

# Chapter 3. Overview of the Lower Hudson Valley

## Introduction

The purpose of this chapter is to introduce general characteristics of the Lower Hudson Valley and each of its three counties, to give some context to the information on public transportation and community transportation services that is included in Chapter 4.

First, a general profile of the subregion is represented and discussed. This is followed by general profiles of each of the three counties documenting population and population growth, land area, population density, and general demographic characteristics, such as age, income, and employment. For the general profile of the subregion, tables are broken down by county. For the general profile of the counties, tables are broken down by municipality.

A more detailed look at the demographic characteristics of the older adult, persons with disabilities, and persons with low income populations is presented at the beginning of Chapter 5.

## General Profile of the Lower Hudson Valley

The Hudson Valley refers to the valley of the Hudson River and its adjacent communities in New York State, generally from Westchester County northward to the cities of Albany and Troy. The Hudson Valley is divided into three regions: Lower, Middle, and Upper. The Lower Hudson Valley encompasses the three counties of Westchester, Putnam, and Rockland. The area has an estimated population of approximately 1.3 million people. As shown in Figure 3-1, the three counties that comprise the Lower Hudson Valley are part of the NYMTC region.

Due to the decrease in industry within New York State over the past 40 to 50 years, parts of the Hudson Valley have seen economic decline and unemployment to a greater degree than other areas in the state. The high cost of living associated with the New York metropolitan area and its adjacent suburbs has led increasing numbers of people to move from these densely populated areas to the Hudson Valley, including parts as far north as greater Poughkeepsie, and commute into New York City to work. This demand for housing has resulted in increased residential development and a significant increase in housing costs both in the Lower- and Mid-Hudson Valley regions.

**Figure 3-1 Lower Hudson Valley Subregion**



**Area**

The Lower Hudson Valley’s total land area is approximately 945 square miles, which includes 838 square miles of land and 107 square miles of water (see Figure 3-2). Within the Lower Hudson Valley, Westchester County is substantially larger than Rockland and Putnam counties. With a land area of 433 square miles, Westchester is by far the largest county within the Lower Hudson Valley.

**Figure 3-2 Lower Hudson Valley Subregion Area by County**

	Total Area (Sq. Miles)	Land Area (Sq Miles)
Putnam	246	231
Rockland	199	174
Westchester	500	433
<b>Lower Hudson Valley</b>	<b>945</b>	<b>838</b>

Source: US Census (2000); figures are rounded estimates

## Population and Population Growth

The population of the Lower Hudson Valley was not assessed in a comprehensive fashion until the 1970s. By that time, the largest company still operating factories in the area was General Electric. Along with the previously mentioned residential development has come commercial development such as shopping malls, office parks, and other landmarks of suburbia and urban sprawl. Many long-time residents have reacted to this by forming environmental and preservationist groups dedicated to stopping further development. The overall effect of decreased industrialization and increased residential development has been a transformation of the region, especially in the Lower and Mid-Hudson Valley, to an exurb struggling to balance the competing demands of maintaining the area's rural character with the conveniences and services of suburban living.

From 2000 to 2007, the Lower Hudson Valley area grew 3.1 percent, from 1.3 million to nearly 1.35 million residents. This is a faster rate of growth than the 1.7 percent experienced by New York State, and much lower than the national growth rate of 7.2 percent, reflecting the national trend of slower growth in the northeast as compared with the "sun belt" in the southeast and southwest.

The population and population growth of each county is shown in Figure 3-3. Among the counties, Westchester has the highest population (as of 2007) at over 950,000, while Putnam, at nearly 100,000, is the least populated of the counties. In terms of growth as a percentage, Westchester experienced the least population growth from 2000 to 2007, at 2.9 percent, while Putnam experienced the greatest population growth, at 3.8 percent.

**Figure 3-3 Lower Hudson Valley Subregion Population and Population Change by County**

	2000 Pop.	%	2007 Pop.	%	Change	% Change
Putnam	95,745	7.3%	99,489	7.4%	3,744	3.8%
Rockland	286,753	22%	296,483	22.0%	9,730	3.3%
Westchester	923,459	70.7%	951,325	70.6%	27,866	2.9%
<b>Lower Hudson Valley</b>	<b>1,305,957</b>		<b>1,347,297</b>		<b>41,340</b>	<b>3.1%</b>

Source: US Census (2000) American Community Survey (2007); figures are rounded estimates

## Population Density

As shown in Figure 3-4, the Lower Hudson Valley has a population density of 1,382 people per square mile (2000). In comparison, New York City has a population density of more than 26,000 people per square mile.

The density of Putnam County affects the average density of the Lower Hudson Valley because it is substantially lower, at 414 people per square mile, than Westchester and Rockland counties.

**Figure 3-4 Lower Hudson Valley Subregion Population Density by County (2000)**

	2000 Pop.	Area (Sq. Mi.)	Density
Putnam	95,745	231	414
Rockland	286,753	174	1,646
Westchester	923,459	433	2,134
Lower Hudson Valley	1,305,957	945	1,382

Source: US Census (2000); figures are rounded estimates

## Population Age Distribution

The average age of Lower Hudson Valley residents is 37.5, which is slightly higher than the median for New York State (37.0) and the US as a whole (36.4). As shown in Figure 3-5, older adults account for 13 percent of the population, while 61 percent of the residents are between the ages of 18-64. The share of population over 65 years old remains constant (10 percent to 14 percent) across the counties; however, in absolute terms Westchester has nearly 129,000 older adults while Putnam has only slightly more than 9,000. The cohort of children under the age of 18 makes up nearly 26 percent of the subregion's total population, but its share of each individual county's population ranges from 25 percent and 28 percent.

## Income

High levels of overall income and low levels of poverty are defining characteristics of the Lower Hudson Valley. According to the 2000 Census, the median household income ranges from \$63,582 in Westchester County up to \$72,300 in Putnam County, 151 percent and 172 percent of New York State's \$42,000 median household income, respectively. In 2002, the per capita personal incomes ranged from \$39,400 in Putnam County to \$55,500 in Westchester County, 128 percent and 180 percent of the \$30,900 national per capita personal income, respectively. Westchester County is the second wealthiest county in NY, with New York County (Manhattan) being the wealthiest, and the twelfth wealthiest county nationally. The share of the Lower Hudson Valley's population living below poverty is equivalent to the state's 13 percent, ranging from only 7 percent in Putnam County to 15 percent in Rockland County and 9 percent in Westchester County.

**Figure 3-5 Lower Hudson Valley Subregion Age Distribution by County (2000)**

		Under 18	18-64	65 and Over	Total	Percentage
Putnam	Population	25,374	61,224	9,147	95,745	7%
	Percentage	27%	64%	10%		
Rockland	Population	80,286	172,614	33,853	286,753	22%
	Percentage	28%	60%	12%		
Westchester	Population	230,797	563,698	128,964	923,459	71%
	Percentage	25%	61%	14%		
Lower Hudson Valley	Population	336,457	797,536	171,964	1,305,957	100%
	Percentage	26%	61%	13%		

Source: US Census (2000); figures are rounded estimates

## Employment

Forty-seven percent of the population was in the labor force and as of July, 2008, with the unemployment rate for Rockford, Putnam, and Westchester counties ranging between 3.7 percent and 4.8 percent. The healthcare and social assistance industry accounts for 34 percent of the employment income in the Lower Hudson Valley.

## General Profile of Putnam County

### Introduction

Although Putnam County is technically located in the Mid-Hudson Region of New York State, for the purposes of this report, it is considered part of the Lower Hudson Valley subregion. The county is approximately 50 miles north of New York City and is on the outer ring of the city's metropolitan area. Putnam is bordered on the west by the Hudson River, on the north by Dutchess County, on east by the State of Connecticut, and on the south by Westchester County.

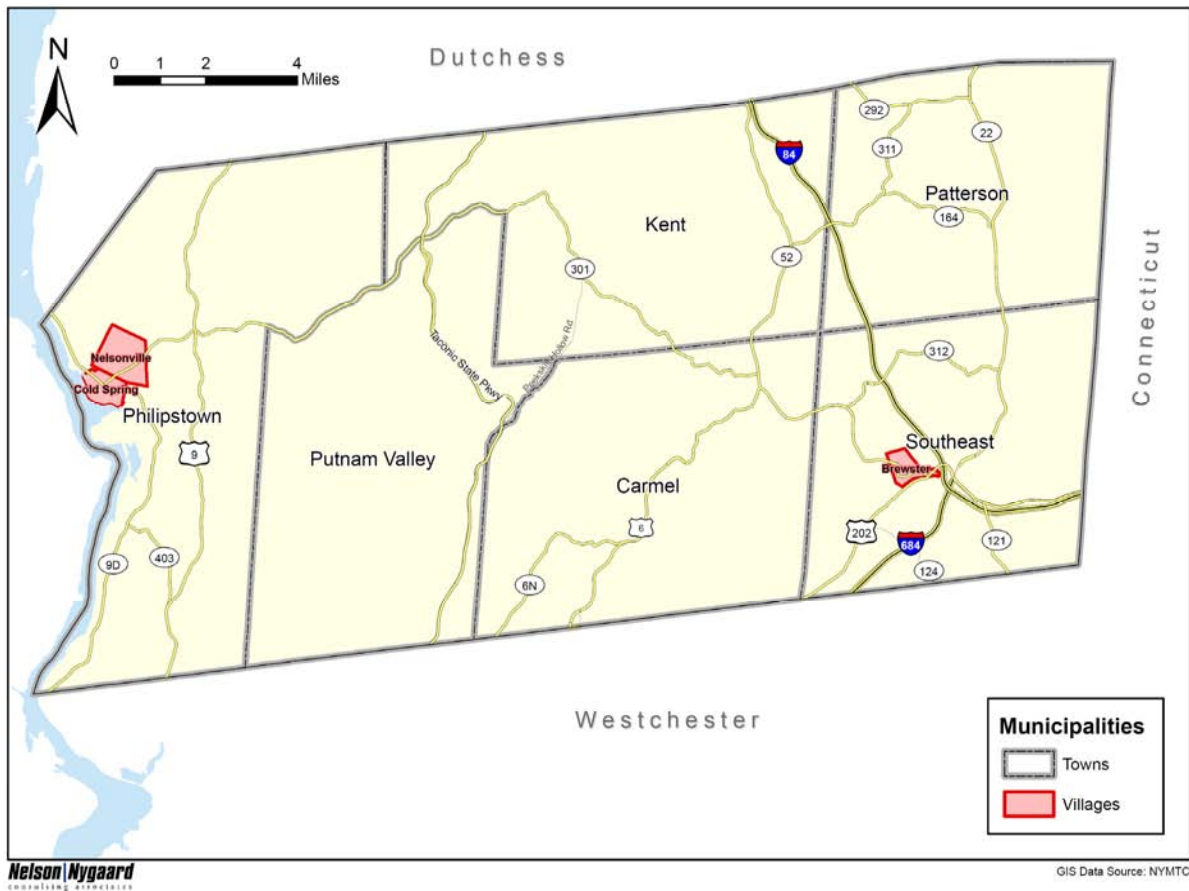
**Figure 3-6 Putnam County within the NYMTC Region**



Putnam County is the fastest growing county in New York State outside of New York City. With a population of 95,745 people (US Census), Putnam County has the smallest population of the three counties in the Lower Hudson Valley accounting for roughly 7.3 percent of the total population. Population increased by 14.1 percent between 1990 and 2000. The anticipated demographic composition of the county beyond 2010 indicates a continuation of past trends. The Town of Carmel continues to have the largest population in the county at 32,950 people in 2002. The Village of Nelsonville remains the smallest municipality in the county with a population of 573 people. The Town of Patterson was the fastest growing town in Putnam County and the Town of Philipstown had the slowest growth rate.

Two of the major Interstates in Putnam County are I-84 and I-684. State Routes 9, 22, 6, and the Taconic State Parkway also function as major highway corridors.

**Figure 3-7 Putnam County Detail**



## Area

A significant portion of Putnam County’s land area is part of the Hudson Highlands. Geologically speaking, the Hudson Highlands extend from the northern Housatonic Valley of Connecticut into New Jersey and Pennsylvania. This area is found in the northeast and southeast corners of the county.

Another environmental feature of Putnam County is its wetlands, which influence the county’s growth patterns, potential for future growth opportunities and water quality concerns. New York State-delineated wetlands of 12.4 acres or more are found in all municipalities. The most significant wetland in Putnam County is the Great Swamp, with 4,200 acres located in a watershed that covers portions of New York and Connecticut.

## Population and Population Growth

As shown in Figure 3-3, the 2000 US Census measured Putnam County’s population as 95,745 persons. It has the smallest population of the three counties. Total population and population change by municipality is presented in Figure 3-8. The most populated municipality is Carmel with a 2000 population of 32,950. The county’s population grew by 14 percent from 1990 to 2000.

**Figure 3-8 Putnam County Population and Population Change by Municipality**

	1990 Pop.	%	2000 Pop.	%	Change	% Change
Carmel	28,816	34%	32,950	34%	4,134	13%
Southeast	14,927	18%	17,330	18%	2,403	14%
Patterson	8,679	10%	11,293	12%	2,614	23%
Kent	13,183	16%	13,994	15%	811	6%
Putnam Valley	9,094	11%	10,735	11%	1,641	15%
Philipstown	9,242	11%	9,408	10%	166	2%
<b>Putnam County</b>	<b>83,941</b>		<b>95,745</b>		<b>11,769</b>	<b>14%</b>

Source: US Census (1990 & 2000); figures are rounded estimates

## Population Density

As shown in Figure 3-4, the population density in the year 2000 was 414 people per square mile, indicating that Putnam County's population density is significantly less than Rockland and Westchester counties. In comparison, the population density of NYC as a whole was 26,343 persons per square mile in 2000. For the same year, the population densities of New York State and the United States were 402 and 80 persons per square mile, respectively.

The population densities by municipality ranged from 809 persons per square mile in Carmel to 181 persons per square mile in Philipstown. Total population density by municipality is shown in Figure 3-9.

**Figure 3-9 Putnam County Population Density by Municipality**

Municipality	Square Miles	Total Population	Density
Carmel	40.7	32,950	809
Southeast	35.1	17,330	494
Patterson	32.7	11,293	346
Kent	42.8	13,994	327
Putnam Valley	42.9	10,735	250
Philipstown	51.8	9,408	181
<b>Putnam County</b>	<b>246</b>	<b>95,710</b>	<b>389</b>

Source: US Census (2000); figures are rounded estimates



## Population Age Distribution

The median age for Putnam County residents is 37.4 years old, slightly older when compared to the US (36.4). According to the US Census, there were 9,147 older adults living in Putnam County in 2000, accounting for 10 percent of the population. Overall, the density of older adults was nearly 40 persons per square mile. This ranged from 22 persons per square mile in Putnam Valley to 77 persons per square mile in Carmel.

## Population of Persons with Disabilities

There were 12,859 persons with disabilities living in Putnam County in 2000, accounting for 13 percent of the total population, and resulting in an overall density of 56 persons with disabilities per square mile. Carmel has the highest concentration of persons with disabilities, both in terms of density (96 people per square mile) and sheer number (roughly 4,000) of people. Philipstown has both the lowest concentration of disabled persons (26 persons per square mile) and the fewest, with only 1,328 disabled people.

## Income

Putnam County residents brought in a per capita income of \$30,127 which was 129 percent of New York State's \$23,389 in 1999. The median household income for Putnam County was \$75,514 in 2004, at that time it was 166 percent of New York State's median household income of \$45,343. As indicated by the per capita and median household income, only 7 percent of Putnam County residents had an income below the poverty level (vs. the NYC citywide average of 30 percent) or approximately 6,813 people, with a density of 29 low income persons per square mile. Carmel has the most low income persons (roughly 1,900) with Southeast close behind (nearly 1,600).

## Employment

Nearly 70 percent of those over the age of 18 or approximately 51,000 residents of Putnam County are part of the labor force. Approximately 41 percent of the workforce is employed in the management, professional, and related occupations. Another 26 percent work in sales and office occupations. Putnam County had the second lowest unemployment rate in New York State in 2002.

The largest employment sectors in Putnam County are in the educational and health services sectors. Putnam Hospital Center is the largest employer, with over 900 employees. Small businesses are also prevalent in Putnam County. In 2000, Putnam County had 2,624 business establishments. Approximately 70 percent of the businesses employed 4 or fewer people. 13,700 workers reported to the US Census Bureau that they live and work in Putnam County. An additional 20,000 residents commute to Westchester County, and more than 7,000 residents commute to New York City for work.

## General Profile of Rockland County

### Introduction

Rockland County sits on the western shores of the Hudson River, across the river from the rest of the NYMTC region. Approximately one-third of Rockland County's land area is parkland, with 40 miles of scenic Hudson River waterfront. In addition to the open space, the county has a rich legacy of historic sites in its village centers and along its country lanes. The county is appealing to individuals who want to live outside of the congested New York City area. Not only has the county population increased, but so too has the social and ethnic diversity of its population. While an attractive residential environment for New York City commuters, Rockland County is also building its own economic base. With only 10 percent of the land in the county vacant, the nature and character of utilization of the remaining land is crucial to the overall quality of life for residents.

**Figure 3-10 Rockland County within the NYMTC Region**



Rockland is the second most populous county in the Lower Hudson Valley with a population of 286,752 people. Rockland County accounts for approximately 22% of the Lower Hudson Valley subregion's total population. Between 2000 and 2006, the population of Rockland County increased by 2.6 percent to 292,916. This growth trend is projected to continue and the projected 2025 population is 348,000 or a 21.4 percent increase over the 2000 population.

## Area

Geographically, Rockland County is the smallest county in the Lower Hudson Valley, covering only 199 square miles. It sits on the western shores of the Hudson River across from Westchester County, north of New Jersey and south of Orange County. The New York State Thruway (Interstate 87) – a major transportation and freight corridor – runs through the county.

**Figure 3-11 Rockland County Detail**



## Population and Population Growth

Rockland County is developing new aspects of cultural and ethnic diversity, which reflects the county's attractiveness to commuters who work in New York City but choose to live outside of the more congested areas. Indeed, several distinct cultural and ethnic groups help define the county's neighborhoods, but also fuel population growth. As shown in Figure 3-3, the 2000 US Census measured Rockland County's population at 286,752. Between 1990 and 2000, Rockland County grew by 8 percent. Ramapo experienced the greatest increase, both in numbers of people (14,821) and percentage growth (16 percent). By 2007, Rockland County population had grown to 294,965.

**Figure 3-12 Rockland County Population and Population Change by Municipality**

	1990 Pop.	%	2000 Pop.	%	Change	% Change
Ramapo	93,861	35%	108,682	38%	14,821	16%
Clarkstown	79,346	30%	82,319	29%	2,973	4%
Orangetown	46,742	18%	47,771	17%	1,029	2%
Haverstraw	32,712	12%	33,724	12%	1,012	3%
Stony Point	12,814	5%	14,256	5%	1,442	11%
<b>Rockland County</b>	<b>265,475</b>		<b>286,752</b>		<b>21,277</b>	<b>8%</b>

Source: US Census (1990 & 2000); figures are rounded estimates

## Population Density

As shown in Figure 3-4, Rockland County's population density in the Year 2000 was 1,439 persons per square mile, meaning that Rockland County's population density is second in the Lower Hudson Valley to Westchester County. In comparison, the population density of NYC as a whole was 26,343 persons per square mile in 2000. For the same year, the population densities of New York State and the United States were 402 and 80 persons per square mile, respectively.

**Figure 3-13 Rockland County Population Density by Municipality**

	Square Miles	Total Population	Density
Ramapo	62	108,682	1,759
Clarkstown	47	82,319	1,747
Orangetown	31	47,771	1,520
Haverstraw	27	33,724	1,232
Stony Point	32	14,256	452
<b>Rockland County</b>	<b>199</b>	<b>286,752</b>	<b>1,439</b>

Source: US Census (1990 & 2000); figures are rounded estimates

## Population Age Distribution

The median age for Rockland County residents is 36.2 years old, equal to its neighbors, Putnam and Westchester counties but younger when compared to New York City overall (35.9) or the US (36.4).

According to the US Census, there were 33,853 older adults living in Rockland County in 2000, accounting for 12 percent of the population. Ramapo holds the largest population of older adults with nearly 11,000 but they make up 15 percent of Orangetown's population. Overall, the density of older adults was 170 persons per square mile in Rockland County in 2000. This ranged from 53 persons per square mile in Stony Point to 233 persons per square mile in Orangetown.

## Population of Persons with Disabilities

There were 42,751 persons with disabilities living in Rockland County in 2000, accounting for 15 percent of the total population, and resulting in a density of 246 persons with disabilities per square mile. Ramapo was the town with the highest population of persons with disabilities (15,995) and Haverstraw had the highest percentage of persons with disabilities (20 percent of its total population).

## Income

Rockland residents earned a per capita income of \$28,082 in 2000, the lowest per capita income in Lower Hudson Valley but still 120 percent of New York State's \$23,389. On the other hand, Rockland has the second highest median family income of \$67,971 which is well above the nation's \$41,994. Still, Rockland has nearly 41,707 low income persons (15 percent) equaling roughly 154 low income persons per square mile.

## Employment

The residential workforce in Rockland County continues to maintain an emphasis toward office/store type employment and away from factory employment. In 1990 and 2000, office/store jobs represented 70 percent of the total Rockland workforce, while manufacturing employment decreased from 18 percent in 1990 to 15 percent of the total workforce in 2000.

Data on journey-to-work patterns have shown that about 55 percent of Rockland County's residential workforce commutes to jobs within the county, while the remaining 45 percent commute to jobs mostly concentrated in New York City, Northern New Jersey, and Westchester. The Rockland County workforce has remained consistent with 66 percent of the labor force participation rate and a 3.9 percent unemployment rate as of July 2008.

Industrial firms in Rockland County provide a wide scale of products and services to local and distant markets including apparel, chemicals, electronic equipment, and machinery. The largest employers in Rockland County are New York State, Rockland County, Wyeth-Ayerst Laboratories, Good Samaritan Hospital, Nyack Hospital, Verizon Wireless, Northern Services Group, Helen Hayes Hospital, A & T Healthcare, and Orange and Rockland Utilities. Many of the employers in Rockland County have fewer than 50 employees.

## General Profile of Westchester County

### Introduction

Located just north of New York City, Westchester County has a geographically favorable setting, with the Long Island Sound on the southeast and the Hudson River on the west. The county's terrain includes rolling hills and the Croton, Bronx, and Saw Mill Rivers. The county has retained much of its rural character with a blend of urban and suburban lifestyles.

**Figure 3-14 Westchester County within the NYMTC Region**



Westchester County is Lower Hudson Valley's most populous county with a population of 923,459 people (US Census), accounting for roughly 70 percent of the total population of the Lower Hudson Valley. Forecasts suggest that Westchester County will retain this status through the year 2025.

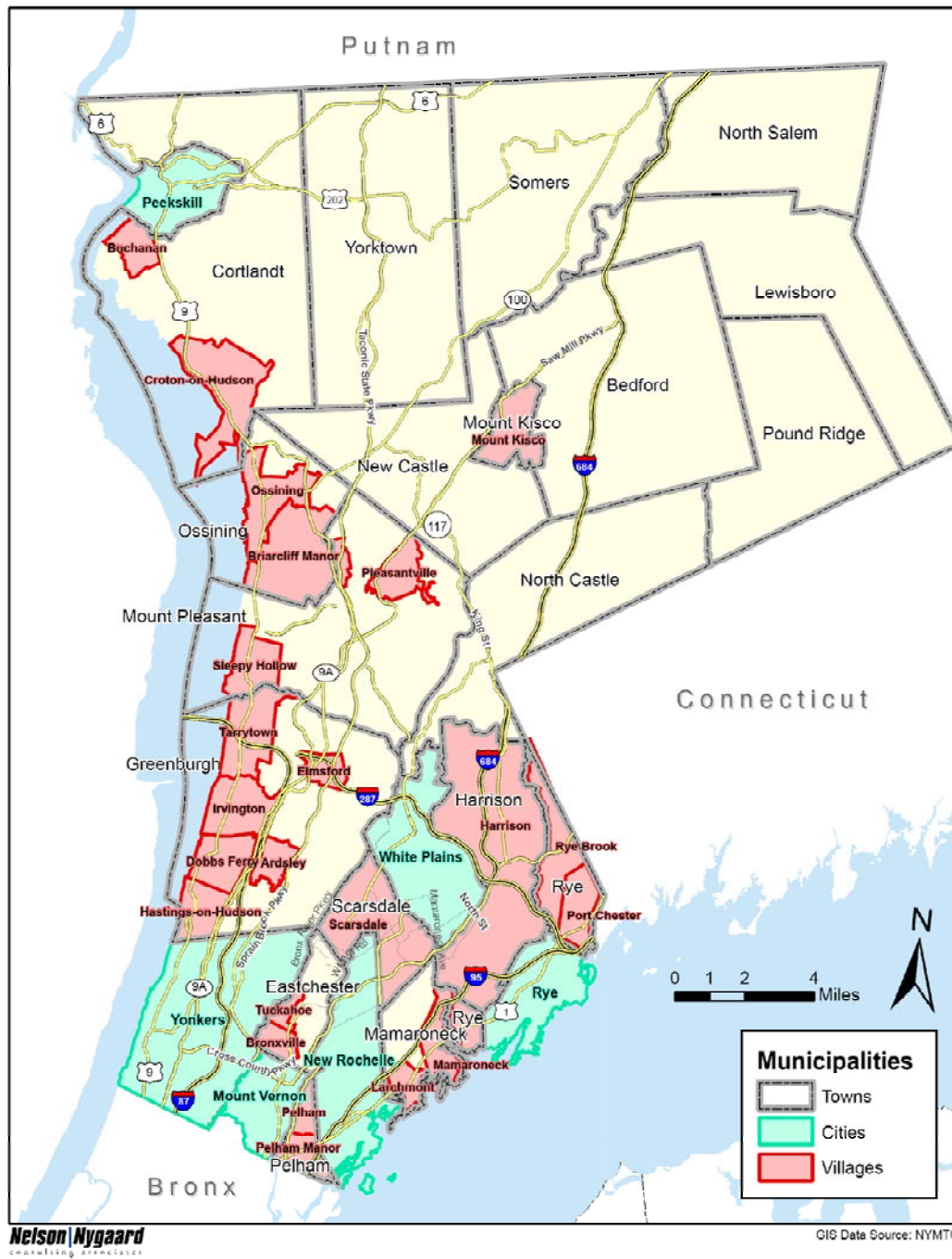
Westchester County's future growth is based on recognizing the pillars of its historic development. The long-range plan for the physical development of Westchester concentrates on three distinct physical characteristics: centers, corridors, and open space.



## Area

Geographically, Westchester County is the largest county in the Lower Hudson Valley, covering 433 square miles. It has everything from thriving urban centers to quiet rural landscapes. Westchester County includes 45 cities, towns, and villages.

**Figure 3-15 Westchester County Detail**



## Population and Population Growth

As shown in Figure 3-3, the 2000 US Census measured Westchester County's population as 923,459 persons, making up roughly 70 percent of all Lower Hudson Valley residents. The City of Yonkers is the largest municipality in Westchester County with about 196,000 people. The county as a whole experienced a 8 percent population growth between 1990 and 2000. The highest percentage increase was in Eastchester with a growth of 69 percent. By 2006, Westchester County population had grown to 949,355, a 2.8 percent increase from 2000.

**Figure 3-16 Westchester County Population and Population Change by Municipality**

	1990 Pop.	%	2000 Pop.	%	Change	% Change
Mount Vernon	67,153	8%	68,381	7%	1,228	2%
Yonkers	182,082	21%	196,086	21%	14,004	8%
New Rochelle	67,265	8%	72,182	8%	4,917	7%
City of Rye	39,524	5%	43,880	5%	4,356	11%
White Plains	48,718	6%	53,077	6%	4,359	9%
Eastchester	18,573	2%	31,318	3%	12,745	69%
Peekskill	19,563	2%	22,441	2%	2,878	15%
Pelham	11,903	1%	11,866	1%	-37	0%
Mamaroneck	27,706	3%	28,967	3%	1,261	5%
Mount Kisco	9,108	1%	9,983	1%	875	10%
Ossining	34,124	4%	36,534	4%	2,410	7%
Greenburgh	83,816	10%	86,764	9%	2,948	4%
Town of Rye	14,963	2%	14,955	2%	-8	0%
Scarsdale	16,987	2%	17,823	2%	836	5%
Harrison	23,308	3%	24,154	3%	846	4%
Mount Pleasant	40,590	5%	43,221	5%	2,631	6%
Yorktown	33,467	4%	36,318	4%	2,851	9%
Cortlandt	37,357	4%	38,467	4%	1,110	3%
Somers	16,216	2%	18,346	2%	2,130	13%
New Castle	16,648	2%	17,491	2%	843	5%
Bedford	16,906	2%	18,133	2%	1,227	7%
North Castle	10,061	1%	10,849	1%	788	8%
Lewisboro	11,313	1%	12,324	1%	1,011	9%
North Salem	4,725	1%	5,173	1%	448	9%
Pound Ridge	4,550	1%	4,726	1%	176	4%
<b>Westchester County</b>	<b>856,626</b>		<b>923,459</b>		<b>66,833</b>	<b>8%</b>

Source: US Census (1990 & 2000); figures are rounded estimates



## Population Density

As shown in Table 3-4, the population density in Westchester County in the Year 2000 was 2,100 people per square mile, the highest in the Lower Hudson Valley. In comparison, the population density of NYC as a whole was 26,343 persons per square mile in 2000. For the same year, the population densities of New York State and United States were 402 and 80 persons per square mile, respectively.

Total population density by area is also shown in Figure 3-17. Densities ranged from 205 persons per square mile in Pound Ridge to 15,600 persons per square mile in Mount Vernon.

**Figure 3-17 Westchester County Population Density by Municipality**

	Square Miles	Total Population	Density
Mount Vernon	4.4	68,381	15,600
Yonkers	18.5	196,086	10,604
New Rochelle	10.4	72,182	6,959
Town of Rye	7.1	43,880	6,208
White Plains	9.9	53,077	5,376
Eastchester	5.0	31,318	6,263
Peekskill	5.5	22,441	4,100
Pelham	2.2	11,866	5,480
Mamaroneck	6.7	28,967	4,331
Mount Kisco	3.1	9,983	3,236
Ossining	15.5	36,534	2,352
Greenburgh	35.4	86,764	2,451
City of Rye	6.1	14,955	2,434
Scarsdale	6.7	17,823	2,669
Harrison	17.4	24,154	1,392
Mount Pleasant	32.8	43,221	1,319
Yorktown	39.5	36,318	921
Cortlandt	50.4	38,467	763
Somers	32.1	18,346	571
New Castle	23.5	17,491	746
Bedford	39.6	18,133	458
North Castle	26.1	10,849	415
Lewisboro	29.3	12,324	421
North Salem	23.2	5,173	223
Pound Ridge	23.1	4,726	205
<b>Westchester County</b>	<b>433</b>	<b>923,459</b>	<b>2,100</b>

Source: US Census (1990 & 2000); figures are rounded estimates

## Population Age Distribution

The median age for Westchester County residents is 37.6 years old, slightly older when compared to New York City overall (35.9) or the US (36.4). According to the US Census, there were 128,964 older adults living in Westchester in 2000, accounting for 14 percent of the population. Overall, the density of older adults was 298 persons per square mile in Westchester in 2000. This ranged from 25 persons per square mile in Pound Ridge to 2,069 persons per square mile in Mount Vernon.

## Population of Persons with Disabilities

There were 147,066 persons with disabilities living in Westchester County, accounting for 16 percent of the total population, and resulting in a density of 340 persons with disabilities per square mile. The density of the persons with disabilities ranged from 22 persons with disabilities per square mile in Pound Ridge to 3,506 persons with disabilities per square mile in Mount Vernon.

## Income

Westchester residents earned a per capita income of \$36,726 in 1999 (US Census 2000 data), the highest income in the Lower Hudson Valley. At \$63,582, the median household income was the lowest compared to the rest of the Lower Hudson Valley. Westchester also has a low percentage of low income residents at 13 percent or approximately 124,383 people, with a density of 182 low income persons per square mile.

## Employment

Roughly 63 percent of Westchester County's working age population is in the labor force, equaling around 452,000 people. As of August 2008, the unemployment rate in Westchester County was 5.1 percent. The county has a diversified economy led by the service sector where professional, scientific, and information technology firms excel.

There are six key industries, referred to as "clusters," as key players in the region's economy. The clusters include Biotechnology, Education, Headquarters & Corporate Services, Information Technology, Manufacturing and Tourism. Nearly 20 percent of the biotechnology workforce in New York is in Westchester County, the largest concentration in the state. Likewise, more than 37,000 people were employed in the manufacturing sector in Westchester County, and 30,000 were employed in the county's tourism industry. Tourism is an integral part of the county's economic development and growth strategy.