

Income

Section Highlights

Cost of Living Compared to U.S. Average

17% Higher

Median Household Income

\$52,323

Households Receiving CalFresh

401,149

Families Living in Poverty

16%

Students Eligible for Free or Reduced-Price School Meals

69.5%

A Success Story

The Technical Employment Training (TET) Machining Training program is part of the Welfare to Work program under CalWORKs. The program aims to help welfare recipients learn new skills that will enable them to find employment and achieve self-sufficiency. This program has real world impacts. Former welfare recipient, Leonard, successfully completed the training and immediately obtained employment as a Programmer with a starting wage of \$22 per hour. The earnings were enough to help this single father of two become financially self-sufficient. Leonard says, "TET was a diving board because I was ready to be successful. I did well in the program and the program did well for me."

Real Median Income Inches Up

Cost of living is low in the Riverside-San Bernardino metro area compared to its Southern California neighbors, but it is 17% higher than the national average. As a result, real income growth is 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 Household income includes the annual income of all members of a household ages 15 or older, whether related or unrelated. 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?

For the first time since the recession, real income grew in San Bernardino County:

- In 2013, median household income in San Bernardino County was \$52,323, up 2% since 2012, but still down 8% since 2000.
- Recent lackluster median income growth combined with a cumulative inflation rate of 35% between 2000 and 2013 has led to less buying power for residents over time.
- San Bernardino County's median household income in 2013 was just above the national median (\$52,250).

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 116.6 on the Cost of Living Index in 2014. This index value has not changed significantly in the past four years.
- 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 Miami 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.

Median Income for Seniors, Families and Veterans

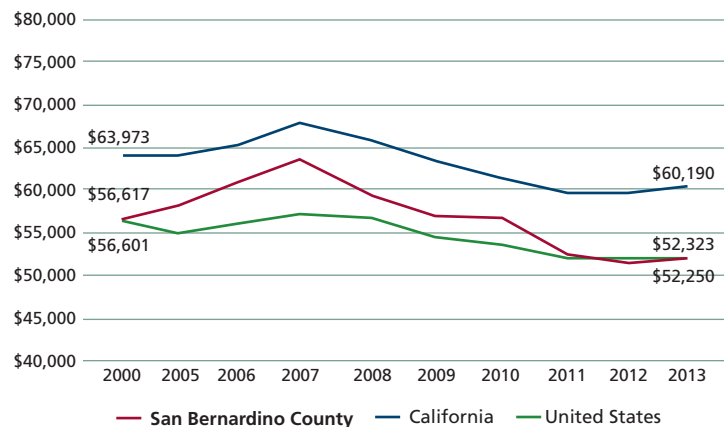
Compared to the countywide median household income of \$52,323, senior households have a substantially lower median income (\$38,296). However, seniors are also more likely to have assets including owning their own home (78% vs. 56% of non-seniors) and owning their home outright (54% vs. 17% of non-senior homeowners).

With a median annual income of \$51,246, families with children under 18 years of age have a slightly lower median income than all households countywide.

Veterans have a higher median income (\$38,333 for the individual, not the household) compared to non-veterans (\$22,316).

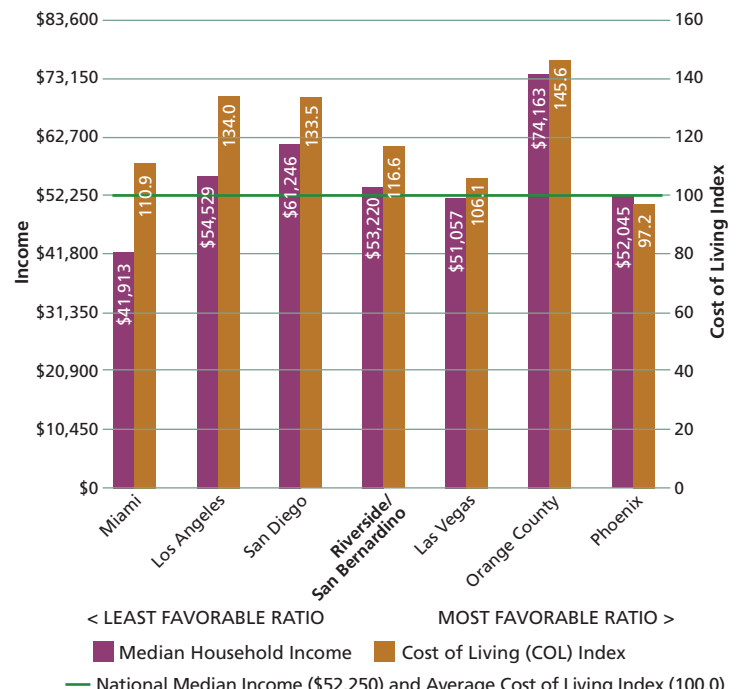
Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2013 (Tables S1903, B21004, B25007, B25027)

Median Household Income (Inflation Adjusted to 2013 Dollars)
San Bernardino County, California and United States, 2000 and 2005-2013



Sources: U.S. Census Bureau, Decennial Census (2000), American Community Survey, 1-Year Estimates (2005-2013), Census 2000 (Summary File 3); 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, 2013 (Income) or 2nd Quarter 2014 (COL)



Sources: U.S. Census Bureau, American Community Survey, 1-Year Estimates; Council for Community and Economic Research (www.c2er.org)

¹ All income data in this report are inflation-adjusted to 2013 dollars, such that \$1,000 earned in 2000, for example, has the same buying power as \$1,353 in 2013. "Real" refers to income after adjusting for inflation.

Demand for Food Subsidies Increase

Public income support, food subsidies, no-cost health insurance coverage and other supports provide a critical safety net to those living in or at risk of poverty and those returning from active military service. These supports can work against the negative pressures of poverty and re-assimilation, including the stress and strained family relationships that can result from the challenges of paying for basic needs and readjusting to civilian life. To assess the demand for these services, this indicator measures enrollment in two core public assistance programs, CalWORKs and CalFresh, as well as applications for federal benefits through the San Bernardino County Department of Veteran Affairs (County VA).

How is San Bernardino County Doing?

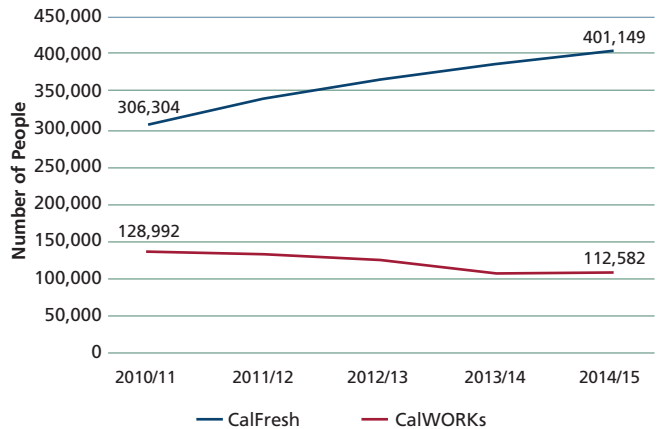
Enrollment grew for subsidized food while cash public assistance enrollment was flat:

- After double-digit growth during the recession, growth in the number of people receiving CalFresh benefits slowed to 5% between 2013/14 and 2014/15.
- Meanwhile, CalWORKs enrollment did not change substantially between 2013/14 and 2014/15, and is down 13% from the peak in 2010/2011.
- San Bernardino County is home to 4.8% of California's households; however, a disproportionate 7.5% of the 1.33 million California households receiving cash public assistance or CalFresh reside in San Bernardino County.¹
- Most (66%) of CalFresh recipients are children and half (50%) of CalWORKs recipients are children.
- Veterans make up only 1% of CalFresh recipients and even fewer CalWORKs recipients.

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:

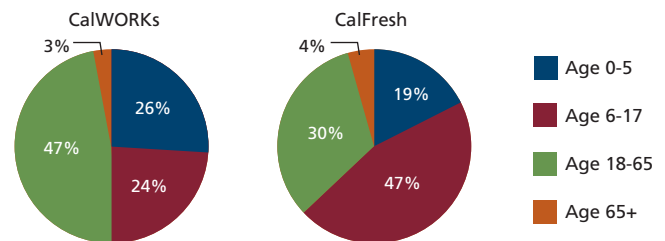
- Between 2005 and 2014, there was a 133% increase in the number of completed applications for federal benefits.
- During the same period, the County VA caseload grew 48%. Recent declines stem from administrative measures to close old and inactive cases.
- In 2013/14, the combined annual value of federal monthly payments and one-time benefits obtained by the County of San Bernardino for veteran benefits was \$84,996,243, an increase of 59% from the previous year.
- Veterans make up approximately 5% of San Bernardino County's population (113,725).²

Enrollment in Major Public Assistance Programs San Bernardino County, 2011-2015

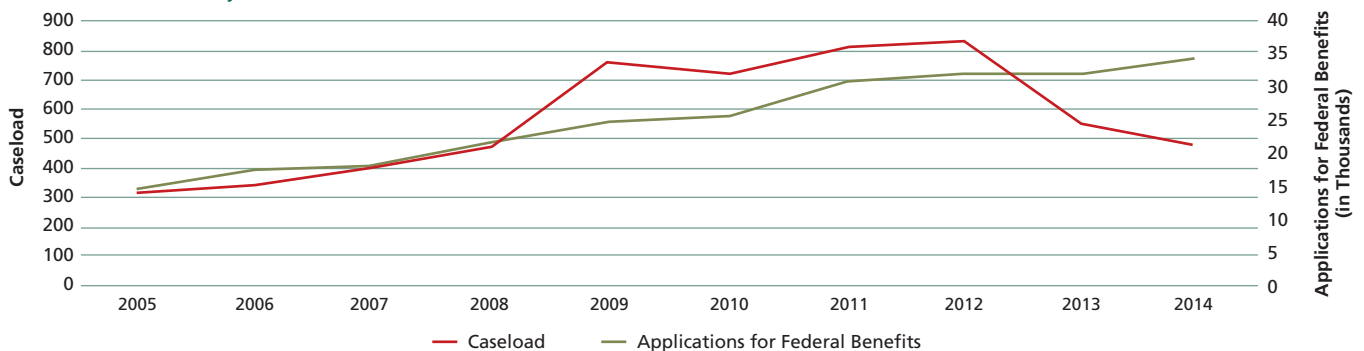


Note: CalFresh counts include those who receive CalWORKs and those who do not.
Source: San Bernardino County Human Services

Enrollment in CalWORKs and CalFresh by Age San Bernardino County, 2014/15



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



Program Descriptions	Program Details
	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).
	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.
	Veteran Benefits include monetary benefits, medical/mental health services, educational assistance, vocational rehabilitation, and other services.

¹ American Community Survey, 2013 (factfinder.census.gov)
² VA Office of the Actuary (VetPop 2014); California Department of Finance, Table E-2 July 2014 Preliminary

Families with Single Mothers Have Highest Poverty

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 insurance 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?

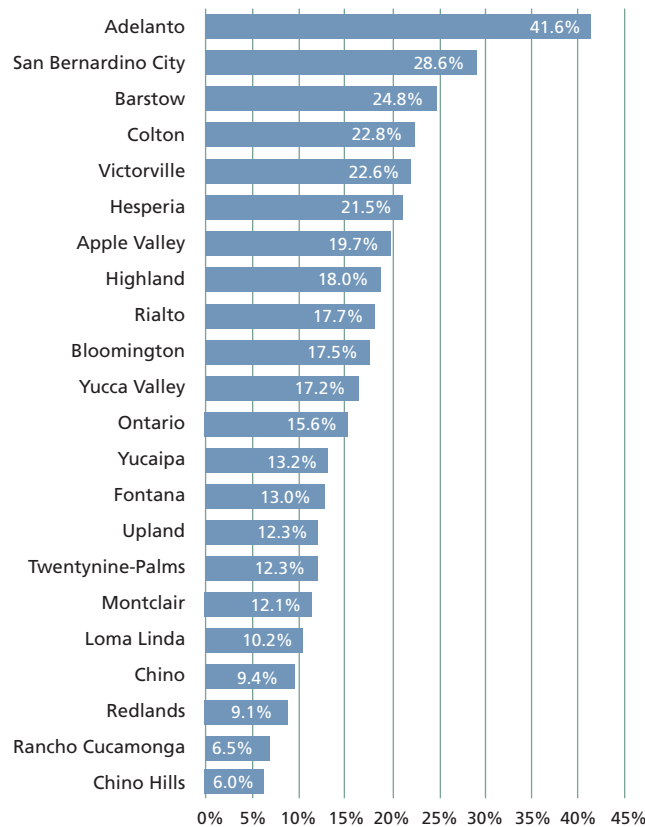
More families are living in poverty:

- The percentage of families living in poverty has increased five percentage points, from 10.9% of San Bernardino County residents living in poverty in 2007 to 16.0% in 2013.
- 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 (17.4%).
- The rate of poverty is significantly higher – and growing – for San Bernardino County families whose head of household does not have a high school diploma, from 21.0% living in poverty in 2007 to 30.8% living in poverty in 2013.
- At 41.6%, the city of Adelanto has the highest rate of families living in poverty in San Bernardino County, while Chino Hills has the lowest rate (6.0%).

Poverty rates for families vary by ethnicity:

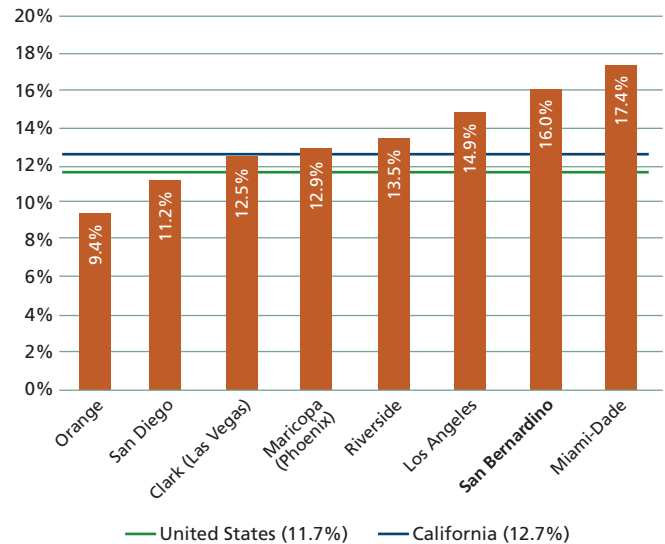
- African American families have the highest rate of poverty (25.5%), while White families have the lowest rate (9.2%).
- More than one in five Latino families (20.8%) are living in poverty.

Percentage of Families Living in Poverty by City San Bernardino County, 2013



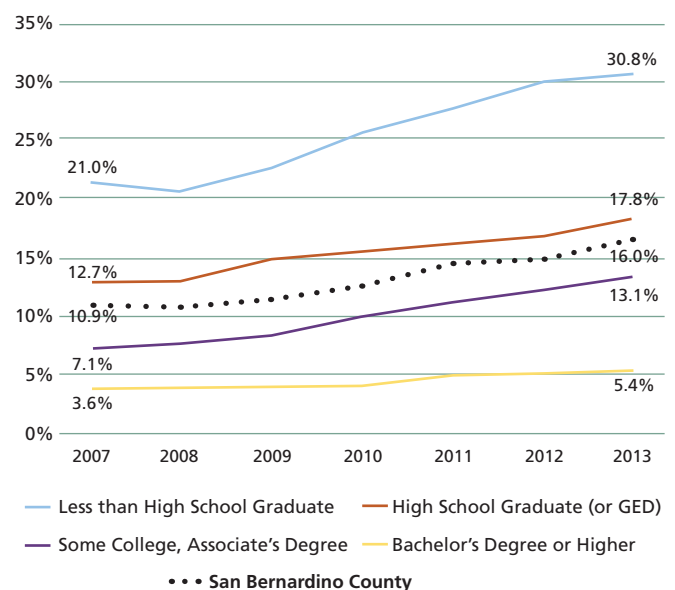
Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates (<http://factfinder2.census.gov>)

Percentage of Families Living in Poverty County Comparison, 2013



Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates (<http://factfinder2.census.gov>)

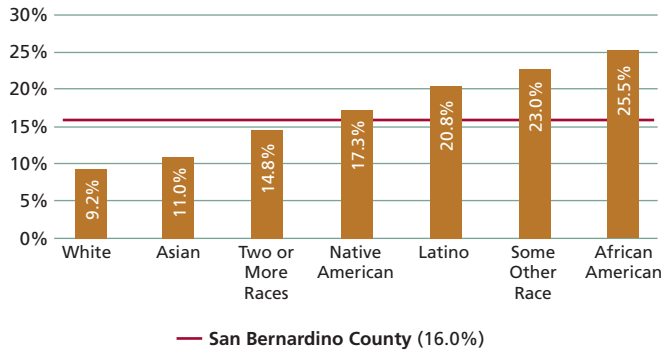
Percentage of Families Living in Poverty by Educational Attainment San Bernardino County, 2007-2013



Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates (<http://factfinder2.census.gov>)

- 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 33.6%. For those female-headed households with young children under five years of age, the poverty rate increases considerably (47.0%).
 - Married-couple families (with or without children) have a lower poverty rate (9.3%). For those married-couple families with children under five years of age, the rate increases to 10.0%.

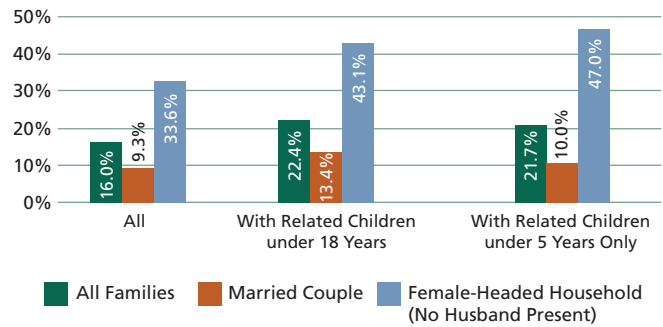
Percentage of Families Living in Poverty by Ethnicity San Bernardino County, 2013



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

Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates (<http://factfinder2.census.gov>)

Percentage of Families Living in Poverty by Family Structure and Ages of Children San Bernardino, 2013



Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates (<http://factfinder2.census.gov>)

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 2013, the median income for a family of four in San Bernardino County was \$57,251, a shortfall of just over \$3,300 from the Self-Sufficiency Standard.

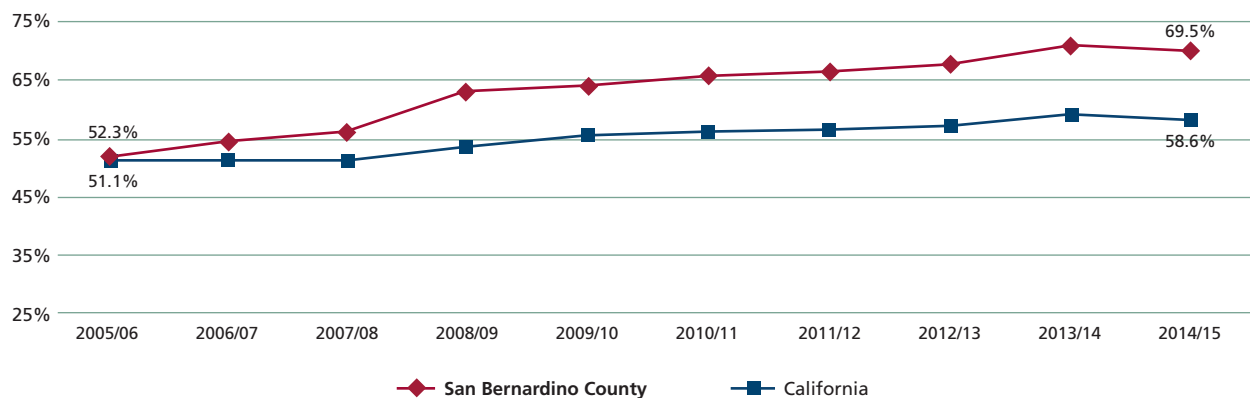
Source: Family Economic Self-Sufficiency Standard (www.insightcced.org/calculator.html)

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 in San Bernardino County 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).

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



Sources: California Department of Education, DataQuest (<http://data1.cde.ca.gov/dataquest/>); Health and Human Services Federal Poverty Guidelines 2015 (<http://aspe.hhs.gov/poverty/15poverty.cfm>)

More People Living in Poverty

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:

- The percentage of the population living in poverty has increased six percentage points, from 13.7% in 2007 to 19.7% in 2013.
- San Bernardino County's rate of poverty is higher than state and national averages and is the highest among counties compared, except for Miami-Dade (20.9%).

Poverty is increasing across all age groups:

- In 2013, 27.2% of children in San Bernardino County under age 18 were living in poverty, up from 18.8% in 2007.
- The percentage of adults living in poverty also grew during this same period, from 11.8% in 2007 to 17.5% in 2013.
- Poverty among seniors ages 65 and older also increased, but at a slower pace, rising from 9.1% in 2007 to 11.6% in 2013.

Women are more likely to live in poverty than men:

- In 2013, 21.3% 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 (18.0%).

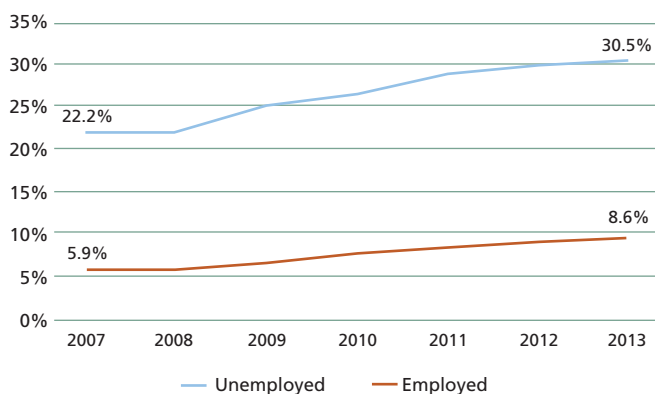
There is also a growing population of working poor:

- In 2013, 8.6% of the civilian labor force ages 16 and older who were employed were living in poverty. This is up 46% from 2007 when 5.9% 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 22.2% in 2007 to 30.5% in 2013.

Veterans have a lower rate of poverty:

- In 2013, 9.2% of veterans were living in poverty.
- This is significantly lower than the general population, and may be aided by federal supports received (see Income Support).

Percentage of Civilian Labor Force Ages 16 and Older Living in Poverty San Bernardino County, 2007-2013

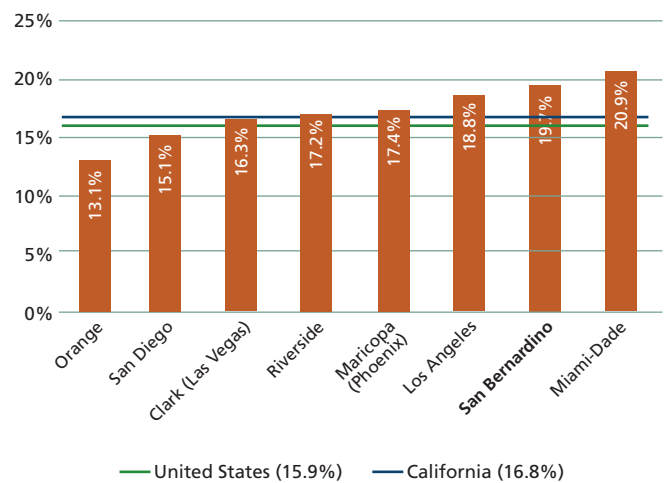


Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates (<http://factfinder2.census.gov>)

2013 Income Thresholds for Poverty Determination

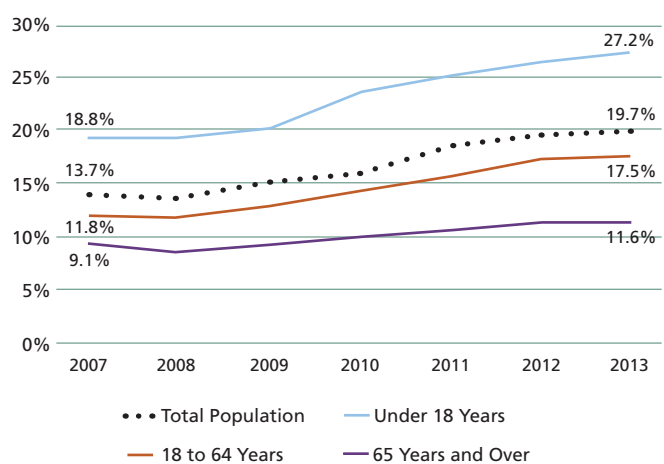
For an individual, the annual income to be considered in poverty is less than \$11,888. For two people with no children, the poverty threshold is an annual income of \$15,142.

Percentage of Population Living in Poverty County Comparison, 2013



Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates (<http://factfinder2.census.gov>)

Percentage of Population Living in Poverty, by Age San Bernardino County, 2013



Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates (<http://factfinder2.census.gov>)