



Business

Westchester's business sector is comprised of almost 30,000 companies or organizations. This represents an expansion rate of 8.4% between 1985 and 1995. Despite a period of considerable economic change since the late 1980s, the business sector as a whole is growing. The headquarters of six Fortune 500 firms are located in Westchester County. Downsizings, mergers and acquisitions have changed the profile of many of Westchester's major employers in recent years. In turn, the mix and composition-- in terms of size and types--of businesses here have also been changing. Outsourcing of functions which were formerly performed within larger organizations have generated many new entrepreneurial ventures.

The number of business establishments continues to grow. Eighty percent of establishments have fewer than 10 employees and ninety percent of all firms employ less than 20. There are roughly 500 establishments in Westchester with 100 or more workers. Smaller businesses clearly have gained ground in the 1990s. Between 1990 and 1995, there was an increase of more than 500 firms with fewer than 20 employees, whereas the number of larger-sized firms has declined.

With the exception of manufacturing, all major industry sectors have been expanding, each at varying rates. The service industries have experienced the highest rates of growth in recent years. Overall, the number of service firms grew 28% between 1985 and 1995. More than one third of all of Westchester's businesses are in services; within these, health services predominate. Health-related establishments expanded 28% during the same ten year period. Finance, insurance and real estate businesses represent approximately 12% of all firms and have also shown substantial rates of growth. Among the high growth industries are engineering and management services, security and commodity brokers, communications firms, insurance carriers, security and commodity brokers, business services, and motion picture businesses. As in other areas of the Northeast, the number of manufacturing business continue to decline and now number just over 1,000 establishments or just 4% of the total. The rate of decline in manufacturing jobs, though, has been faster, as productivity is more evident in these industries.

In terms of job generating industries, the business services have outdone even health services in recent years. Business services have added almost 3,500 jobs between 1994 and 1996, particularly in computer and data processing firms, personnel supply and equipment leasing businesses. Special trade contractors and air transportation each added more than 1,000 jobs during the same time.

Firms owned by women and minorities have been growing rapidly in Westchester. The 1992 Census of Business shows the number of women-owned firms to have increased more than 40% between 1987 and 1992. Minority owned firms showed considerable growth during this time; the number of hispanic-owned firms increased 83%, asian-owned grew 61%, and black-owned businesses increased 46%.

WESTCHESTER'S BUSINESSES
Change in Number of Establishments by Industry, 1985-1995

INDUSTRY	1985	1995	Percent Change
TOTAL	27,014	29,296	8.4%
Agriculture & Mining	476	689	44.7%
Agricultural Services, Forestry & Fisheries	459	672	46.4%
Mining	17	17	0.0%
Construction	2,387	2,878	20.6%
General Contractors	726	847	16.7%
Heavy Construction	96	116	20.8%
Special Trade Contractors	1,563	1,913	22.4%
Manufacturing	1,295	1,031	-20.4%
Food & Kindred Products	62	72	16.1%
Textile Mill Products	18	10	-44.4%
Apparel & other Textiles	93	54	-41.9%
Lumber & Wood Products	22	20	-9.1%
Furniture & Fixtures	37	23	-37.8%
Paper & allied Products	24	22	-8.3%
Printing & Publishing	331	287	-13.3%
Chemicals & allied Products	61	40	-34.4%
Rubber & miscellaneous Plastics	51	31	-39.2%
Stone, clay & glass products	24	16	-33.3%
Primary Metal Products	17	11	-35.3%
Fabricated Metal Products	104	72	-30.8%
Industrial Machinery & Equipment	106	68	-35.8%
Electronic & other Electric Equipment	88	69	-21.6%
Transportation Equipment	20	17	-15.0%
Instruments & Related Products	70	59	-15.7%
Miscellaneous Manufacturing	98	73	-25.5%
Transportation & Public Utilities	846	1,055	24.7%
Local & Interurban Passenger Trans.	197	264	34.0%
Trucking & Warehousing	224	231	3.1%
Water Transportation	26	27	3.8%
Transportation by Air	20	41	105.0%
Transportation Services	202	246	21.8%
Communication	114	212	86.0%
Electric, Gas & Sanitary Services	33	29	-12.1%
Wholesale Trade	2,100	2,175	3.6%
Wholesale Trade-Durable Goods	1,214	1,243	2.4%
Wholesale Trade-Nondurable Goods	838	911	8.7%
Retail Trade	5,987	6,086	1.7%
Bldg. Materials & Garden Supplies	219	217	-0.9%
General Merchandise Stores	113	91	-19.5%
Food Stores	863	910	5.4%
Automotive Dealers & Service Stations	698	592	-15.2%

WESTCHESTER'S BUSINESSES

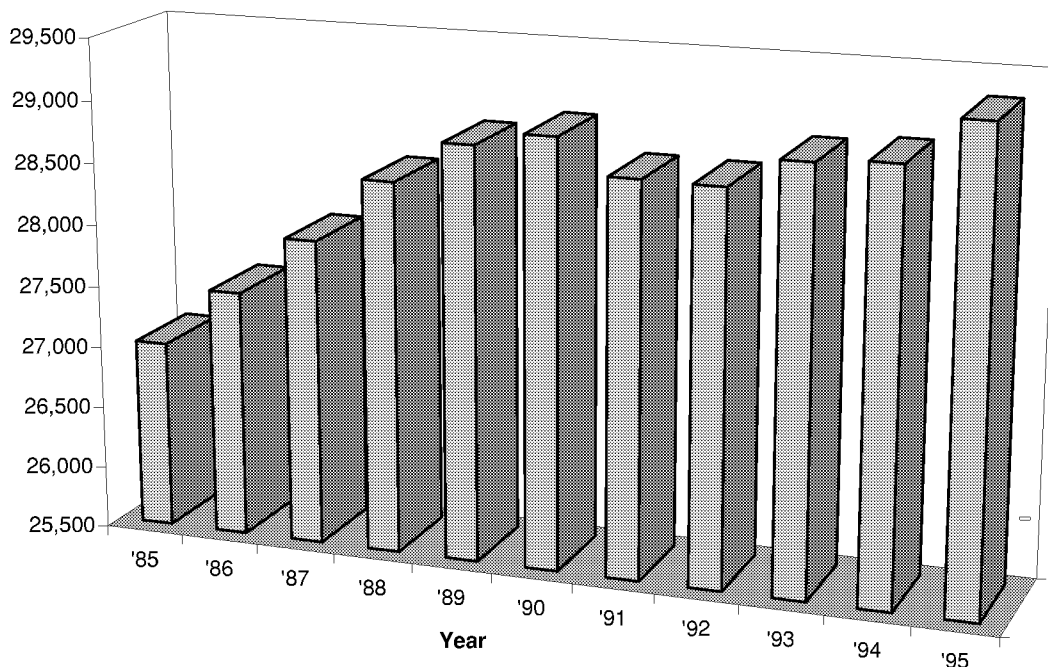
Change in Number of Establishments by Industry, 1985-1995

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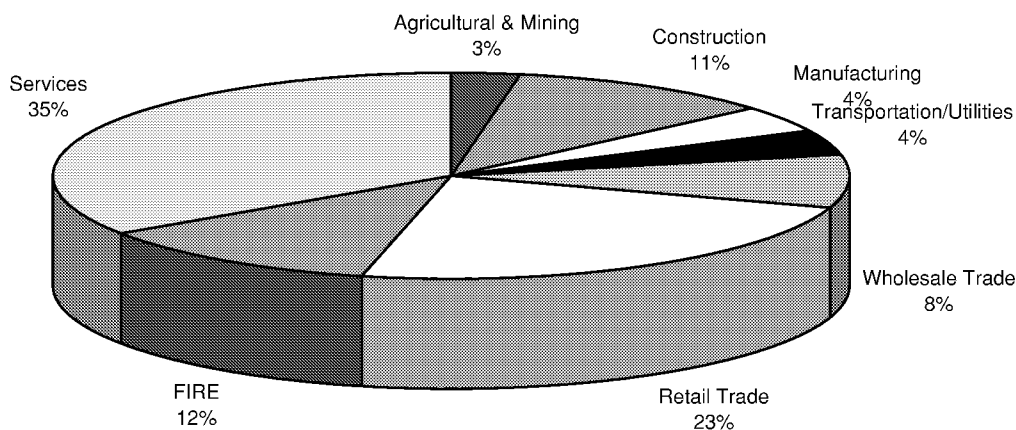
INDUSTRY	1985	1995	Percent Change
Apparel & Accessory Stores	643	584	-9.2%
Furniture & Homefurnishing Stores	425	434	2.1%
Eating & Drinking Places	1,383	1,606	16.1%
Miscellaneous Retail	1,609	1,608	-0.1%
Finance, Insurance & Real Estate	3,151	3,730	18.4%
Depository Institutions	308	377	22.4%
Nondepository Institutions	135	150	11.1%
Security & Commodity Brokers	95	240	152.6%
Insurance Carriers	135	213	57.8%
Insurance Agents, Brokers, & Services	423	493	16.5%
Real Estate	1,928	2,106	9.2%
Holding & other Investment Offices	120	148	23.3%
Services	8,951	11,462	28.1%
Hotels & other Lodging Places	78	84	7.7%
Personal Services	916	1,034	12.9%
Business Services	1,303	1,913	46.8%
Auto Repair, Services & Parking	594	716	20.5%
Miscellaneous Repair Services	241	258	7.1%
Motion Pictures	97	203	109.3%
Amusement & Recreation Services	339	501	47.8%
Health Services	2,217	2,702	21.9%
Legal Services	669	860	28.6%
Educational Services	259	115	-55.6%
Social Services	371	519	39.9%
Museums, Botanical & Zoological	8	16	100.0%
Membership Organizations	582	654	12.4%
Engineering & Management Services	998	1,565	56.8%
Miscellaneous Services	262	110	-58.0%
Nonclassifiable establishments	1,821	190	
Totals	53,509	59,334	10.9%

Source: U.S. Department of Commerce, Bureau of the Census. Prepared by the Westchester County Department of Planning. [N:\databook\business\cdp93.xls]

Growth in No. of Establishments: Businesses and Other Organizations



Distribution of Businesses by Industry Group Westchester County, NY

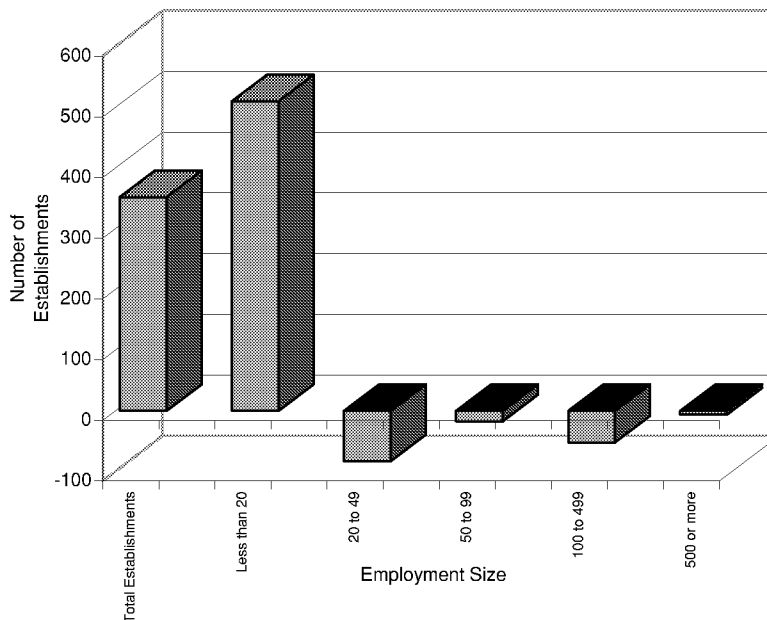


Source: US Department of Commerce. Prepared by the Westchester County Department of Planning.

Business Establishments Westchester County, NY

Employment-Size	Percent		Percent	
	1985	Distribution	1995	Distribution
Total	27,014	100.0%	29,296	100.0%
1 to 4	17,003	62.9%	18,697	63.8%
5 to 9	4,626	17.1%	4,869	16.6%
10 to 19	2,651	9.8%	2,827	9.7%
20 to 49	1,626	6.0%	1,762	6.0%
50 to 99	602	2.3%	616	2.1%
100 to 249	334	1.2%	352	1.2%
250 to 499	99	0.4%	101	0.3%
500 to 999	48	0.2%	42	0.2%
1,000 or more	25	0.1%	30	0.1%

Change in No. of Business Establishments by Employee Size, 1990 and 1995



Source: *County Business Patterns, 1985 and 1995, US Census Bureau.*
Prepared by Westchester County Department of Planning.

No. of Businesses by Employee Size, by Zip Code, 1994

Zip Code	Post Office Name	Number of Employees						
		1 to 4	5 to 9	10 to 19	20 to 49	50 to 99	100 to 499	Over 500
	Westchester County Total	18,860	4,806	2,739	1,725	580	344	102
10501	Amawalk	23	4	0	0	0	0	0
10502	Ardsley	144	29	24	5	1	2	0
10503	Ardsley On Hudson	3	0	1	1	0	0	0
10504	Armonk	213	65	38	20	6	3	1
10505	Baldwin Place	35	7	4	2	0	0	0
10506	Bedford	156	39	16	4	2	1	0
10507	Bedford Hills	179	59	27	14	3	3	0
10509	Brewster	330	103	62	33	12	3	2
10510	Briarcliff Manor	238	57	30	9	5	5	1
10511	Buchanan	54	8	3	4	0	1	0
10514	Chappaqua	247	47	22	13	4	1	0
10517	Crompond	9	2	0	1	0	0	0
10518	Cross River	45	12	7	2	0	0	0
10519	Croton Falls	25	5	9	1	1	0	0
10520	Croton On Hudson	230	57	25	14	0	3	0
10521	Croton On Hudson	8	2	2	0	0	0	0
10522	Dobbs Ferry (Crugers)	192	41	20	11	1	4	1
10523	Elmsford	389	131	113	80	28	15	2
10526	Goldens Bridge	33	4	2	4	1	0	0
10527	Granite Springs	19	2	3	2	0	0	0
10528	Harrison	281	72	37	36	6	3	3
10530	Hartsdale	319	88	40	25	9	8	0
10532	Hawthorne	189	55	44	35	17	6	3
10533	Irvington	157	33	22	14	6	1	0
10535	Jefferson Valley	39	15	7	6	1	3	0
10536	Katonah	231	50	22	10	3	0	1
10538	Larchmont	487	84	41	29	12	4	0
10540	Lincolndale	26	3	4	1	0	1	1
10543	Mamaroneck	641	152	69	56	15	4	1
10545	Maryknoll	1	1	0	2	0	0	1
10546	Millwood	55	14	9	5	1	0	0
10547	Mohegan Lake	84	24	14	7	3	1	0
10548	Montrose	55	14	5	3	2	0	0
10549	Mount Kisco	517	160	76	55	15	8	1
10550	Mount Vernon - Main	642	188	111	87	27	20	1
10551	Mount Vernon - PO Boxes	13	0	3	4	1	0	0
10552	Mount Vernon - Fleetwood	197	39	21	8	3	2	2
10553	Mount Vernon - Sandford	50	24	15	14	5	1	0
10558	Mount Vernon*	1	0	0	0	0	0	0
10560	North Salem	78	6	6	6	0	0	0
10562	Ossining	440	113	42	32	5	15	1
10566	Peekskill/Cortlandt Manor	507	149	77	40	16	11	1
10570	Pleasantville	261	78	43	20	12	4	1

No. of Businesses by Employee Size, by Zip Code, 1994

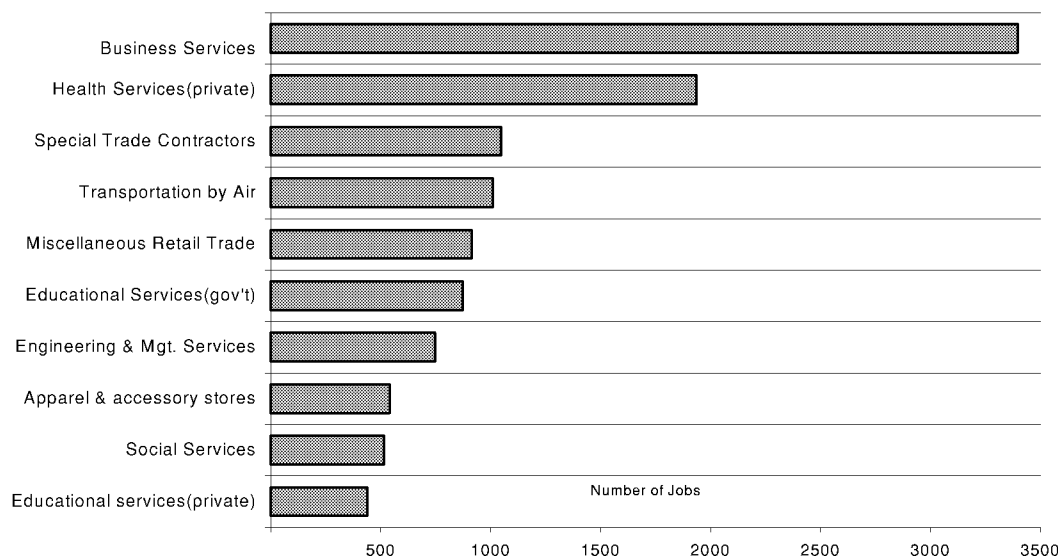
Zip Code	Post Office Name	Number of Employees						
		1 to 4	5 to 9	10 to 19	20 to 49	50 to 99	100 to 499	Over 500
10572	Pleasantville*	1	0	0	0	1	0	0
10573	Port Chester	690	170	118	72	25	11	5
10576	Pound Ridge	123	12	9	5	1	0	0
10577	Purchase	103	41	30	24	12	8	3
10578	Purdy Station	31	5	4	4	0	2	0
10580	Rye	385	97	52	30	12	6	1
10581	Rye*	1	0	1	0	0	0	0
10583	Scarsdale	949	222	130	60	18	10	2
10587	Shenorock	9	0	0	0	0	0	0
10588	Shrub Oak	46	7	3	4	1	0	0
10589	Somers	132	27	18	7	3	1	1
10590	South Salem	112	18	11	4	1	0	0
10591	Tarrytown/Sleepy Hollow	471	142	78	62	22	17	5
10594	Thornwood	185	38	25	7	2	4	1
10595	Valhalla	175	39	37	28	10	9	6
10596	Verplanck	14	4	0	0	0	0	0
10597	Waccabuc	12	3	0	1	0	0	0
10598	Yorktown Heights	421	137	77	40	11	7	4
10601	White Plains - Main	685	246	146	99	34	21	12
10602	White Plains - PO Boxes	51	2	9	2	1	0	1
10603	White Plains - North	312	75	55	34	17	5	4
10604	White Plains - East	317	104	60	39	18	13	3
10605	White Plains - Gedney	407	117	55	42	16	10	3
10606	White Plains - Central	289	89	42	43	13	8	2
10607	White Plains	170	58	33	24	10	5	1
10610	White Plains*	1	0	0	0	0	0	0
10625	White Plains*	2	1	0	1	0	0	0
10650	White Plains*	2	0	0	1	1	1	0
10701	Yonkers - Main	642	160	111	71	34	15	6
10702	Yonkers - PO Boxes	8	5	4	2	1	0	1
10703	Yonkers - North	171	38	29	19	7	9	1
10704	Yonkers - East	666	148	87	35	12	7	5
10705	Yonkers - South	347	61	44	25	10	4	0
10706	Hastings On Hudson	153	36	21	7	0	2	0
10707	Tuckahoe	326	77	40	22	8	3	1
10708	Bronxville	432	90	39	23	2	2	2
10709	Eastchester	79	18	3	3	0	2	0
10710	Yonkers - Centuck	468	104	69	39	13	6	2
10801	New Rochelle - Castle	801	228	98	71	22	13	3
10802	New Rochelle - Main	17	5	3	1	1	0	0
10803	Pelham	312	70	40	28	4	5	2
10804	New Rochelle - Wykagyl	302	39	19	13	8	1	0
10805	New Rochelle - South Side	197	37	23	18	6	4	1

* Note: These zipcodes are for individual major corporations or corporate parks.

Source: County Business Patterns, 1985 and 1995, US Census Bureau.
Prepared by Westchester County Department of Planning.

MAJOR JOB - GENERATING INDUSTRIES
Westchester County, NY
Job Growth 1994 - 1996

Industry	No. of Jobs
Business Services <i>Computer/data processing, personnel supply, equip./building</i>	3,397
Health Services (private) <i>Doctors/dentists offices & clinics, nursing, home health</i>	1,937
Special Trade Contractors <i>Electrical, concrete, carpentry/floor, painting/papering</i>	1,047
Transportation by Air <i>Scheduled air transportation, nonscheduled air transportation</i>	1,011
Miscellaneous Retail Trade <i>Miscellaneous shopping goods stores, drug/retail stores</i>	914
Educational Services(government) <i>Elementary & secondary schools)</i>	873
Engineering & Management services <i>Management/public relations, accounting/auditing/bookkeeping</i>	747
Apparel & Accessory Stores <i>Family clothing stores</i>	540
Social Services(private) <i>Residential care, child day care, social services, n.e.c.</i>	515
Educational Services(private) <i>Elementary/secondary schools, schools & educational services</i>	439
Local & Suburban Transit <i>Local rail/bus services, school buses</i>	397
Industrial Machinery & Equipment Manufacturing <i>Computer/office equipment, general industrial machinery</i>	384
Agricultural Services <i>Landscape & horticultural services, veterinary services</i>	347
Amusement & Recreation Services <i>Fitness facilities, public golf courses, recreation clubs</i>	295
General Building Construction <i>Residential buildings, nonresidential buildings</i>	255



**Service Industries: Employment and Businesses
Westchester County, NY**

	1992 Number of Employees	1992 Number of Establishments
Services Total	77,215	9,386
Hotels & Other Lodging Places	3,648	77
Hotels & Motels	3,588	61
Rooming & Boarding Houses	14	6
Camps & RV Parks	46	10
Personal Services	4,610	1,041
Laundry, Cleaning & Garment Services	1,573	313
Photographic Studios, Portrait	214	33
Beauty Shops and Barber Shops	1,831	541
Shoe Repair & Shoeshine	20-99	11
Funeral Services & Crematories	208	60
Misc. Personal Services	500-999	83
Business Services	26,697	1,719
Advertising	578	138
Credit Reporting & Collection	250-499	36
Mailing, Reproduction & Stenographic	1,622	240
Services to Buildings	7,641	216
Misc. Equip. Rental & Leasing	706	68
Personnel Supply Services	5,828	186
Computer & Data Processing Services	4,813	411
Misc. Business Services	5000-9999	424
Auto Repair, Services & Parking	2,978	743
Auto Rentals	250-499	48
Auto Parking	100-249	21
Auto Repair Shops	2,096	587
Auto Services, Except Repair	295	87
Misc. Repair Services	1,336	276
Electrical Repair Shops	612	95
Watch & Clock Repair	0-19	6
Reupholstery & Furniture Repair	112	36
Misc. Repair Services	500-999	139

Service Industries: Employment and Businesses (cont'd.)
Westchester County, NY

Amusement & Recreation Services	5,418	562
Motion Picture Prod., Distrib. & Services	607	97
Motion Picture Theaters	372	16
Video Tape Rental	177	60
Producers, Orchestras, & Entertainers	479	95
Bowling Centers	179	11
Commercial Sports and other rec. services	3,604	283
Health Services	18,462	2,450
Offices & Clinics of Medical Doctors	5,759	1,308
Offices & Clinics of Dentists	2,668	629
Office of Other Health Practitioners	1,008	326
Nursing & Personal Care Facilities	3,298	27
Hospitals	500-999	4
Medical & Dental Labs	325	49
Home Health Care Services	1,053	28
Health & Allied Services, n.e.c.	197	21
Legal Services	2,466	775
Educational Services	564	49
Social Services	1,252	123
Child Day Care Services	644	71
Engineering & Management Services	8,706	1,332
Engineering & Architectural Services	2,520	275
Accounting, Auditing & Bookkeeping	1,605	397
Research & Testing Services	1,546	100
Management & Public Relations	3,035	560
Services,n.e.c.	416	123

Note: Data are for firms subject to federal income tax.

Source: Census of Service Industries, 1992. US Census Bureau. Prepared by the Westchester County Department of Planning. [g:\databook\business\empt10.xls]

**Services Industry Establishments & Sales by Municipality, 1987 & 1992
Westchester County, NY**

Municipality	1987 Establish- ments	1992 Establish- ments	1987 \$Volume (Thousands)	1992 \$Volume (Thousands)
Ardsley	59	62	\$14,267	\$19,019
Bedford town*	*	242	*	\$104,772
Briarcliff Manor	130	152	\$46,771	\$60,641
Bronxville	116	209	\$25,403	\$79,738
Cortlandt town balance*	*	98	*	\$35,465
Croton-on-Hudson	79	97	\$15,162	\$34,335
Dobbs Ferry	96	83	\$21,493	\$31,670
Eastchester town balance*	*	256	*	\$79,337
Elmsford	166	196	\$133,462	\$195,072
Greenburgh town balance*	*	258	*	\$128,172
Harrison	136	176	\$110,901	\$140,845
Hastings-on-Hudson	62	61	\$13,572	\$16,363
Irvington	75	82	\$26,976	\$40,012
Larchmont	187	178	\$51,906	\$54,875
Lewisboro town	*	82	*	\$51,962
Mamaroneck Village	250	263	\$107,315	\$113,823
Mamaroneck town balance*	*	82	*	\$23,097
Mount Kisco	271	301	\$122,165	\$163,116
Mount Pleasant town balance*	*	262	*	\$263,324
Mount Vernon	426	429	\$150,057	\$233,520
New Castle town*	*	170	*	\$63,131
New Rochelle	666	647	\$221,036	\$282,861
North Castle town*	*	94	*	\$112,374
Ossining Village	183	207	\$95,790	\$96,962
Peekskill	209	225	\$66,137	\$90,826
Pelham	71	88	\$20,122	\$35,758
Pelham Manor	46	41	\$13,153	\$26,762
Pleasantville	120	120	\$68,164	\$72,504
Port Chester	263	228	\$123,752	\$113,287
Rye City	183	202	\$60,866	\$138,324
Rye Brook	38	101	\$19,426	\$90,997
Scarsdale	335	383	\$111,229	\$163,069
Sleepy Hollow	30	33	\$4,462	\$7,115
Somers town*	*	92	*	\$39,309
Tarrytown	177	237	\$141,713	\$664,449
Tuckahoe	50	58	\$29,261	\$15,199
White Plains	1,231	1285	\$873,902	\$1,179,745
Yonkers	1,135	1023	\$422,396	\$544,747
Yorktown town*	*	297	*	\$129,545
Balance of county	1,773	281	\$842,476	\$139,916
Westchester Total	8,563	9,386	\$3,953,335	\$5,876,038

*The 1992 Census contains more detailed geographic detail than prior census years ; comparisons for towns and town balances are, therefore, unavailable. Source: Census of Service Industries, 1987 & 1992, US Census Bureau. Prepared by the Westchester County Department of Planning. [g:\databook\business\empt10a.xls]

**Wholesale Establishments & Sales
Westchester County, NY**

MUNICIPALITY	1987 Number of Establishments	1992 Number of Establishments	1987 \$Volume (Thousands)	1992 \$Volume (Thousands)
Westchester Total	2,173	2,135	\$16,693,866	\$27,026,202
Ardsey	11	18	*	\$57,458
Briarcliff Manor	17	13	\$19,612	\$51,245
Bronxville	20	21	\$83,907	\$65,258
Croton-on-Hudson	13	12	\$5,475	\$7,373
Dobbs Ferry	20	12	*	\$41,976
Elmsford	123	126	\$1,415,033	\$1,303,640
Harrison	55	54	\$458,254	\$410,320
Hastings-on-Hudson	9	8	\$26,330	*
Irvington	16	13	\$38,576	*
Larchmont	39	30	\$418,298	*
Mamaroneck	81	76	\$151,259	\$186,595
Mount Kisco	39	38	\$102,858	\$140,686
Mount Vernon	196	187	\$755,567	\$796,567
New Rochelle	204	170	\$879,034	\$711,282
Sleepy Hollow	9	14	\$9,225	*
Ossining (Village)	28	38	\$47,412	*
Peekskill	47	49	\$101,313	\$84,972
Pelham	24	31	\$39,314	*
Pelham Manor	13	17	\$113,627	*
Pleasantville	27	28	\$38,266	\$57,710
Port Chester	77	68	\$654,162	\$469,095
Rye	32	38	\$231,064	\$164,454
Rye Brook	6	16	\$15,422	\$146,961
Scarsdale	75	79	\$247,758	\$189,571
Tarrytown	57	53	\$1,180,852	\$1,129,755
Tuckahoe	19	19	\$55,713	*
White Plains	210	180	\$2,477,361	\$9,519,815
Yonkers	279	235	\$821,050	\$766,971
Balance of County	427	492	\$6,307,124	\$10,724,498

* denotes data unavailable

Source: 1987 & 1992 Census of Wholesale Trade, US Census Bureau. Prepared by the Westchester County Department of Planning. [n:\databook\business\empt14.xls]

**Finance, Insurance and Real Estate Industries (FIRE)
Westchester County, NY**

	1992 Number of Employees	1992 Number of Establishments
Finance, Insurance & Real Estate Total	30,074	3,285
Depository institutions	8,581	405
Commercial Banks	5,525	244
National Commercial Banks	D	114
State Commercial Banks	D	130
Savings Institutions	2,559	113
Savings Institutions, Federally Chartered	426	32
Savings Institutions, not Federally Chartered	2,133	81
Credit Unions	215	25
Other Depository Institutions	282	23
Nondepository Credit Institutions	1,344	141
Personal Credit Institutions	312	28
Other Nondepository Credit Institutions	1,032	113
Business Credit Institutions	D	42
Mortgage Bankers and Brokers	D	71
Mortgage Bankers and Loan Correspondents	D	49
Loan brokers	93	22
Security and Commodity Brokers, Dealers, Exchanges, and Services	1,937	213
Security and Commodity Brokers, Dealers, and Flotation Co.	1,332	105
Security brokers, dealers, and flotation companies	1,301	93
Commodity Contracts Brokers and Dealers	31	12
Security and Commodity Exchanges and allied Services	605	108
Insurance Carriers	6,134	190
Life Insurance	3,106	62
Sales Offices of Life Insurance Carriers	1,378	56
Other Offices of Life Insurance Carriers	1,728	6
Accident and Health Insurance and Medical Service Plans	D	9
Fire, Marine, and Casualty Insurance	2,041	101
Sales Offices of Fire, Marine, and Casualty Insurance	1,333	94
Other Offices of Fire, Marine, and Casualty Insurance	708	7
Title Insurance	88	6
Other Insurance Carriers	D	12
Surety Insurance	D	2
Pension, Health, Welfare Funds; and Insurance Carriers, n.e.c.	49	10

**Finance, Insurance and Real Estate Industries (FIRE), (cont'd.)
Westchester County, NY**

	1992 Number of Employees	1992 Number of Establishments
Insurance Agents, Brokers, and Services	3,332	470
Offices of Insurance Agents and Brokers	2,930	435
Insurance Related Services, n.e.c.	402	35
Real Estate	7,633	1,936
Real Estate Operators (except developers) and Lessors	2,732	883
Operators of Nonresidential Buildings	996	281
Operators of Apartment Buildings	1,515	485
Other Real Estate Operators and Lessors	221	117
Real Estate Agents and Managers	4,212	970
Offices of Real Estate Agents and Brokers	1,213	330
Offices of Residential Real Estate Agents and Brokers	909	260
Offices of Nonresidential Real Estate Agents and Brokers	304	70
Real Estate Property Managers	2,267	567
Services related to Real Estate Sales and Management	732	73
Real Estate Appraisers	367	50
Services related to Real Estate Sales and Management, n.e.c.	365	23
Other Real Estate	689	83
Title Abstract Offices	172	28
Land Subdividers and Developers	517	55
Land Subdividers and Developers, except Cemeteries	133	34
Cemetery Subdividers and Developers	384	21
Holding and other Investment Offices	603	143
Holding Offices	434	68
Investment Offices	18	7
Trusts*	D	D
Miscellaneous investing	151	68

Note: D denotes data are withheld to avoid disclosing data for individual companies. Data are included in broader kind-of-business totals.

Source: 1992 Census of Finance, Insurance and Real Estate Industries, US Census Bureau. Prepared by the Westchester County Department of Planning. [g:\databook\business\westches.xls]

Women- And Minority-Owned Businesses

Firms owned by women and minorities are an integral part of the Westchester business community where they have been growing more rapidly than in the state as a whole.

The latest economic census, the 1992 Census of Business, Survey of Women- and Minority-Owned Firms reveals that the number of women-owned firms increased 43 percent and black-owned businesses have grown by 46 percent since the previous five-year economic census. Hispanic-owned firms more than doubled in number and asian-owned businesses increased 63% between 1987 and 1992.

1992 Women-Owned Businesses

- ❑ Westchester had 27,555 women-owned firms in 1992 with sales and receipts valued at \$4.5 billion.
- ❑ Between 1987 and 1992, the number of women-owned firms has increased 43% in the United States, 39% in New York State, and 43% in Westchester. Women-owned firms comprise 35% of all Westchester firms.
- ❑ Women-owned firms employed 30,862 persons in 1992 in Westchester County.

1992 Black-Owned Businesses

- ❑ Westchester County had 3,397 black-owned firms in 1992 with sales and receipts totaling \$201.5 million.
- ❑ 10 percent of the firms had paid employees and were responsible for \$140.4 million in receipts.
- ❑ Black-owned businesses employed 1,345 people in 1992 in Westchester County.

1992 Hispanic-Owned Businesses

- ❑ Westchester had 3,749 hispanic-owned firms in 1992 with sales and receipts valued at \$307 million.
- ❑ The number of hispanic-owned firms more than doubled in Westchester between 1987 and 1992, while sales and receipts of these businesses more than tripled in the five year interval.
- ❑ Westchester municipalities with large numbers of hispanic-owned firms include Yonkers, New Rochelle, Port Chester, White Plains and Mount Vernon.

1992 Asian-Owned Businesses (And Other Minorities)

- ❑ Westchester had 2,854 asian- and other minority-owned firms in 1992 with sales and receipts of \$788 million.
- ❑ The number of firms owned by asians and other minorities increased 63% between 1987 and 1992 and sales and receipts of these businesses increased more than four-fold.
- ❑ Asian businesses in Westchester are concentrated in Yonkers, New Rochelle, Scarsdale, White Plains, Mount Vernon and Eastchester.

Women and Minority Owned Firms: Percent of All Firms

1992 Census of Business, Survey of Minority and Women Owned Firms

	United States	New York State	Westchester County
All Firms	17,253,143 100.0%	1,159,700 100.0%	78,870 100.0%
Women-Owned	5,888,883 34.1%	395,944 34.1%	27,555 34.9%
Black-Owned	620,912 3.6%	51,312 4.4%	3,397 4.3%
Hispanic-Owned	771,708 4.5%	50,601 4.4%	3,749 4.7%
Asian-Owned	606,426 3.5%	63,053 5.4%	2,854 3.6%

1987 Census of Business, Survey of Minority and Women Owned Firms

	United States	New York State	Westchester County
All Firms	13,695,480 100.0%	930,669 100.0%	59,625 100.0%
Women-Owned	4,114,787 30.0%	284,912 30.6%	19,250 32.3%
Black-Owned	424,165 3.1%	36,289 3.9%	2,311 3.9%
Hispanic-Owned	422,373 3.1%	28,254 3.0%	1,644 2.8%
Asian-Owned	376,711 2.8%	36,257 3.9%	1,751 2.9%

Source: 1987 and 1992 Census of Business, US Census Bureau. Prepared by the Westchester County Department of Planning. [g:\databook\business\empt16.xls]

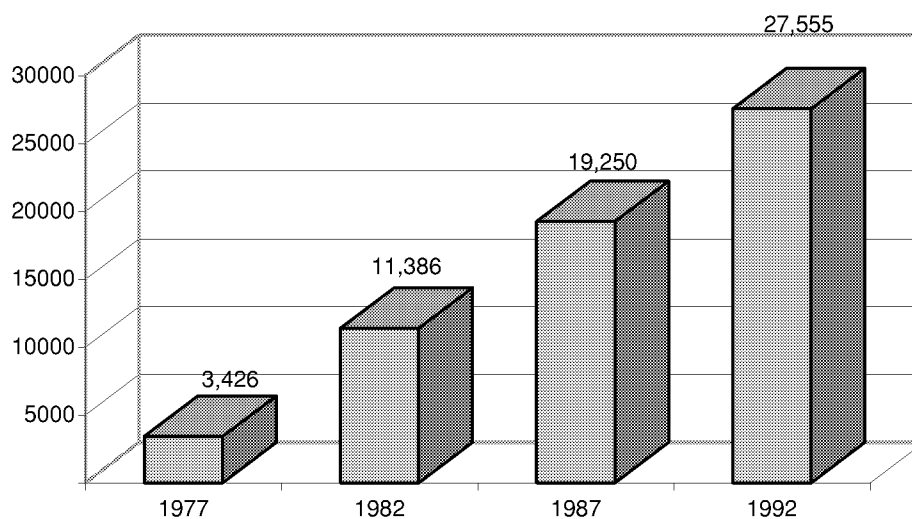
Survey of Minority-Owned Business, 1987 & 1992 Westchester County, NY

Women-Owned Businesses

	ALL FIRMS				FIRMS WITH PAID EMPLOYEES			
	No. of Firms		Sales & Receipts (\$ million)		No. of Firms		Sales & Receipts (\$million)	
	1987	1992	1987	1992	1987	1992	1987	1992
New York State	284,912	395,944	29,930	599,502	43,729	56,207	25,173	52,188
Westchester County	19,250	27,555	2,161	4,480	2,829	4,276	1,760	3,862

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

Number of Women-Owned Businesses 1977 - 1992 Westchester County, NY



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

Woman-Owned Firms, 1992

Women Owned Firms, 1992 Westchester County, NY

Municipality	All Firms		Firms With Paid Employees			
	No. of Firms	Sales & Receipts \$Thous	No. of Firms	Sales & Receipts (\$Thous)	No. of Employees	Annual Payroll (\$Thous)
Ardsley	188	\$18,411	16	\$15,259	85	\$1,490
Briarcliff Manor	341	\$18,135	18	\$10,292	176	\$2,521
Bronxville	686	\$34,633	60	\$8,093	145	\$2,174
Cortlandt Town Balance	459	\$29,667	40	\$22,090	283	\$5,799
Croton-on-Hudson	417	\$22,372	40	\$14,737	72	\$3,141
Dobbs Ferry	376	\$23,517	46	\$16,557	176	\$3,626
Eastchester Town Balance	635	\$107,219	194	\$98,528	1,456	\$22,236
Greenburgh Town Balance	1,137	\$139,714	170	\$113,587	908	\$19,054
Harrison	642	\$147,393	104	\$123,335	665	\$17,819
Hastings-on-Hudson	420	\$34,468	38	\$19,461	76	\$1,411
Irvington	372	\$345,333	91	\$335,796	863	\$110,812
Larchmont	406	\$39,170	45	\$27,467	484	\$5,032
Lewisboro Town	490	\$26,164	36	\$11,123	85	\$1,879
Mamaroneck	679	\$90,312	110	\$68,144	430	\$13,196
Mamaroneck Town Balance	399	\$41,166	22	*	*	*
Mount Kisco	500	\$74,158	149	\$67,586	606	\$15,965
Mt. Pleasant Town	632	\$48,617	56	\$38,097	346	\$6,759
Mr. Vernon	1,384	\$205,092	214	\$180,062	2,590	\$51,403
New Castle Town	776	\$35,515	65	\$13,592	116	\$7,833
New Rochelle	2,049	\$229,631	324	\$188,553	1,380	\$37,263
North Castle Town	473	\$125,091	117	\$115,252	1,386	\$32,246
No. Tarrytown	179	\$13,569	46	\$11,038	165	\$2,528
Ossining	667	\$79,881	96	\$71,192	1,085	\$19,907
Peekskill	609	\$34,156	85	\$24,652	348	\$5,811
Pelham	211	\$34,156	85	\$24,652	348	\$5,811
Pelham Manor	199	\$13,290	13	*	*	*
Pleasantville	273	\$32,396	15	\$28,023	86	\$2,389
Port Chester	619	\$74,602	100	\$64,306	584	\$13,882
Rye	609	\$73,077	101	\$716,550	664	\$43,679
Rye Brook	281	\$15,356	32	\$10,497	162	\$2,968
Scarsdale	1,491	\$154,726	248	\$112,775	574	\$15,497
Somers Town	465	\$35,600	77	\$29,066	476	\$12,073
Tarrytown	487	\$62,018	138	\$52,217	990	\$17,362
White Plains	2,013	\$523,985	381	\$480,209	4,866	\$92,252
Yonkers	2,843	\$386,639	400	\$333,368	4,379	\$86,372
Yorktown	1,092	\$106,632	175	\$81,951	1,168	\$17,584
Westchester	27,555	\$4,479,800	4,276	\$3,861,600	30,862	\$756,800

*denotes data unavailable

Source: 1992 Census of Business, US Census Bureau. Prepared by the Westchester County Department of Planning.

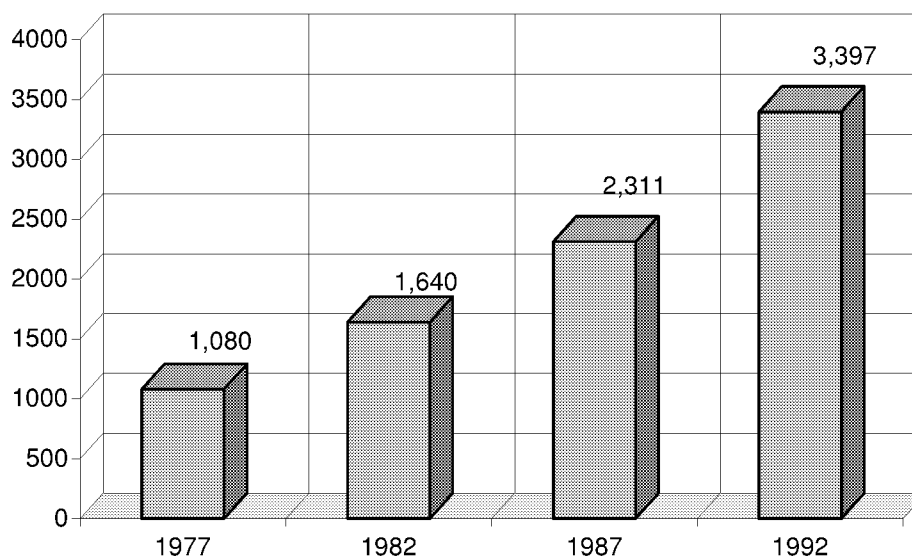
Survey of Minority-Owned Business, 1987 & 1992 Westchester County, NY

Black-Owned Businesses

	ALL FIRMS				FIRMS WITH PAID EMPLOYEES			
	No. of Firms		Sales & Receipts (\$ million)		No. of Firms		Sales & Receipts (\$million)	
	1987	1992	1987	1992	1987	1992	1987	1992
New York State	36,289	51,312	1,886	2,268	4,438	4,033	1,316	1,386
Westchester County	2,311	3,397	121.4	201.5	316.0	329.0	84.3	140.4

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

Number of Black Owned Businesses 1977 - 1992 Westchester County, NY



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

**Black-Owned Businesses, 1992
Westchester County, NY**

Municipality	All Firms		Firms With Paid Employees			
	No. of Firms	Sales & Receipts (\$Thousands)	No. of Firms	Sales & Receipts (\$Thousands)	No. of Employees	Annual Payroll (\$Thousands)
Greenburgh	281	21,253	33	16,051	144	3,538
Mount Vernon	979	22,040	44	7,642	96	2,167
New Rochelle	417	53,578	42	44,649	121	6,370
Peekskill	100	2,194	7	753	14	\$171
White Plains	348	36,963	40	30,406	117	3,175
Yonkers	538	13,190	29	5,947	76	\$893
Westchester	3,397	201,500	329	140,400	1,345	24,100

Source: 1992 Census of Business, US Census Bureau. Prepared by the Westchester County Department of Planning.

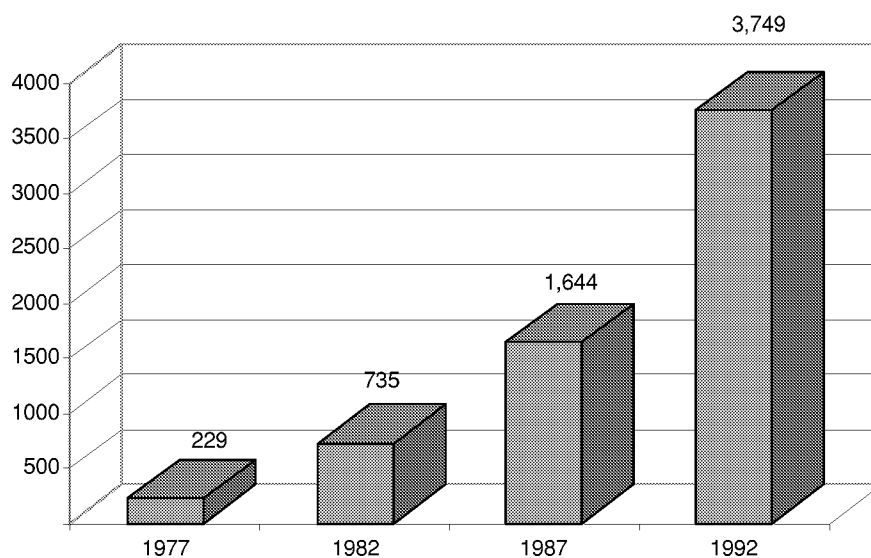
Survey of Minority-Owned Business, 1987 & 1992 Westchester County, NY

Hispanic-Owned Businesses

	ALL FIRMS				FIRMS WITH PAID EMPLOYEES			
	No. of Firms		Sales & Receipts (\$ million)		No. of Firms		Sales & Receipts (\$million)	
	1987	1992	1987	1992	1987	1992	1987	1992
New York State	28,254	50,601	1,556	4,732	4,334	6,296	945	3,601
Westchester County	1,644	3,749	96	307	233	545	65	236

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

Number of Hispanic-Owned Businesses Westchester County, NY



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

**Survey of Minority-Owned Business, 1987 & 1992
Westchester County, NY**

Asian-Owned Businesses

	ALL FIRMS				FIRMS WITH PAID EMPLOYEES			
	No. of Firms		Sales & Receipts (\$ million)		No. of Firms		Sales & Receipts (\$million)	
	1987	1992	1987	1992	1987	1992	1987	1992
New York State	36,257	63,053	3,218	10,852	7,156	10,256	2,182	9,026
Westchester County	1,751	2,854	168	788	376	672	97	677

**Asian-Owned Businesses, 1992
Westchester County, NY**

Municipality	All Firms		Firms with Paid Employees			
	No. of Firms	Sales & Receipts (\$ Thous.)	No. of Firms	Sales & Receipts (\$ Thous.)	No. of Employees	Annual Payroll (\$ Thous.)
Eastchester town balance	127	50,763	63	49,315	459	6,584
Mount Vernon	158	32,366	63	29,515	137	5,908
New Rochelle	270	27,977	54	21,490	194	4,150
Scarsdale	197	39,739	69	27,143	110	6,394
White Plains	160	*	20	*	*	*
Yonkers	489	178,303	86	153,823	1,447	26,323
Westchester	2,854	787,794	672	677,074	5,488	152,795

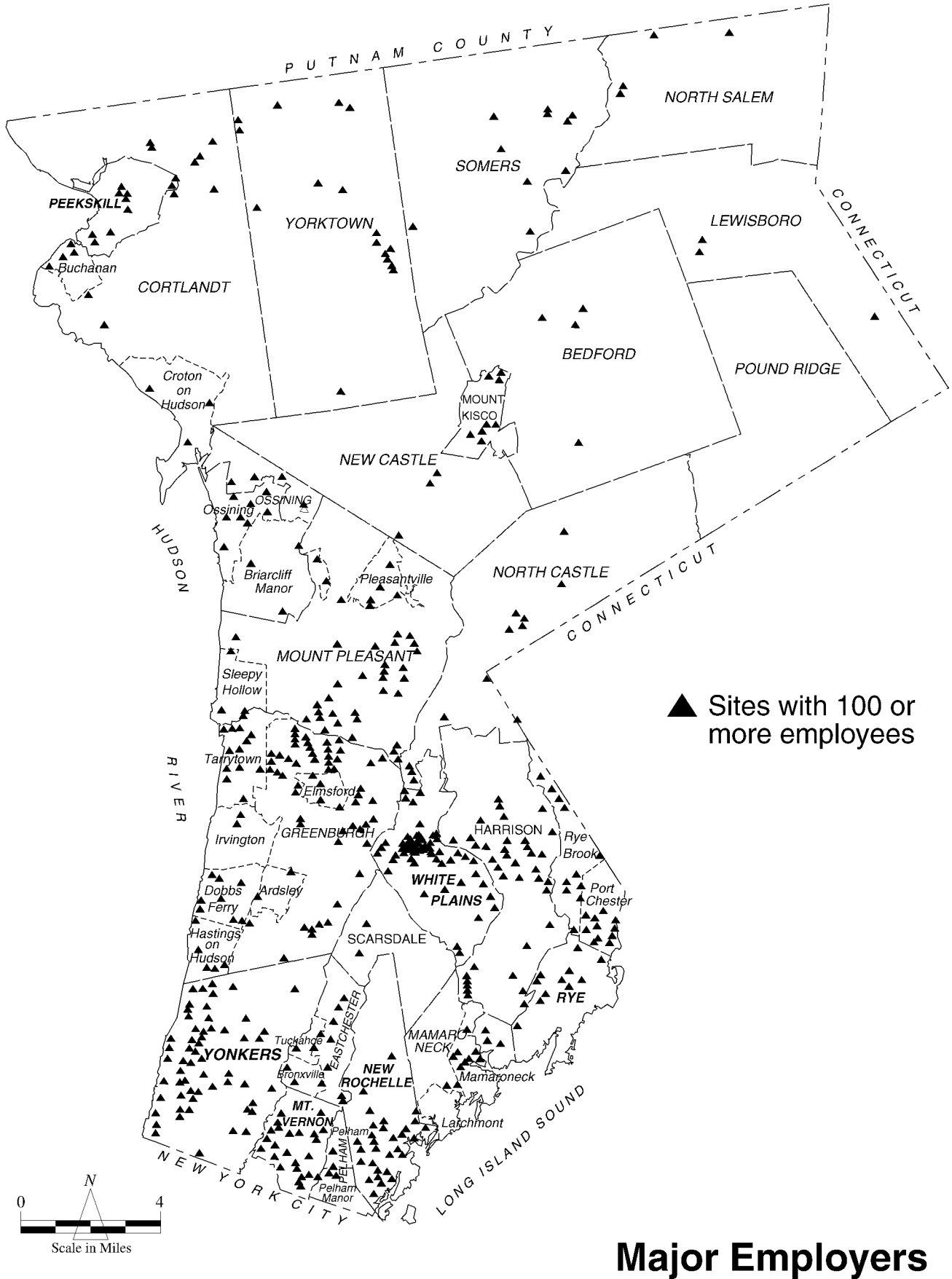
* Not available

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

Fortune 500: The Largest US Industrial and Service Corporations Headquartered in Westchester County

Company	Location	Rank
IBM	Armonk	6
Texaco	White Plains	11
PepsiCo	Purchase	21
International Paper	Purchase	44
ITT Industries	White Plains	170
Reader's Digest Association	Pleasantville	438

*Source: Fortune, May 15, 1997. Prepared by the Westchester County Department of Planning.
Rank based on 1996 sales.*



Major Private Employers, 1997 Westchester County, NY

Organization	Number of Employees
IBM Corporation	8,650
Bell Atlantic Corporation	3,072
Pepsico, Inc.	2,800
Philip Morris Company	2,100
Consolidated Edison Company	1,900
The Bank of New York.....	1,538
A & T & T.....	1,385
Marriott Corporation	1,236
Reader's Digest Association.....	1,207
Oxford Health Plans, Inc.....	1,200
Texaco, Inc.	953
A & P Food Stores.....	900
MCI Communications	869
MasterCard International.....	832
Liberty Lines	808
Bayer Corp.	725
Gannett Suburban Newspapers	711
Michael Anthony Jewelers, Inc.	591
Diversified Investment Advisors, Inc.....	516
Ciba Specialty Chemicals Corp.	505
Lockheed Martin.....	500
Caldor, Inc.	490
Prodigy Services Company	482

Compilation by: Westchester County Department of Finance

Retail

Westchester's proximity to the world's largest regional consumer market provides a competitive advantage for retailers and others who rely on access to customers.

As one of the most competitive retailing centers in Northeast region, Westchester has retail centers throughout the county. There are more than 90 large retail centers with 30,000 square feet or more, including 9 big box facilities. Together, these major retail centers occupy 15 million square feet throughout the county. Recent changes in retail facilities in the county reflect the wide range of income levels and lifestyles. Retail competition for this market has driven the expansions, renovations and new configurations in shopping facilities

Two new malls opened in Westchester County in 1995, both in White Plains. The Westchester, an upscale regional mall, added 1 million square feet of retail space and approximately 200 new stores; Neiman Marcus and Nordstrom's are the anchor stores. The Pavilion is a 345,000 square foot mall with several large retailers, including Borders Books & Music, Sports Authority, and Toys R Us. A number of stores have opened in the Cortlandt Town Center, a new 766,000 square foot "power center" on Route 6 in Cortlandt. The New Rochelle Center, slated to house 350,000 square feet of retail with an ice rink and movieplex, is under construction in downtown New Rochelle at the site of the old New Rochelle Mall. Several major discounters also have established a presence elsewhere in the county. Price Club, B.J.'s Warehouse, and Home Depot have either opened or have stores under construction.

The Cross-County Shopping Center in Yonkers, the Galleria Mall in White Plains, and the Jefferson Valley Mall in Yorktown together account for almost three million square feet of shopping. In addition to its many retail stores that are easily accessible throughout the county, there is a broad range of merchandise to accommodate the customer's special needs--to be found in discount outlets, boutiques, and all types of retail establishments in between. Additionally, there are branches of major department stores, such as Saks Fifth Avenue, Bloomingdale's, and Lord & Taylor.

Among the 62 counties in New York State, Westchester ranks fourth in number of stores as well as dollar sales volume. Several of Westchester's cities are among the state's largest retail hubs. According to the 1992 Census of Retail Trade, Westchester had over 6,000 retail stores with sales of almost \$7.5 billion. Retail establishments have added over 5,000 jobs since the 1992 Census and now employ approximately 65,000 persons. Retail now accounts for more than 16 percent of Westchester's jobs.

Retail Sales and Stores by Municipality, 1987 & 1992

Westchester County, NY

Retail Sales & Stores by Municipality	1987 No. of Establishments	1992 No. of Establishments	1987 Sales (Thous. \$)	1992 Sales (Thous. \$)
Westchester	6,224	6,133	\$6,764,497	\$7,441,033
Southern Urban Centers				
Yonkers	1,016	919	\$1,077,856	\$1,330,433
Mount Vernon	340	319	\$396,171	\$261,528
New Rochelle	472	422	\$532,662	\$415,739
South County Convenience Centers				
Pelham	65	66	\$26,836	\$32,251
Pelham Manor	39	40	\$70,675	\$102,057
Bronxville	51	83	\$45,747	\$74,461
Tuckahoe	47	45	\$41,353	\$42,756
Long Island Sound/Route 1 Corridor				
Mamaroneck Town		43		\$110,067
Harrison	92	95	\$46,318	\$68,512
Rye City	107	104	\$79,044	\$97,390
Port Chester	216	214	\$217,665	\$229,133
Rye Brook	16	35	\$8,771	\$17,706
Central County Corridors and Centers				
Eastchester (town)		153		\$254,329
Scarsdale	198	232	\$197,419	\$318,332
Greenburgh (town)		193		\$350,543
Elmsford	104	90	\$113,021	\$161,847
White Plains	704	636	\$982,927	\$885,787
South/Central Hudson Corridor Centers				
Hastings	55	42	\$48,621	\$20,044
Dobbs Ferry	63	81	\$62,424	\$65,212
Ardsley	55	50	\$28,856	\$36,648
Irvington	26	30	\$6,481	\$8,301
Tarrytown	99	99	\$41,353	\$42,756
North Hudson/Route 9 Corridor Centers				
Sleepy Hollow	37	42	\$44,551	\$35,363
Briarcliff Manor	62	77	\$32,157	\$61,877
Ossining Village	150	122	\$111,505	\$97,356
Croton-on-Hudson	72	77	\$81,610	\$98,679
Peekskill	193	185	\$212,463	\$217,074
Route 117/Route 100 Corridors				
Pleasantville	76	71	\$67,337	\$68,099
Bedford/Mount Kisco	200	371	\$297,054	\$513,889
Mount Pleasant (town)		168		\$190,660
New Castle (town)		68		\$60,399
North County Towns				
Cortlandt (town)		47		\$19,677
Lewisboro (town)		45		\$68,609
North Castle (town)		62		\$48,436
Somers (town)		53		\$37,282
Yorktown Heights		301		\$499,681
Balance of County	1,370	158	\$1,549,289	\$168,421

Note: Data for Establishments with Payroll

Source: 1987 & 1992 Census of Retail Trade. US Census Bureau. Prepared by the Westchester County Department of Planning.

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**Retail Sales, 1987 & 1992
Westchester County, NY**

	1992	1987
Establishments	6,133	6,224
Sales (in \$1,000)	\$7,441,033	\$6,764,497
Annual Payroll (in \$1,000)	\$931,990	\$815,270
Number of Employees	59,559	64,947

Kind of Business	1992 Number of Establishments	1992 Sales
Building Material & Garden Supply	250	\$333,210
General Merchandise	88	\$814,674
Food Stores	878	\$1,499,425
Automotive Dealers	216	\$1,411,329
Gasoline Service Stations	386	\$413,487
Apparel & Accessory Stores	634	\$566,272
Furniture & Home Furnishings	449	\$456,668
Eating & Drinking Establishments	1,654	\$644,996
Drug & Proprietary Stores	239	\$339,269
Miscellaneous Retail Stores	1,339	\$961,703

Note: Establishments with Payroll

Source: 1987 & 1992 Census of Retail Trade, US Census Bureau.
Prepared by the Westchester County Department of Planning.

Major Retail Facilities in Westchester County, NY Sorted by Region and Municipality

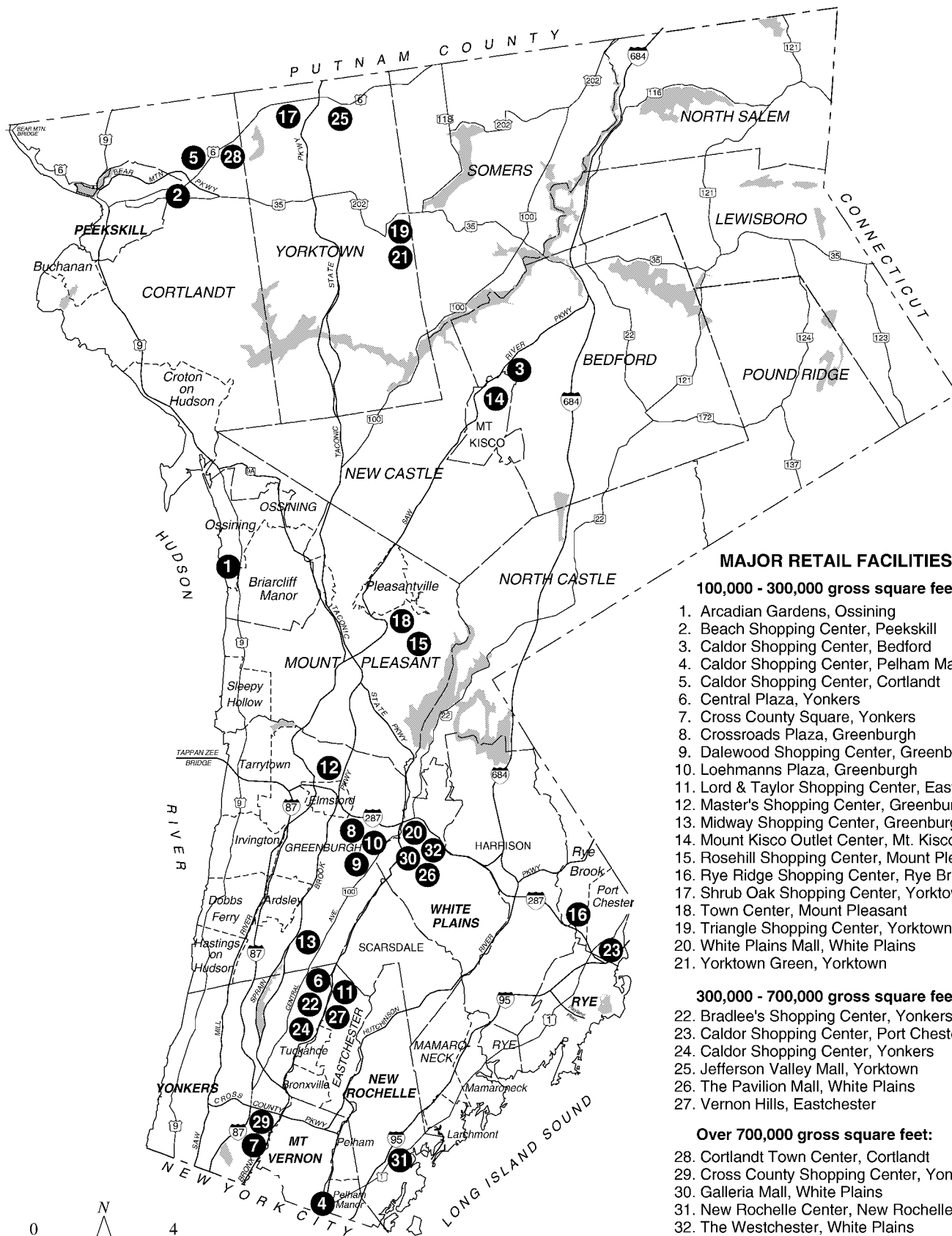
Site Name	Square Footage	Site Name	Square Footage
South			
Ardasley	32,000	Pelham Manor	230,000
Ardasley Plaza	32,000	Caldor Shopping Center	230,000
Eastchester	771,000	Port Chester	629,000
Vernon Hills Shopping Center	344,000	Caldor	570,000
Lord & Taylor Shopping Center	241,000	Pathmark Supercenter	59,000
Universal Shopping Center	64,000	Rye Brook	165,000
Eastchester Mall	62,000	Rye Ridge Shopping Center	110,000
Bill of Rights Shopping Center	30,000	Washington Park Plaza	55,000
Grand Union Shopping Center	30,000	Tarrytown	64,000
Greenburgh	1,568,000	River Plaza	34,000
Midway Shopping Center	300,000	Bridge Plaza	30,000
Crossroads Shopping Plaza	300,000	White Plains	3,318,000
Dalewood Shopping Center	187,000	The Westchester	1,000,000
Master's Shopping Center	160,000	Galleria Mall	833,000
Loehmanns Plaza	120,000	The Pavilion at White Plains	345,000
Sams Club	110,000	Macys	328,000
Greenburgh Shopping Center	95,000	Sears	270,000
Hartsdale Ventures Shopping Center	88,000	Bloomingdales	252,000
Hartsdale Shopping Center	65,000	White Plains Mall	170,000
Greenville Shopping Center	41,000	Saks	120,000
Archway Shopping Center	35,000	Yonkers	3,049,000
Scarsdale Ridge Shopping Center	35,000	Cross County Shopping Center	1,190,000
Rockhill Shopping Plaza	32,000	Caldor Shopping Center	548,000
Larchmont	35,000	Bradlees Shopping Center	500,000
Larchmont Plaza	35,000	Cross County Square	250,000
Mamaroneck Town	90,000	Central Plaza Shopping Center	150,000
Ferndale	50,000	High Ridge Plaza	95,000
Staple's Plaza Shopping Center	40,000	Greenway Shop Rite Plz	70,000
Mount Vernon	75,000	Waldbaums Shopping Center	58,000
Pathmark Shopping Center	75,000	Central Fort Hill Shopping Center	54,000
New Rochelle	1,109,000	McLean Avenue Plaza	51,000
New Rochelle Mall	725,000	Tanglewood Shopping Center	45,000
Price Club	110,000	Staples	38,000
Home Depot	106,000		
Quaker Ridge Shopping Center	64,000		
Golden Horseshoe	54,000		
North Ridge	50,000		

Source: Westchester County Department of Planning.

Major Retail Facilities in Westchester County, NY Sorted by Region and Municipality

Site Name	Square Footage	Site Name	Square Footage
North			
Bedford	274,000	New Castle	34,000
Caldor	122,000	A&P Millwood Plaza	34,000
Shop Rite	98,000	North Castle	50,000
Hunting Ridge Mall	54,000	North White Plains Shopping Cer	50,000
Briarcliff Manor	80,000	Ossining Village	135,000
Chilmark	80,000	Arcadian Gardens Shopping Cen	135,000
Cortlandt	557,000	Peekskill	304,000
Westchester Mall	387,000	Beach Shopping Center	177,000
Caldor Shopping Center	140,000	Welcher Avenue Shopping Cente	48,000
Jacobs Hills Plaza	30,000	Hampton Oaks	43,000
Croton-on-Hudson	105,000	Crossroads Plaza	36,000
Shop Rite Plaza	75,000	Pound Ridge	51,000
Municipal Place Shopping Center	30,000	Trinity Corners Shopping Center	51,000
Lewisboro	164,000	Somers	151,000
Cross River Shopping Center	72,000	Town Center at Somers	91,000
Oakridge Shopping Center	52,000	Baldwin Place Shopping Center	60,000
Golden's Bridge Center	40,000	Yorktown	1,406,000
Mount Kisco	285,000	Jefferson Valley Mall	644,000
Mt. Kisco Outlet Center	250,000	Triangle	200,000
Mt. Kisco Square	35,000	Yorktown Green Shopping Cente	160,000
Mount Pleasant	216,000	Building Design Center	150,000
Rosehill Shopping Plaza	111,000	BJ's Warehouse Club	110,000
Town Center Shopping Center	105,000	Shrub Oak Shopping Center	100,000
		Yorktown Plaza	42,000

Source: Westchester County Department of Planning.



MAJOR RETAIL FACILITIES KEY

100,000 - 300,000 gross square feet:

1. Arcadian Gardens, Ossining
2. Beach Shopping Center, Peekskill
3. Caldor Shopping Center, Bedford
4. Caldor Shopping Center, Pelham Manor
5. Caldor Shopping Center, Cortlandt
6. Central Plaza, Yonkers
7. Cross County Square, Yonkers
8. Crossroads Plaza, Greenburgh
9. Dalewood Shopping Center, Greenburgh
10. Loehmanns Plaza, Greenburgh
11. Lord & Taylor Shopping Center, Eastchester
12. Master's Shopping Center, Greenburgh
13. Midway Shopping Center, Greenburgh
14. Mount Kisco Outlet Center, Mt. Kisco
15. Rosehill Shopping Center, Mount Pleasant
16. Rye Ridge Shopping Center, Rye Brook
17. Shrub Oak Shopping Center, Yorktown
18. Town Center, Mount Pleasant
19. Triangle Shopping Center, Yorktown
20. White Plains Mall, White Plains
21. Yorktown Green, Yorktown

300,000 - 700,000 gross square feet:

22. Bradley's Shopping Center, Yonkers
23. Caldor Shopping Center, Port Chester
24. Caldor Shopping Center, Yonkers
25. Jefferson Valley Mall, Yorktown
26. The Pavilion Mall, White Plains
27. Vernon Hills, Eastchester

Over 700,000 gross square feet:

28. Cortlandt Town Center, Cortlandt
29. Cross County Shopping Center, Yonkers
30. Galleria Mall, White Plains
31. New Rochelle Center, New Rochelle
32. The Westchester, White Plains

Major Retail Facilities

