The New York Hudson Valley has a wide range of scores on the overall Human Development (HD) Index, the Education Index, the Income Index, and the Health Index. Westchester County (Northeast)-Chappaqua, Pound Ridge, Bedford Hills, and Katonah, one of the metro area’s 170 Census Bureau–defined public use microdata areas (PUMAs), scores among the top ten metro area PUMAs on the Human Development Index, ranking eighth overall at 8.81.

The formation of PUMAs in the New York Hudson Valley is not perfect, as they sometimes join together socioeconomically dissimilar areas and thus mask pockets of affluence or disadvantage. For instance, the area called Westchester County (South Central) is majority nonwhite and includes the cities of New Rochelle and Mount Vernon along with the towns of Pelham and Eastchester. Median personal earnings are about $41,000, and 43 percent of adults have bachelor’s degrees. But it also contains Bronxville, a village one square mile in size that is 92 percent white and where median household income exceeds $200,000, median personal earnings are $94,212, and eight in ten adults hold bachelor’s degrees.

According to Brown University’s Diversity and Disparities Project data tool, among the 100 largest US metro areas from 2010 to 2014, New York–Wayne–White Plains was among the top five most-segregated metro areas by income overall. New York–Wayne–White Plains ranked second out of the 100 metro areas for the segregation of affluent; rich families in this metro area were more likely than families almost anywhere else in the country to live among other rich families.

**Health**

- Westchester County (Southeast) has the highest life expectancy in the New York metro area, 90.4 years.
- Westchester County (Northeast) and Westchester County (Central)–White Plains rank third and eighth among the ten PUMAs with the highest life expectancies.
- No Hudson Valley PUMAs rank in the bottom ten for life expectancy, showing the lack of concentrated disadvantage in this region.
Education and Earnings

- Westchester County (Central)–White Plains City ranks fifth on the Education Index overall at 8.84.
- No Hudson Valley PUMA is among the ten lowest-scoring areas on the Education Index, calculated using two indicators: school enrollment and educational attainment.
- No Hudson Valley PUMA is among the ten highest- or lowest-earning areas.

Transportation

On any given weekday morning, nearly everyone standing on the southbound side of the Metro-North platform in Chappaqua waiting for the 7:55 a.m. express to Grand Central Station is white. Their rush-hour train will fly through lower Westchester County and the Bronx, stopping just twice before plunging below ground at 96th Street, covering the thirty-three-mile route in about fifty minutes; trains like this one run reliably every twenty minutes during the morning and evening rushes, taking workers to and from office jobs in the city.

In contrast, most of the people who got off the northbound train from Grand Central across the Chappaqua station platform moments before were black or Latino. People who commute north to Chappaqua for work tend to provide services to town residents; they clean houses, care for the young and elderly, staff kitchens and wait tables, or work in construction, landscaping, and maintenance.

The morning scene at the Chappaqua station is a stark manifestation of the ways race and ethnicity, income, and occupational category interact with residential segregation, congestion, and transportation infrastructure across the metro area and specifically in Hudson Valley.

The Five New Yorks

**Gilded New York:** Two PUMAs located in Hudson Valley are part of Gilded New York. The average **HD Index score is 9.18.**

**Opportunity-Rich New York:** Three Opportunity-Rich PUMAs are located in Hudson Valley. The average **HD Index score is 7.68,** and their life expectancy is two years longer than the metro area average.

**Main Street New York:** The average **HD Index Score is 6.32.** There are nine Hudson Valley PUMAs that are in Main Street New York.

**Struggling New York:** Struggling New York scores 4.88 on the HD Index. The Hudson Valley areas that are part of Struggling New York are farther away from the city.

**Precarious New York:** There are no PUMAs in the Hudson Valley that are part of Precarious New York.

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