

Income

Section Highlights

Cost of Living

Lowest in So. Cal.

Cost of Living Compared to U.S. Average

19.5% Higher

Median Household Income

\$52,041

Residents Living in Poverty

1 in 5

Children Eligible for Free or Reduced-Price School Meals

69.5%

A Success Story

The Subsidized Work Experience Program (WEX) is part of Welfare to Work under CalWORKs. This paid training program is for residents who are currently receiving cash aid, and offers them the opportunity to learn or enhance skills in customer service, responsibility, pride in work, and work etiquette. Former welfare recipient, Janice, was enrolled in the WEX program, where she received office skills and customer service training. Within four months of participating in the program, she was hired by the San Bernardino County Registrar of Voters with a starting wage of \$13 per hour. "The WEX program opened a lot of doors for me and has helped me grow as a person," says Janice, "I am just so thankful for this positive opportunity."

After Increasing, Median Annual Income Declines in 2014

Cost of living is low in the Riverside-San Bernardino metro area compared to Southern California neighbors, but it is nearly 20% higher than the national average. As a result, higher than average income and real income growth are important to ensure residents have sufficient income to thrive in San Bernardino County and afford rising expenses. This indicator tracks the change in inflation-adjusted median household income for San Bernardino County compared to the state and nation.¹ For the Riverside-San Bernardino metro area, median household income is compared to cost of living. The cost of living index compares the prices of housing, consumer goods, and services in Riverside-San Bernardino relative to the national average.

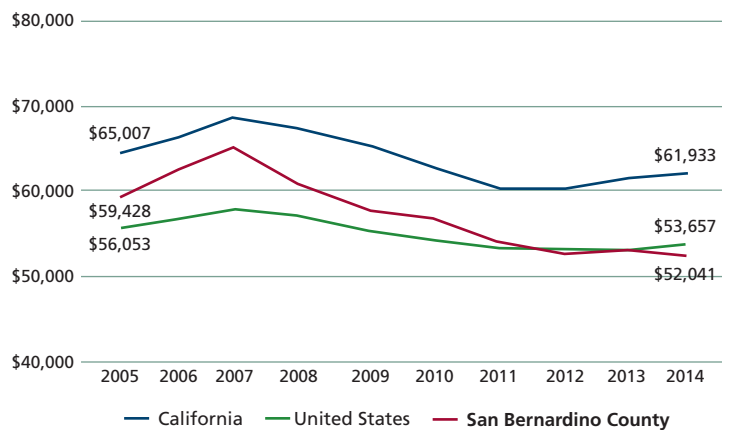
How is San Bernardino County Doing?

- Median household income struggles to outpace inflation **14a**
- In 2014, median household income in San Bernardino County was \$52,041, down 2% since 2013 and down 10% since 2005, when adjusted for inflation. Meanwhile, state and national median household income has increased over the past two years.
 - Lackluster median income growth in San Bernardino County, combined with a cumulative inflation rate of 21% between 2005 and 2014, has led to less buying power for residents over time.

The Riverside-San Bernardino metro area has the lowest cost of living in Southern California, but the highest among selected peer markets outside of California:

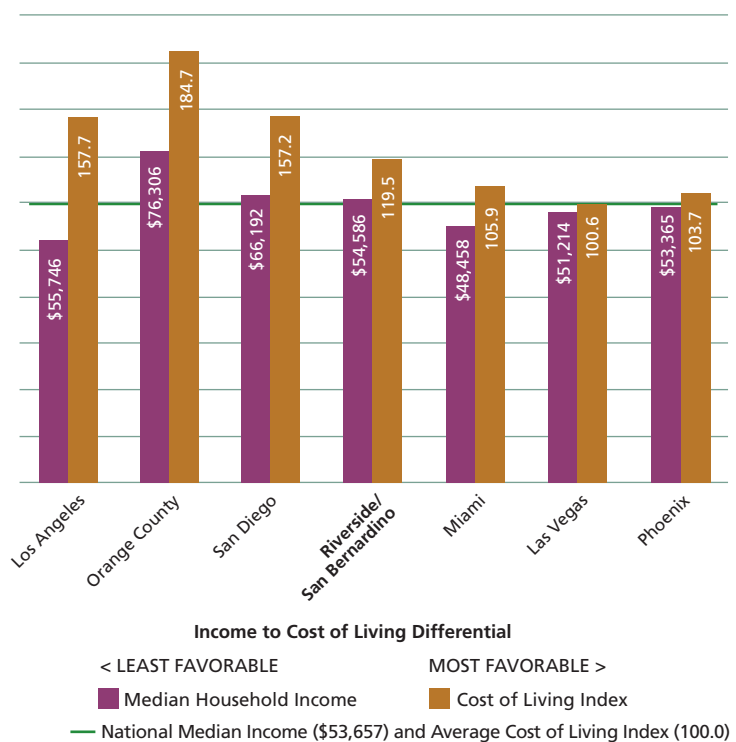
- With 100.0 being average, Riverside-San Bernardino measured 119.5 in 2014.
- When looking at income relative to cost of living in peer markets, Phoenix residents have the most favorable ratio of income to cost of living, while Los Angeles residents have the least favorable ratio.
- In Riverside-San Bernardino, higher than average cost of living but average median income translates to somewhat less discretionary income than areas where income and cost of living are more aligned. **14b**

Median Household Income (Inflation Adjusted to 2014 Dollars)
San Bernardino County, California and United States, 2005-2014



Sources: U.S. Census Bureau, American Community Survey, 1-Year Estimates (2005-2014), U.S. Bureau of Labor Statistics, Inflation Calculator (www.bls.gov/data/inflation_calculator.htm)

Median Household Income Compared to Cost of Living Index
Regional Comparison, 2014



Sources: U.S. Census Bureau, American Community Survey, 1-Year Estimates; Sperling's Best Places

Median Income for Seniors, Families and Veterans

Compared to the countywide median household income of \$52,041, senior households have a substantially lower income (\$38,942). However, seniors are also more likely to have assets including owning their own home (76% vs. 53% of non-seniors) and own their home outright (50% vs. 17% of non-senior homeowners).

With a median annual income of \$50,866, families with children under 18 years of age have a slightly lower median income than all households countywide.

Veterans have a higher median income (\$37,111 for the individual, not the household) compared to non-vets (\$22,924).

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2013 (Tables S1903, B21004, B25007, B25027)

¹ All income data in this report are inflation-adjusted to 2014 dollars, such that \$1,000 earned in 2005, for example, has the same buying power as \$1,210 in 2014. "Real" refers to income adjusted for inflation.

CalWORKs Enrollment Continues to Decline

Public income support and food subsidies provide a critical safety net to those living in or at risk of poverty. These supports can work against the negative pressures of poverty, including the stress and strained family relationships that can result from the challenges of paying for basic needs. To assess the demand for these services, this indicator measures enrollment in two core public assistance programs, CalWORKs and CalFresh.

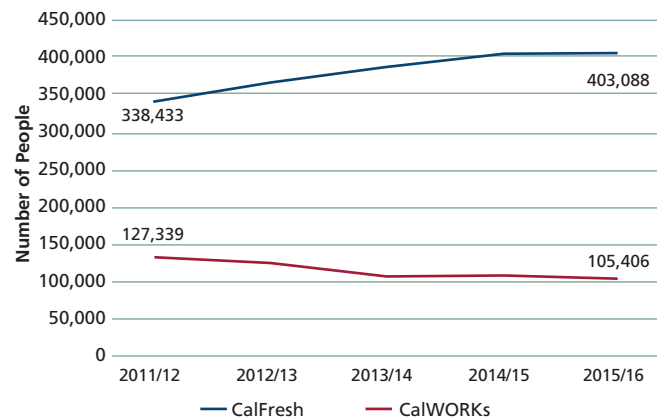
How is San Bernardino County Doing?

Enrollment in CalFresh remained flat, while cash public assistance enrollment declined:

15a

- After double-digit growth during the recession, growth in the number of people receiving CalFresh benefits slowed to less than 1% between 2014/15 and 2015/16.
- Meanwhile, CalWORKs enrollment fell 6% between 2014/15 and 2015/16, and is down 18% from the peak in 2011/12.
- San Bernardino County is home to 4.8% of California's households; however, a disproportionate 7.9% of the 1.33 million California households receiving cash public assistance or CalFresh reside in San Bernardino County.¹
- Most (73%) of CalWORKs recipients are children and slightly under half (47%) of CalFresh recipients are children.
- Veterans make up only 1% of CalFresh recipients and even fewer CalWORKs recipients.

Enrollment in Major Public Assistance Programs San Bernardino County, 2012-2016



Note: CalFresh counts include those who receive CalWORKs and those who do not.
Source: San Bernardino County Human Services

Program Descriptions

CalWORKs provides cash benefits for the care of low-income children. **CalFresh** (formerly Food Stamps) provides low-income households with assistance for the purchase of food. Most programs require income and asset limitations, as well as citizenship or permanent legal resident status. Other eligibility factors may apply such as county or state residency, age, or time in the program (time-limits).

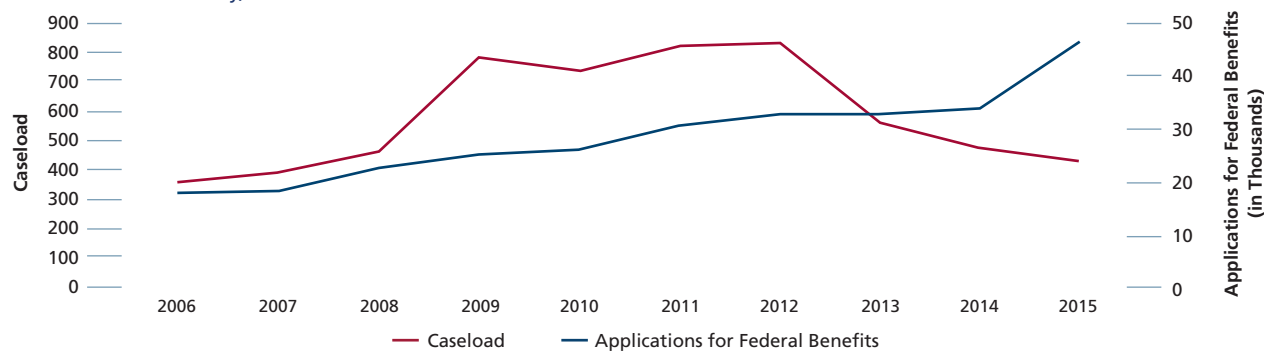
Supporting Our Veterans Returning from Active Service

While the overall veteran population is decreasing, the number of veterans returning home from active duty is increasing, driving increases in applications for federal benefits. Federal benefits provide disability compensation for veterans injured during active military service, as well as medical/mental health services, educational assistance, vocational rehabilitation, and other services that aid readjustment to civilian life. The San Bernardino County Department of Veteran Affairs (County VA) reports:

- Between 2006 and 2015, there was a 159% increase in the number of completed applications for federal benefits.
- During the same period the County VA caseload grew 25%. Recent declines stem from measures to close inactive cases.
- In 2014/15, the combined annual value of federal monthly payments and one-time benefits obtained by the County VA for veteran benefits was \$61.7 million above the previous five-year average of \$48.5 million.
- Veterans make up approximately 5% of San Bernardino County's population (112,208).²

15b

Department of Veterans Affairs Caseload and Applications for Federal Benefits San Bernardino County, 2005-2014



Source: San Bernardino County Department of Veterans Affairs

¹ American Community Survey, 2014 (factfinder.census.gov)

² VA National Center for Veterans Analysis and Statistics (www.va.gov/vetdata/veteran_population.asp); California Department of Finance, Table E-2, July 2015 Preliminary

Higher Poverty for Families without a High School Diploma

Poverty can have negative health impacts for both children and adults. In addition, children growing up in impoverished households are at increased risk for lower cognitive abilities, lower school achievement, and poorer development. The poverty rate is an important tool to determine eligibility for health and human services and programs, including health and supplemental food programs, which can lessen the negative impacts of poverty. Tracking poverty can also assist with targeting interventions. This indicator provides detailed information about the percentage and makeup of San Bernardino County families that are living in poverty. A family is defined as a group of two or more people related by birth, marriage or adoption, residing in the same housing unit.

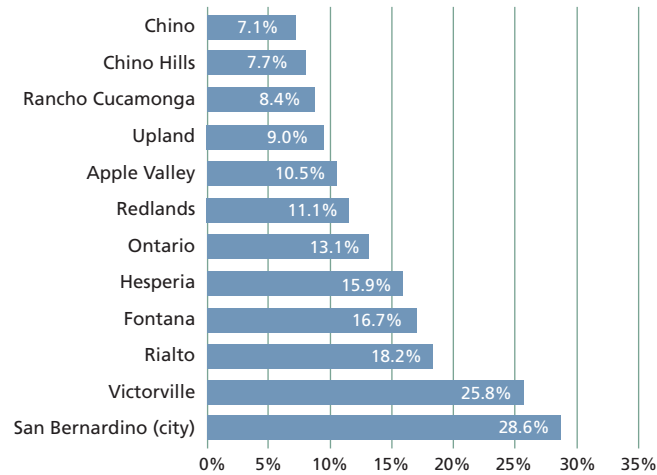
How is San Bernardino County Doing?

More families are living in poverty:¹

- The percentage of families living in poverty has increased four percentage points, from 12.3% of San Bernardino County residents living in poverty in 2005 to 16.3% in 2014.
- San Bernardino County's rate of family poverty is higher than the state and national averages and it is the highest among the counties compared, except for Miami-Dade (16.9%).
- The rate of poverty is significantly higher – and continues to grow – for San Bernardino County families whose head of household does not have a high school diploma, from 23.7% living in poverty in 2005 to 32.1% living in poverty in 2014.
- At 28.6%, the city of San Bernardino has the highest rate of families living in poverty in San Bernardino County, while Chino Hills has the lowest rate (7.1%).

16b

Percentage of Families Living in Poverty by City San Bernardino County, 2014



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (<http://factfinder2.census.gov>)

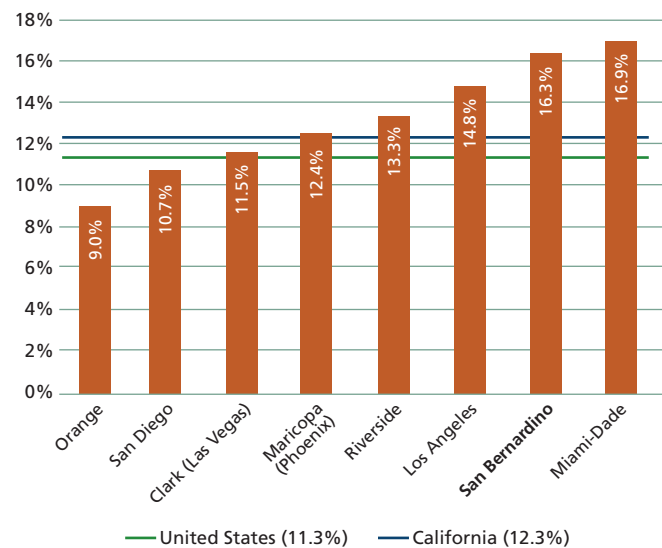
Note: because 1-year estimates are being used, only cities with populations of 65,000 or more are included.

Self-Sufficiency Wage

The Family Economic Self-Sufficiency Standard measures the income needed in order for a family to meet its minimal basic needs – including food, housing, child care, health care, transportation, and taxes – without the use of public or private assistance. In 2014 in San Bernardino County, a family with two adults, one preschooler (aged 3-5 years) and one school-aged child (6-12 years) needed an annual wage of \$60,585 in order to meet its basic needs. In 2014, the median income for a family of four in San Bernardino County was \$52,041, a shortfall of more than \$8,500 from the Self-Sufficiency Standard.

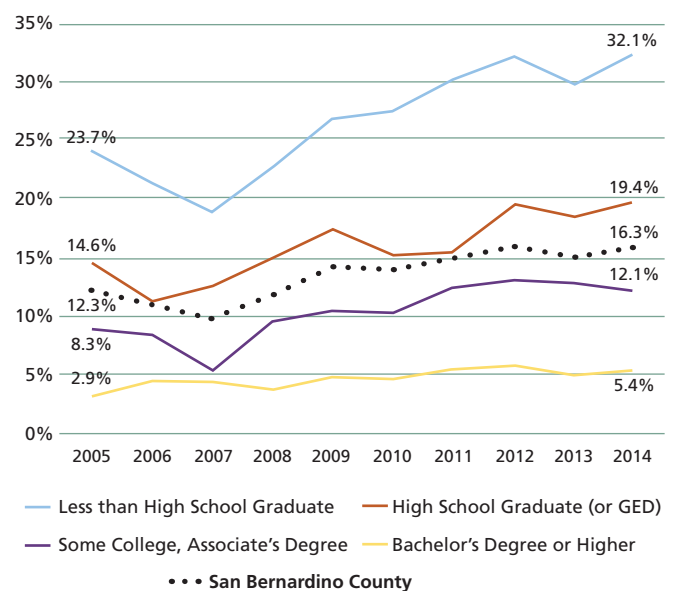
Source: Family Economic Self-Sufficiency Standard (<http://www.insightcced.org/calculator.html>)

Percent of Families Living in Poverty County Comparison, 2014 **16a**



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (<http://factfinder2.census.gov>)

Percentage of Families Living in Poverty by Educational Attainment San Bernardino County, 2005-2014 **16c**



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (<http://factfinder2.census.gov>)

¹ The 2015 Community Indicators Report presented poverty data using the American Community Survey 3-year estimates. The Census has stopped producing 3-year estimates, thus 1-year estimates are used for this indicator. Data should not be compared with the prior year's Community Indicators Report.

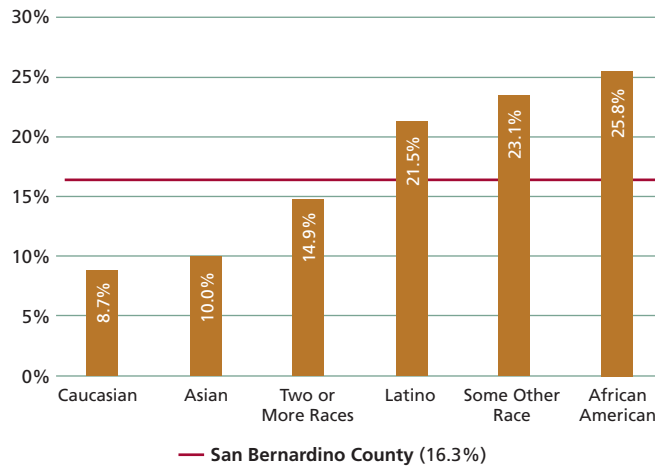
Families with younger children have a higher incidence of poverty:

- Female-headed households, where there is no father living in the house, have the highest poverty rate at 34.1%. For those female-headed households with young children under 18 years of age, the poverty rate increases considerably (44.0%).
- Married-couple families (with or without children) have a lower poverty rate (9.8%). For those married-couple families with children under 18 years of age, the rate increases to 14.5%.

Poverty rates vary by ethnicity:

- African American families have the highest rate of poverty (25.8%), while Caucasian families have the lowest rate (8.7%).
- More than one in five Latino families (21.5%) are living in poverty.

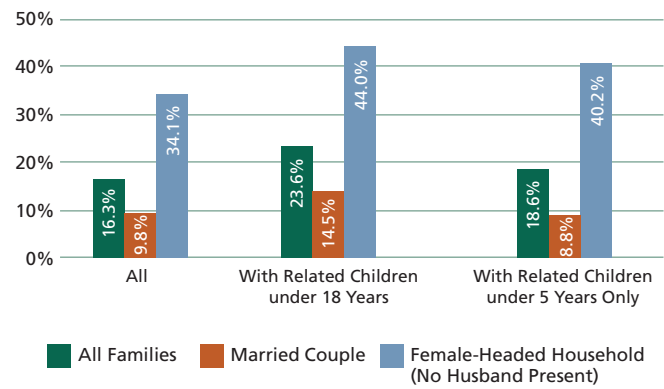
16e Percent of Families Living in Poverty by Ethnicity
San Bernardino County, 2014



Note: Caucasian is non-Latino. Latino is of any race.

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (<http://factfinder2.census.gov>)

16d Poverty Level by Family Structure and Ages of Children
San Bernardino, 2014



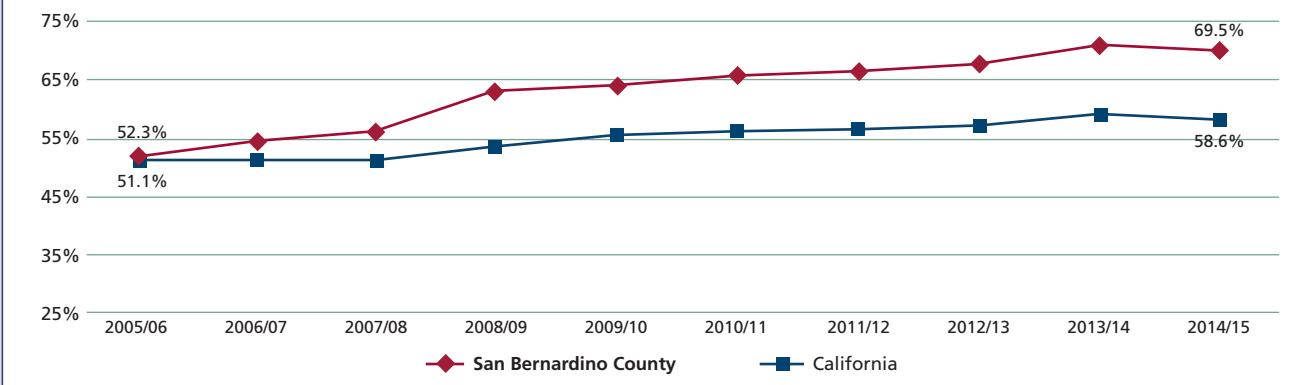
Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (<http://factfinder2.census.gov>)

Low-income Family Eligibility for Free or Reduced-Price School Meals

A growing number of children are eligible to receive free or reduced-price school meals:

- In 2014/15, 69.5% of K-12 public school students lived in families with incomes low enough to qualify for free or reduced price school meals, down slightly from 70.5% in 2013/14.
- A child is eligible if his or her family's income is below 185% of the poverty level (e.g., \$44,863 for a family of four in 2015).

16f Children Eligible for Free or Reduced-Price School Meals
San Bernardino County and California, 2006-2015



Source: California Department of Education, DataQuest (<http://data1.cde.ca.gov/dataquest/>)

Increase in the Percentage of Working Poor

In addition to impacting an individual’s health and educational attainment, poverty also affects their burden upon and contribution to the community. The poverty rate is an important tool to determine eligibility for health and human services and programs, including health insurance and supplemental food programs, which can lessen the negative impacts of poverty. Tracking poverty can also assist with targeting interventions. This indicator tracks the percentage of the population in San Bernardino County living in poverty by select demographics including age, gender, employment and veteran status.

How is San Bernardino County Doing?

Overall, poverty has grown:¹

- The percentage of the population living in poverty increased more than five percentage points, from 15.0% in 2005 to 20.6% in 2014.
- San Bernardino County’s rate of poverty is higher than state and national averages and is the highest among counties compared.

Poverty is increasing across all age groups:

- In 2014, 28.5% of children in San Bernardino County under age 18 were living in poverty, up from 19.8% in 2005.
- The percentage of adults living in poverty also grew during this same period, from 13.0% in 2005 to 18.6% in 2014.
- Poverty among seniors ages 65 increased only slightly, rising from 11.1% in 2005 to 11.3% in 2014.

Women are more likely to live in poverty than men:

- In 2014, 22.2% of females in San Bernardino County were living in poverty.
- This is more than three percentage points higher than the proportion of the male population living in poverty (18.9%).

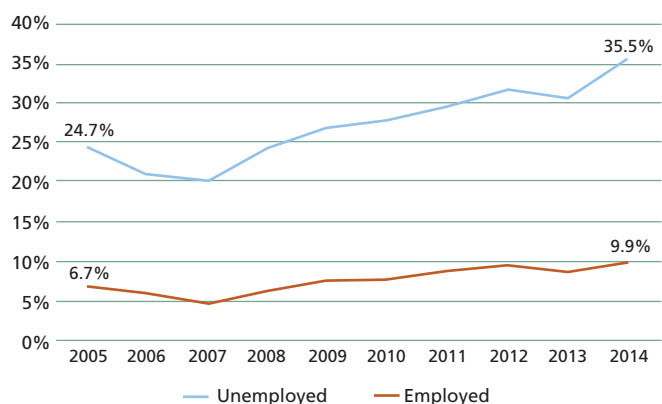
There is also a growing population of working poor:

- In 2014, 9.9% of the civilian labor force ages 16 and older who were employed were living in poverty. This is up 48% from 2005 when 6.7% of the employed population in the labor force was living in poverty.
- The poverty rate for the unemployed population in the labor force also increased, rising from 24.7% in 2005 to 35.5% in 2014.

Veterans have a lower rate of poverty:

- In 2014, 9.9% of veterans were living in poverty, significantly lower than the general population.

17b Percentage of Civilian Labor Force Ages 16 and Older Living in Poverty San Bernardino County, 2005-2014



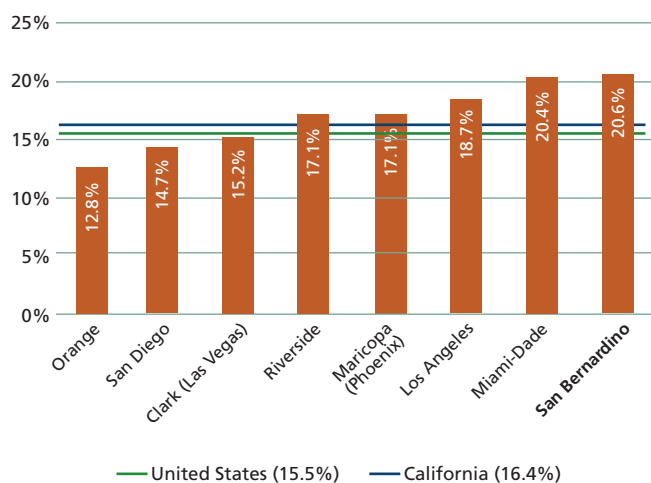
Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (<http://factfinder2.census.gov>)

¹The 2015 Community Indicators Report presented poverty data using the American Community Survey 3-year estimates. The Census has stopped producing 3-year estimates, thus 1-year estimates are used for this indicator. Data should not be compared with the prior year’s Community Indicators Report.

2014 Income Thresholds for Poverty Determination

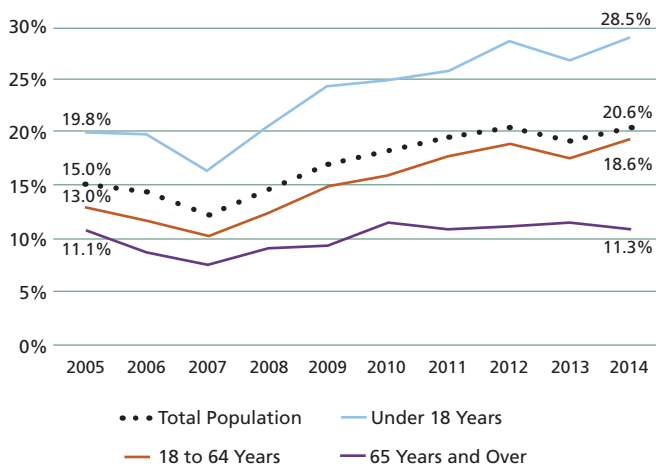
For an individual, the annual income to be considered in poverty is less than \$11,670. For two people with no children, the poverty threshold is an annual income of \$15,730.

17a Percentage of Population Living in Poverty County Comparison, 2014



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (<http://factfinder2.census.gov>)

17c Percentage of Population Living in Poverty, by Age San Bernardino County, 2005-2014



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (<http://factfinder2.census.gov>)