

A STUDY OF GROWTH AND SEGREGATION

INCOME DISTRIBUTION IN MUNICIPALITIES
IN WESTCHESTER COUNTY, N.Y., 1950 TO 1970

Suburban Action Institute

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INTRODUCTION

This study has two major objectives. First, it is a methodological report illustrating a technique and analysis which describes and compares the changes over time of income distribution within and among communities. This technique is termed the quintile method of analysis. Second, it reports on the changes in income distribution within the 44 municipalities of Westchester County, New York, between 1950 and 1970, and compares the rates of those changes.

Earlier investigations have documented the isolation of nonwhites to very restricted areas in Westchester. As the nonwhite population of the County has increased, so too has the spatial concentration of the vast majority of its members.

Economic segregation is a problem both in itself and insofar as it contributes to further racial isolation. It has long been clear that any actions, public or private, which lead to further restrictions on the opportunities for below-average income earners have a particularly adverse effect on the nonwhite population. This is so because average nonwhite income is only about three-fifths that of the total population in the nation as a whole.

This study reveals that between 1950 and 1970 there was a growing segregation of income groups in Westchester County. Patterns of income and racial distributions in the County parallel each other.

Poverty, discrimination, and lack of opportunity are characteristics of our cities. With the resources of the suburbs we can make headway toward resolving these conditions. If the exclusive suburbs continue to withhold their land, jobs, and environmental benefits from those who need and want them, our city and metropolitan problems will continue to grow.

Opening the suburbs is not the full answer to eradicating poverty and discrimination. There is no single answer. But it is a necessary condition to building free societies in which choice of location for housing and jobs may be exercised.

Suburban Action Institute is neutral as to the relative benefits of urban and suburban living. All it wants for those who wish to live in the suburbs is that they not be prevented from doing so.

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IN WESTCHESTER COUNTY, N.Y., 1950 TO 1970**

by

The Suburban Action Institute

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I. THE STUDY METHOD. DESCRIPTION OF QUINTILE ANALYSIS AND SELECTION OF POPULATION BASE

Quintile analysis is a means of relating income distribution* of a population with that of a larger inclusive population. The larger (base) population is divided into five equal groups or quintiles. Using the income range determined for each 20% of the base population, the income distribution of the smaller population can be expressed in terms of the percentage of the population within each quintile.

There are important advantages in such an analysis. Any geographic region can be compared with any larger, inclusive region. Smaller populations can be compared with each other, relative to their common regional standard. Income distribution patterns can be compared over time, because the relative scale neutralizes changing dollar values. Unlike methods relying on a single index, e.g., median or mean income, quintiles allow analysis of lower, middle, and upper ranges of income distribution and their proportionate shifts over time. By focusing on the net change in population between two points in time, it is possible to examine rates of change within a quintile distribution.

The New York Standard Metropolitan Statistical Area (SMSA)**, of which Westchester's population represents only 8%, was selected as the base population for this study. This selection was made to further the understanding of regional population shifts. At each of the two years of comparison, 1950 and 1970, the total population was divided into five equal parts and the income range covered for each part was determined. Table 1 gives the income ranges for each quintile in each of the two years.

* Quintile analysis could be employed for any numerical variable present in a population.

** U.S. Bureau of the Census, Census of Population: 1970, General Social and Economic Characteristics, Final Report PC(1)-C1, U.S. Summary, Appendix B. "Family and Subfamily. According to 1970 census definitions, a family consists of a household head and one or more other persons living in the same household who are related to the head by blood, marriage, or adoption; all persons in a household who are related to the head are regarded as members of his (her) family." "Unrelated individual. An unrelated individual is a member of a household, or a person living in group quarters who is not an inmate of an institute."

TABLE 1

Income Ranges for Quintiles in families
and unrelated individuals in NY SMSA*

Quintile	% of Total Population	Income Ranges	
		1950	1970
1 (lowest)	20%	\$0 - \$1,389	\$0 - \$ 3,323
2	20%	\$1,389-\$2,626	\$ 3,323 -\$ 6,950
3	20%	\$2,626-\$3,751	\$ 6,950 -\$10,653
4	20%	\$3,750-\$5,636	\$10,653 -\$16,438
5 (highest)	20%	\$5,636+	\$16,438+

Source: Census of Population: 1970, General Social and
Economic Characteristics PC (1)-C34, Table 89.

The income range for each quintile was first computed for each of several bases of comparison, to show how it would vary with choice of base. Table 2 presents this information. Note that income quintile breaks are higher as the geographic base is narrowed from the nation as a whole to Westchester County by itself.

TABLE 2

Comparison of Quintile Divisions for
families and unrelated individuals - 1970

Quin.	Westchester County ¹	New York SMSA ¹	New York State ²	U.S.A. ³
1	\$0 - \$ 4,556	\$0 - \$ 3,323	\$0 - \$ 3,094	\$0 - \$ 2,600
2	\$ 4,556-\$ 9,274	\$ 3,323-\$ 6,950	\$ 3,094-\$ 6,796	\$ 2,600-\$ 6,017
3	\$ 9,274-\$13,835	\$ 6,950-\$10,653	\$ 6,796-\$10,341	\$ 6,017-\$ 9,379
4	\$13,835-\$21,980	\$10,653-\$16,438	\$10,341-\$15,045	\$ 9,379-\$13,789
5	\$21,980 and up	\$16,438 and up	\$15,045 and up	\$13,780 and up

Sources: ¹Op Cit Table 2
Census of Population: 1970, General Social and Economic
Characteristics

²PC(1)-C34, N.Y. Table 57.

³PC(1)-Ci U.S. Summary, Table 94

* New York SMSA is comprised of New York City, and the
New York Counties of Nassau, Suffolk, Rockland and
Westchester.

Thus, if the county were used as the base of comparison the less wealthy communities would have income profiles skewed more toward the bottom quintiles, while in reality the poorest municipalities in Westchester have income distributions similar to the NY SMSA as a whole. Such a comparison would focus on variations between wealth and greater wealth.

The difference in quintile income ranges between Westchester County and the NY SMSA reflects the dominance of New York City, the residence of 73.2% of the entire SMSA population and a large share of the low income population. Table 3 gives an indication of the City's influence.

TABLE 3

Percentage of NY SMSA Population located within
New York City and outside New York City, by Quintile - 1970

<u>Quintile</u>	<u>New York City Share</u>	<u>Outside New York City Share</u>
1	82.4%	17.6%
2	83.8%	16.2%
3	76.5%	23.5%
4	66.0%	34.0%
5	57.4%	42.6%
<hr/>		
Total SMSA Population.....	73.2%	26.8%

Because Suburban Action Institute is interested in metropolitan regions, and the opportunity for people from all over a region, including the central city, the regional SMSA base was the most appropriate for this study.

The following extended example of quintile analysis illustrates many of the ways this analytic tool can be used.

Illustration: The City of Yonkers

In the city of Yonkers, the proportion of families and unrelated individuals in each of the five income quintiles in 1970 was as follows:

	Yonkers population-1970 SMSA base	Base population N.Y. SMSA
Quintile 1	16%	20%
2	15%	20%
3	20%	20%
4	24%	20%
5	25%	20%
	<u>100%</u>	<u>100%</u>

The proportion in each quintile was determined with the New York SMSA as a base. (Had Yonkers itself been the base, each quintile would be 20% of the Yonkers population.) These figures show that families and unrelated individuals in Yonkers tended to be proportionately richer than the SMSA's entire population. Only 16 percent of Yonker's population* had income so low as to be included within the first quintile, which contains 20 percent of the New York SMSA's population. At the other end of the income distribution scale, Yonkers had proportionately more population than did the region as a whole: 25 percent, rather than 20 percent, of its population was in the fifth or highest income category.

The relative change in income distribution within Yonkers between 1950 and 1970 was as follows:

	<u>1950</u>	<u>1970</u>	<u>Change in %</u>
Quintile 1	15%	16%	+ 1
2	14%	15%	+ 1
3	20%	20%	-0-
4	24%	24%	-0-
5	27%	25%	- 2

In 1950 Yonkers had even fewer families and unrelated individuals in the first and second quintiles than it did in 1970 when its population in those categories was proportionately smaller than for the region as a whole. And, at the

*(Footnote-the word population is used here and generally throughout the report to refer to the population of families and unrelated individuals)

other end of the income scale, Yonkers in 1950 had a somewhat greater proportion of its population in the highest quintile.

Thus, only a slight change in its relative income distribution with the region as a whole occurred between 1950 and 1970. The quintile comparison shows that while Yonkers maintained a condition of relatively greater wealth than the region as a whole, during the period of immense growth between 1950 and 1970, the total population in Yonkers increased 61% and its population became slightly poorer.

Analysis of income distribution by percent shares in each quintile is most helpful for understanding the composition of the population at a moment in time or between time periods, or to compare communities. Still another form of analysis is made possible by examining net changes in quintiles over time.

This analysis shows which income quintile had the most significant increases (or decreases) in population. Between 1950 and 1970 there was an increase of 27,469 in the number of families and unrelated individuals. The changes that took place in each quintile during this period are as follows:

	Change in population 1950-1970	Percent of Change (Increase)
Quintile 1	4,849	18%
2	4,511	16%
3	5,061	18%
4	6,982	25%
5	<u>6,066</u>	<u>22%</u>
Total Population Change	27,469	100%

Thus, the fourth quintile represented the income category in which there was the greatest growth during the two decade period. And it is the two higher income groups which had the greater relative growth.

It is important to recognize that absolute changes in the population combine three factors: the incomes of the new residents of Yonkers; the shifts in income between the Yonkers population in 1950 and 1970; and gross changes in the SMSA base composition. The incomes of the migrant population alone is not determinable from the census date.

II. WESTCHESTER OVERVIEW

Westchester County is located directly to the north of New York City, bordering on the northern boundary of the Bronx. Containing six cities, sixteen towns and twenty-two villages, the county varies tremendously in character. It includes Yonkers, the fourth largest city in the state; it includes the old and wealthy residential municipalities in southern Westchester; it includes the increasingly affluent townships in the northern and central regions; it includes the industrialized, poorer cities, villages, and Hudson River towns.

That Westchester as a whole is significantly wealthier than the New York SMSA can be seen from the quintile. In 1970, of the County's 44 municipalities, 32 had more than 25% of their population in the fifth and wealthiest quintile, and 17 of those municipalities had more than 40%; none had less than 15%. Only four Westchester municipalities had more than 25% of their population in the first and poorest quintile, while 31 had less than 15% in the first quintile.

TABLE 4

Westchester Municipalities - 1970

<u>Quintile</u>	<u>Number of Municipalities with less than 15% in Q.</u>	<u>Number of Municipalities with 15% - 25% in Q.</u>	<u>Number with more than 25% in Q.</u>
1	31	9	4
2	30	14	0
3	19	25	0
4	6	30	8
5	0	12	32

During the twenty-year period of major suburban growth the number of families and unrelated individuals in Westchester County increased 65.4%, from 185, 235 to 306, 407. And with this growth came a widening segregation of races and wealth. In both 1950 and 1970 Westchester had a small percentage of its families and unrelated individuals in the poorest three quintile groups and a large percentage in the wealthiest quintile. Moreover, the lower three quintiles decreased as a proportion of Westchester's population over the two decades and the wealthiest two quintiles increased.

TABLE 5

Westchester County
Income Distribution By Quintile
Families and Unrelated Individuals

<u>Quintile</u>	<u>1950</u>	<u>1970</u>	<u>Change in Percent 1950 - 1970</u>
1	17%	16%	- 1%
2	16%	14%	- 2%
3	18%	16%	- 2%
4	20%	22%	+ 2%
5	29%	32%	+ 3%

Sources: Tri-State Regional Planning Commission, 1970
Census Report, P4L-74, P4L-75.
1950 U.S. Census Population, Vol. 2, Character
of the Population, Part 32, N.Y. Chapter B,
Table 45.

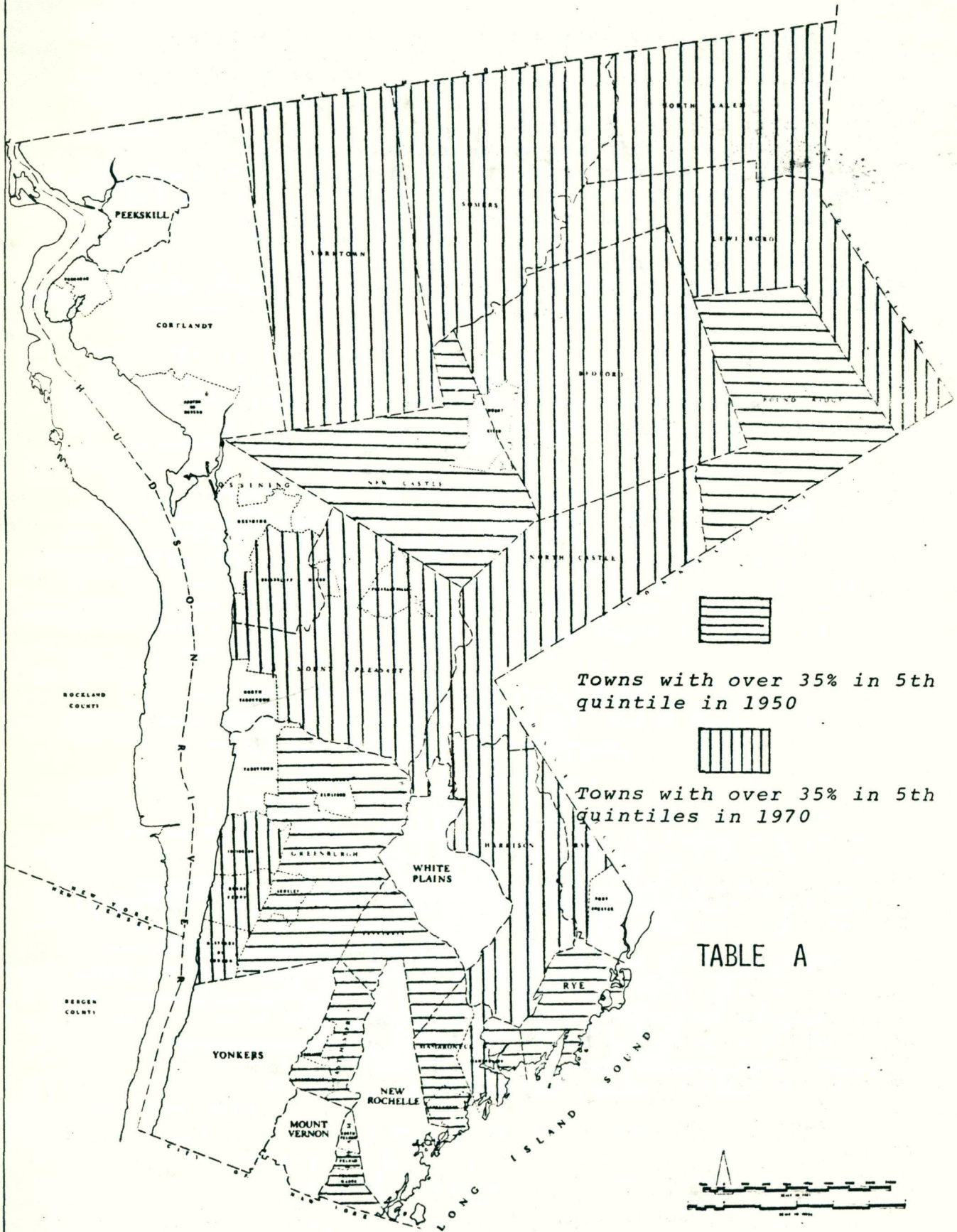
Furthermore, the total number of towns whose population was largely composed of upper income groups increased over the two decades. In 1950 the County contained twelve towns with 35% or more of their families in the fifth and wealthiest quintile, one and a half times the SMSA proportion of 20%. By 1970, 26 of Westchester's municipalities were in this quintile.

Interestingly, the geographical distribution of Westchester's wealthy population had changed. The wealthy communities of 1950 were primarily located in southern Westchester. By 1970 the northern towns had also developed wealthy income profiles. (See Table A.)

The former communities were Scarsdale, Pelham Manor, Mamaroneck Town, Pelham, Eastchester, Bronxville, Larchmont, Ardsley, Rye City, Greenburgh, and in the north, New Castle and Pound Ridge. In 1970 they were joined by North Castle, Bedford, Lewisboro, Mount Pleasant, Yorktown, North Salem, Harrison, Rye Town, Somers, Pleasantville, Hastings, Irvington, Mamaroneck Village, and Dobbs Ferry - eight of which are in the north.

Although more than 60% of the county's total population resides in towns that are not wealthy by this criteria (see Map A), the greatest amount of land in the county is characterized by these wealthy communities.

WESTCHESTER COUNTY NEW YORK



Towns with over 35% in 5th quintile in 1950

Towns with over 35% in 5th quintiles in 1970

TABLE A



The most outstanding fact, however, is that the communities which were poorest in 1950 grew still poorer over the succeeding two decades! And this while the northern towns became increasingly wealthy as they suburbanized; while those municipalities wealthiest in 1950 remained so - though did not increase their wealth as rapidly as the northern towns. The crucial point is that income segregation has increased both in terms of geographical regions of the County and in terms of the disparities between rich and poor communities.

This fact can be seen by observing the rate of change in each quintile, by focusing on the net difference in population.

TABLE 6

The change in population of Westchester County
1950-1970 by Quintile group

<u>Quintile</u>	<u>Absolute Change</u>	<u>Percent of total change</u>
1	15,329	12.7%
2	14,254	11.7%
3	18,024	14.9%
4	29,755	24.5%
5	43,812	36.2%
Total	<u>121,174</u>	<u>100.0%</u>

Thus, while the SMSA as a whole, experienced a 20% growth in each quintile, Westchester County had a change in the fifth (wealthiest) quintile three times that of the first two poorest quintiles.

Although the county as a whole became wealthier during the period 1950-1970, and the rate of change was greatest in the wealthier quintiles, there are significant disparities among municipalities. Two particular groups are representative of these disparities of income distribution, and in particular of growing segregation.

The first group consists of the poorer municipalities - poorest relative to Westchester as a whole and the wealthier communities, though not in comparison with the SMSA. In fact, their populations tend to be evenly distributed in each quintile and are more balanced relative to the nation as a whole. These communities consistently have the smallest proportions of families and unrelated individuals in the fifth and wealthiest

quintile and the highest proportions in the bottom three quintiles of all of Westchester's municipalities. The communities have remained fairly stable in income distribution over the twenty years and have experienced a modest total population growth of 44.7% compared to the overall county growth of 64.5%.

All of Westchester's cities are in this category of poor municipalities, with the exception of Rye City whose population and housing profile is more representative of an old wealthy suburb. These cities are Mount Vernon, Peekskill, Yonkers, White Plains, and New Rochelle. In addition, the following towns and villages are also relatively poor: Elmsford, Mount Kisco, North Pelham, North Tarrytown, Ossining Village, Portchester, Tarrytown, and Tuckahoe.

The second group of communities is particularly interesting because of the significant changes that took place between 1950 and 1970. Located in the northern part of the county, they were fairly rural in 1950 until they experienced an enormous growth rate of about 175%, nearly three times the overall rate of the county. On the average, half of their population change was in the fifth quintile. In all of these communities the proportion of the total population decreased in the lowest three quintiles and increased dramatically in the fifth and wealthiest quintile. These towns contain almost all the vacant land in the county, making it probable they will continue to grow. Of the vacant land zoned for residential development, over 50% in each town is zoned for lots of one acre or more.*

These ten northern towns are: Bedford, Harrison, Lewisboro, Mount Pleasant, New Castle, North Castle, North Salem, Pound Ridge, Somers, and Yorktown.

* It is important to note that these towns were not the only ones in Westchester to employ zoning regulations restricting residential development to single family detached houses on large lots. But because of their geographic contiguity, their proportionately great use of large lot restrictions, and because they possess the greatest amount of available vacant land suitable for development, they were classified as a unit for purposes of this study.

The choice of communities to include within this group was difficult in a few cases. One town, Cortlandt, is spatially a strong part of this northern tier of Westchester. However, because its zoning is primarily in classes under one acre, it was excluded.

The remaining municipalities are varied. None is as poor (i.e., well balanced) as the poorer communities. These include some of the wealthiest old communities, such as Scarsdale, Pelham Manor and Pelham Village which have remained overwhelmingly wealthy. A few have bimodal populations of very wealthy and very poor.** Between 1950 and 1970 their growth rate averaged 101%, although there was a great deal of variation between communities.

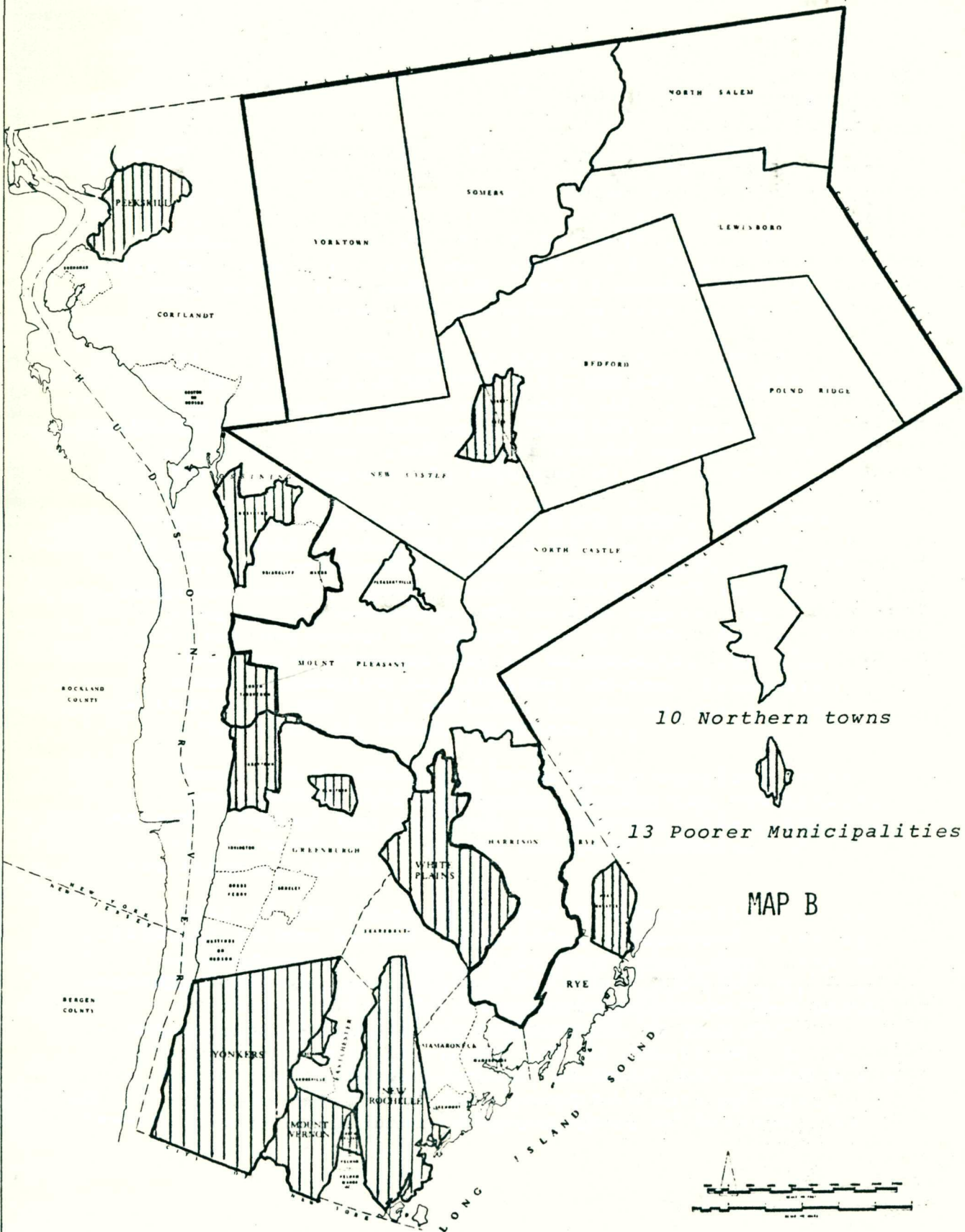
The more detailed analysis which follows focuses in particular on the ten northern towns and the thirteen poorer communities. Map B shows the geographic distribution of each of these groups of municipalities.

* (Continued)

The Town of Harrison was included because of the vast amount of land zoned for one acre or more - 86%. Harrison contains a great amount of developable acreage zoned in its Purchase section. But it is also the case that a significant amount of the older sections of the Town have permitted multi-family development and some housing opportunities for families of modest incomes. A more precise analysis of Harrison might exclude from incorporation with the data relating to the northern communities those sections of Harrison outside of Purchase. The 1970 Census reveals that the Purchase section of Harrison had a median family income of over \$46,000, whereas the median family income for the town as a whole was only about \$14,000.

**There are several communities in Westchester - Ossining, Rye Town, Briarcliff Manor - which have an unusually larger proportion of their population in the first quintile. This phenomenon stands out particularly in Bronxville, Briarcliff Manor and Rye Town because they are comparatively wealthy communities with sizeable percentages of their populations in the fifth quintile as well as in the first. In Briarcliff Manor, Ossining Town and Rye Town the large disproportion in the first quintile can be explained by the fact that these municipalities contain a large number of unrelated individuals with incomes of less than \$3,000. In Briarcliff Manor and Ossining Town, many of these individuals are probably residents of Briarcliff College, Kings College and Maryknoll Seminary. No public or private agencies were able to identify the population characteristics of Rye Town's low income unrelated individuals. The fact that Bronxville's population falls disproportionately in the first and fifth quintiles may be explained by the physical division of the village between areas of expensive single family homes on large lots and areas of older apartment buildings.

WESTCHESTER COUNTY NEW YORK



MUNICIPALITIES

III. CHANGES OF INCOME DISTRIBUTION OF TOTAL POPULATION
BETWEEN 1950 and 1970

Of all the municipalities in Westchester, the towns in the northern part of the County experienced the greatest increases in wealthy population.* In these northern towns the population in the two wealthiest quintiles increased tremendously as a proportion of the towns' total population, and the increase in these quintiles was the highest of all of Westchester's communities. This increase ranged from Yorktown with 35% down to Harrison with 12%.

Furthermore, the portion of low and moderate income families declined sharply in these northern towns -- the greatest decrease of all municipalities in proportion to their populations in the bottom two quintiles. The decreases in the bottom two quintiles ranged from 10% in Harrison and Mount Pleasant to 28% in Yorktown and Somers.

These towns also experienced a decrease in the proportion of their populations in the third quintile. Decreases in the third quintile over the two decades ranged from 1% in North Salem to 10% in North Castle; there were two with increases. Thus middle income as well as low and moderate income persons have not participated in the growth of these northern towns between 1950 - 1970.

* This does not mean that these northern towns were the very wealthiest towns of Westchester in either 1950 or 1970. In fact, in 1950 many of them were fairly evenly distributed by quintile in comparison to the SMSA, and some were lacking in the wealthiest quintiles in comparison to the SMSA. By 1970, they all had become disproportionately wealthy relative to the SMSA and compared to many Westchester municipalities.

TABLE 7

Change in Proportion of Total Population
in each Quintile 1950 - 1970

<u>Town</u>	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>Q5</u>
Bedford	- 9	-11	- 4	4	20
Lewisboro	- 9	- 9	- 8	6	20
Harrison	- 6	- 4	6	6	6
Mount Pleasant	- 5	- 5	- 5	0	15
New Castle	- 3	-10	- 2	-5	20
North Castle	- 5	- 9	-10	-1	25
North Salem	- 7	-21	- 1	7	13
Pound Ridge	-12	-11	- 8	14	17
Somers	-22	- 6	- 5	16	17
Yorktown	-15	-13	- 7	12	23

The poorer communities of Westchester were those that most closely resembled the regional income distribution in both 1950 and 1970. In contrast to the northern towns, they had relatively small income changes.

Seven of the thirteen towns had a decrease in the proportion of the total population in the top two quintiles combined. And of the six with an increase, the largest was only 10%, in comparison to the smallest increase of 12% in the northern towns.

Many of the towns increased the proportion of their population in the bottom two quintiles combined, although these increases were small. Only four towns decreased the proportion of their population in the lower two quintiles. In the third quintile four towns had no change, two towns gained 2%, and seven towns lost between 1% and 4%.

Table 7 provides a summary view of the income distribution of the northern towns, the poor municipalities, and the remaining communities for 1950 and 1970.

TABLE 8

<u>Quintile</u>	<u>Ten Northern Municipalities</u>		<u>Thirteen Poor Municipalities</u>		<u>Remaining Municipalities</u>	
	<u>1950</u>	<u>1970</u>	<u>1950</u>	<u>1970</u>	<u>1950</u>	<u>1970</u>
1	18.6%	9.3%	17.6%	17.8%	18.7%	14.8%
2	18.5%	9.5%	16.5%	17.0%	12.8%	10.2%
3	18.2%	12.2%	20.6%	19.4%	13.6%	12.4%
4	17.6%	23.5%	21.4%	22.3%	17.3%	19.3%
5	27.1%	44.7%	23.8%	23.5%	37.6%	43.3%

IV. INCOME DISTRIBUTION OF THE NET POPULATION CHANGE - 1959 - 1970

Up to this point, changes in municipal income distribution have been examined in terms of the proportion of a municipality's total population in each quintile, and the change in these proportions over time. However, the trend toward growing income segregation in Westchester can be more dramatically illustrated by focusing on the kind and degree of the net population change between 1950 and 1970.

The analysis of the net population change looks both at the absolute numbers of increase or decrease of families and individuals in each quintile, and at the proportion of the total change which occurred in each quintile. The proportion figure best represents the trend of growth. Because each quintile of the NY SMSA, the regional base of comparison, represents 20% of the total growth, the extent to which a quintile's change deviates from 20% shows clearly the extensiveness of that income group in any municipality.

Two moderating factors, however, must be observed: the absolute size of the municipality and the extent of total population growth over the two decade period. Thus, although the city of Yonkers, one of the poor communities, had the largest numerical increase of fifth quintile population (6,066), it was also by far the largest municipality in the County. That increase represented 22% of the total change in Yonkers. But the city increased its total population by 61%, and the overall result was a 2% decrease in the fifth quintile.

At the other extreme, although the town of Somers, one of the northern towns, had a tiny absolute increase in the fifth quintile population (732), because of its small size this represented 45% of total population change. The town increased its total population by 180%, with the result that in 1970 17% more of the total population was in the fifth quintile than in 1950.

Northern Towns

An examination of Appendix II shows that the ten northern towns consistently ranked highest in the proportion of change accounted for by the fifth quintile. Conversely, only three of the thirteen poor communities ranked in the upper half. Possibly some of this increase resulted from families and unrelated individuals, who had lived in the townships in 1950 becoming wealthier over the two decades. Most of the increase in numbers in the wealthy income groups, however, stems from in-migration to the municipalities. This seems clear for several reasons. First, the population of these northern towns grew dramatically over the two decades, an average of 175%. And because of the high cost of housing, especially new housing, most newcomers were in the wealthy income brackets. Second,

most northern municipalities were predominantly rural in 1950, and a proportionately high number of population fell in the bottom two quintiles of the NY SMSA. The number of people in the lower income categories either remained fairly constant over the following two decades or had only a small increase. This reflects virtually no growth in the supply of housing within the financial reach of low, moderate, and middle income persons. It is not improbable that many of the persons of lower income in the ten northern towns in 1970 have lived there since 1950 or before.

The category which by far had the largest growth in population was the fifth quintile. The net change in this quintile as a proportion of the total population change varied from +42% in Harrison to +75% in New Castle. New Castle, for instance, had an increase of 2,085 families and unrelated individuals in the fifth quintile while its total population change consisted of an overall gain of 2,742 families and unrelated individuals.

In the ten northern towns combined, the number of families and unrelated individuals increased by 23,795 and the fifth quintile increased by 12,819. Thus, the net population increase in the wealthiest quintile was 53.8% of all net population growth.

The number of families and unrelated individuals increased only slightly in the lowest two quintile groups. In some towns the population in the first two quintiles actually decreased. In most towns the third and fourth quintiles had a very small relative increase.

TABLE 9

Population Change By Quintile 1950-1970
Ten Northern Towns Combined

<u>Quintile</u>	<u>Absolute Change</u>	<u>Relative Change</u>
1	+ 1,079	4.5%
2	+ 991	4.1%
3	+ 2,361	9.9%
4	+ 6,545	27.5%
5	+12,819	53.8%
*Total Population	+23,795	100.0%

Source: Appendix ii.

* Population and change in each quintile is based on families and unrelated individuals.

Poor Communities

The poor towns grew much more slowly than the northern ten towns (44% increase compared with 175%), and their net growth was more evenly distributed, closely approximating the region. Of the net population increase, about 17% took place in each of the bottom two quintiles -- compared with about 4% in each for the northern towns. The top quintile had a 22.6% net growth compared with 54% in the northern towns.

Because the poorer towns have about five and a half times as many people as the ten northern towns, the absolute increase in fifth quintile population is slightly larger than the ten northern towns. In the fourth quintile it is double that of the ten towns; in the third it is five times; in each of the lower two quintiles the increase in the poor towns is tenfold that in the northern towns.

Among the poor towns there were differences in the distribution of population change. For example, in Mt. Kisco, Ossining, and New Rochelle, fifth quintile growth accounted for 64%, 71%, and 61% of all change, respectively. The city of Mt. Vernon, on the other hand, had 74% of all net change in the lowest two quintiles, accompanied by a decrease of 13% in the fifth quintile. This suggests that some of the poor towns are becoming poorer than others, although all are still poor in comparison with the rest of Westchester.

TABLE 10

Percentage Distribution of Net Population Change
In Three Groups by Quintile

<u>Quintile</u>	<u>Westchester County</u>	<u>10 Northern</u>	<u>Poor</u>	<u>Remaining</u>
1	12.6%	4.5%	17.6%	9.6%
2	11.8%	4.1%	17.7%	7.5%
3	14.9%	9.9%	18.1%	12.6%
4	24.6%	27.5%	23.9%	25.1%
5	36.2%	53.8%	22.6%	45.2%
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>

TABLE 11

Absolute Distribution of New Population Change
In Three Groups by Quintile

<u>Quintile</u>	<u>Total Westchester County</u>	<u>10 Northern</u>	<u>Poor</u>	<u>Remaining</u>
1	15,327	1,079	10,237	4,506
2	14,254	991	10,245	3,509
3	18,024	2,361	10,519	5,908
4	29,755	6,545	13,845	11,806
5	43,812	12,819	13,095	21,203
Total	<u>121,172</u>	<u>23,795</u>	<u>57,941</u>	<u>46,932</u>

There is yet another way to look at the data which relates quintile changes in each town to those of Westchester as a whole. Looking only at the net change in each quintile, one can compute what proportion of the total county change was accounted for, by each category of town.

This data shows that between 1950 and 1970 the ten northern towns absorbed a much larger proportion of the County's increase in wealthy families and unrelated individuals than they did of the county's increase in total population (53.8% vs. 29.3%). The poor communities absorbed a disproportionate percentage of Westchester's low and moderate income population.

Table 12 demonstrates these trends. The poor municipalities of Westchester, for example, absorbed almost half of Westchester's total increase in families and unrelated individuals over the two decades (47.8%); however, they absorbed more than one third of the county's increase in each of the poorest two quintiles (66.8% and 71.9%). The ten northern towns absorbed almost one-third (29.5%) of Westchester's increase in the fifth quintile and only 14.6% in the first and second quintiles combined, while their total population change comprised 19.6% of the county's total change.

TABLE 12

Distribution of Net Population Change For
Three Groups, by Quintile, as a Proportion of
Total Westchester Change

<u>Quintile</u>	<u>Total Westchester County</u>	<u>Northern</u>	<u>Poor</u>	<u>Other</u>
1	100%	7.6%	66.8%	26.2%
2	100%	7.0%	71.9%	21.1%
3	100%	13.1%	58.4%	28.5%
4	100%	22.0%	46.5%	31.5%
5	100%	29.2%	29.9%	40.9%
<hr/>				
Total Population Share of County	100%	19.6%	47.8%	32.6%

V. ABSOLUTE POPULATION GROWTH TRENDS 1950-1970

It is significant that those portions of Westchester which experienced the greatest increase in wealth between 1950 and 1970 were the very ones to absorb a disproportionately large share of Westchester's total population growth. Those municipalities which became poorer over the two decades grew at a lower rate than their wealthier counterparts and, in some cases, experienced absolute decreases in population. The fact that the population of the ten northern towns increased as a proportion of Westchester's total population while the County's poorer municipalities decreased as a proportion is shown in Table 13.

TABLE 13

Proportional Population In
Westchester Municipalities 1950-1970

<u>Area</u>	<u>1950</u>		<u>1970</u>	
	<u>Total</u>	<u>Percent of Total</u>	<u>Total</u>	<u>Percent of Total</u>
Ten Northern Towns	56,903	9.1	135,287	15.1
Poor Municipalities	423,369	67.7	12,282	57.3
Remaining Municipalities	145,544	23.2	246,535	27.6
Westchester County	625,816	100.0	894,104	100.0

Source: Tri-State Regional Planning Commission, 1970 Census Report, PlM-TS-06 "Population by Decade"

Table 14 shows, the total County increase was much less between 1960 and 1970 than during the previous decade, yet the absolute population growth i.e., total increase in persons, in the ten northern towns was almost equal in both ten-year periods. As a result, the wealthy northern towns increased their share of total County growth from 23 percent to 42.6 percent (although by 1970 they represented only 15.1 percent of Westchester's total population). The growth experienced by the poorer municipalities dropped even more than Westchester's so that their share of total Westchester growth decreased from 41.1 percent between 1950 and 1960 to 16.1 percent between 1960 and 1970. During the first decade the poorer municipalities experienced an absolute population increase which was almost twice the size of that of the northern municipalities. However, by the second decade, the

increase in the northern towns was two and one-half times greater than that in the poor municipalities. The percent of Westchester's growth in the other communities remained more constant - 35 percent in the first decade, 41 percent in the second.

Absolute Population Growth

<u>Area</u>	<u>1950-60</u>		<u>1960-70</u>		<u>1950-70</u>	
	<u>Absolute Change</u>	<u>Percent of Change</u>	<u>Absolute Change</u>	<u>Percent of Change</u>	<u>Absolute Change</u>	<u>Percent of Change</u>
Ten Northern Towns	42,063	23.0	36,321	42.6	78,384	29.2
Poorer Municipalities	75,207	41.1	13,706	16.1	88,913	33.1
Remaining Municipalities	65,805	35.9	35,186	41.2	100,991	37.6
Westchester County	183,075	100.0	85,213	100.0	268,828	100.0

Source: Op. Cit. Table 13

Not only did most of Westchester's least wealthy municipalities experience a much smaller population increase between 1960 and 1970 than between 1950 and 1960, but several of them actually lost substantial numbers of people during the latter decade. New Rochelle, for example, gained 17,087 persons between 1950 and 1960 and lost 1,427 persons between 1960 and 1970. The following chart, showing the absolute change in population during the two decades in each municipality classified among Westchester's poorest, demonstrates these trends.

TABLE 15

Absolute Population Change in
Westchester's Poorest Municipalities

<u>Municipality</u>	<u>1950-60</u>	<u>1960-1970</u>	<u>1950-1970</u>
Mount Vernon	4,111	- 3,232	879
New Rochelle	17,087	- 1,427	15,660
White Plains	7,019	- 360	6,659
Yonkers	37,836	13,663	51,499
Peekskill	1,006	546	1,552
Tuckahoe	432	- 187	245
North Tarrytown	78	- 484	- 406
Tarrytown	2,258	6	2,252
Ossining Village	2,564	2,997	5,561
Elmsford	648	116	764
Mt. Kisco	898	1,367	2,265
North Pelham	280	- 142	138
Port Chester	990	843	1,833

Source: Op. Cit. Table 13

VI. PATTERNS OF RACIAL SETTLEMENT COMPARED TO
DISTRIBUTION OF WEALTH

Westchester is a racially segregated county. The lines separating black from white are generally the same as those separating rich from poor. This is so, in part, because blacks on the whole have significantly lower incomes than whites. Therefore, if municipal zoning regulations have the effect of permitting the construction only of high-priced housing, a large proportion of the County's black population is excluded from that municipality. The following table demonstrates the vast difference between the incomes of blacks and the incomes of the total population:

Table 16
Median Family Income - 1970

<u>Location</u>	<u>Black Families</u>	<u>Total Families</u>	<u>Blacks as Pe Cent of Tota</u>
Westchester County	\$8,639	\$13,784	62.7%
New York SMSA	7,313	10,870	67.3%
New York City	7,150	9,682	73.8%
New York State	7,297	10,617	68.7%

Source: 1970 Census of Population, General Social and Economic Characteristics, PC(1)-34 N.Y., Tables 57,89,94,124, and 128.

Very few nonwhites were part of the rapid population growth of Westchester's northern municipalities. The nonwhite population was concentrated, for the most part, in the poorer municipalities of the County. Appendix III shows the nonwhite proportion of the total population for each municipality in both 1950 and 1970 and the nonwhite proportion of the population change over the two decades. Those municipalities, both northern and southern, which were wealthy relative to the SMSA and to other Westchester communities, were almost exclusively white in 1970. Furthermore, the nonwhite proportion in Westchester's wealthy municipalities showed no significant change between 1950 and 1970.

Table 17 shows the proportion of racial minorities in the communities previously shown to represent extremes of wealth and poverty in Westchester County. The poor municipalities had a higher percentage of nonwhites in both 1950 and 1970 than did the County as a whole and the increase in the nonwhite proportion

of their populations was greater than that of the County. Conversely, the nonwhite percentage of the population of the ten northern towns in 1950 and 1970 and the change in that percentage over the two decades was much smaller than the County's.

TABLE 17

Nonwhite Population

<u>Area</u>	<u>Nonwhite</u> <u>Percent of Total</u>		<u>Change in Nonwhite Percent</u>
	<u>1950</u>	<u>1970</u>	<u>1950-1970</u>
Ten Northern Towns	2.4%	2.6%	+0.2%
Poorer Municipalities	7.5%	14.8%	+7.3%
Remaining Municipalities	4.0%	4.9%	+0.9%
Westchester County	6.2%	10.2%	+4.0%

Source: Op Cit., Appendix 111.

Between 1950 and 1970 the ten northern towns experienced large increases in total population, but a relatively inconsequential increase in nonwhites. In the poorer Westchester communities a substantial proportion of the net population growth was nonwhite.

TABLE 18

Population Change 1950-1970

<u>Area</u>	<u>Nonwhite</u> <u>Change</u>	<u>Total</u> <u>Change</u>	<u>Nonwhite Change</u> <u>Percent of Total</u>
Ten Northern Towns	2,146	78,960	2.7%
Poorer Municipalities (incl. five cities)	44,143	88,913	49.6%
Remaining Towns	6,292	100,415	06.3%
Westchester County	52,581	268,288	19.6%

Source: Op. Cit. Appendix 111.

The striking degree of racial segregation in Westchester can be documented by examining the geographical concentration of the County's minority groups. More than four-fifths of Westchester's total nonwhite population was located in the poorer municipalities of the County in 1970. More than two-thirds of the County's nonwhites were concentrated into the County's five cities which are included within the poorer municipalities. Only 3.8% of the County's nonwhite population resided in the ten northern municipalities in 1970.

The proportion of the County minority population in each type of municipality has not changed appreciably since 1950. However, the degree of racial segregation within the County has increased. While the rich or northern municipalities absorbed a substantial amount of the County's nonwhite population increase, they did not increase their proportion of the County's nonwhite population. While the population of the poorer municipalities decreased as a proportion of the County's total population between 1950 and 1970, their proportion of the nonwhite population in Westchester increased slightly. Table 19 compares the proportion of the County's total population with its proportion of the nonwhite population in municipalities grouped according to relative wealth or poverty.

TABLE 19

Measurement of Racial Segregation in
Westchester County

<u>Area</u>	<u>1950</u>		<u>1970</u>	
	<u>Percent of Nonwhite</u>	<u>Percent of Total</u>	<u>Percent of Nonwhite</u>	<u>Percent of Total</u>
Ten Northern Towns	3.5%	9.1%	3.8%	15%
Poorer Municipalities	81.6%	67.6%	83.0%	57%
Remaining Municipalities	14.9%	23.2%	13.2%	27%

Source: Op. Cit. Appendix 111.

The concentration of blacks in certain areas in Westchester can be further documented by an examination of racial distribution by census tracts. In 1970 86.5 percent of Westchester's black population resided in 28.9 percent of the County's 204 census tracts. These same 59 tracts contained only 27.7 percent of the County's total population.

These tracts which had substantial black populations were, for the most part, in Westchester's poorer communities. Only 7 of the 59 tracts were in municipalities which were not among Westchester's poorest.

VII. ZONING REGULATIONS AS COMPARED WITH
DISTRIBUTION OF WEALTH

Zoning Regulations

Development patterns in Westchester County are in part shaped by zoning regulations imposed upon the use of land. The bulk of vacant, developable, residential land is zoned in a manner which permits only the most expensive forms of housing - that is, large single family dwellings on large lots. A study of Residential Analysis for Westchester County, New York, prepared by Economic Consultants Organization, Inc. in 1970 for the Westchester County Department of Planning, documents County trends in land use policies and summarizes:

Zoning ordinances in Westchester vary widely between types of municipality, but are quite similar for the same type of municipality. Thus, the cities provide substantial space for commercial uses and classify a significant amount of land for multiple dwellings. They exclude mobile homes but permit development on small lots. The village ordinances vary more, but they generally allow some multi-family uses, including some two and three family dwellings. In the towns, which contain the bulk of the County's undeveloped land, the density regulations are extremely stringent, and multiple dwellings, two-family dwellings, and mobile homes are virtually excluded. The town ordinances vary somewhat in the severity of their restrictions, but all reflect a clear policy to limit development to single-family dwellings on large lots.

(p. vii)

An examination of the distribution of land by residential zone in each of the ten northern towns in 1969 reveals that each of these towns excluded virtually any form of housing which low, moderate, and even middle income persons can afford. Almost half of the residential land in these ten municipalities was zoned with minimum lot size requirements of two or more acres, according to data compiled in 1969 by Economic Consultants Organization.

Further, as Table 20 shows, only 20 percent of land was zoned for lot sizes less than an acre, and two-thirds of the land so zoned in the ten northern towns were in the towns of Yorktown and Somers. In all ten towns the amount of land zoned for lot sizes of less than 10,000 square feet and for multiple dwelling units was infinitesimal. Table 20 shows

the number and proportion of residentially zoned acres in the ten towns combined in each zone classification.

TABLE 20

Distribution of Permitted Densities
In Ten Northern Towns Combined - 1969

<u>Zone</u>	<u>No. of Acres</u>	<u>Percent of Total Residential Acres</u>
One Family		
4-acre lot	26,674	16.6
2.0-3.99 A.	54,899	34.1
1.0-1.99 A	46,250	28.7
30,000 sq.ft.-0.99A	14,836	9.2
20-29,999 sq.ft.	11,896	7.4
10-19,999 sq.ft.	5,048	3.1
less than 10,000 sq.ft.	497	0.3
Total One Family	160,100	99.4
Multi-Family		
2-4 units	750	0.5
5 or more units	227	0.1
Total Multi-Family	977	0.6
TOTAL ALL RESIDENTIAL ZONES	161,077	100.0

Source: Economic Consultants Organization, Inc.,
Residential Analysis for Westchester County,
New York, "Zoning Ordinances and Administration,"
Vol. 6, p. 12, Table 3

The ten northern towns contain more than 60 percent of the total land area of Westchester County. In 1969 they contained almost two-thirds of the land in the County zoned residential, and zoned single family residential. And they contained virtually all the residential land in the County which was zoned for single family units on extremely large lots of two or more acres. Although these ten towns occupy about two-thirds of the County's land base and probably contain a much higher proportion of the vacant developable land left in Westchester, still they had only ten percent of their land zoned for multi-family development.

VIII. SUMMARY

This report has documented the shifts in income distribution in the different municipalities in Westchester County, New York during the period between 1950 and 1970. Relying on a method for comparing relative changes in shares of income classes in communities, this study has made more explicit the recognized fact of the concentrations of relative wealth in Westchester in particular communities; it has shown with greater specificity the areas of relatively moderate income. It also has shown that, compared to New York City, even the poorest communities in Westchester are relatively not poor.

The analysis of income changes has highlighted the fact of the growing separation of income classes in the County. This separation corresponds closely to the growing isolation of nonwhites in Westchester. The scarcity of data before 1950 and the unavailability of new income data until after 1980 means that Westchester's citizens will not be able to keep close tab on whether the trends noted in this report are continuing or not. However, data on housing costs in the County during this decade derived from newspaper advertisements and realtors provides some clues that the segregation of income groups is growing.

Absent more precise information, it may be sufficient for those interested in changing the patterns of class and racial location in the County to examine the policies and programs required to bring that about. Then work should be directed toward their adoption and implementation.

It should be of the greatest importance to citizens of Westchester and to others concerned with opening housing opportunities to all citizens that conscious consideration be given to how public and private policies and programs affect the ability of different income and racial groups in becoming residents of the different villages, towns and cities of Westchester.

APPENDIX I

DISTRIBUTION OF FAMILIES AND UNRELATED INDIVIDUALS
IN WESTCHESTER COMMUNITIES IN 1950 and 1970
CHANGES IN PROPORTION OF POPULATION IN EACH QUINTILE
BETWEEN 1950 and 1970

Ardsley Village				Bedford Township			
	%	%	%		%	%	%
	1950	1970	Change		1950	1970	Change
			1950-1970				1950-1970
Q1	10	3	- 7	Q1	19	10	- 9
Q2	5	5	0	Q2	22	11	- 11
Q3	20	10	- 10	Q3	17	13	- 4
Q4	22	23	+ 1	Q4	16	20	+ 4
Q5	43	59	+ 16	Q5	26	46	+ 20

Briarcliff Manor Village				Bronxville Village			
	%	%	%		%	%	%
	1950	1970	Change		1950	1970	Change
			1950-1970				1950-1970
Q1	45	32	- 13	Q1	19	19	0
Q2	12	5	- 7	Q2	15	13	- 2
Q3	9	4	- 5	Q3	8	9	+ 1
Q4	11	8	- 3	Q4	11	14	+ 3
Q5	23	51	- 28	Q5	47	45	- 2

Buchanan Village				Cortlandt Town			
	%	%	%		%	%	%
	1950	1970	Change		1950	1970	Change
			1950-1970				1950-1970
Q1	17	12	- 5	Q1	20	14	- 6
Q2	16	16	0	Q2	19	13	- 6
Q3	27	19	- 8	Q3	20	17	- 3
Q4	26	31	+ 5	Q4	20	27	+ 7
Q5	14	22	+ 8	Q5	21	29	+ 8

Caton-on-Hudson Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	18	10	- 8
Q2	10	11	+ 1
Q3	19	19	0
Q4	25	26	+ 1
Q5	28	34	+ 6

Dobbs Ferry Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-197</u>
Q1	16	13	- 3
Q2	16	11	- 5
Q3	16	17	+ 1
Q4	20	24	+ 4
Q5	32	35	+ 3

Eastchester Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	9	10	+ 1
Q2	9	10	+ 1
Q3	13	14	+ 1
Q4	18	23	+ 5
Q5	51	43	- 8

Elmsford Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-197</u>
Q1	15	16	+ 1
Q2	16	17	+ 1
Q3	21	18	- 3
Q4	20	24	+ 4
Q5	28	25	- 3

Greenburgh Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	14	10	- 4
Q2	15	9	- 6
Q3	15	14	- 1
Q4	16	22	+ 6
Q5	40	45	+ 5

Harrison Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	18	12	- 6
Q2	16	12	- 4
Q3	18	16	+ 6
Q4	18	24	+ 6
Q5	30	36	+ 6

Hastings Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	12	12	0
Q2	14	11	- 3
Q3	18	15	- 3
Q4	24	22	- 2
Q5	32	40	+ 8

Irvington Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	18	13	- 5
Q2	15	12	- 3
Q3	13	15	+ 2
Q4	22	19	- 3
Q5	32	41	+ 9

Larchmont Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	17	13	- 4
Q2	13	13	0
Q3	8	9	+ 1
Q4	16	14	- 2
Q5	46	51	+ 5

Lewisboro Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	18	9	- 9
Q2	18	9	- 9
Q3	21	13	- 8
Q4	20	26	+ 6
Q5	23	43	+ 20

Mamaroneck Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	10	9	- 1
Q2	10	11	+ 1
Q3	8	11	+ 3
Q4	14	17	+ 3
Q5	58	52	- 6

Mamaroneck Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	15	13	- 2
Q2	13	15	+ 2
Q3	18	17	- 1
Q4	22	22	0
Q5	32	33	+ 1

Mount Kisco Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	21	14	- 7
Q2	18	17	- 1
Q3	21	19	- 2
Q4	20	25	+ 5
Q5	20	25	+ 5

Mount Pleasant Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	17	12	- 5
Q2	16	11	- 5
Q3	19	14	- 5
Q4	23	23	0
Q5	25	40	+ 15

Mount Vernon City

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	17	19	+ 2
Q2	16	20	+ 4
Q3	19	21	+ 2
Q4	22	21	- 1
Q5	25	19	- 7

New Castle Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	15	12	- 3
Q2	16	6	- 10
Q3	9	7	- 2
Q4	17	12	- 5
Q5	43	63	+ 20

New Rochelle City

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	22	19	- 3
Q2	19	16	- 3
Q3	16	16	0
Q4	16	20	+ 4
Q5	27	29	+ 2

North Castle Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	12	7	- 5
Q2	18	9	- 9
Q3	22	12	- 10
Q4	22	21	- 1
Q5	26	51	+ 25

North Pelham Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	14	14	0
Q2	15	17	+ 2
Q3	18	20	+ 2
Q4	24	24	0
Q5	29	25	- 4

North Salem Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	16	9	- 7
Q2	23	11	- 21
Q3	16	15	- 1
Q4	20	27	+ 7
Q5	25	38	+ 13

North Tarrytown Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	11	14	+ 3
Q2	16	17	+ 1
Q3	24	23	- 1
Q4	27	21	- 6
Q5	22	25	+ 3

Ossining Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	71	47	- 24
Q2	6	7	+ 1
Q3	8	7	- 1
Q4	8	12	+ 4
Q5	7	27	+ 20

Ossining Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	16	14	- 2
Q2	16	15	- 1
Q3	26	22	- 4
Q4	24	28	+ 4
Q5	18	21	+ 3

Peeksill City

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	21	20	- 1
Q2	18	20	+ 2
Q3	24	21	- 3
Q4	22	21	- 1
Q5	15	18	+ 3

Pelham Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	10	8	- 2
Q2	13	8	- 5
Q3	8	9	+ 1
Q4	13	15	+ 2
Q5	56	60	+ 4

Pelham Manor Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-19</u>
Q1	12	9	- 3
Q2	11	8	- 3
Q3	6	8	+ 2
Q4	11	18	+ 7
Q5	60	57	- 3

Pleasantville Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	15	10	- 5
Q2	13	12	- 1
Q3	18	19	+ 1
Q4	22	24	+ 2
Q5	32	35	+ 3

Port Chester Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-197</u>
Q1	15	20	+ 5
Q2	19	19	0
Q3	23	20	- 3
Q4	23	22	- 1
Q5	20	19	- 1

Pound Ridge Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	19	7	- 12
Q2	19	8	- 11
Q3	17	9	- 8
Q4	6	20	+ 14
Q5	39	56	+ 17

Rye City

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	15	8	- 7
Q2	16	11	- 5
Q3	13	13	0
Q4	14	19	+ 5
Q5	42	49	+ 7

Rye Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	14	36	+ 22
Q2	16	5	- 11
Q3	16	8	- 8
Q4	24	16	- 8
Q5	30	35	+ 5

Scarsdale Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	16	9	- 7
Q2	11	8	- 3
Q3	4	6	+ 2
Q4	5	10	+ 5
Q5	64	67	+ 3

Somers Town

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	30	8	- 22
Q2	17	11	- 6
Q3	21	16	- 5
Q4	14	30	+ 16
Q5	18	35	+ 17

Tarrytown Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	27	29	+ 2
Q2	10	12	+ 2
Q3	19	15	- 4
Q4	19	19	0
Q5	25	25	0

Tuckahoe Village

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	15	21	+ 6
Q2	21	18	- 3
Q3	20	20	0
Q4	18	20	+ 2
Q5	26	21	- 5

White Plains City

	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	20	16	- 4
Q2	17	18	+ 1
Q3	17	17	0
Q4	19	21	+ 2
Q5	27	28	+ 1

Yonkers City			Yorktown Town		
	<u>%</u> <u>1950</u>	<u>%</u> <u>1970</u>	<u>%</u> <u>Change</u> <u>1950-1970</u>		<u>%</u> <u>Change</u> <u>1950-1970</u>
Q1	15	16	+ 1	Q1	22 7 - 15
Q2	14	15	+ 1	Q2	20 7 - 13
Q3	20	20	0	Q3	22 15 - 7
Q4	24	24	0	Q4	20 32 + 12
Q5	27	25	- 2	Q5	16 39 + 23

The towns in Westchester County and the data which describes them varies according to the nature of the towns' political boundaries. Some of the towns in Westchester contain no villages. In these cases, the data presented consists of the entire population within the political boundaries of the towns. Many of Westchester's towns contain villages or parts of villages within their boundaries. In these cases, the data presented for the town refers only to the township exclusive of the villages which lie within the township. In most instances the town remainder contains the bulk of the vacant land within the town. By referring to the map of Westchester in Appendix III, the reader can decipher the boundaries of the towns and villages.

APPENDIX II

1950-1970 CHANGE IN POPULATION¹ BY QUINTILE

Ardsley Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop. ¹ 745		100 ²
Q1	- 5	- 1
Q2	+ 30	4
Q3	+ 24	3
Q4	+173	23
Q5	+523	70

Bedford Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop. 2218		100
Q1	+ 4	0
Q2	- 15	- 1
Q3	+ 153	7
Q4	+ 555	25
Q5	+1521	69

Briarcliff Manor Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop. 1319		100
Q1	281	21
Q2	- 17	- 1
Q3	+ 5	0
Q4	+ 79	6
Q5	+971	74

Bronxville Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop. 230		100
Q1	52	23
Q2	- 48	-21
Q3	65	28
Q4	123	53
Q5	38	17

¹Population refers to the number of families and unrelated individuals in each municipality.

²Percents do not always add up to 100% because of rounding.

Buchanan Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	285	100
Q1	17	6
Q2	39	14
Q3	25	9
Q4	108	38
Q5	96	33

Cortlandt Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	5128	100
Q1	568	11
Q2	558	11
Q3	818	16
Q4	1527	30
Q5	1657	32

Croton-on-Hudson Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1255	100
Q1	49	4
Q2	136	11
Q3	247	20
Q4	344	27
Q5	479	38

Dobbs Ferry Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1703	100
Q1	145	8
Q2	130	8
Q3	303	18
Q4	495	29
Q5	630	37

Eastchester Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	4287	100
Q1	447	10
Q2	495	12
Q3	622	14
Q4	1200	28
Q5	1523	36

Elmsford Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	532	100
Q1	94	18
Q2	93	17
Q3	78	15
Q4	160	30
Q5	107	20

Greenburgh Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	8457	100
Q ₁	579	7
Q ₂	578	7
Q ₃	1160	14
Q ₄	2093	25
Q ₅	4047	48

Harrison Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	3315	100
Q ₁	162	5
Q ₂	304	9
Q ₃	395	12
Q ₄	1048	32
Q ₅	1406	42

Hastings Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1173	100
Q ₁	128	11
Q ₂	91	8
Q ₃	115	10
Q ₄	221	19
Q ₅	618	52

Irvington Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1082	100
Q ₁	98	9
Q ₂	95	9
Q ₃	179	17
Q ₄	179	17
Q ₅	531	49

Larchmont Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	495	100
Q ₁	- 1	0
Q ₂	48	10
Q ₃	71	14
Q ₄	39	8
Q ₅	338	68

Lewisboro Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1196	100
Q ₁	34	3
Q ₂	49	4
Q ₃	95	8
Q ₄	356	30
Q ₅	662	55

Mamaroneck Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	2148	100
Q ₁	223	10
Q ₂	366	17
Q ₃	321	15
Q ₄	473	22
Q ₅	765	36

Mamaroneck Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1414	100
Q ₁	122	9
Q ₂	157	11
Q ₃	254	18
Q ₄	322	23
Q ₅	559	39

Mount Kisco Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1103	100
Q ₁	41	4
Q ₂	149	14
Q ₃	185	17
Q ₄	358	32
Q ₅	370	33

Mount Pleasant Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	3681	100
Q ₁	333	9
Q ₂	187	5
Q ₃	369	10
Q ₄	893	24
Q ₅	1899	52

Mount Vernon City

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	4209	100
Q ₁	1403	33
Q ₂	1723	41
Q ₃	1169	28
Q ₄	472	11
Q ₅	- 558	- 13

New Castle Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	2742	100
Q ₁	274	10
Q ₂	25	1
Q ₃	118	4
Q ₄	267	10
Q ₅	2058	75

New Rochelle City

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	8289	100
Q ₁	897	11
Q ₂	737	9
Q ₃	1592	19
Q ₄	2138	26
Q ₅	2925	35

North Castle Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1630	100
Q ₁	71	4
Q ₂	36	2
Q ₃	65	4
Q ₄	324	20
Q ₅	1134	70

North Pelham Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	299	100
Q ₁	39	13
Q ₂	91	31
Q ₃	72	24
Q ₄	66	22
Q ₅	31	10

North Salem Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	626	100
Q ₁	20	3
Q ₂	9	2
Q ₃	90	14
Q ₄	203	32
Q ₅	304	49

North Tarrytown Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	433	100
Q ₁	142	33
Q ₂	106	24
Q ₃	50	12
Q ₄	- 57	- 13
Q ₅	192	44

Ossining Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	2816	100
Q ₁	263	9
Q ₂	457	16
Q ₃	405	14
Q ₄	945	34
Q ₅	746	27

Ossining Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	958	100
Q1	205	21
Q2	80	8
Q3	62	6
Q4	156	16
Q5	455	47

Peekskill City

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1905	100
Q1	357	19
Q2	449	24
Q3	273	14
Q4	370	19
Q5	456	24

Pelham Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	257	100
Q1	15	6
Q2	- 4	- 2
Q3	27	11
Q4	51	20
Q5	168	65

Pelham Manor Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	583	100
Q1	7	1
Q2	9	2
Q3	78	13
Q4	192	33
Q5	297	51

Pleasantville Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1016	100
Q1	28	3
Q2	117	12
Q3	202	20
Q4	269	26
Q5	400	39

Port Chester Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	2469	100
Q1	787	32
Q2	537	22
Q3	276	11
Q4	513	21
Q5	356	14

Pound Ridge Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	751	100
Q ₁	- 2	0
Q ₂	23	3
Q ₃	30	4
Q ₄	208	28
Q ₅	492	65

Rye City

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1656	100
Q ₁	- 90	- 5
Q ₂	4	0
Q ₃	185	11
Q ₄	499	30
Q ₅	1058	64

Rye Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	2846	100
Q ₁	1196	42
Q ₂	61	2
Q ₃	151	5
Q ₄	401	14
Q ₅	1037	37

Scarsdale

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	2399	100
Q ₁	- 51	- 2
Q ₂	93	4
Q ₃	214	9
Q ₄	432	18
Q ₅	1711	71

Somers Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1634	100
Q ₁	- 63	- 4
Q ₂	109	7
Q ₃	234	14
Q ₄	622	38
Q ₅	732	45

Tarrytown Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	1716	100
Q ₁	580	34
Q ₂	244	14
Q ₃	154	9
Q ₄	308	18
Q ₅	430	25

Tuckahoe Village

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	648	100
Q ₁	235	36
Q ₂	62	10
Q ₃	125	19
Q ₄	172	27
Q ₅	54	8

White Plains City

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	6053	100
Q ₁	550	9
Q ₂	1086	18
Q ₃	1079	18
Q ₄	1418	23
Q ₅	1920	32

Yonkers City

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	27469	100
Q ₁	4849	18
Q ₂	4511	16
Q ₃	5061	18
Q ₄	6982	25
Q ₅	6066	22

Yorktown Town

	<u>Abs. Change</u>	<u>% of Total Change</u>
Tot. Pop.	6002	100
Q ₁	246	4
Q ₂	264	4
Q ₃	812	14
Q ₄	2069	34
Q ₅	2611	44

APPENDIX III

RACIAL DISTRIBUTION BY MUNICIPALITY

MUNICIPALITY	NON-WHITE (NW) POP ¹ AS % OF TOTAL POP			NW POP CHANGE 1950-1970	TOTAL POP CHANGE 1950-1970	NW POP CHANGE AS % OF TOT POP CHANGE
	1950	1970	Change In %			
Ardsley Vill.	0.1%	0.9%	+0.8%	33	2,726	1.4%
Bedford Twp.	6.6%	6.3%	-0.3%	408	6,838	6.0%
Briarcliff Manor Vill.	1.8%	1.3%	-0.5%	40	4,027	1.0%
Bronxville Vill.	2.6%	1.7%	-0.9%	-66	-104	—
Buchanan Vill.	0.3%	0.4%	+0.1%	3	290	1.0%
Cortlandt Twp.	1.1%	3.3%	+2.2%	734	17,271	4.2%
Croton Vill.	1.0%	1.7%	+0.7%	80	2,686	3.0%
Dobbs Ferry Vill.	0.4%	4.2%	+3.8%	412	4,085	10.1%
Eastchester Twp.	0.0%	1.1%	+1.1%	192	9,345	2.1%
Elmsford Vill.	7.6%	19.2%	+11.6%	513	764	67.1%
Greenburgh Twp.	15.7%	15.0%	-0.7%	3,518	24,245	14.5%
Harrison Twp.	1.8%	1.9%	+0.1%	159	7,967	2.0%
Hastings Vill.	0.7%	3.8%	+3.1%	309	1,914	16.1%
Irvington Vill.	0.5%	3.2%	+2.7%	171	2,221	7.7%
Larchmont Vill.	2.2%	1.7%	-0.5%	-17	873	-1.9%
Lewisboro Twp.	1.2%	1.4%	+0.2%	67	4,285	1.6%
Mamaroneck Twp.	2.6%	2.2%	-0.4%	29	3,080	0.9%

APPENDIX III (continued) 2

RACIAL DISTRIBUTION BY MUNICIPALITY

MUNICIPALITY	NON-WHITE (NW) POP ¹ AS % OF TOTAL POP			NW POP CHANGE 1950-1970	TOTAL POP CHANGE 1950-1970	NW POP CHANGE AS % OF TOT POP CHANGE
	1950	1970	Change In %			
Mamaroneck Vill.	6.8%	7.7%	+0.9%	428	3,893	11.0%
Mt. Kisco Vill.	3.3%	7.9%	+4.6%	454	2,265	20.0%
Mt. Pleasant Twp.	2.1%	3.8%	+1.7%	597	10,448	5.7%
Mt. Vernon City	11.0%	36.3%	+25.3%	18,485	879	2,102.9%
New Castle Twp.	0.8%	1.3%	+0.5%	147	9,373	1.6%
New Rochelle City	12.6%	15.7%	+3.1%	4,297	15,660	27.4%
North Castle Twp.	3.4%	3.2%	-0.2%	176	5,736	3.1%
No. Pelham Vill.	5.2%	7.8%	+2.6%	141	138	102.2%
No. Salem Vill.	0.7%	1.8%	+1.1%	56	2,206	2.5%
No. Tarrytown Vill.	6.2%	5.6%	-0.6%	-75	-406	—
Ossining Twp.	1.1%	1.3%	+0.2%	43	2,894	1.5%
Ossining Vill.	12.3%	18.7%	+6.4%	2,070	5,561	37.2%
Peekskill City	5.7%	17.8%	+12.1%	2,425	1,552	156.3%
Pelham Vill.	1.8%	5.5%	+3.7%	81	233	34.8%
Pelham Manor Vill.	1.8%	1.0%	-0.8%	-31	1,367	-2.3%
Pleasantville Vill.	0.5%	1.2%	+0.7%	63	2,249	2.8%
Portchester Vill.	6.0%	14.4%	+8.4%	2,263	1,833	123.5%

APPENDIX III (continued) 3

RACIAL DISTRIBUTION BY MUNICIPALITY

MUNICIPALITY	NON-WHITE (NW) POP AS % OF TOTAL POP			NW POP CHANGE 1950-1970	TOTAL POP CHANGE 1950-1970	NW POP CHANGE AS % OF TOTAL POP CHANGE
	1950	1970	Change In %			
Pound Ridge Twp.	1.4%	1.2%	-0.2%	27	2,558	1.1%
Rye City	3.3%	3.2%	-0.1%	113	4,148	2.8%
Rye Town	3.3%	2.7%	-0.6%	168	6,899	2.4%
Scarsdale Twp.	4.1%	3.1%	-1.0%	64	6,073	1.1%
Somers Twp.	1.0%	1.2%	+0.2%	83	6,243	1.3%
Tarrytown Vill.	4.7%	6.7%	+2.0%	331	2,264	14.6%
Tuckahoe Vill.	12.8%	22.4%	+9.6%	631	245	257.6%
White Plains City	10.0%	15.1%	+5.1%	3,254	6,659	48.9%
Yonkers City	3.3%	7.1%	+3.8%	9,354	51,499	18.2%
Yorktown	1.0%	1.7%	+0.7%	426	23,333	1.8%

1. Population in this chart refers to number of persons.

Westchester County	6.2%	10.2%	+4.0%	52,581	268,288	19.6%
New York City	9.8%	23.4%	+13.6%	1,073,936	2,905	36,970.3%

SUBURBAN ACTION INSTITUTE

Suburban Action is a non-profit foundation supported organization for research and action in the suburbs. It was established in May 1969 to focus public attention on the role of the suburbs in solving metropolitan problems of race and poverty.

The goals of Suburban Action include opening suburban land to low and moderate income and minority group families and creating new opportunities for linking suburban jobs and unemployed and underemployed residents of central city slums and ghettos.

To help achieve these goals, Suburban Action undertakes programs in housing, employment, land use, and municipal taxation and carries out the research needed to support these programs. Suburban Action believes in the need to remove constraints to the development of low and moderate priced decent housing, near job opportunities, throughout metropolitan America.