Income Levels Decline

**Description of Indicator**
This indicator measures per capita income levels and income growth. Total personal income includes wages and salaries, proprietor income, property income, and transfer payments, such as pensions and unemployment insurance. Figures are not adjusted for inflation.

**Why is it Important?**
Per capita income reflects the economic health of a region. It signals whether or not a region is generating wealth faster than population growth. A high per capita income relative to the cost of living signals greater discretionary income for the purchase of goods and services. This contributes to overall economic strength and a sense of material wellbeing when residents have the financial resources needed to survive and prosper. However, residents may choose to trade a higher income for other quality of life factors such as a lower cost of living and affordable housing.

**How is San Bernardino County Doing?**
The Riverside-San Bernardino metro area has experienced low income growth in recent years:
- In 2009, Riverside-San Bernardino metro area’s per capita income of $29,680 was lower than the state and national averages and all regions compared.
- This income level ($29,680) is down 2.8% from $30,547 in 2008.
- Between 2000 and 2009, the Riverside-San Bernardino metro area posted a per capita income growth of 2.6%, higher than Phoenix and Las Vegas, but lower than other regions compared and the state and national averages.
- Over this same 10-year period, the average inflation rate was 3.0%. The rate of inflation should be taken into account when interpreting these income growth percentages.\(^1\)
- San Bernardino County’s cost of living is lower than many other Southern California counties, so a lower per capita income does not necessarily translate to lower purchasing power.

---


---

**Connecting the Dots**
Our Per Capita Income is one of the challenges in providing for Family Income Security.