

Income and Prices

Income levels in Westchester's municipalities vary widely and are representative of the wide range of economic groups residing in the County. Median household income ranged from \$41,128 to \$182,792 among the cities, towns and villages in the County according to the 2000 U.S. Census. The median household income for the entire County in 2000 was \$63,582. Per capita personal income*, was \$70,519 in 2006. Among all U.S. counties with over 500,000 people, Westchester County had the fourth highest per capita income in 2006. For average annual wages by industry please see the *Labor Force* chapter.

While inflation peaked in 2005 at 3.9 percent, the New York – Northern New Jersey – Long Island metropolitan area's inflation has moderated in recent years to 2.8 percent in 2007. The consumer price index in the region is competitive with that of other major northeastern metropolitan areas.

**Estimates of income can vary based on methodology and assumptions, such as the unit of measurement (family, household, etc.), sources of income, and the definition of income itself. Personal income is a measure developed and used by the U.S. Bureau of Economic Analysis that includes all forms of income, including wages and earnings, investment income, real estate rental income, etc. The U.S. Census Bureau's definition of income refers only to wages and earnings from employment.*

Households by Income Range and Median Household Income, 1999

Westchester County, NY

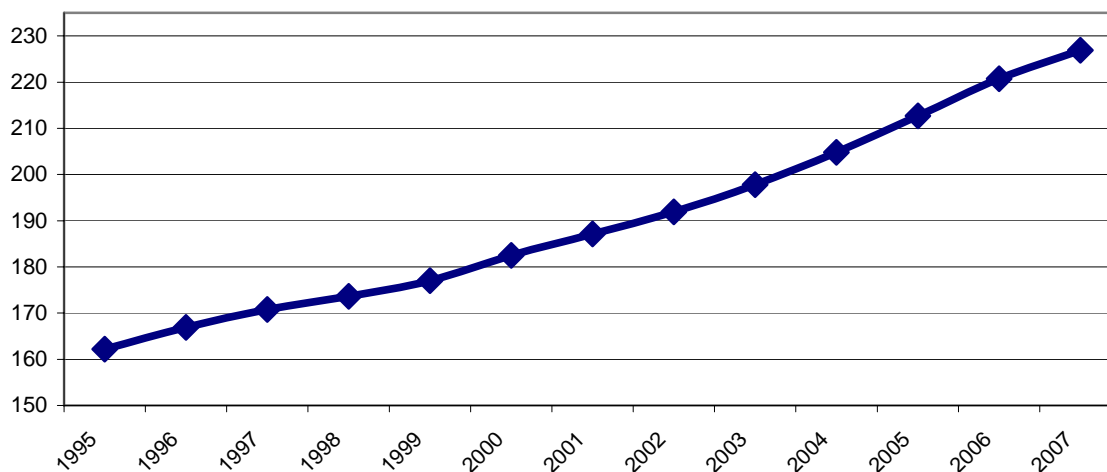
Municipality		Total Households	Less Than \$10,000	\$10,000 to \$24,999	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Median Household Income
Westchester County		337,486	24,492	42,172	67,970	56,607	41,497	48,193	21,507	35,048	\$63,582
Cities		161,336	17,331	26,381	38,410	28,681	18,658	18,033	5,965	7,877	\$48,733
Towns		98,105	3,024	7,517	14,843	15,114	13,385	18,532	9,706	15,984	\$89,150
Villages		78,045	4,137	8,274	14,717	12,812	9,454	11,628	5,836	11,187	\$73,210
CITIES	Mount Vernon	25,722	3,064	4,793	7,073	4,737	2,507	2,441	713	394	\$41,128
	New Rochelle	26,235	2,406	3,925	5,446	4,412	3,114	3,218	1,499	2,215	\$55,513
	Peekskill	8,695	845	1,401	2,277	1,802	1,109	870	242	149	\$47,177
	Rye City	5,375	158	320	704	529	691	937	370	1,666	\$110,894
	White Plains	20,951	1,682	2,837	4,637	3,754	2,484	2,854	1,075	1,628	\$58,545
	Yonkers	74,358	9,176	13,105	18,273	13,447	8,753	7,713	2,066	1,825	\$44,663
TOWNS	Bedford	5,763	152	455	739	858	676	984	551	1,348	\$100,076
	Cortlandt	9,898	472	888	1,772	1,848	1,489	1,956	786	687	\$74,581
	Eastchester	7,662	358	590	1,467	1,410	1,086	1,392	607	752	\$75,138
	Greenburgh	16,092	519	1,263	2,642	2,683	2,292	2,992	1,551	2,150	\$85,242
	Harrison	8,389	384	828	1,453	1,303	1,049	1,277	590	1,505	\$80,398
	Lewisboro	4,224	65	140	465	523	636	806	515	1,074	\$117,556
	Mamaroneck	4,192	110	299	548	501	409	580	457	1,288	\$119,741
	Mount Pleasant	7,755	204	526	1,227	1,248	1,043	1,633	748	1,126	\$91,119
	New Castle	5,753	64	231	405	523	520	913	851	2,246	\$162,955
	North Castle	3,588	58	217	369	518	397	518	413	1,098	\$122,683
	North Salem	1,780	30	93	261	236	266	517	170	207	\$100,387
	Ossining	1,930	22	120	302	293	223	461	229	280	\$100,542
	Pound Ridge	1,703	16	60	104	180	179	291	237	636	\$154,536
	Somers	6,808	117	535	1,073	1,157	916	1,570	709	731	\$89,247
Yorktown	12,568	453	1,272	2,016	1,833	2,204	2,642	1,292	856	\$83,054	
VILLAGES	Ardsley	1,432	25	65	149	232	195	344	168	254	\$105,293
	Briarcliff Manor	2,425	89	153	164	267	241	417	368	726	\$133,272
	Bronxville	2,315	56	153	215	193	170	392	210	926	\$144,940
	Buchanan	809	32	87	168	202	120	111	57	32	\$62,604
	Croton-on-Hudson	2,801	58	201	484	511	372	637	255	283	\$84,744
	Dobbs Ferry	3,814	111	497	758	639	465	591	422	331	\$70,333
	Elmsford	1,612	85	184	384	291	248	242	113	65	\$61,685
	Hastings-on-Hudson	3,090	110	273	469	553	423	471	353	438	\$83,188
	Irvington	2,509	86	175	326	391	327	423	229	552	\$96,467
	Larchmont	2,433	58	192	250	350	201	383	234	765	\$123,238
	Mamaroneck	7,097	509	796	1,491	1,385	837	971	446	662	\$62,510
	Mount Kisco	3,995	336	486	923	770	549	466	182	283	\$55,420
	Ossining	8,219	597	1,183	2,076	1,584	1,032	1,032	375	340	\$52,185
	Pelham	2,280	69	190	470	301	358	349	186	357	\$82,430
	Pelham Manor	1,861	43	128	248	230	187	285	207	533	\$112,553
	Pleasantville	2,653	89	205	498	365	369	557	253	317	\$86,632
	Port Chester	9,553	1,010	1,583	2,559	1,791	1,099	981	307	223	\$45,381
	Rye Brook	3,149	55	255	378	496	404	619	294	648	\$98,864
	Scarsdale	5,648	84	208	310	433	443	854	656	2,660	\$182,792
	Sleepy Hollow	3,174	182	542	729	540	385	461	93	242	\$54,201
Tarrytown	4,539	244	392	1,086	809	631	631	313	433	\$68,762	
Tuckahoe	2,637	209	326	582	479	398	411	115	117	\$60,744	

Source: US Census Bureau. Prepared by the Westchester County Department of Planning.

**Consumer Price Index
Regional Cost of Living, 1995-2007**
for New York, New Jersey and
the Connecticut Metropolitan Area

Year	CPI 1982-84=100	Annual Percentage Change
1995	162.2	2.5%
1996	166.9	2.9%
1997	170.8	2.3%
1998	173.6	1.6%
1999	177.0	2.0%
2000	182.5	3.1%
2001	187.1	2.5%
2002	191.9	2.6%
2003	197.8	3.1%
2004	204.8	3.5%
2005	212.7	3.9%
2006	220.7	3.8%
2007	226.9	2.8%

**Cost of Living
Annual Percent Change, 1995-2007**



Source: US Dept. of Labor, Bureau of Labor Statistics. Prepared by the Westchester County Department of Planning.

Average Annual Expenditures, 2005-2006 Selected Metropolitan Areas

Item	New York (includes Westchester County)	Philadelphia	Boston	Los Angeles	San Francisco	Washington DC	Chicago
Number of consumer units	8,155,000	2,856,000	3,127,000	5,279,000	2,923,000	2,194,000	3,119,000
Consumer unit characteristics:							
Income before taxes*	\$73,243	\$60,304	\$76,273	\$70,847	\$90,781	\$88,551	\$73,086
Age of reference person	50.6	48.4	47.3	46.7	47.5	45.9	49.5
Average number in consumer unit:							
Persons	2.5	2.4	2.3	2.9	2.5	2.5	2.6
Children under 18	0.6	0.6	0.6	0.8	0.6	0.6	0.7
Persons 65 and over	0.3	0.3	0.2	0.3	0.3	0.2	0.3
Earners	1.4	1.3	1.4	1.5	1.4	1.5	1.4
Vehicles	1.4	1.5	1.8	1.9	1.9	1.7	1.8
Percent Homeowner	58	71	63	57	58	68	71
Average annual expenditures	\$55,137	\$45,922	\$53,691	\$58,404	\$66,344	\$58,236	\$54,757
Food	7,101	6,031	3,532	7,222	7,942	6,357	6,902
Food at home	3,877	3,372	3,760	3,873	4,173	3,092	3,730
Cereals and bakery products	533	454	561	470	527	393	491
Meats, poultry, fish, and eggs	989	834	866	914	965	687	879
Dairy products	425	382	405	395	443	370	391
Fruits and vegetables	759	620	634	795	839	642	664
Other food at home	1,172	1,082	1,295	1,297	1,399	1000	1,315
Food away from home	3,224	2,659	3,105	3,349	3,769	3,264	3,171
Housing	20,865	16,471	18,922	21,190	26,382	24,059	19,059
Shelter	13,848	9,722	12,256	14,312	18,845	15,976	11,755
Owned dwellings	8,613	6,748	8,351	8,994	12,442	11,628	8,448
Rented dwellings	4,424	2,510	3,020	4,775	4,112	3,765	2,573
Other lodging	812	464	885	543	1290	582	733
Utilities, fuels, and public services	3,709	3,771	3,590	2,996	2,925	3,827	3,620
Household operations	1,019	877	918	1235	1,574	1447	1096
Housekeeping supplies	599	634	584	643	625	603	695
Household furnishings and equipment	1,689	1,413	1,574	2,004	2,414	2,206	1,893
Apparel and Services	2,746	2,063	1,690	2,396	2,524	2,195	2,468
Transportation	7,792	7,092	9,170	10,716	10,080	7,341	8,453
Vehicle purchases (net outlay)	2,416	2,661	4,011	4,443	3,492	2,133	3,352
Gasoline and motor oil	1,798	1,783	1,958	2,566	2,309	1,958	2,092
Other vehicle expenses	2,555	2,227	2,625	2,980	3,261	2,503	2,302
Public transportation	1,022	421	576	727	1017	747	706
Health Care	2,607	2,188	2,794	2,316	2,820	2,505	2,878
Entertainment	2,451	1,871	2,555	2,743	3,080	2,480	2,621
Personal care products and services	659	575	554	815	734	625	632
Reading	133	108	189	141	205	135	141
Education	1,597	1064	1,779	1127	1106	1,446	1,513
Tobacco products and smoking supplies	245	371	302	199	151	187	312
Alcoholic beverages	488	437	573	475	757	572	839
Miscellaneous	1132	561	699	1014	1073	1039	817
Cash contributions	1353	1,301	1,330	1710	1,741	1,635	1,986
Personal insurance and pensions	5,968	5,842	6,269	6,340	7,748	7,661	6,135
Life and other personal insurance	380	323	360	307	342	412	358
Pensions and Social Security	5,588	5,519	5,909	6,033	7,406	7,249	5,777

Source: US Bureau of Labor Statistics Prepared by the Westchester County Department of Planning

* Components of income and taxes are derived from "complete income reporters" only

Persons in Poverty by Age, 1999
Westchester County, NY

Municipal Name	Population for whom Poverty is Determined	Persons Below the Poverty Level				Percent of Age Group Below the Poverty Level				
		Total Persons Below Poverty Level	Persons Under 18	18 to 64	65 and Over	Persons Below Poverty Level	Persons Under 18	18 to 64	65 and Over	
Westchester County	902,177	78,967	25,417	44,290	9,868	9%	11%	8%	8%	
Cities	420,787	55,607	19,391	30,358	6,134	13%	19%	12%	10%	
Towns	270,607	9,754	2,399	5,720	1,800	4%	3%	3%	5%	
Villages	210,783	13,606	3,627	8,212	1,934	6%	7%	6%	7%	
CITIES	Mount Vernon	67,497	9,618	3,170	5,299	986	14%	73%	69%	62%
	New Rochelle	70,294	7,367	2,101	4,241	1,128	10%	49%	43%	44%
	Peekskill	22,276	3,042	981	1,851	182	14%	51%	40%	28%
	Rye City	14,955	374	78	195	162	3%	1%	1%	3%
	White Plains	51,973	5,117	1,400	3,195	560	10%	20%	20%	15%
	Yonkers	193,792	30,089	11,661	15,577	3,116	16%	86%	78%	73%
TOWNS	Bedford	16,243	793	227	504	36	5%	11%	12%	4%
	Cortlandt	27,986	1,361	324	831	216	5%	6%	5%	7%
	Eastchester	18,552	675	138	359	252	4%	6%	7%	15%
	Greenburgh	41,719	1,327	271	764	254	3%	5%	7%	11%
	Harrison	22,872	1,277	315	687	334	6%	13%	11%	27%
	Lewisboro	12,324	229	49	156	-	2%	2%	2%	0%
	Mamaroneck	11,130	277	56	168	62	2%	1%	1%	1%
	Mount Pleasant	23,270	992	243	696	64	4%	5%	7%	3%
	New Castle	17,390	601	252	292	26	3%	11%	7%	3%
	North Castle	10,833	325	54	232	44	3%	10%	15%	14%
	North Salem	4,926	100	31	69	-	2%	0%	0%	0%
	Ossining	5,163	329	-	212	108	6%	0%	5%	12%
	Pound Ridge	4,718	80	7	57	-	2%	0%	1%	0%
	Somers	17,916	367	75	220	108	2%	4%	4%	9%
Yorktown	35,565	1,021	357	473	296	3%	6%	3%	10%	
VILLAGES	Ardley	4,237	53	11	18	20	1%	0%	0%	1%
	Briarcliff Manor	6,852	172	23	103	70	3%	1%	2%	6%
	Bronxville	6,284	171	39	109	28	3%	3%	3%	5%
	Buchanan	2,185	85	33	47	10	4%	3%	1%	2%
	Croton-on-Hudson	7,408	249	66	173	20	3%	2%	1%	1%
	Dobbs Ferry	9,923	555	190	252	166	6%	4%	2%	7%
	Elmsford	4,615	427	137	229	70	9%	7%	5%	7%
	Hastings-on-Hudson	7,641	266	60	184	20	3%	5%	6%	3%
	Irvington	6,583	201	32	161	16	3%	1%	2%	0%
	Larchmont	6,455	148	28	79	42	2%	0%	0%	1%
	Mamaroneck	18,464	1,267	291	728	180	7%	14%	17%	19%
	Mount Kisco	9,925	1,040	239	634	226	10%	6%	6%	6%
	Ossining Village	21,455	2,270	649	1,422	164	11%	26%	28%	18%
	Pelham	6,404	209	50	132	32	3%	2%	2%	2%
	Pelham Manor	5,457	232	94	118	12	4%	2%	1%	0%
	Pleasantville	6,919	301	55	213	48	4%	0%	1%	1%
	Port Chester	27,573	3,591	969	2,189	412	13%	6%	5%	4%
	Rye Brook	8,561	251	22	209	40	3%	1%	5%	5%
	Scarsdale	17,823	496	188	260	38	3%	11%	8%	5%
	Sleepy Hollow	9,201	678	225	376	82	7%	5%	4%	4%
Tarrytown	10,607	495	117	306	114	5%	8%	8%	14%	
Tuckahoe	6,211	449	109	270	124	7%	0%	0%	0%	

Source: US Census Bureau, 2000. Prepared by the Westchester County Department of Planning.

Poverty Status of Families by Presence and Age of Children, 1999 Westchester County, NY

	Total Families For Whom Poverty was Determined	Income in 1999 below poverty level:							
		Income in 1999 below poverty level	Percent of Those Families with Children by Age of Children						
			Total Families	With related children under 18 years:	Under 5 years only	Under 5 years and 5 to 17 years	5 to 17 years only	No related children under 18 years	
Westchester County	237,010	15,173	6.4%	4.9%	1.0%	1.5%	2.5%	1.5%	
Cities	106,285	11,289	10.6%	8.4%	1.6%	2.6%	4.2%	2.2%	
Towns	75,312	1,613	2.1%	1.5%	0.2%	0.4%	0.8%	0.7%	
Villages	55,413	2,271	4.1%	3.0%	0.6%	0.9%	1.5%	1.1%	
CITIES	Mount Vernon	16,826	1,983	11.8%	8.9%	1.8%	2.6%	4.5%	2.9%
	New Rochelle	17,683	1,402	7.9%	6.2%	1.2%	1.9%	3.1%	1.7%
	Peekskill	5,402	559	10.3%	8.6%	2.5%	3.2%	3.0%	1.7%
	Rye	4,046	63	1.6%	1.0%	na	0.5%	0.5%	0.5%
	White Plains	12,800	832	6.5%	5.2%	0.9%	1.6%	2.8%	1.3%
	Yonkers	49,528	6,450	13.0%	10.5%	2.0%	3.2%	5.3%	2.6%
TOWNS	Bedford	4,414	104	2.4%	2.4%	0.7%	1.0%	0.7%	na
	Cortlandt	7,519	242	3.2%	1.8%	0.3%	0.4%	1.1%	1.4%
	Eastchester	5,165	130	2.5%	1.7%	0.6%	0.4%	0.7%	0.9%
	Greenburgh	11,529	241	2.1%	1.2%	0.3%	0.4%	0.6%	0.9%
	Harrison	6,302	264	4.2%	2.7%	0.6%	0.1%	1.9%	1.5%
	Lewisboro	3,468	47	1.4%	0.8%	na	0.0%	0.8%	0.5%
	Mamaroneck	3,223	51	1.6%	1.3%	na	0.3%	1.0%	0.2%
	Mount Pleasant	6,363	108	1.7%	1.5%	0.2%	0.5%	0.8%	0.2%
	New Castle	4,978	101	2.0%	1.6%	0.2%	1.0%	0.4%	0.4%
	North Castle	3,007	29	1.0%	1.0%	na	0.3%	0.7%	na
	North Salem	1,393	21	1.5%	0.9%	na	na	0.9%	0.6%
	Ossining	1,413	9	0.6%	0.0%	na	na	na	0.6%
	Pound Ridge	1,417	13	0.9%	0.5%	0.5%	na	na	0.4%
	Somers	5,197	60	1.2%	0.5%	na	0.3%	0.3%	0.6%
Yorktown	9,924	193	1.9%	1.6%	na	0.7%	0.9%	0.3%	
VILLAGES	Ardasley	1,212	5	0.4%	0.4%	na	na	0.4%	na
	Briarcliff Manor	1,998	16	0.8%	0.4%	na	na	0.4%	0.4%
	Bronxville	1,654	28	1.7%	1.4%	0.7%	0.4%	0.2%	0.3%
	Buchanan	603	13	2.2%	2.2%	na	0.8%	1.3%	na
	Croton-on-Hudson	2,074	37	1.8%	1.5%	0.3%	0.7%	0.5%	0.3%
	Dobbs Ferry	2,578	47	1.8%	1.6%	na	0.7%	0.9%	0.3%
	Elmsford	1,180	79	6.7%	4.4%	1.1%	1.6%	1.7%	2.3%
	Hastings-on-Hudson	2,096	32	1.5%	0.9%	0.2%	na	0.7%	0.7%
	Irvington	1,818	21	1.2%	0.0%	0.0%	na	na	1.2%
	Larchmont	1,721	27	1.6%	1.1%	0.5%	na	0.6%	0.5%
	Mamaroneck	4,942	208	4.2%	2.7%	0.6%	1.1%	1.0%	1.5%
	Mount Kisco	2,493	185	7.4%	4.9%	0.8%	0.9%	3.1%	2.6%
	Ossining	5,373	408	7.6%	5.8%	1.1%	1.5%	3.1%	1.8%
	Pelham Manor	1,499	47	3.1%	2.4%	na	0.5%	1.9%	0.7%
	Pelham	1,688	22	1.3%	1.3%	na	0.5%	0.8%	na
	Pleasantville	1,865	38	2.0%	1.6%	0.8%	na	0.8%	0.5%
	Port Chester	6,519	660	10.1%	7.5%	1.6%	2.4%	3.5%	2.7%
	Rye Brook	2,440	43	1.8%	0.7%	0.2%	na	0.5%	1.1%
	Scarsdale	4,976	84	1.7%	1.7%	0.2%	0.6%	0.9%	na
	Sleepy Hollow	2,244	127	5.7%	4.1%	1.0%	2.0%	1.1%	1.5%
	Tarry	2,805	50	1.8%	1.8%	0.6%	0.4%	0.9%	na
Tuckahoe	1,635	94	5.7%	3.7%	1.3%	0.7%	1.7%	2.1%	

Source: US Census Bureau, 2000. Prepared by the Westchester County Department of Planning.