Center for HOUSING SOLUTIONS

& COMMUNITY INITIATIVES

ALICE

Asset Limited, Income Constrained, Employed

in the Hudson Valley

2024 Data released 2026

HUDSON VALLEY PATTERN *for* PROGRESS

OVERVIEW

This report examines the 2026 United for ALICE (Asset Limited, Income Constrained, Employed) data (reflecting 2024 household conditions) for the nine county Hudson Valley region covered by Pattern for Progress: Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester.

Why is this critically important?

Because 42.8% of the region's households fall below the ALICE threshold.

What does this mean?

It means that 398,202 Hudson Valley households struggle to afford essential living costs. This includes 95,500 households living below the federal poverty line and 302,702 ALICE households who earn above the poverty level but may remain ineligible for assistance, despite being unable to cover basic household expenses. The continued growth of ALICE households affects labor force participation, employee retention, housing markets, economic competitiveness, and long-term regional prosperity.

These data provide new insights into the continued financial challenges faced by ALICE households amid ongoing inflation. Rising costs for essentials such as housing, childcare, food, and transportation have placed additional pressure on household budgets. This has left many families without the ability to create or maintain a financial safety net, living paycheck to paycheck. This report examines how these trends have played out across the selected counties, each with its own unique demographic, economic, and geographic characteristics.

The following pages show data on an individual county basis as well as a comparative regional section. The analysis identifies key trends and patterns, while also highlighting counties that are outliers. These findings are intended to help inform the region's decision-makers, community leaders, employers, not-for-profit organizations, and other stakeholders on the realities facing the Hudson Valley's working families, and to guide policy and practice that will strengthen our region's economic outlook and provide security and stability for ALICE households.

The major takeaways from this year's ALICE report are:

1. **The affordability crisis is not just a poverty issue, it's a workforce issue.** The fastest growing segment of financially struggling households consists of working families whose earnings are not keeping pace with essential costs.
2. **Housing and childcare represent the largest cost drivers in every county in the Pattern region.** These factors place the most significant pressure on the financial stability of working families.
3. **There is significant local variation throughout the region.** Counties like Putnam, Rockland, and Westchester are facing different affordability challenges than Columbia, Greene, and Sullivan.

KEY TERMS

ALICE Threshold
The ALICE Threshold reflects the minimum income a household needs to live and work in today's economy.

Households BELOW the ALICE Threshold don't have enough income to afford their basic needs.

ALICE Household Survival Budget
This calculates the bare-minimum cost of basic living and includes housing, childcare, food, transportation, health care, and technology, plus taxes and a 10% miscellaneous category. This budget is the basis for determining whether households are above or below the ALICE Threshold by county.

Households with income below the Household Survival Budget for their household type and county are below the ALICE Threshold — including both households in poverty and ALICE households.

The household survival budget for two adults, two in childcare includes costs for two adults, one infant, and one preschooler.

Median Household Income is the exact middle income amount where half of all households earn more and the other half earn less.

Survival wages are the minimum income required to cover basic needs.

2024 NYS Minimum Wage
In 2024, the New York State minimum wage increased to $16.00 per hour for New York City, Long Island, and Westchester County. For all other counties throughout the remainder of the state, the minimum wage increased to $15.00.

Hourly Wage shows the full-time wage needed to support each budget.

Sources and Methodology:
This report uses data published by United for ALICE in 2026 reflecting household conditions in 2024.
Household counts, income characteristics, and demographic indicators are derived from the US Census Bureau's American Community Survey.
Household Survival Budgets are calculated using the United for ALICE methodology. Additional information is available at UnitedforALICE.org/Methodology.

COLUMBIA

ALICE HOUSEHOLDS
27% | state average 34%

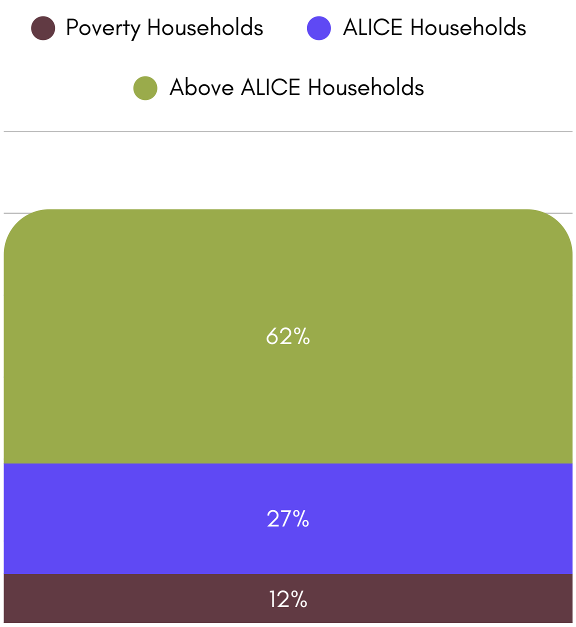
HOUSEHOLDS IN POVERTY
12% | state average 14%

POPULATION
61,100

MEDIAN HOUSEHOLD INCOME
$81,528 | state average $85,820

LABOR FORCE PARTICIPATION RATE
58% | state average 63%

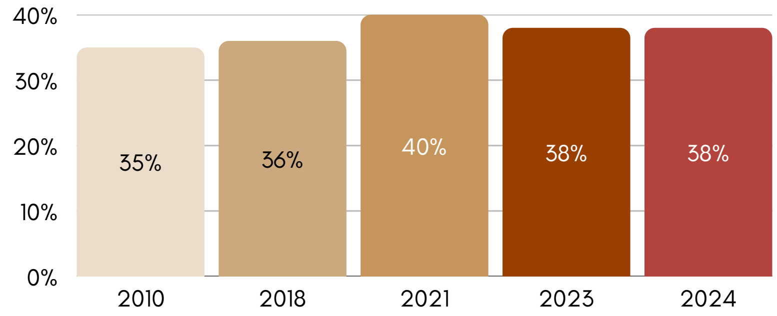
NUMBER OF HOUSEHOLDS
26,627



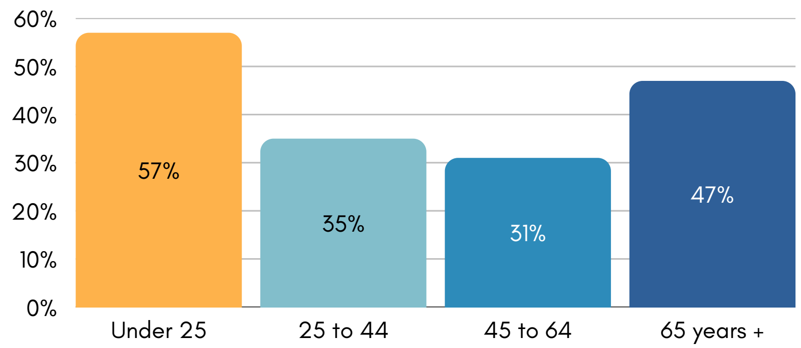
Monthly Household Survival Budget

	Single	2 Adults - 2 Children
Housing Rent	$1,135	$1,309
Childcare	$0	$2,404
Food	$552	$1,496
Transportation	$409	$854
Healthcare	$204	$688
Technology	$129	$163
Miscellaneous	$243	$691
Taxes	$456	$819
Monthly Total	$3,128	$8,424
Annual Total	$37,536	$101,088
Hourly Wage	$18.77	$50.54

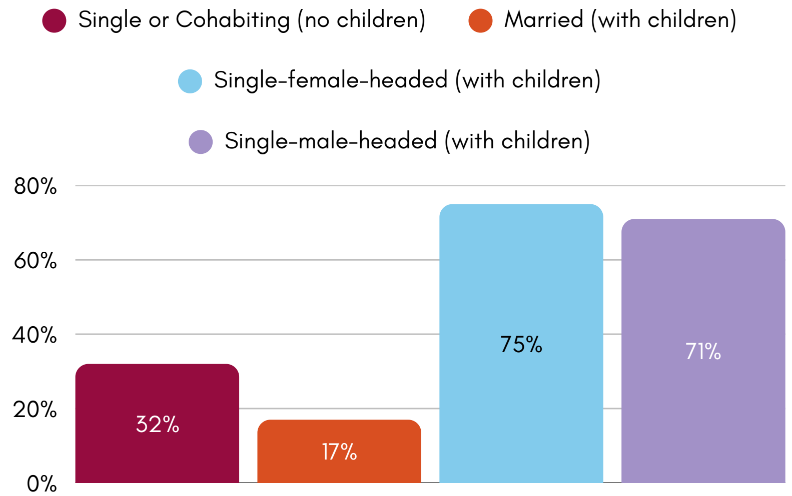
% ALICE & Poverty Households Combined



% Below ALICE Threshold by Household Age



% Below ALICE Threshold by Household Type



DUTCHESS

ALICE HOUSEHOLDS
30% | STATE AVERAGE 34%

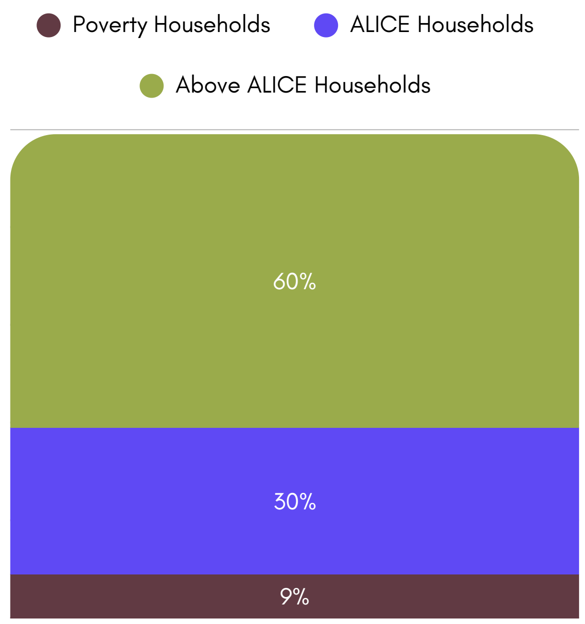
HOUSEHOLDS IN POVERTY
9% | state average 14%

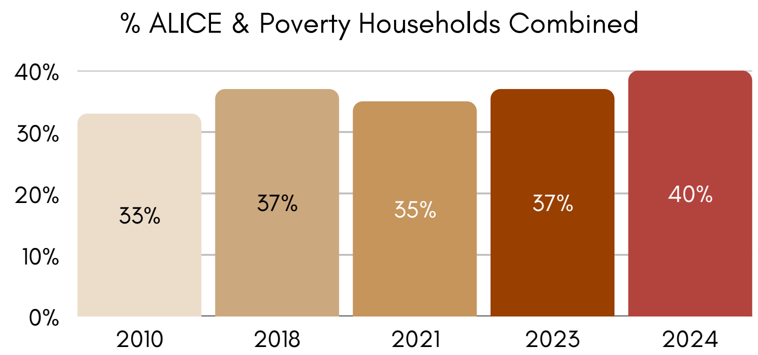
POPULATION
299,963

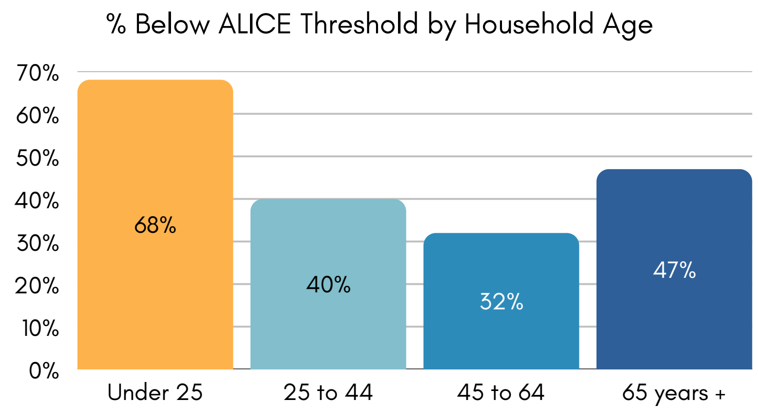
MEDIAN HOUSEHOLD INCOME
$94,725 | state average $85,820

LABOR FORCE PARTICIPATION RATE
62% | state average 63%

NUMBER OF HOUSEHOLDS
116,771

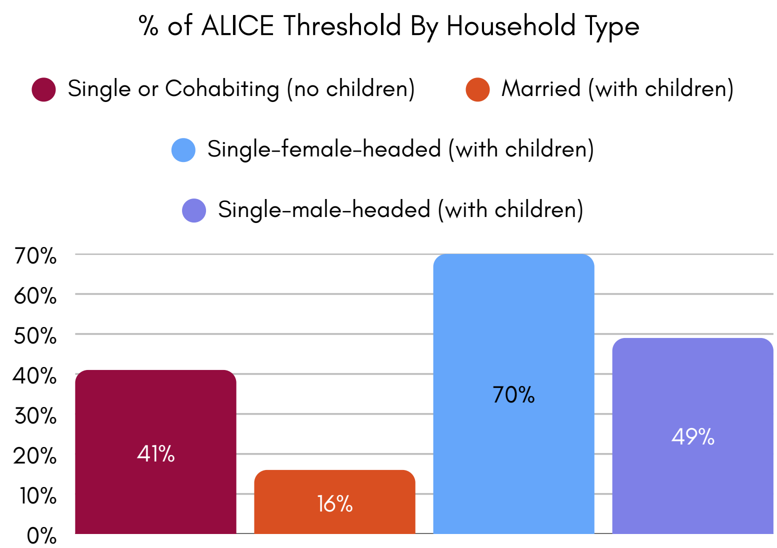






Monthly Household Survival Budget

	Single	2 Adults - 2 Children
Housing Rent	$1,419	$2,090
Childcare	$0	$2,404
Food	$555	$1,504
Transportation	$409	$854
Healthcare	$204	$688
Technology	$129	$163
Miscellaneous	$272	$770
Taxes	$535	$1,037
Monthly Total	$3,523	$9,510
Annual Total	$42,276	$114,120
Hourly Wage	$21.14	$57.06



GREENE

ALICE HOUSEHOLDS
33% | state average 34%

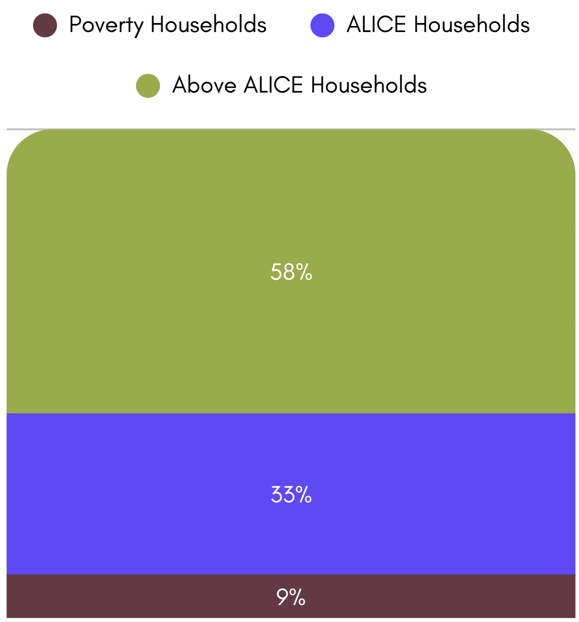
HOUSEHOLDS IN POVERTY
9% | state average 14%

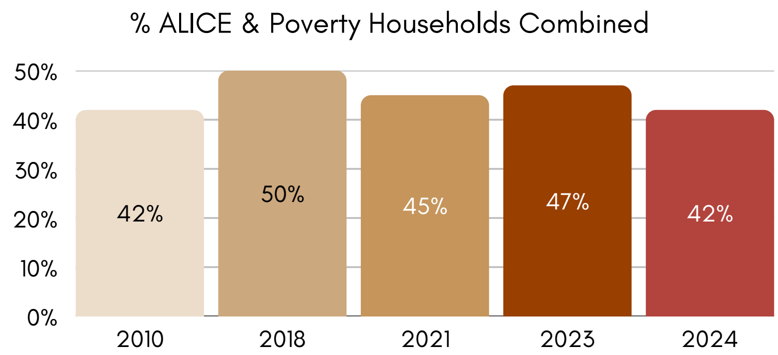
POPULATION
47,409

MEDIAN HOUSEHOLD INCOME
$77,945 | state average $85,820

LABOR FORCE PARTICIPATION RATE
56% | state average 63%

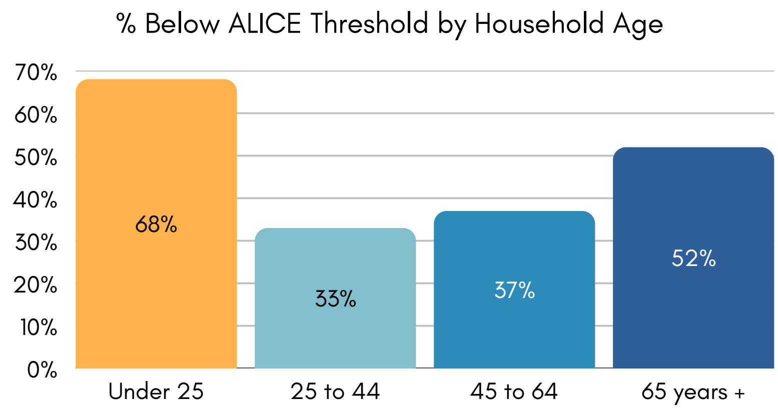
NUMBER OF HOUSEHOLDS
18,674

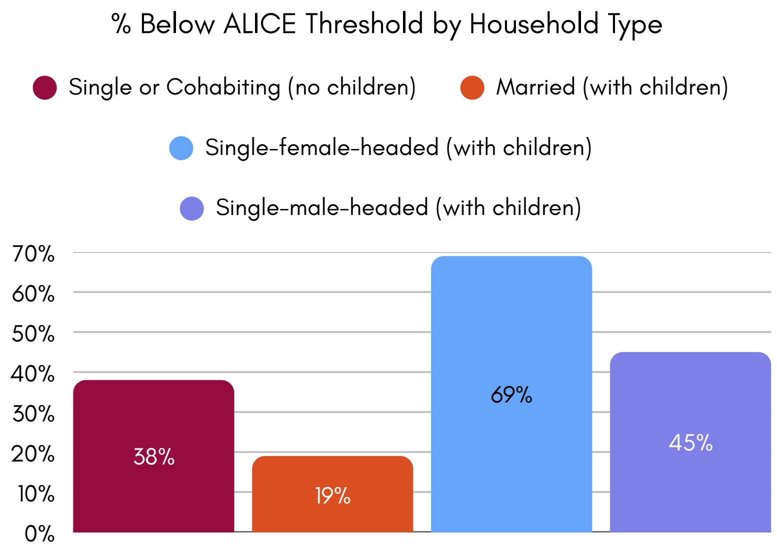




Monthly Household Survival Budget

	Single	2 Adults - 2 Children
Housing Rent	$1,019	$1,270
Childcare	$0	$2,146
Food	$546	$1,480
Transportation	$409	$854
Healthcare	$204	$688
Technology	$129	$163
Miscellaneous	$231	$660
Taxes	$422	$732
Monthly Total	$2,960	$7,993
Annual Total	$35,520	$95,916
Hourly Wage	$17.76	$47.96





ORANGE

ALICE HOUSEHOLDS
35% | state average 34%

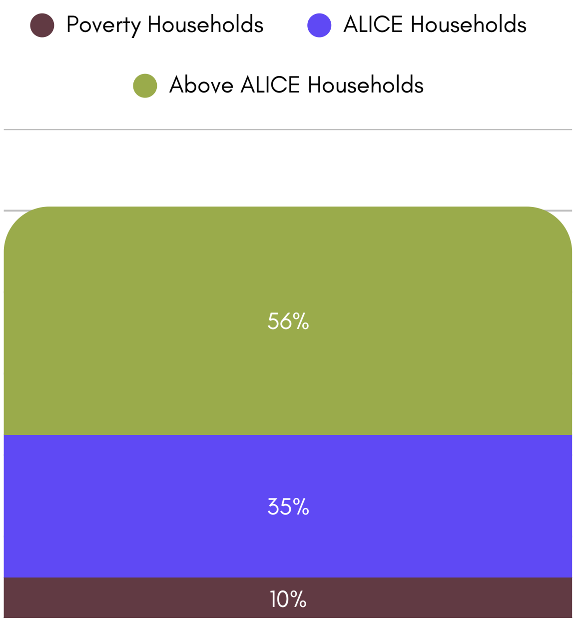
HOUSEHOLDS IN POVERTY
10% | state average 14%

POPULATION
411,767

MEDIAN HOUSEHOLD INCOME
$95,298 | state average $85,820

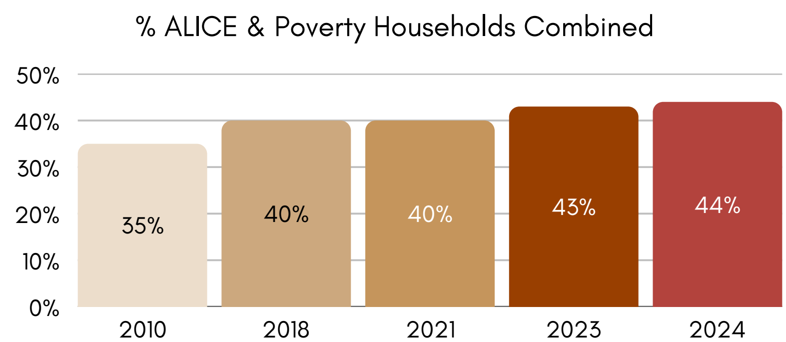
LABOR FORCE PARTICIPATION RATE
63% | state average 63%

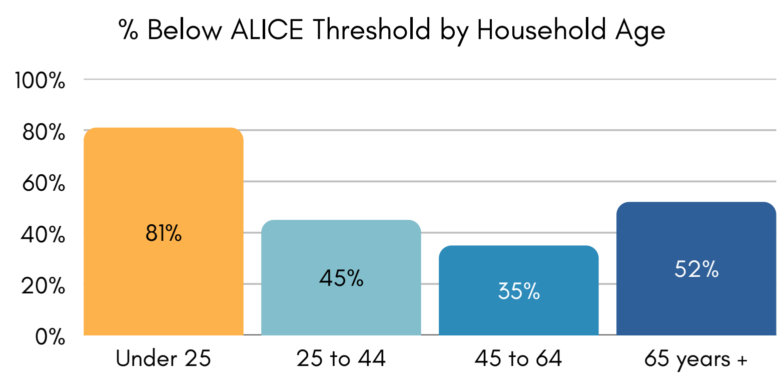
NUMBER OF HOUSEHOLDS
141,127

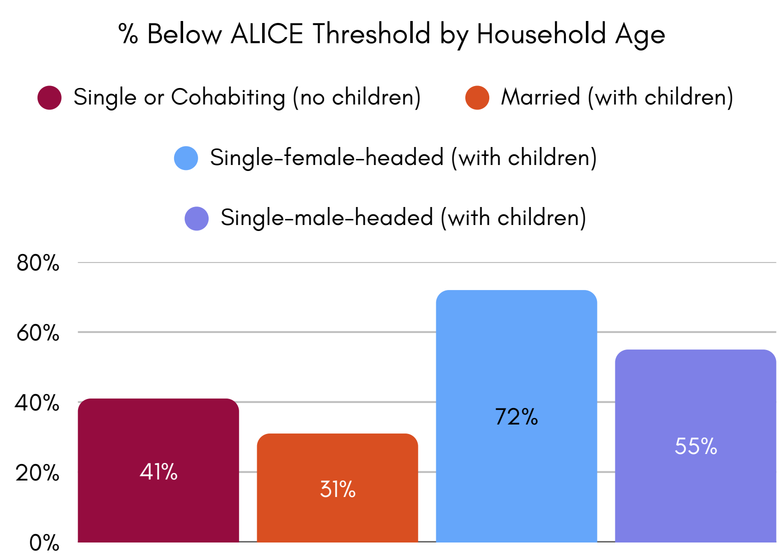


Monthly Household Survival Budget

	Single	2 Adults – 2 Children
Housing Rent	$1,397	$2,057
Childcare	$0	$2,404
Food	$537	$1,456
Transportation	$409	$854
Healthcare	$204	$688
Technology	$129	$163
Miscellaneous	$268	$762
Taxes	$525	$1,014
Monthly Total	$3,469	$9,398
Annual Total	$41,628	$112,776
Hourly Wage	$20.81	$56.39







PUTNAM

ALICE HOUSEHOLDS
34% | state average 34%

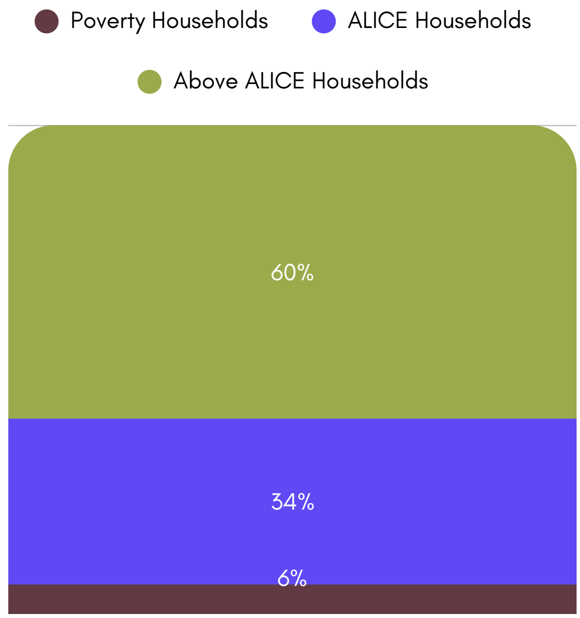
HOUSEHOLDS IN POVERTY
6% | state average 14%

POPULATION
98,409

MEDIAN HOUSEHOLD INCOME
$121,485 | state average $85,820

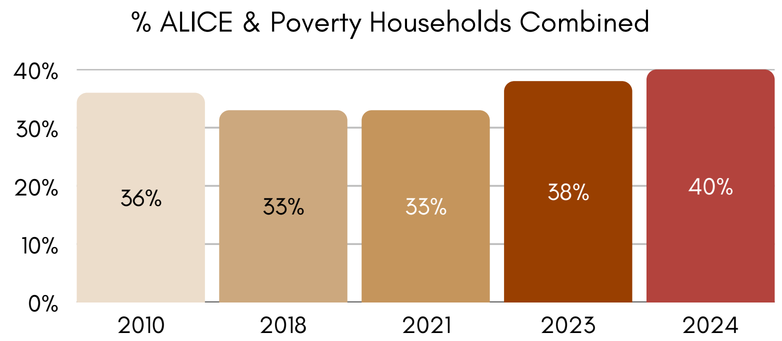
LABOR FORCE PARTICIPATION RATE
64% | state average 63%

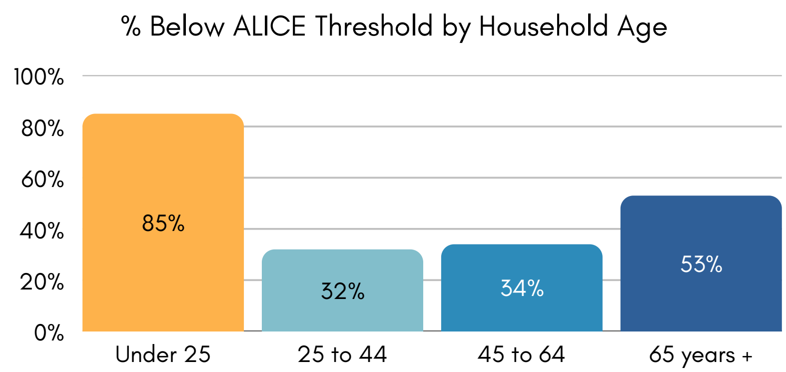
NUMBER OF HOUSEHOLDS
35,545

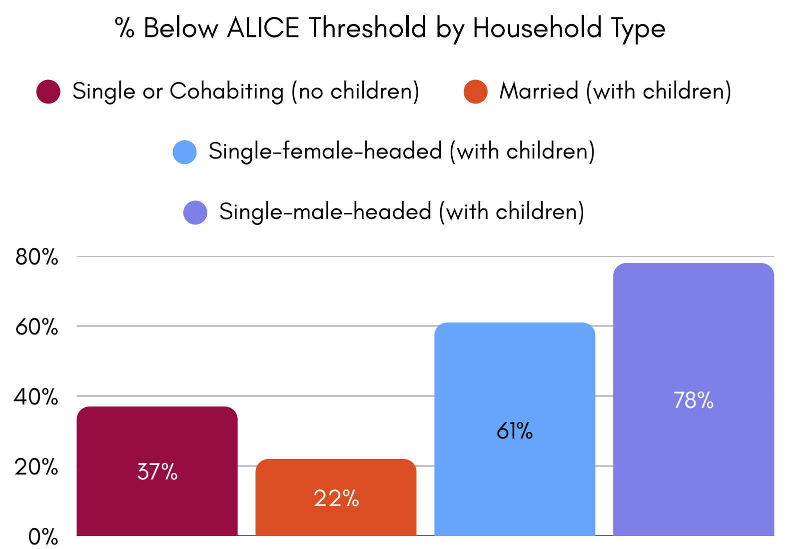


Monthly Household Survival Budget

	Single	2 Adults - 2 Children
Housing Rent	$2,625	$3,027
Childcare	$0	$3,229
Food	$614	$1,664
Transportation	$244	$489
Healthcare	$204	$688
Technology	$129	$163
Miscellaneous	$382	$926
Taxes	$840	$1,577
Monthly Total	$5,038	$11,763
Annual Total	$60,456	$141,156
Hourly Wage	$30.23	$70.58







ROCKLAND

ALICE HOUSEHOLDS
42% | state average 34%

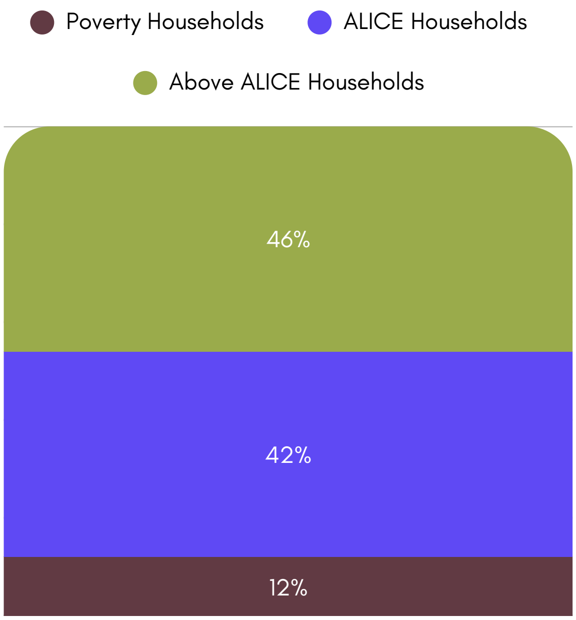
HOUSEHOLDS IN POVERTY
12% | state average 14%

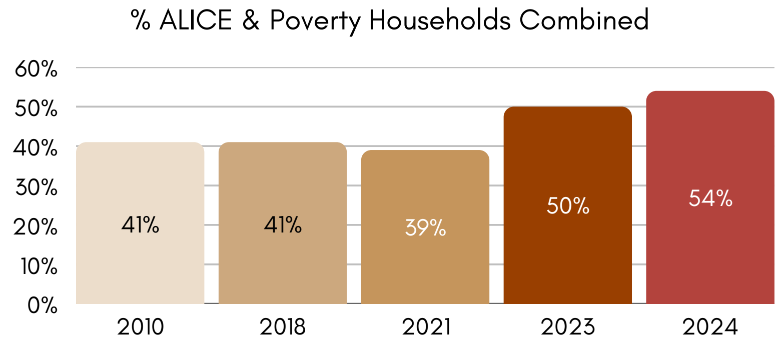
POPULATION
348,144

MEDIAN HOUSEHOLD INCOME
$103,847 | state average $85,820

LABOR FORCE PARTICIPATION RATE
63% | state average 63%

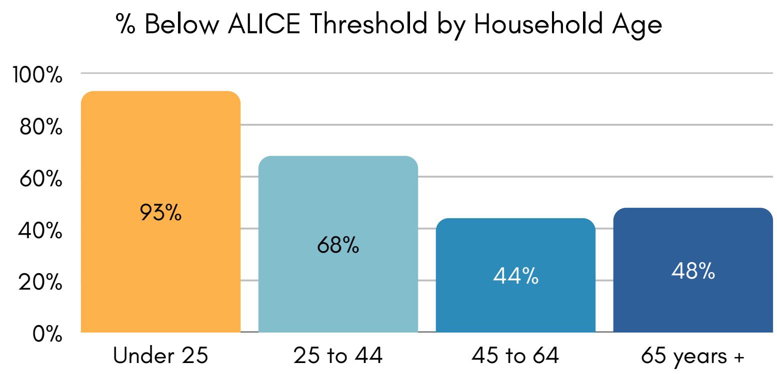
NUMBER OF HOUSEHOLDS
104,597

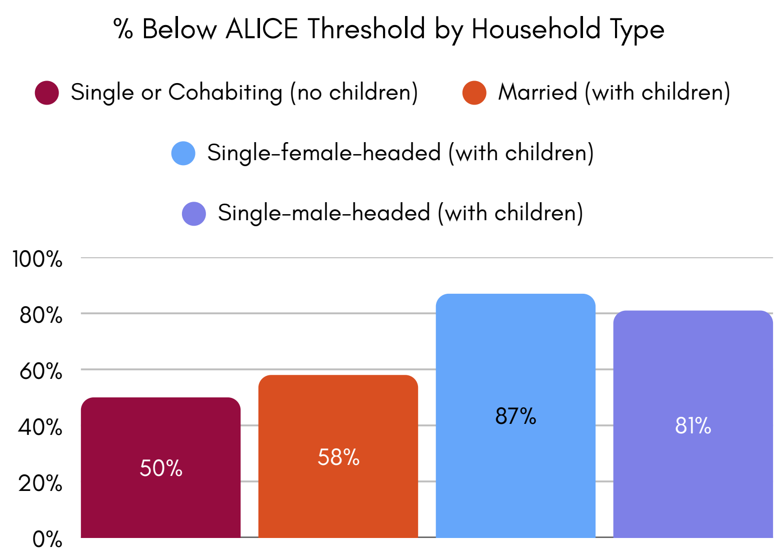




Monthly Household Survival Budget

	Single	2 Adults - 2 Children
Housing Rent	$2,662	$3,069
Childcare	$0	$1,172
Food	$543	$1,699
Transportation	$244	$978
Healthcare	$204	$688
Technology	$129	$163
Miscellaneous	$378	$774
Taxes	$830	$1,046
Monthly Total	$4,990	$9,559
Annual Total	$59,880	$114,708
Hourly Wage	$29.94	$57.35





SULLIVAN

ALICE HOUSEHOLDS
25% | state average 34%

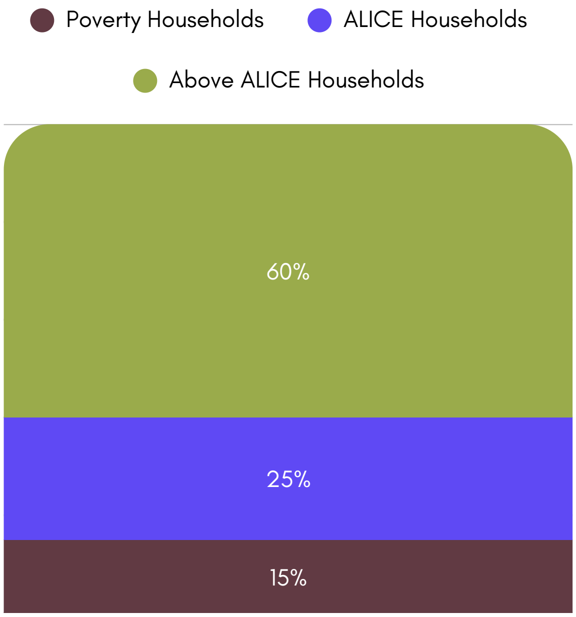
HOUSEHOLDS IN POVERTY
15% | state average 14%

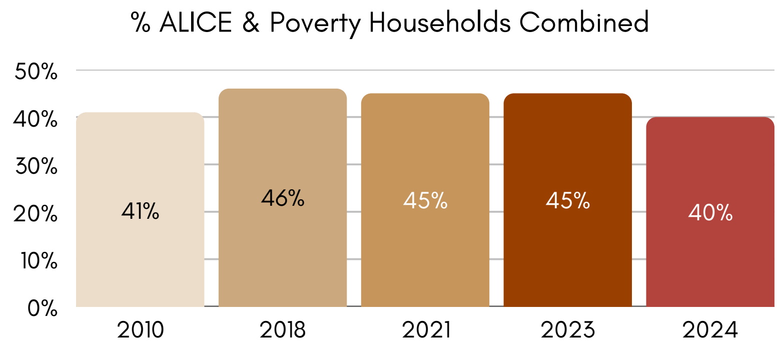
POPULATION
80,450

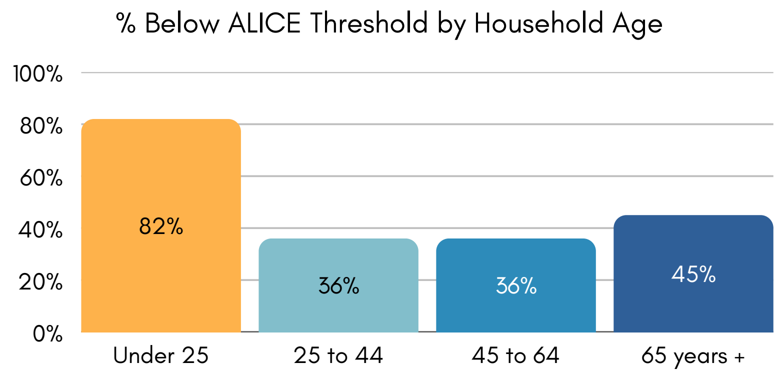
MEDIAN HOUSEHOLD INCOME
$66,352 | state average $85,820

LABOR FORCE PARTICIPATION RATE
59% | state average 63%

NUMBER OF HOUSEHOLDS
34,452

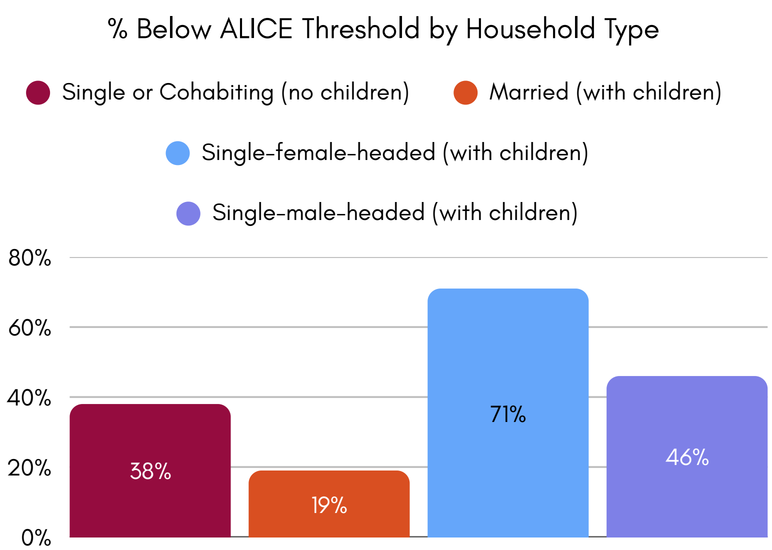






Monthly Household Survival Budget

	Single	2 Adults - 2 Children
Housing Rent	$868	$1,186
Childcare	$0	$781
Food	$504	$1,551
Transportation	$409	$854
Healthcare	$204	$688
Technology	$129	$163
Miscellaneous	$211	$522
Taxes	$369	$351
Monthly Total	$2,694	$6,096
Annual Total	$32,328	$73,152
Hourly Wage	$16.16	$36.58



ULSTER

ALICE HOUSEHOLDS
31% | state average 34%

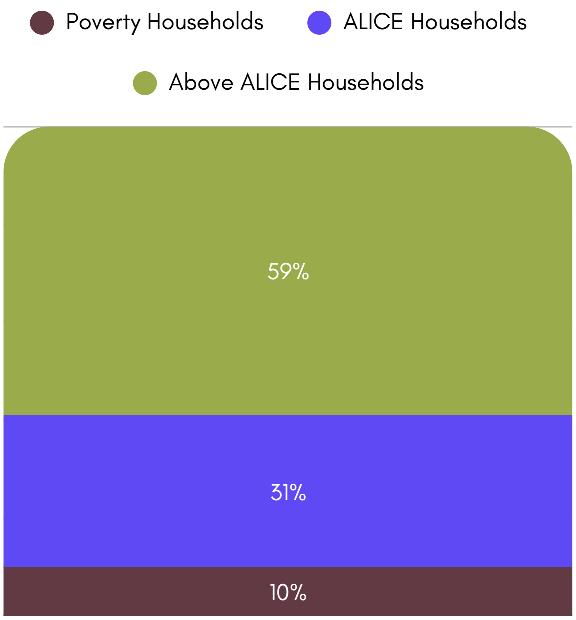
HOUSEHOLDS IN POVERTY
10% | state average 14%

POPULATION
182,977

MEDIAN HOUSEHOLD INCOME
$87,847 | state average $85,820

LABOR FORCE PARTICIPATION RATE
59% | state average 63%

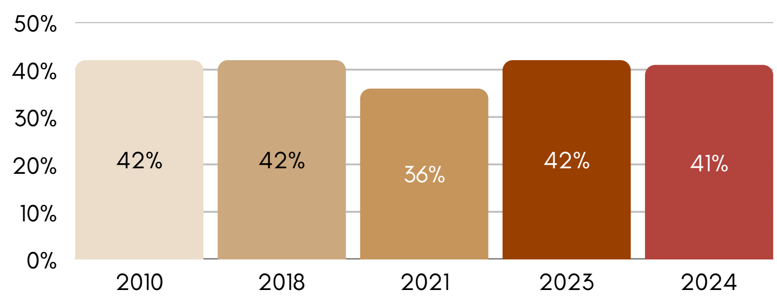
NUMBER OF HOUSEHOLDS
76,112



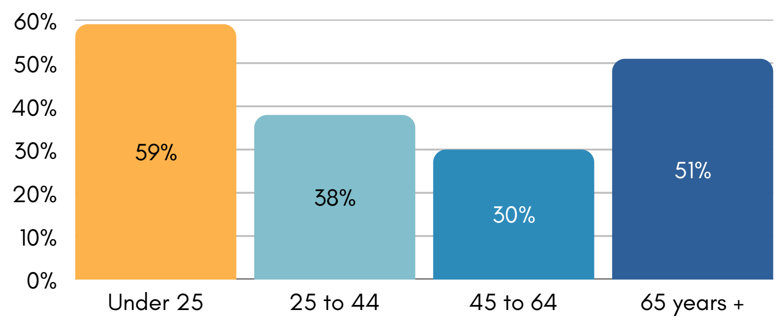
Monthly Household Survival Budget

	Single	2 Adults – 2 Children
Housing Rent	$1,412	$1,872
Childcare	$0	$2,404
Food	$543	$1,472
Transportation	$409	$854
Healthcare	$204	$688
Technology	$129	$163
Miscellaneous	$270	$745
Taxes	$530	$968
Monthly Total	$3,497	$9,166
Annual Total	$41,964	$109,992
Hourly Wage	$20.98	$55.00

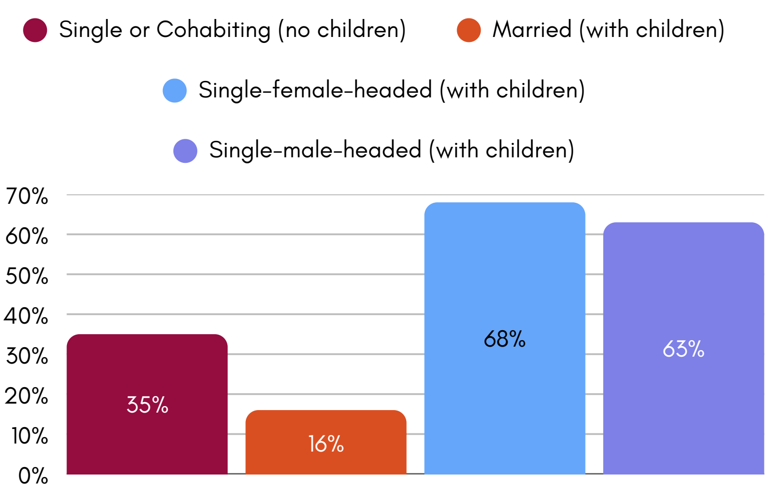
% ALICE & Poverty Households Combined



% Below ALICE Threshold by Household Age



% Below ALICE Threshold by Household Type



WESTCHESTER

ALICE HOUSEHOLDS
31% | state average 34%

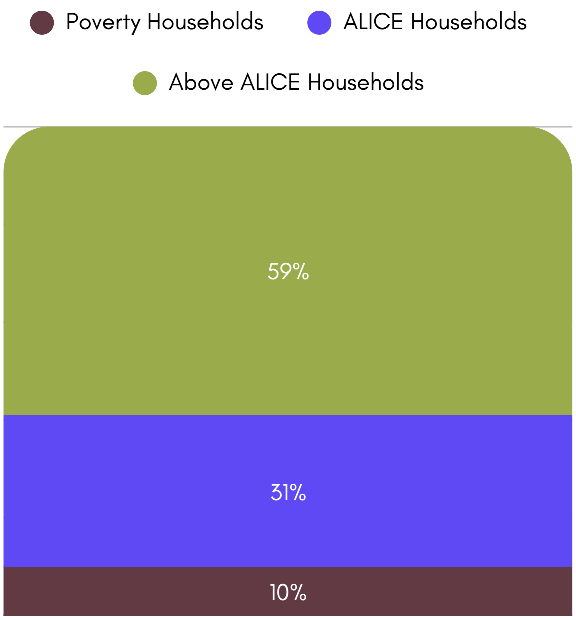
HOUSEHOLDS IN POVERTY
10% | state average 14%

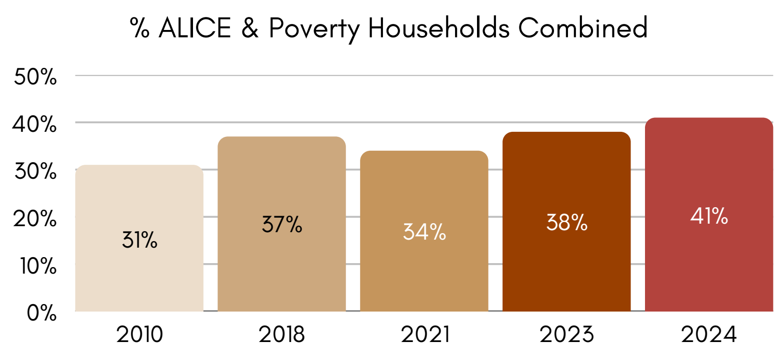
POPULATION
1,006,447

MEDIAN HOUSEHOLD INCOME
$118,596 | state average $85,820

LABOR FORCE PARTICIPATION RATE
65% | state average 63%

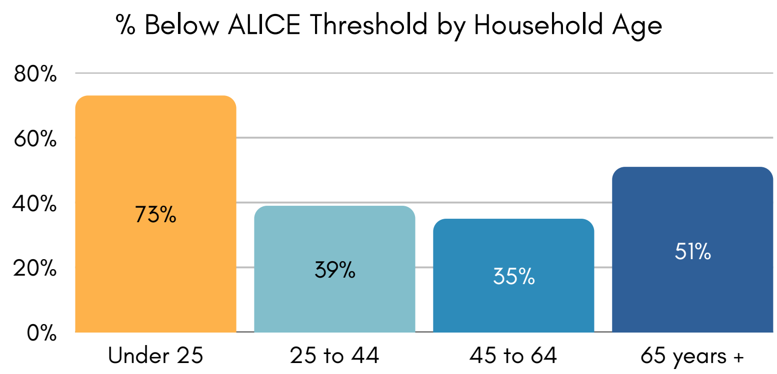
NUMBER OF HOUSEHOLDS
376,890

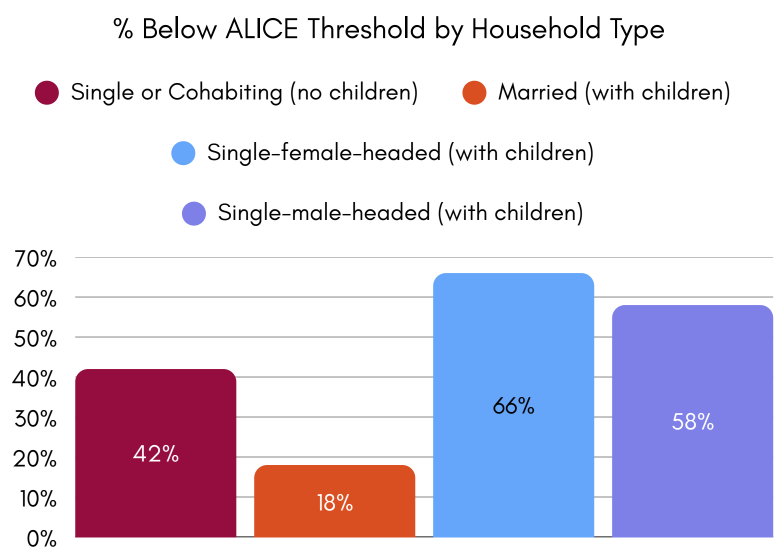




Monthly Household Survival Budget

	Single	2 Adults - 2 Children
Housing Rent	$2,106	$2,866
Childcare	$0	$3,229
Food	$590	$1,600
Transportation	$244	$489
Healthcare	$204	$688
Technology	$129	$163
Miscellaneous	$327	$904
Taxes	$690	$1,515
Monthly Total	$4,290	$11,454
Annual Total	$51,480	$137,448
Hourly Wage	$25.74	$68.72





REGIONAL

TRENDS:

1. HOUSING AFFORDABILITY AND CHILDCARE ARE THE PRIMARY DRIVERS OF FINANCIAL HARDSHIP.

Housing and childcare are the region's two largest household cost pressures. Housing is the largest expense for single-adult households, while childcare is generally the largest individual expense for families with two young children in care. Even the counties with relatively high median incomes still have large shares of households below the ALICE threshold because housing and childcare costs are such a large percentage of income.

Childcare throughout the region costs in excess of $2,000 a month, with three distinct tiers emerging within the region: Greene and Sullivan $2,146/month; Columbia, Dutchess, Orange, and Ulster $2,404/month; Putnam, Rockland, and Westchester $3,229/month. Adding childcare as a factor dramatically increases the amount of income needed to remain financially stable.

For example:
In Dutchess County, the survival budget for a single adult is $42,276/year.

A single parent with an infant requiring childcare would need to earn $70,980/year.

That is a nearly 68% increase in required income. Childcare is the largest individual contributor to this increase.

This is why households with similar wages experience differing levels of financial security.

2. ALICE HOUSEHOLDS ARE INCREASING FASTER THAN THOSE HOUSEHOLDS UNDER THE FEDERAL POVERTY LINE.

One of the most notable regional trends is that while both poverty and ALICE households have increased since 2010, ALICE households have increased considerably faster. Greene, Sullivan, and Ulster counties experienced declines in poverty households over the period.

For example:
<u>Dutchess</u> – ALICE households increased by 33.4%.

<u>Orange</u> – poverty households increased by .6 percentage points since 2010, while ALICE households have increased by approximately nine percentage points, from 26% to 35%.

<u>Greene</u> – poverty decreased, while the number of ALICE households increased slightly.

The continued growth of ALICE households illustrates the limitations of relying solely on the federal poverty level to assess regional economic well-being.

REGIONAL

3. HIGHER MEDIAN INCOMES DO NOT TRANSLATE INTO LOWER FINANCIAL HARDSHIP.

The lower Hudson Valley counties of Putnam, Rockland and Westchester all require a household income of approximately $140,000 for a family with two young children to meet basic needs. Even these counties, which have the highest median household incomes regionally, have 40-54% of households below the ALICE threshold.

Rockland County currently reports the region's highest level of financial hardship, with 54% of households below the ALICE threshold. This is striking because Rockland's median household income is the third highest in the region. Despite a median household income that exceeds the state average, more than half of the county's households fall below the ALICE threshold.

Putnam County has some of the highest required survival wages in the region, meaning that there are extremely high costs for basic necessities despite relative affluence. A family with two young children in care would need to earn $141,156 annually, the highest survival budget in the region for this category.

4. RURAL COUNTIES CONTINUE TO DEMONSTRATE A SIGNIFICANT NUMBER OF HOUSEHOLDS IN DISTRESS.

Columbia, Greene, and Sullivan counties illustrate today's rural affordability crisis. While median household income varies by more than $15,000 between Columbia and Sullivan counties, approximately four in ten households in these counties struggle to afford the basics. This continues to illustrate that the cost of basic household expenses is driving financial insecurity.

5. YOUNG ADULTS AND OLDER ADULTS FACE THE MOST FINANCIAL UNCERTAINTY.

Young adults are consistently the most financially vulnerable, with 57-93% of those under age 25 below the ALICE threshold.

Financial hardship generally declines during prime working years, although Rockland is a significant exception, with 68% of households aged 25-44 remaining below the ALICE threshold.

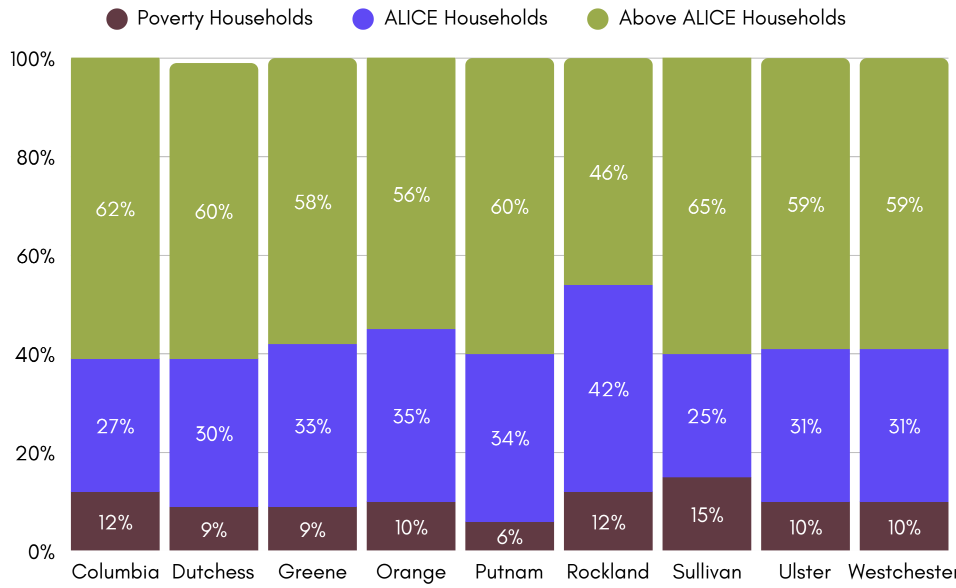
Hardship again increases for those 65 and older with 45-53% of senior households below the ALICE threshold.

Across the region, the age data generally show a U-shaped pattern: hardship is highest among the youngest households, declines during prime working years, and increases again among older households.

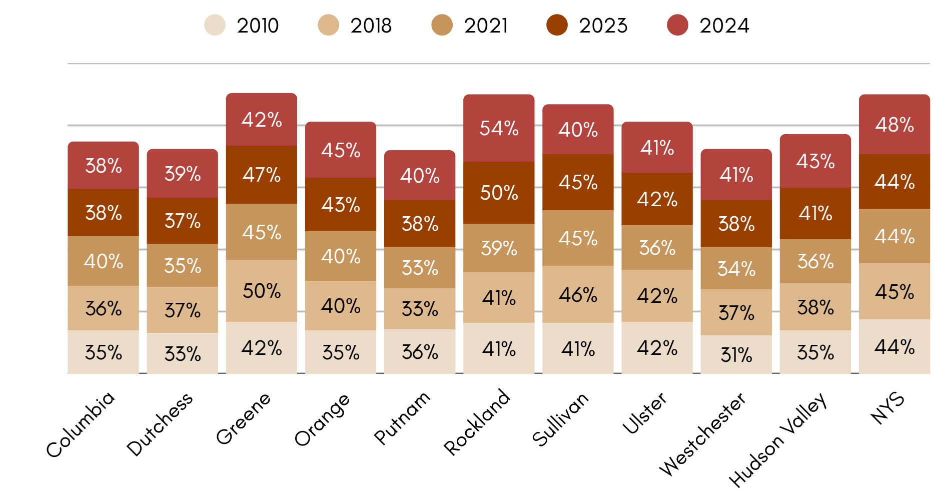
The ALICE data point to a long-term expansion of financial hardship across the Hudson Valley, despite some fluctuation from year to year. After declining modestly in 2021, the regional share of households below the ALICE Threshold rose sharply, reaching 43% in 2024, or eight percentage points higher than in 2010. This suggests that the recent increase represents a significant worsening of the region's affordability challenges after the temporary decline recorded in 2021.

Rockland County stands out as the region's clearest outlier. Its share of households below the ALICE Threshold increased from 39% in 2021 to 54% in 2024, indicating that financial hardship has grown rapidly even in a county with a median household income above the state average. Sullivan, Greene, and Ulster experienced declines between 2023 and 2024, but their rates remain near or above 40%. These one-year improvements should therefore be viewed cautiously: they do not necessarily represent a reversal of the region's broader affordability challenges.

% ALICE & POVERTY HOUSEHOLDS COMBINED- 2024



% ALICE & POVERTY HOUSEHOLDS COMBINED

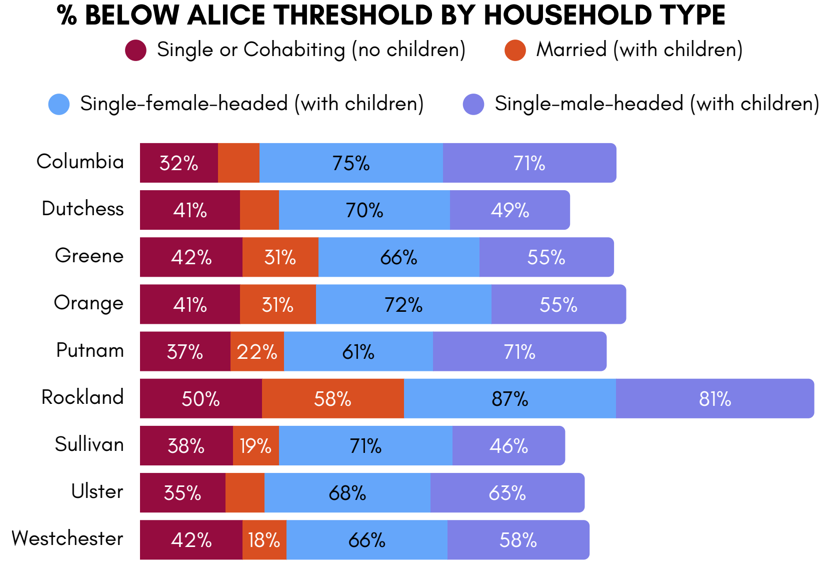


Rockland County has the highest percentage of households below the ALICE threshold in every reported household-type category.

Single parent households face some of the region's highest hardship rates. In every county a majority of single-female-headed households with children fall below the ALICE threshold.

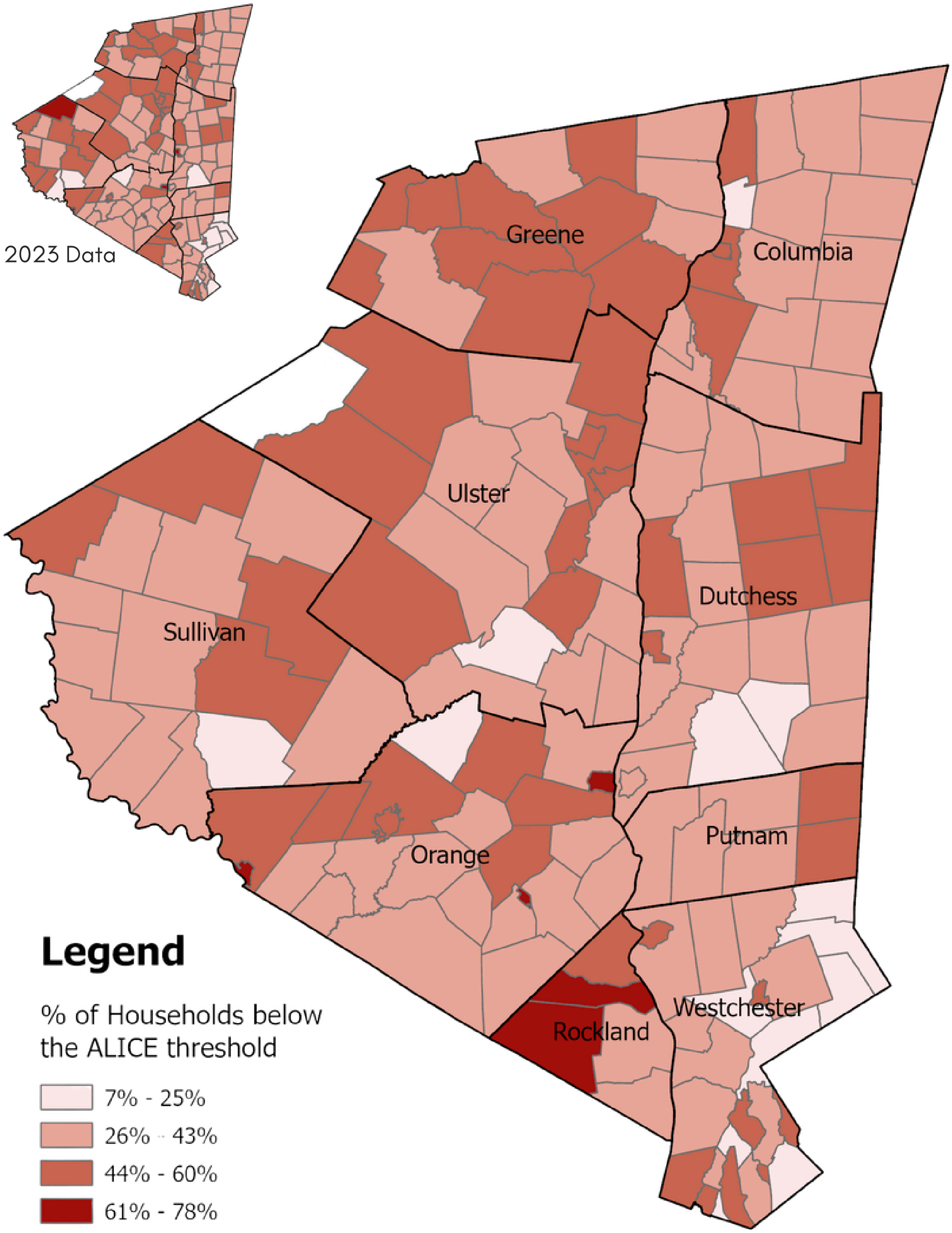
Columbia County has the second-highest rate of single-female-headed households with children, while Putnam County reports the second-highest rate for single-male-headed households with children, followed by Columbia.

% BELOW ALICE THRESHOLD BY HOUSEHOLD TYPE



REGIONAL

Percentage of Households below the ALICE threshold by Municipality (2024)



The maps above display the percentage of households living below the ALICE threshold across the Hudson Valley for 2023 and 2024. Overall, they reveal that poverty and financial distress are widespread, affecting both urban and rural communities throughout the region. In comparing 2023 to 2024 data, it becomes evident that there are areas where financial stress has become more pronounced. Greene, Putnam, and Rockland counties do not have any areas where less than 26% of households are below the ALICE threshold. Additionally, every county contains areas where 44-60% of households are struggling. This shifting landscape underscores that financial stress is a growing and region-wide concern, impacting families in nearly every community.

REGIONAL

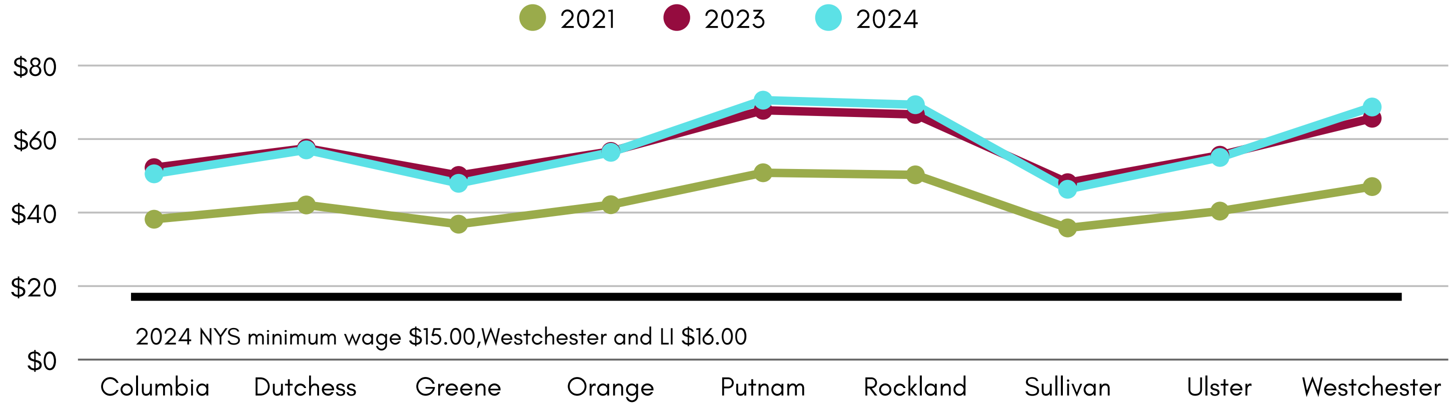
Survival Budget - Two Adults and Two Children in Childcare-2024 Data

	Columbia	Dutchess	Greene	Orange	Putnam	Rockland	Sullivan	Ulster	Westchester
Housing-rent	$1,309	$2,090	$1,270	$2,057	$3,027	$3,069	$1,186	$1,872	$2,866
Childcare	$2,404	$2,404	$2,146	$2,404	$3,229	$3,229	$2,146	$2,404	$3,229
Food	$1,496	$1,504	$1,480	$1,456	$1,664	$1,472	$1,368	$1,472	$1,600
Transportation	$854	$854	$854	$854	$489	$489	$854	$854	$489
Health Care	$688	$688	$688	$688	$688	$688	$688	$688	$688
Technology	$163	$163	$163	$163	$163	$163	$163	$163	$163
Miscellaneous	$691	$770	$660	$762	$926	$911	$641	$745	$904
Taxes	$819	$1,037	$732	$1,014	$1,577	$1,536	$678	$968	$1,515
Monthly Total	$8,424	$9,510	$7,993	$9,398	$11,763	$11,557	$7,724	$9,166	$11,454
Annual Total	$101,088	$114,120	$95,916	$112,776	$141,156	$138,684	$92,688	$109,992	$137,448
Hourly Wage	$50.54	$57.06	$47.96	$56.39	$70.58	$69.34	$46.34	$55.00	$68.72

The Household Survival Budget for a family of four with two children in childcare varies considerably across the Hudson Valley, but in every county exceeds $90,000/year. The budget ranges from $92,688 in Sullivan County to $141,156 in Putnam County, requiring a full-time hourly wage of approximately $46 to $71. Housing and childcare account for the largest share of these expenses, with costs generally highest in Putnam, Rockland, and Westchester.

Even in counties with relatively lower survival budgets, the hourly wage required to cover basic necessities remains well above the 2024 minimum wage. These findings illustrate the gap between wages and the cost of supporting a family throughout the region.

Survival Budget Hourly Wage



POINTS TO CONSIDER

The ALICE data demonstrate that financial hardship in the Hudson Valley extends well beyond households living below the federal poverty level. The persistence and growth of ALICE households since 2010 suggest that these challenges are structural and require coordinated responses rather than isolated local solutions. Addressing this challenge will require coordinated efforts by state and local governments, employers, housing and service organizations, philanthropic institutions, and other regional partners. The following considerations are intended to support further discussion rather than prescribe a single solution.

1. Expand the supply and diversity of housing.
Communities should evaluate opportunities to support a wider range of housing types, including apartments, townhomes, accessory dwelling units, senior housing, and smaller ownership opportunities. Zoning changes, infrastructure investments, adaptive reuse, and clear, predictable local review processes can help create housing that better reflects the needs and incomes of the regional workforce.

2. Treat childcare as essential economic infrastructure.
For households with young children, childcare is often the largest individual expense in the Household Survival Budget. Expanding childcare capacity, supporting providers, addressing workforce shortages, and helping employers offer childcare benefits could improve both household stability and labor-force participation.

3. Strengthen workforce supports.
The growth of ALICE households is a workforce and economic competitiveness issue. Employers should consider how wages, health coverage, transportation assistance, childcare benefits, scheduling practices, and opportunities for advancement affect recruitment and retention.

4. Better target assistance.
Young householders, older adults, and single-parent families experience some of the region's highest rates of financial instability. Programs should reflect the different needs of these groups. Many ALICE households earn too much to qualify for traditional assistance but not enough to cover basic expenses. Policymakers and service providers could examine benefit cliffs and phased eligibility policies that avoid penalizing households for modest increases in earnings.

5. Coordinate solutions regionally while responding to local differences.
The data show that financial hardship affects every county, but its causes and severity vary considerably. Regional coordination can help align housing, transportation, childcare, and workforce strategies, while county and municipal responses should remain sensitive to differences between rural, suburban, and urban communities. Continued monitoring can identify changing needs and determine which interventions produce measurable results.

No single policy will close the gap between household earnings and the cost of basic necessities. The findings instead point toward the need for a coordinated approach that connects housing, childcare, transportation, workforce development, and economic policy. Treating these issues as interrelated will be essential to strengthening household stability and the Hudson Valley's long-term economic competitiveness.

HUDSON VALLEY
PATTERN *for* PROGRESS

Hudson Valley Pattern for Progress is a nonprofit organization that provides objective research, planning and educational training throughout the region. Its work identifies civic challenges and promotes regional, equitable, and sustainable solutions to constantly improve the quality of life in Hudson Valley communities. Pattern develops its work upon a considerable foundation of facts and experience, without political aims or affiliations.

Pattern was founded in 1965 by the region's academic, business, and nonprofit leaders. Our work focuses on housing, community and urban planning, downtown revitalization, infrastructure, transportation, demographic change, and more. We serve the counties of Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester.

Pattern’s independent research, including *ALICE 2026*, is supported by our members. Become a member today and support our mission to provide thorough, objective, accurate research on civic issues that affect our quality of life in the Hudson Valley!

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