Innovate.* Retrieved from https://www.uschamberfoundation.org/enterprisingstates/#MD

U.S. Department of Commerce, Bureau of Economic Analysis (BEA). (2015). *Regional Data, GDP and Personal Income.* Retrieved from http://www.bea.gov/iTable/index_regional.cfm

U.S. Department of Commerce, Bureau of Economic Analysis. (2014). *Regional Data: Annual GDP by State.* Retrieved from http://www.bea.gov/iTable/iTable.cfm?reqid=70&step=1&isuri=1&acrdn=2#reqid=70&step=1&isuri=1&7003=200&7004=naics&7035=-1&7005=-1&7006=19000&7001=1200&7036=-1&7002=1&7090=70&7007=2014&7093=levels

U.S. Department of Education. (2009 and 2013). *National Assessment of Educational Progress (NAEP), 2009 and 2013 Mathematics and Reading Assessments, 2013.* Institute of Education Sciences, National Center for Education Statistics. Retrieved from http://www.nationsreportcard.gov/reading_math_g12_2013/#/state-gains

U.S. Department of Education. (2011). *National Assessment of Educational Progress (NAEP), 2011 Mathematics Grade 8 Assessment.* Institute of Education Sciences, National Center for Education Statistics. Retrieved from https://nces.ed.gov/nationsreportcard/studies/gaps/2011_gaps_table_12.aspx

U.S. Department of Education. (2012). *ESEA Title I LEA Allocations – FY 2012.* Retrieved from http://www2.ed.gov/about/overview/budget/titlei/fy12/index.htm

U.S. Department of Education. (2013). *Common Core of Data State Dropout and Graduation Rate Data, 2013.* Institute of Education Sciences, National Center for Education Statistics. Retrieved from https://nces.ed.gov/ccd/tables/ACGR_RE_and_characteristics_2012-13.asp

U.S. Department of Education. (2015). *FY 2012 3-Year Official Cohort Default Rates by State/Territory.* Retrieved from http://www2.ed.gov/offices/OSFAP/defaultmanagement/staterates.pdf

U.S. Department of Education. (2016). *Table 219.46: Public High School 4-year Adjusted Cohort Graduation Rate (ACGR), by Selected Student Characteristics and State: 2010-11 through 2013-2014.* Institute of Education Sciences, National Center for Education Statistics. Retrieved from http://nces.ed.gov/programs/digest/d15/tables/dt15_219.46.asp

U.S. Department of Housing and Urban Development (HUD). (2010, March). *Costs Associated with First-Time Homelessness for Families and Individuals.* Retrieved from http://www.huduser.org/publications/pdf/Costs_Homeless.pdf

U.S. Department of Housing and Urban Development (HUD). (2011). *2009 Worst Case Housing Needs of People With Disabilities: Supplemental Findings of the Worst Case Housing Needs 2009: Report to Congress.* Office of Policy Development and Research. Retrieved from http://www.huduser.org/portal/publications/WorstCaseDisabilities03_2011.pdf

U.S. Department of Housing and Urban Development (HUD). (2011). Bridging the Gap: Homelessness Policy. Insights into Housing and Community Development, Office of Policy Development and Research. Retrieved from http://www.huduser.org/portal/periodicals/insight/insight_1.

U.S. Department of Housing and Urban Development (HUD). (2012). *Affordable Housing.* Retrieved from http://www.hud.gov/offices/cpd/affordablehousing/

U.S. Department of Housing and Urban Development (HUD). (2013, June). *Housing Discrimination Against Racial and Ethnic Minorities 2012.* Retrieved from http://www.huduser.org/portal/Publications/pdf/HUD-514_HDS2012.pdf

U.S. Department of Housing and Urban Development (HUD). (2013). *Section 8 FY 2013 Income Limits.* Retrieved from http://www.huduser.org/datasets/ura/ura15/IncomeLimits_URA.pdf; http://www.huduser.org/portal/datasets/il/il13/index.html

U.S. Department of Housing and Urban Development (HUD). (2013). *Summary of all HUD Programs, 2013 based on 2010 Census.* Retrieved from http://www.huduser.org/portal/datasets/picture/yearlydata.html

U.S. Department of Housing and Urban Development (HUD). (2014). *Creating Connected Communities.* Center for Transit-Oriented Development. Retrieved from http://www.huduser.gov/portal/publications/pdf/Creating_Cnnted_Comm.pdf

U.S. Department of Housing and Urban Development (HUD). (2014). *Picture of Subsidized Households: Summary of all HUD Programs, 2014 based on 2010 Census.* Retrieved from https://www.huduser.gov/portal/datasets/picture/yearlydata.html

U.S. Department of Housing and Urban Development (HUD). (2014). *The 2014 Annual Homeless Assessment Report (AHAR) to Congress, Part 1: Point-in-Time Estimates of Homelessness.* Retrieved from https://www.hudexchange.info/resources/documents/2014-AHAR-Part1.pdf

U.S. Department of Housing and Urban Development (HUD). (2015). *2015 AHAR: Part 1 - PIT Estimates of Homelessness in the U.S.* Retrieved from HUD Exchange: https://www.hudexchange.info/resource/4832/2015-ahar-part-1-pit-estimates-of-homelessness/

U.S. Department of Housing and Urban Development (HUD). (n.d.). *Picture of Subsidized Households*. Retrieved from Office of Policy Development & Research: https://www.huduser.gov/portal/datasets/picture/yearlydata.html

U.S. Department of the Treasury. (September 1, 2015). *USASpending.gov Data Download*. Retrieved from Bureau of the Fiscal Service: https://www.usaspending.gov/DownloadCenter/Pages/DataDownload.aspx

U.S. Department of Transportation. (2015). *Beyond Traffic: Trends and Choices 2045.* Retrieved from https://www.transportation.gov/sites/dot.gov/files/docs/Draft_Beyond_Traffic_Framework.pdf

U.S. Department of Veterans Affairs. (October 2010). *National Survey of Veterans, Active Duty Service Members, Demobilized National Guard and Reserve Members, Family Members, and Surviving Spouses.* Retrieved from http://www.va.gov/survivors/docs/nvssurveyfinalweightedreport.pdf

U.S. Election Assistance Commission. (June 30, 2015). *The 2014 EAC Election Administration and Voting Survey Comprehensive Report: A Report to the 114th Congress.* Retrieved from http://www.eac.gov/assets/1/Page/2014_EAC_EAVS_Comprehensive_Report_508_Compliant.pdf

U.S. Energy Information Administration. (July 8, 2011). *Review of Emerging Resources: U.S. Shale Gas and Shale Oil Plays.* Retrieved from http://www.eia.gov/analysis/studies/usshalegas/

U.S. Government Accountability Office (U.S. GAO). (2007). *Unemployment Insurance: Low-Wage And Part-Time Workers Continue To Experience Low Rates Of Receipt.* Retrieved from http://www.gao.gov/new.items/d071147.pdf

U.S. Government Accountability Office (U.S. GAO). (2012). *Federal Tax Debts: Factors for Considering a Proposal to Report Tax Debts to Credit Bureaus.* Retrieved from http://www.gao.gov/products/GAO-12-939

U.S. Government Accountability Office (U.S. GAO). (2013, September 6). *Dental Services: Information on Coverage, Payments, and Fee Variation.* Retrieved from http://www.gao.gov/products/GAO-13-754

U.S. Government Accountability Office (U.S. GAO). (2015). *Contingent Workforce: Size, Characteristics, Earnings, and Benefits.* Retrieved from http://www.gao.gov/assets/670/669766.pdf

U.S. Government Accountability Office (U.S. GAO). (August 4, 2010). *For-Profit Colleges: Undercover Testing Finds Colleges Encouraged Fraud and Engaged in Deceptive and Questionable Marketing Practices.* Retrieved from http://www.gao.gov/products/GAO-10-948T

U.S. Government Accountability Office (U.S. GAO). (July 2015). *Medicaid: Key Issues Facing the Program.* Retrieved from http://www.gao.gov/assets/680/671761.pdf

U.S. Government Accountability Office (U.S. GAO). (November 2012). *Medicaid: States Made Multiple Program Changes, and Beneficiaries Generally Reported Access Comparable to Private Insurance.* Retrieved from http://www.gao.gov/assets/650/649788.pdf

U.S. Government Accountability Office (U.S. GAO). (October 7, 2010). *Higher Education: Stronger Federal Oversight Needed to Enforce Ban on Incentive Payments to School Recruiters.* Retrieved from http://www.gao.gov/products/GAO-11-10

U.S. Government Accountability Office (U.S. GAO). (September 21, 2009). *Proprietary Schools: Stronger Department of Education Oversight Needed to Help Ensure Only Eligible Students Receive Federal Student Aid.* Retrieved from http://www.gao.gov/products/GAO-09-600

U.S. House of Representatives. (2012, December 14). *The Consumer Financial Protection Bureau's Threat to Credit Access in The United States.* Committee on Oversight and Government Reform. Retrieved from http://oversight.house.gov/wp-content/uploads/2012/12/Access-to-Credit-Report-12. 14. 12.pdf

U.S. House of Representatives. (2013, May). *The Low-Wage Drag on Our Economy: Wal-Mart's Low Wages and their Effect on Taxpayers and Economic Growth.* Committee on Education and the Workforce. Retrieved from http://democrats-edworkforce.house.gov/imo/media/doc/WalMartReport-May2013.pdf

U.S. Senate Committee on Health, Education, Labor & Pensions. (2012). *Dental Crisis in America: the Need to Expand Access.* A Report from Chairman Bernard Sanders, Subcommittee on Primary Health & Aging. Retrieved from http://www.sanders.senate.gov/imo/media/doc/DENTALCRISIS.REPORT.pdf

U.S. Small Business Administration. (2016). *Small Business Profile.* Retrieved from https://www.sba.gov/sites/default/files/advocacy/New_Jersey.pdf

Uchitelle, L. (2001, May 26). How to Define Poverty? Let Us Count the Ways. *The New York Times*. Retrieved from http://www.nytimes.com/2001/05/26/arts/how-to-define-poverty-let-us-count-the-ways.html?pagewanted=all&src=pm

United Health Foundation. (2013). *A Call to Action for Individuals and Their Communities.* Retrieved from http://cdnfiles.americashealthrankings.org/SiteFiles/AnnualDownloads/AnnualReport2013-r.pdf

United Health Foundation. (2013). *America's Health Rankings, 2013 Edition.* Retrieved from http://cdnfiles.americashealthrankings.org/SiteFiles/AnnualDownloads/AnnualReport2013-r.pdf

United Health Foundation. (2016). *America's Health Rankings, 2016 Senior Report.* Retrieved from http://www.americashealthrankings.org/reports/Senior

United States Elections Project. (2014, September 3). *2012 November General Election Turnout Rates.* Retrieved from http://www.electproject.org/2012g

United States Elections Project. (2015, Updated December 30). *2014 November General Election Turnout Rates*. Retrieved from http://www.electproject.org/2014g

United States Interagency Council on Homelessness. (2013). *State Data and Contacts Map: New York*. Retrieved June 6, 2016, from https://www.usich.gov/tools-for-action/map/#fn[]=1900&fn[]=3800&fn[]=6900&fn[]=12200&fn[]=17800&all_types=true&year=2013&state=NY

United States Senate Health, Education, Labor and Pensions Committee. (July 30, 2012). *For Profi t Higher Education: The Failure to Safeguard the Federal Investment and Ensure Student Success.* Retrieved from http://www.help.senate.gov/imo/media/for_profit_report/PartI-PartIII-SelectedAppendixes.pdf

Urban Institute. (2012). *NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report.* Retrieved from National Center for Charitable Statistics: http://nccs.urban.org/NCCS-Databases-and-Tools.cfm

Urbana IDOT Traffic Stop Data Task Force. (2015, July 2). *Preliminary Findings.* Retrieved from http://will.illinois.edu/nfs/idot-traffic-stop-data-task-force-preliminary-findings.pdf

USA Today. (2007, June 20). State-by-State Day Care Costs. Retrieved from http://usatoday30.usatoday.com/news/nation/2007-06-20-day-care-table_N.htm

van Ommeren, J., & Gutierrez-i-Puigarnau, E. (2011, January). Are workers with a long commute less productive? An empirical analysis of absenteeism. *Regional Science and Urban Economics, 41*(1), 1-8. Retrieved from http://www.sciencedirect.com/science/article/pii/S0166046210000633

Vandell, D. L., Belsky, J., Burchinal, M., Steinberg, L., & Vandergrift, N. (2010, May-June). Do Effects of Early Child Care Extend to Age 15 Years? Results From the NICHD Study of Early Child Care and Youth Development Child Development. *Child Development, 81*(3), 737-756. Retrieved from http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2938040/

VanLandeghem, K., & Brach, C. (2009, April). Mental Health Needs of Low-Income Children with Special Health Care Needs. *AHRQ Pub. No. 090033*(CHIRI™ Issue Brief No. 9). Retrieved from http://www.ahrq.gov/cpi/initiatives/chiri/Briefs/brief9/brief9.pdf

Vespa, J., Lewis, J. M., & Kreider, R. M. (2013, August). *America's Families and Living Arrangements: 2012, Population Characteristics.* U.S. Census Bureau. Retrieved from https://www.census.gov/prod/2013pubs/p20-570.pdf

Viebeck, E. (2015, January 28). Feds: Up to 6 million will face ObamaCare Penalty. *The Hill*. Retrieved from http://thehill.com/policy/healthcare/231018-feds-15-to-30-million-exempt-from-obamacare-penalty

Waid, M. (2013, April). *An Uphill Climb: Women Face Greater Obstacles to Retirement Security.* AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/econ_sec/2013/uphill-climb-women-face-g

Wald, J. (2014, July). What the Rise of the Freelance Economy Really Means for Businesses. *Forbes*. Retrieved from http://www.forbes.com/sites/waldleventhal/2014/07/01/a-modern-human-capital-talent-strategy-usingfreelancers/#4800cc3636a4

Wall, T., & Vujicic, M. (2015, April). *Emergency Department Use for Dental Conditions Continues to Increase.* American Dental Association. Retrieved from http://www.ada.org/~/media/ADA/Science%20and%20Research/HPI/Files/HPI

Wall, T., & Vujicic, M. (2015, April). Emergency Department Use for Dental Conditions Continues to Increase. (Health Policy Institute Research Brief). Retrieved from http://www.ada.org/~/media/ADA/Science%20and%20Research/HPI/Files/HPI

Watkins, K., & Nichols, D. (2014). *Community Health Assessment and Community Health Improvement Plan 2014-2017.* Cattaraugus County Health Department. Retrieved from http://www.cattco.org/files/downloads/health/cha_chip_2014_2017_complete.pdf

Watson, L., & Swanberg, J. E. (2013). Flexible Workplace Solutions for Low-Wage Hourly Workers. *Labor & Employment Law Forum, 3*(3), 380-437. Retrieved from http://digitalcommons.wcl.american.edu/cgi/viewcontent.cgi?article=1066&context=lelb

Watson, L., Frohlich, L., & Johnston, E. (2014, April). *Collateral Damage: Scheduling Challenges for Workers in Low-Wage Jobs and Their Consequences.* National Women's Law Center. Retrieved from http://www.nwlc.org/sites/default/files/pdfs/collateral_damage_s

Weaver, J. (2011, June 17). New York's Black History. *The Root*. Retrieved from http://www.theroot.com/photos/black_history_sites_weeksville_african_burial_ground_fraunces_tavern/#slide-6

Weaver, R. (2011). The Politics of Low-Income Families in the United States. In C. J. Heinrich, & J. K. Scholz, *Making the Work-Based Safety Net Work Better: Forward-Looking Policies to Help Low-Income Families.* New York, NY: Russell Sage. Retrieved from https://www.russellsage.org/publications/making-work-based-safety-net-work-better-0

Weber, B. (2015, July). *Child Care and Education in Oregon and Its Counties: 2014.* Oregon Child Care Research Partnership. Retrieved from http://health.oregonstate.edu/sites/default/files/occrp/2014-state-and-county-profiles/pdf/state-profile-child-care-and-education-in-oregon-and-its-counties-2014.pdf

West, D. (2015). *What Happens If Robots Take The Jobs? The Impact of Emerging Technologies on Employment and Public Policy.* Brookings Institute. Retrieved from http://www.brookings.edu/research/papers/2015/10/26-robots-emerging-technologies-public-policy-west

WhiteHouse.gov. (2015). *White House Report: President Obama's Upskill Initiative.* Retrieved from https://www.whitehouse.gov/sites/default/files/docs/150423_upskill_report_final_3.pdf

Wider Opportunities for Women (WOW). (2011, Spring). *Coming Up Short: Wages, Public Assistance and Economic Security Across America.* Retrieved from http://www.wowonline.org/wp-content/uploads/2013/05/Basic-Economic-Security-Tables-Coming-Up-Short-Report-2011.pdf

Willis, M., Austensen, M., Moriarty, S., Rosoff, S., & Sanders, T. (August 5, 2016). *NYU Furman Center/CITI Report on Homeownership & Opportunity in New York City.* NYU Furman Center and CitiCommunityDevelopment.com. Retrieved from http://furmancenter.org/files/NYUFurmanCenterCiti_HomeownershipOpportunityNYC_AUG_2016.pdf

Witters, D. (2011, July 27). Caregiving Costs U.S. Economy $25.2 Billion in Lost Productivity. *Gallup Well-Being*. Retrieved from http://www.gallup.com/poll/148670/caregiving-costs-economy-billion-lost-productivity.aspx

Witters, D. (2015, February 24). Arkansas, Kentucky See Most Improvement in Uninsured Rates. *Gallup Well-Being*. Retrieved from http://www.gallup.com/poll/181664/arkansas-kentucky-improvement-uninsured-rates.aspx

Working Poor Families Project (WPFP). (2016, Accessed March 28). *Indicators and data, Supplemental data, Table S.5*. Retrieved from http://www.workingpoorfamilies.org/indicators/

Working Poor Families Project (WPFP). (n.d.). *Framework of Indicators and Source Data*. Retrieved May 23, 2016, from http://www.workingpoorfamilies.org/wp-content/uploads/2013/05/FrameworkofIndicators20135-1-13.pdf

Yellen, J. (October 17, 2014). Perspectives on Inequality and Opportunity from the Survey of Consumer Finances. *Conference on Economic Opportunity and Inequality.* Boston, MA: Federal Reserve Bank of Boston. Retrieved from http://www.federalreserve.gov/newsevents/speech/yellen20141017a.htm

Young, G. (March 4, 2016). New York Cracking Down on Payroll. *Business Law News*. Retrieved from http://www.businesslawnews.com/new-york-cracking-down-on-payroll-debit-cards/

Zabritski, M. (2015). *State of the Automotive Finance Market, First Quarter 2015.* Retrieved from Experian: https://www.experian.com/assets/automotive/white-papers/experian-auto-2015-q1.pdf?WT.srch=Auto_Q12015FinanceTrends_PDF

Zavodny, M. (2013). Immigration and its Contribution to Our Economic Strength. *Joint Economic Committee of the U.S. Senate.* Retrieved from http://www.aei.org/files/2013/05/08/-zavodny-immigration-and-its-contribution-to-our-economic-strength_141729556780.pdf

Zhe, Y. (2013). The Effects of English Proficiency on Earnings of U.S. Foreign-Born Immigrants: Does Gender Matter?. *Journal of Finance & Economics, 1*(1). Retrieved from http://www.todayscience.org/JEF/v1-1/JEF.2291-4951.2013.0101003.pdf

Zurlo, K., WonAh, Y., & Kim, H. (2014, May). Unsecured Consumer Debt and Mental Health Outcomes in Middle-Aged and Older Americans. *Journals of Gerontology, 69(3)*, 461-469. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/24637231

ALICE is a registered trademark of the United Way of Northern New Jersey.

© Copyright 2009–2016 United Way of Northern New Jersey. All rights reserved.
No further use, copying, dissemination, distribution, or publication is permitted without the express written permission of United Way of Northern New Jersey.