The Five New Yorks open a new window through which to understand advantage and disadvantage metro-area-wide and can help make common cause among different places and groups of people. The metro area is made up of 170 public use microdata areas, or PUMAs, clusters of towns and neighborhoods defined by the US Census Bureau. Measure of America sorted metro area PUMAs not by geography but by their scores on the American Human Development (HDI) Index along the 10-point scale. Grouping New York metro area communities and towns according to their American HD Index scores not only highlights striking differences but also provides a useful tool for looking at what neighborhoods, towns, and cities separated by distance have in common. The residents of the Five New Yorks have access to distinct sets of opportunities and face very different challenges; yet, their lives are interdependent, the boundaries between them are permeable, and their fates are linked.

Gilded New York
- With an average HD Index score of 9.18, residents of Gilded New York enjoy higher levels of well-being and greater access to opportunity than people anywhere else in the region.
- A baby born today in Gilded New York can expect to live 86.2 years.
- Gilded New York is 71.8 percent white, 10.4 percent Asian, 11.0 percent Latino, and 4.3 percent black; 21.5 percent of residents are foreign born.
• Two in every three workers are employed in the highest-paying occupational category, and median personal earnings are just shy of $70,000.
• Nearly three in four adults hold bachelor’s degrees, and one in three holds a graduate or professional degree.

Opportunity Rich New York
• The HD Index score of 7.68 is higher than the well-being score of every US state.
• The neighborhood clusters that make up Opportunity-Rich New York fall into two broad categories: Diverse Urban Opportunity-Rich, PUMAs that are less than 52 percent white and can be found mostly in Queens, Brooklyn, and New Jersey’s Bergen, Middlesex, and Somerset Counties, and White Suburb/Exurb Opportunity-Rich, majority-white PUMAs that are largely in New Jersey and farther out from the urban core.
• Life expectancy is two years longer than the metro area average and nearly five years longer than the US average.
• More than one in two adults holds a bachelor’s degree, and more than one in five holds a graduate degree.
• Median personal earnings, $50,342, surpass the metro area median by more than $11,000 and the national median by almost $19,000.

Main Street New York
• The HD Index score of 6.32 is higher than that of 391 of the 435 US congressional districts.
• Life expectancy in Main Street New York is 82.4 years, a bit higher than the New York metro area average.
• One in four residents of Main Street is foreign born. The population is 56.3 percent white, 20.2 percent Latino, 11.4 percent black, and 9.8 percent Asian.
• The poverty rate is 12.0 percent, nearly double the rate in Opportunity-Rich New York.
• Of the roughly four in ten households that rent, more than half spend more than 30 percent of their incomes on housing, and nearly three in ten allocate more than half their monthly incomes to rent.

Struggling New York
• Struggling New York scores 4.88 on the HD Index. People living in Struggling New York experience many more barriers to opportunity than do those in Gilded, Opportunity-Rich, and Main Street New York and have lower levels of well-being, on average, than people in the greater New York metro area or in the country as a whole.
• The life expectancy of 80.7 years is lower than the metro area average but still higher than the in country as a whole.
• 22.5 percent of adults lack the barebones credential of a high school diploma, severely limiting their job options.
• Earnings, $28,587, are roughly $10,000 less than the metro area median.

Precarious New York
• Precarious New York is home to more than 1.3 million people living in nine urban PUMAs with an average HD Index score of 3.59.
• Life expectancy is nearly eight years less than in Gilded New York.
• Median earnings are just $22,342, similar to median personal wage in America in the 1960s.
• Just one in seven holds a bachelor’s degree, and a third of adults lack high school diplomas.
• Two in three renters face a high rent burden and another one in three faces an extremely high rent burden, meaning that many renters are living in housing that they cannot afford.

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