A new report ranking the quality of life in California, based partly on health and living standards, divides the state in five different categories -- basically the differences between the haves, the have lesses and the have nots.

The American Human Development Project shows that some living in the state are enjoying levels of well-being and access to opportunities that the rest of the nation won’t have for decades, while others are stuck at a level of income and opportunities stuck in the 1960s.

The project released its “A Portrait of California,” which ranks the state’s five largest metro areas on a human development index, or HDI, which factors in health, education and standard of living.

San Francisco rated the highest at 6.97 on a scale of 0 to 10; San Diego, 5.81; Sacramento, 5.66; Los Angeles, 5.52 and Riverside-San Bernardino, 4.58.

The report also illustrates the real divides between Californians -- into five categories based on the human development index, rather than just geography.

According to the report, the five Californias are:

- **Silicon Valley-Shangri-La:** With a HDI of 9.35, people in this category are well-educated, high-tech entrepreneurs and professionals in the top 1% of the population in terms of well-being. They are free to pursue their goals and opportunities.

- **Metro-Coastal Enclave California:** 18% of the population fall into this category, with a rating of 7.92. They live in upscale and suburban neighborhoods, mostly on the coast. They are affluent, educated knowledge workers with fairly good financial comfort and security.

- **Main Street California:** 38% of Californians fall into this category, rated 5.92 on the HDI scale. People in this California are middle class, perhaps slipping, but they have longer lives, higher education and earnings than average.

- **Struggling California:** Another 38% of the population, with an index score of 4.17, lives in the suburbs, exurbs, the rural Central Valley, major metro areas, Inland Empire and northern California. In this category, people work hard but struggle with financial and job security.

- **Forsaken Five Percent:** In this category, people in the state have a score of 2.59. They live shorter lives, are impoverished and left behind in the digital economy. They live in impoverished Los Angeles neighborhoods and in rural and urban areas of the San Joaquin Valley. Their opportunities are fewer.

The report also ranked racial and ethnic groups, residency status and neighborhood clusters.

Key findings include:

- Life expectancy is longer in California, 80.1 years compared to the national average of 78.6 years.

- A huge wage gap highlights the differences in opportunity and quality of life for workers -- median Silicon Valley salaries were $73,000 compared to the lowest earners in the Los Angeles region -- $15,000.

- Median earnings were $47,000 in the Bay Area to $28,000 in the Central Sierra region and $24,000 in Northern California.

- Men make more than women in every racial and ethnic group, though more women have bachelor’s degrees.