Family Affordability at a Glance

Montgomery County

Oct. 2025

New York is one of the most expensive states to raise a family. Core necessities such as housing, child care, food, healthcare, and transportation consume a growing share of household income, especially for low- and middle-income families. These rising costs are driving many families to leave the state in search of more affordable living conditions. High costs of living also contribute to persistent child poverty, with New York **home to three of the ten U.S. cities with the highest child poverty rates**. Addressing these challenges requires bold, family-centered policies that ease cost burdens and promote economic stability.

New York took an important step in 2021 with the **Child Poverty Reduction Act.** This **legislation committed the State to cutting child poverty in half in ten years** and established the Child Poverty Reduction Advisory Council to guide New York towards that goal. In 2024, the Council released its recommendations for achieving bold poverty reduction, including expanding the **state child tax credit**, providing additional **housing assistance**, raising **public assistance levels**, and creating a **state food benefit** for families ineligible for SNAP.

Families may fall into poverty for a number of reasons, including illness, the birth of a child, or the loss of a job or home. **A strong social safety net is critical to ensure all families have the resources they need to thrive.**

Ways to Measure Household Poverty

Federal Poverty Level (FPL)

- Updated yearly based on inflation by the Federal Department of Health & Human Services
- Used to determine eligibility for public benefits
- Not adjusted for cost-of-living differences across the U.S. (except Alaska and Hawai'i)
- **FPL for a family of four: $30,000 (2023), $32,150 (2025)**

ALICE

- "**A**sset-**L**imited, **I**ncome-**C**onstrained, **E**mployed"
- Developed by the United Way to more accurately measure the experiences of working households that earn above the FPL but below the basic cost of living
- Based on a county-specific "household survival budget" reflecting the minimum costs of household necessities

Key Affordability Indicators

	Montgomery County	*New York State*
Total Households	19,234	7,668,956
Median Annual Income	$62,923	$84,578
Median Monthly Income	$5,244	$7,048
ALICE Minimum Household Survival Budget for 2 Adults & 2 Children	$93,324	$104,472
% of Households Living Below FPL	15%	13%
% of Children Living Below FPL	20%	17%
% of Households Living Below ALICE Budget	32%	33%

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Child care and housing are often the largest monthly expenses for families. **As prices continue to rise, families with young children are leaving New York.** The State must do more to address the affordability crisis, including expanding benefits programs and family tax credits, and reducing barriers to get assistance.

Child Care

8%

of **eligible children in the County** receive subsidized care through the **Child Care Assistance Program**

Statewide: **15%**

Median Monthly Child Care Costs (Toddler)

$1,105 Center-Based

$865 Home-Based

$1,199 Center-Based

$949 Home-Based

Housing

$203,779 Median House Price

$921 Average Monthly Rent

$508,764 Median House Price

$1,133 Average Monthly Rent

50%

of **households in the County are rent-burdened,** meaning they spend more than 30% of their income on rent

Statewide: **52%**

Household Supports

47%

of **children in the County** are covered by **Medicaid/CHP**

Statewide: **42%**

24%

of **households in the County** receive food through **SNAP**

Statewide: **23%**

19%

of **children under age six in the County** receive **WIC benefits**

Statewide: **27%**

59%

of **children in the County** received the 2023 **NYS Child Tax Credit**

Statewide: **60%**

For data sources & additional county fact sheets, please visit: thechildrensagenda.org/county-level-research/

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