

\$ Income

Section Highlights

Median Household Income (2019) **5th consecutive year of growth**

Income Inequality (2019) **lowest among peers**

Families with Children Poverty Rate (2019) **15.1%**

Overall Poverty Rate (2019) **13.3%**

Food Insecure Households (2019) **13.4%**

Success Story

San Bernardino County Human Services, in collaboration with the Workforce Development Department and the Law and Justice Group, launched the *Community Employment Pathways* (CEP) program in 2020. The program was implemented in partnership with First Step Staffing, Inc. to assist residents in securing employment and income to meet basic needs. The target population for the program is county residents age 18 and over who are homeless, at risk of homelessness, unemployed, underemployed and/or involved with the justice system. Some of the innovative strategies include advocating for services that meet customer's comprehensive needs, intentionally matching program participants with employment assignments to increase their retention and success, and providing customers with reverse referrals to community agencies to facilitate access to additional resources. Although launching a new program during the pandemic was challenging, County staff and collaborative partners worked to restructure the process through increased case consultation, county-wide presentations to raise program awareness, and proactive recruitment of additional referring partners. With over 288 employment offers made, the program has shown the value and need for strong cross-sector partnerships in creating resilient communities.



County Posts Robust Median Income Growth in 2019

Cost of living is low in San Bernardino County compared to its Southern California neighbors, but it is 18% 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 Median household income and cost of living are presented for San Bernardino County and compared to selected peer markets. The cost of living index compares the prices of housing, consumer goods, and services in San Bernardino County relative to the national average.

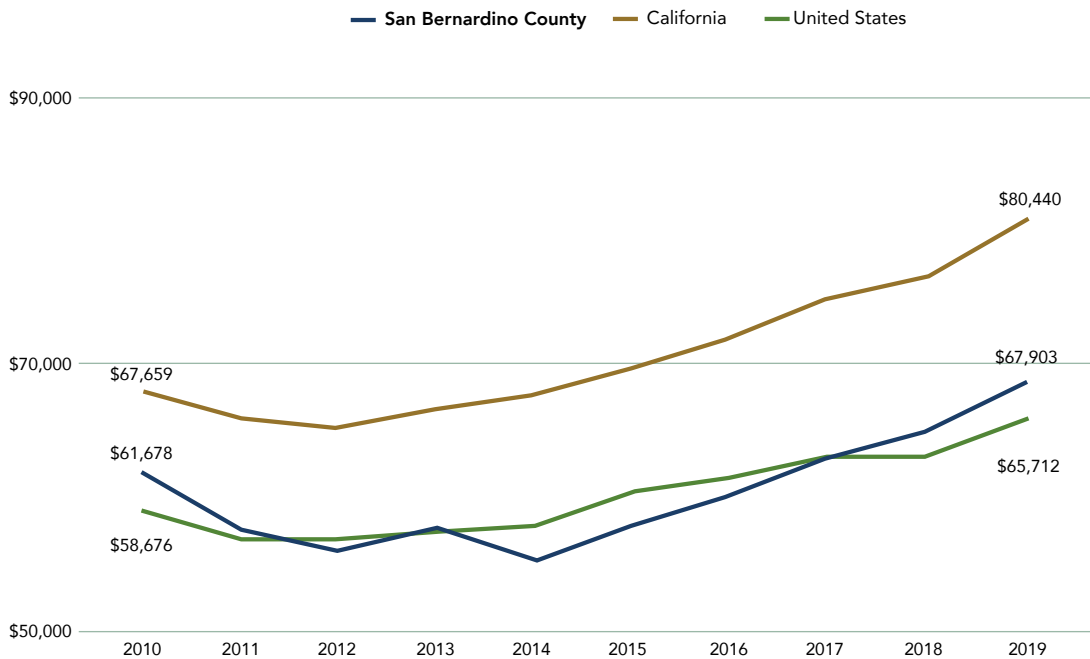


TREND

Real median household income has rebounded in the last five years. In 2019, median household income in San Bernardino County was \$67,903, which is a 21% increase since the 10-year low in 2014 and outpaces inflation. Despite this rapid recent growth rate, San Bernardino County's median income rebound still lags the state and nation, which both surpassed their 2007 pre-recession median income highs in 2017. San Bernardino County has yet to reach that milestone.

REAL MEDIAN INCOME HAS INCREASED OVER THE LAST FIVE YEARS

Median Household Income (Inflation Adjusted to 2019 Dollars) in San Bernardino County, California, and the United States, 2010-2019



Sources: U.S. Census Bureau, 2010-2019 American Community Survey, 1-Year Estimates, Table B19013; U.S. Inflation Calculator; based on U.S. Bureau of Labor Statistics Consumer Price Index (www.usinflationcalculator.com)

¹ All income data in this indicator are inflation-adjusted to 2019 dollars, such that \$1,000 earned in 2010, for example, has the same buying power as \$1,172 in 2019. "Real" refers to income adjusted for inflation.



RACE/ETHNICITY DETAIL

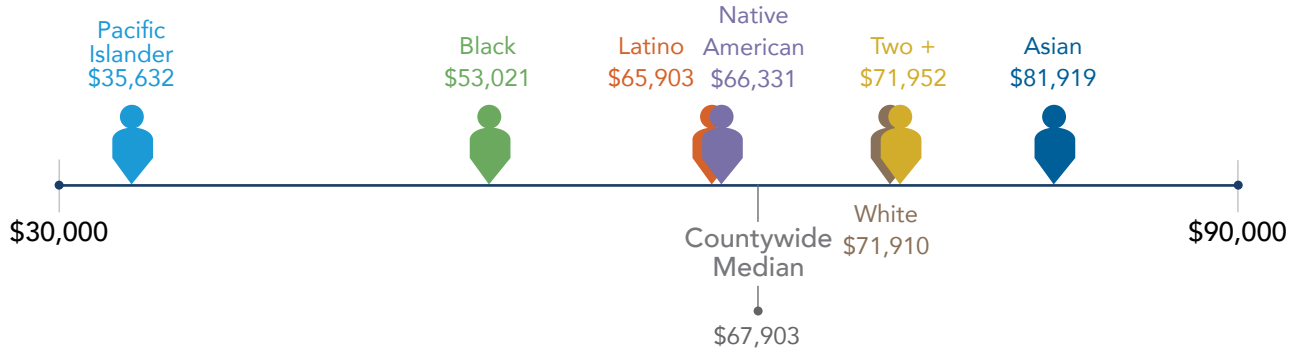


Equity Gap Score
2.3

Median income varies significantly by race and ethnicity. Pacific Islander, Black, Latino and Native American residents earn median incomes below the county average, with Pacific Islander residents earning the lowest median income at \$35,632. White residents and residents that identify as two or more races, as well as Asian residents, earn median incomes above the county average, with Asian residents earning the highest median income at \$81,919. This wide range in median income by race/ethnicity contributes to an Equity Gap Score of 2.3, where Asian residents have over twice the median income as Pacific Islander residents.

ASIAN RESIDENTS EXPERIENCE THE HIGHEST MEDIAN INCOME

Median Household Income by Race and Ethnicity in San Bernardino County, 2019



Sources: U.S. Census Bureau, 2019 American Community Survey, 1-Year Estimates

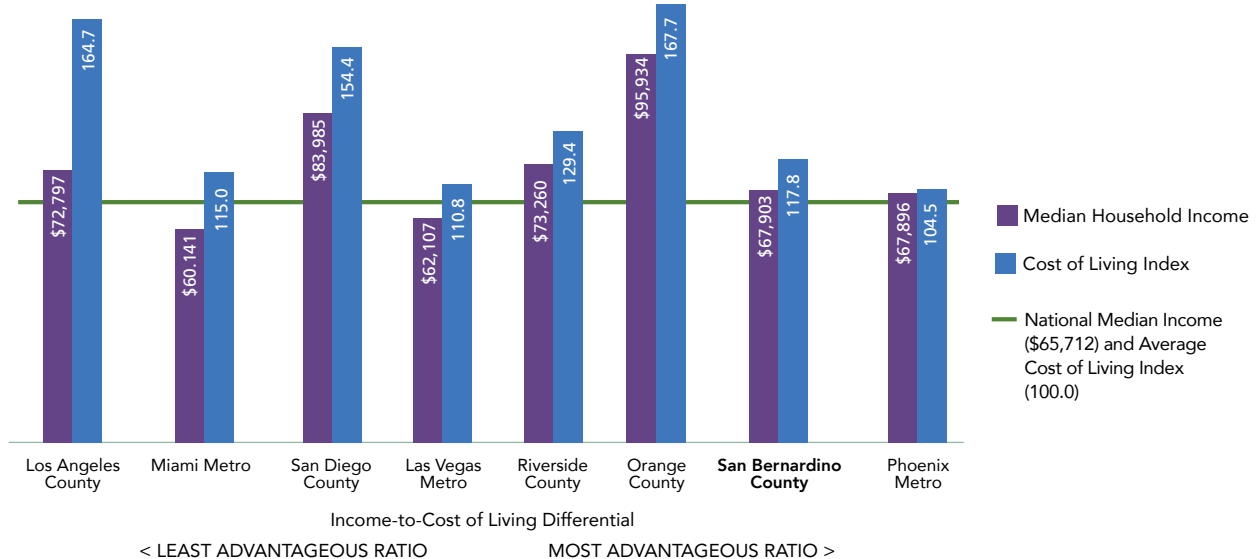


GEOGRAPHIC DETAIL

San Bernardino County has the lowest cost of living in Southern California, but the highest among selected peer markets outside of California. With 100.0 being average, San Bernardino County measured 117.8 in 2019, or 18% more expensive than the national average. Regions with relatively high income and low cost of living provide residents with the most discretionary income. Among peer markets compared, Phoenix residents have the most advantageous ratio of income to cost of living, followed by San Bernardino County. Los Angeles County residents have the least favorable ratio, with a high cost of living and low median household income.

SAN BERNARDINO COUNTY HAS THE MOST ADVANTAGEOUS INCOME-TO-COST OF LIVING RATIO IN SOUTHERN CALIFORNIA

Regional Comparison of Cost of Living Compared to the Household Median Income, 2019



Sources: U.S. Census Bureau, 2019 American Community Survey, 1-Year Estimates; Sperling's Best Places, 2019



Median Income for Seniors and Families

Compared to the countywide median household income of \$67,903, senior households, where the householder is 65 years of age or older, have a substantially lower income (\$48,615). However, seniors are also more likely to have assets, including owning their own home rather than renting (76% vs. 56% of non-seniors) and owning their home outright, without a mortgage (47% vs. 21% of non-senior homeowners).

With a median annual income of \$67,647, families with children under 18 years of age have a similar median income as all households countywide.

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2019 (Tables S1903, B25007, and B25027)



San Bernardino Income Inequality Among Lowest in the State

Income inequality, or the gap between the rich and the poor, has been increasing in the United States since the 1980s and is higher than most industrialized countries. High income inequality is associated with poorer public health, reduced socioeconomic mobility, and reduced feelings of well-being among those at the low end of the income distribution.¹ This indicator measures the level of income inequality among households in San Bernardino County using the Gini Index. It also presents data on median income by race and ethnicity.

Gini Index Scale

Gini Index results vary between zero (0) and one (1). A value of zero indicates complete equality, where all households have equal income. A value of one indicates complete inequality, where only one household has any income.

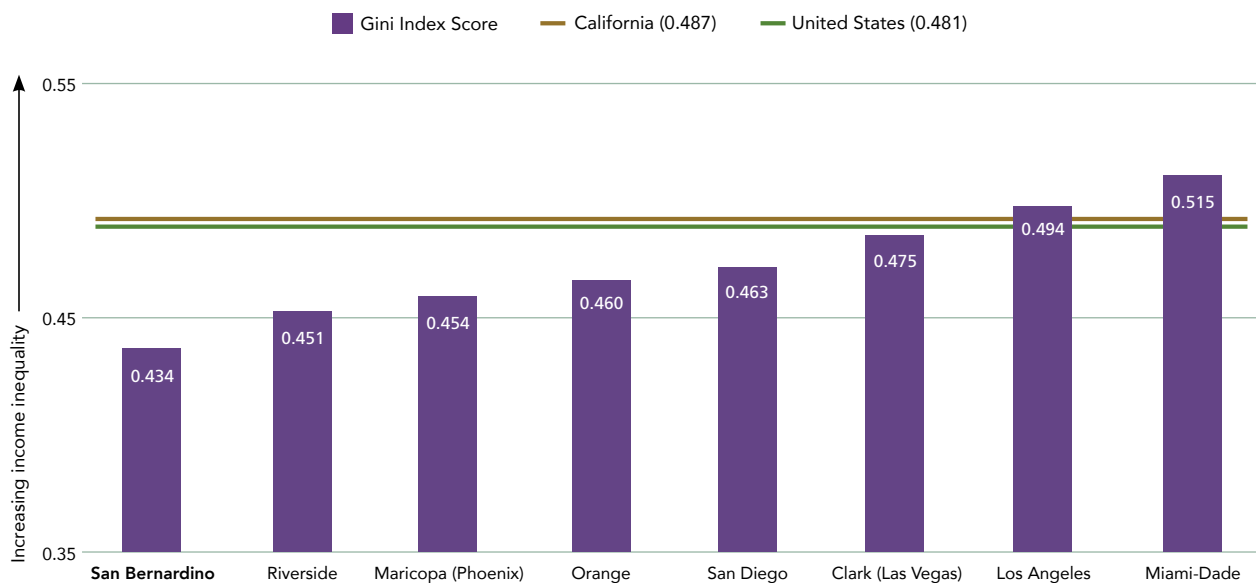


GEOGRAPHIC DETAIL

In 2019, San Bernardino County's Gini Index score was 0.434, compared to 0.487 in California and 0.481 nationwide. Among the 41 California counties with populations of 65,000 or more, San Bernardino County has less income inequality than all but three counties (Kern, Solano, and Stanislaus). In comparison to selected peer and neighboring counties, San Bernardino County has the least income inequality.

LESS INCOME INEQUALITY IN SAN BERNARDINO COUNTY THAN THE STATE AND NATION

County Comparison of the Gini Index of Income Inequality, 2019



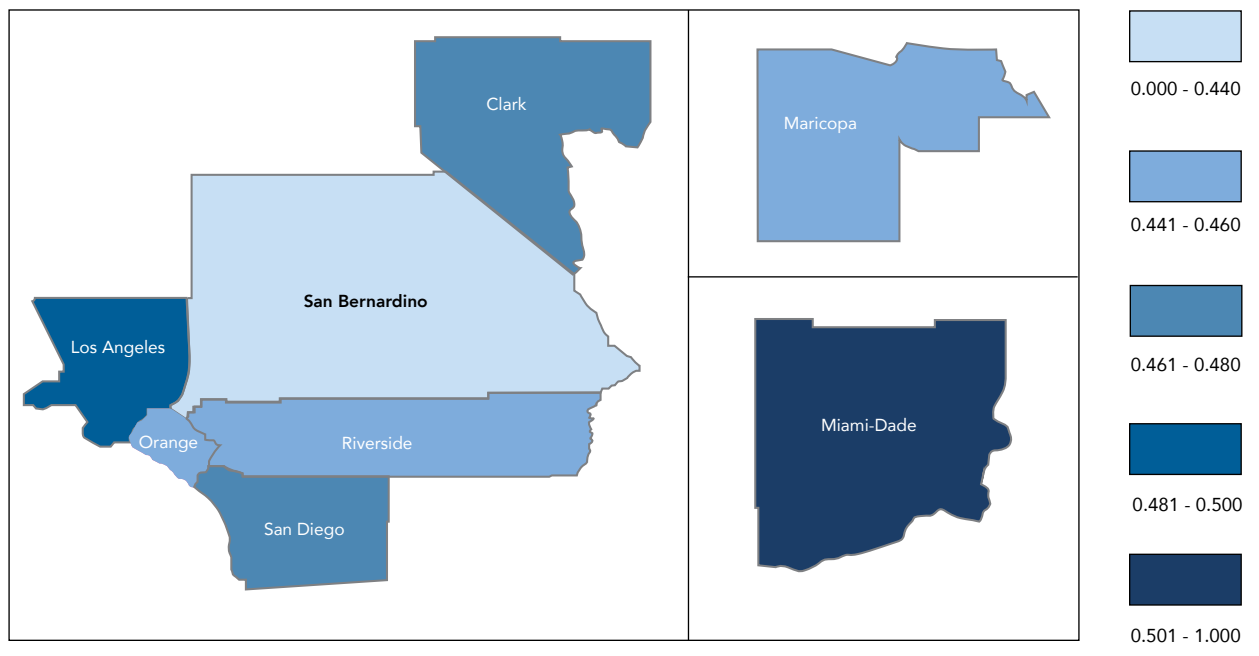
Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table B19083)

¹Reeves R. (2018). Restoring middle-class incomes: redistribution won't do. Brookings Institute (www.brookings.com)
Organization for Economic Cooperation and Development (<https://data.oecd.org/inequality/income-inequality.htm>)
Pickett KE, Wilkinson, RG. (2015). Income inequality and health: A causal review. Social Science & Medicine. Vol.128
Oishi S, Kushlev K, et. al. (2018). Progressive Taxation, Income Inequality, and Happiness. American Psychologist, Vol.73(2)
Russell Sage Foundation. (2016). What we know about income inequality and social mobility in the United States (www.russellsage.org)



LOWER INCOME INEQUALITY IN SAN BERNARDINO COUNTY THAN PEER REGIONS

County Comparison of the Gini Index of Income Inequality, 2019



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table B19083)



Rate of Family Poverty Declines for Fifth Straight Year

Poverty can have negative health impacts for both children and adults. For children, growing up in an impoverished household increases their risk for lower cognitive abilities, lower school achievement, and poorer development. Tracking poverty can assist with targeting interventions to mitigate these negative impacts. The poverty rate is also an important tool to determine eligibility for health and human services, including health insurance and supplemental food programs, which can lessen the negative impacts of poverty. 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.

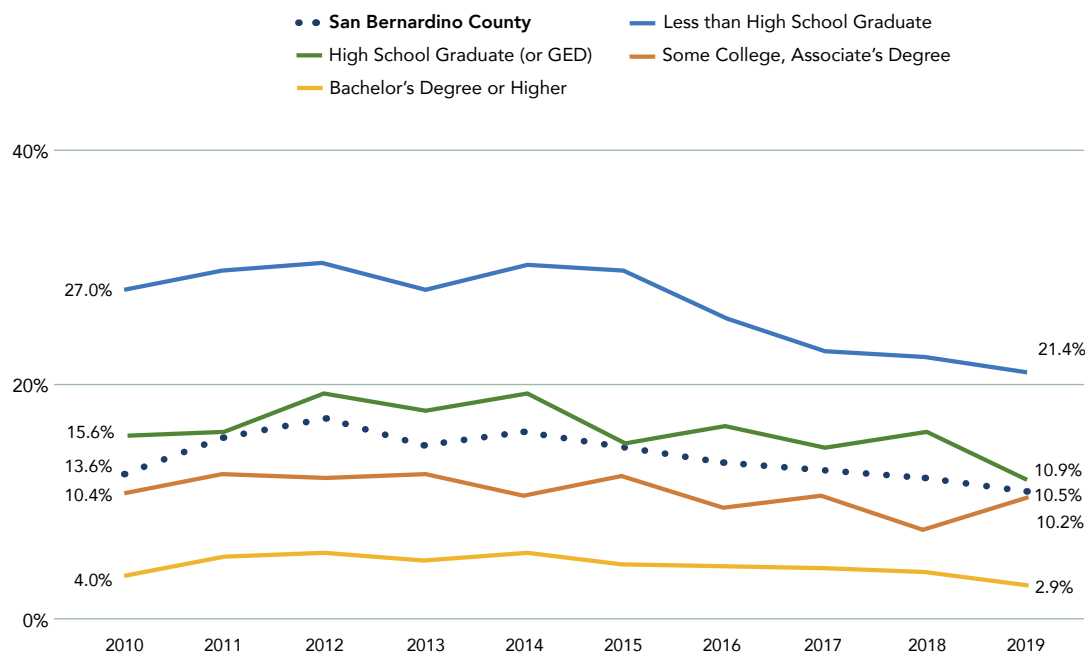


TREND

Family poverty in San Bernardino County continued to decline into 2019, the latest data available. The percentage of families living in poverty declined from 11.7% in 2018 to 10.5% in 2019. Families whose head of household does not have a high school diploma had the highest rate of poverty (21.4%).

PERCENTAGE OF FAMILIES LIVING IN POVERTY CONTINUES TO DECLINE INTO 2019

Percentage of Families Living in Poverty by Educational Attainment in San Bernardino County, 2010-2019



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table S1702)



RACE/ETHNICITY DETAIL

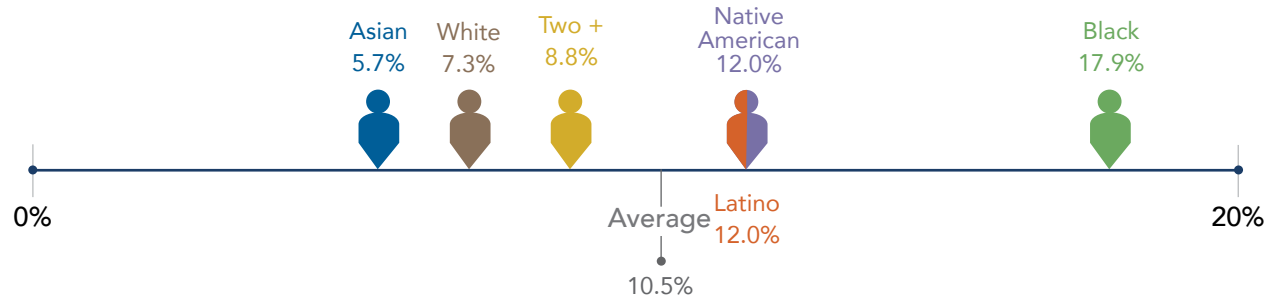
Black families have the highest rate of poverty (17.9%), while Asian families have the lowest rate (5.7%). Among Latino families, 12.0% are living in poverty. This substantial variation in family poverty contributes to an Equity Gap Score of 3.1. This score means that the group of families with the highest rate of poverty (Black families) is more than three times higher than the group of families with the lowest rate (Asian families).



Equity Gap Score
3.1

POVERTY RATES VARY BY ETHNICITY

Percentage of Families Living in Poverty by Race/Ethnicity in San Bernardino County, 2019



Note: Percentages based on race/ethnicity of householder. Data for Pacific Islander families was suppressed due to low sample size. Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table S1702)

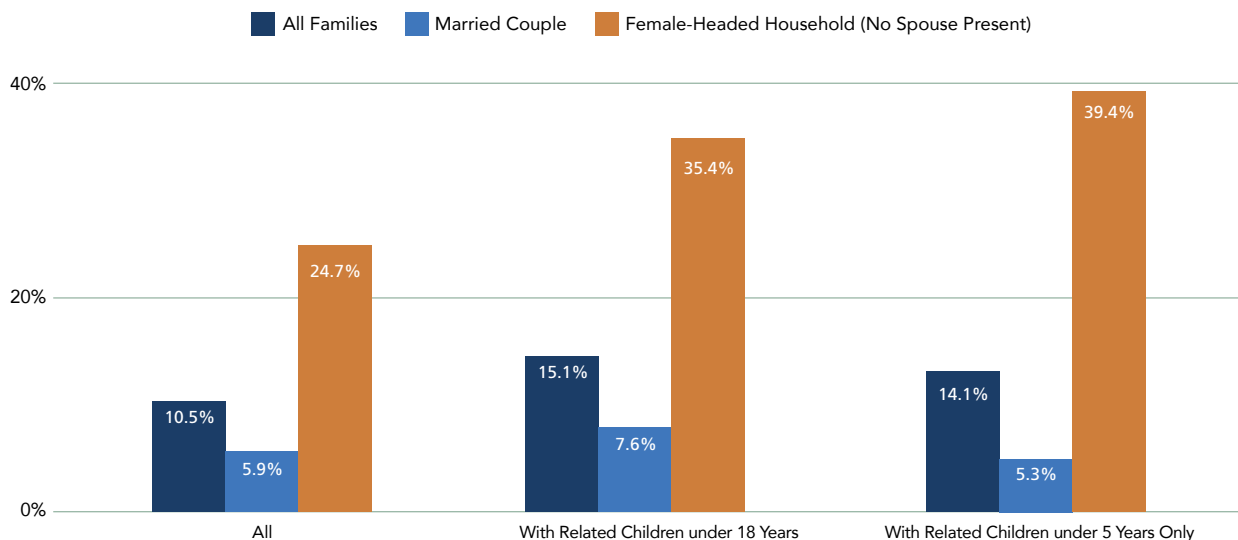


SOCIOECONOMIC DETAIL

Looking at poverty by family structure, families led by single women (female-headed households where there is no spouse living in the house) have the highest rates of poverty. Nearly one-quarter (24.7%) of single women (with or without children) live in poverty and 35.4% of single mothers (female-headed households with children under 18 years of age) live in poverty. The rate is highest (39.4%) for single mothers with young children (children under age 5). In comparison, married-couple families (with or without children) have a lower poverty rate (5.9%). For those married-couple families with children under 18 years of age, the rate increases to 7.6%.

SINGLE MOTHERS WITH YOUNG CHILDREN HAVE THE HIGHEST INCIDENCE OF POVERTY

Poverty Level by Family Structure and Ages of Children in San Bernardino County, 2019



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table DP03)

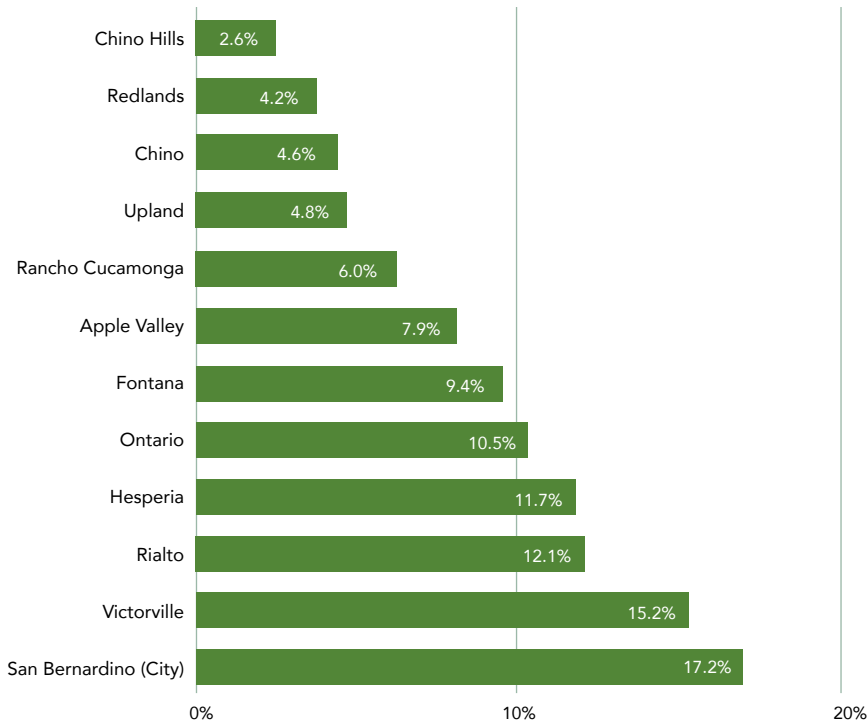


GEOGRAPHIC DETAIL

Residents in the City of San Bernardino had the highest rate of families living in poverty (17.2%), while Chino Hills had the lowest rate (2.6%). 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 (12.0%).

POVERTY RATES VARY SUBSTANTIALLY BY CITY

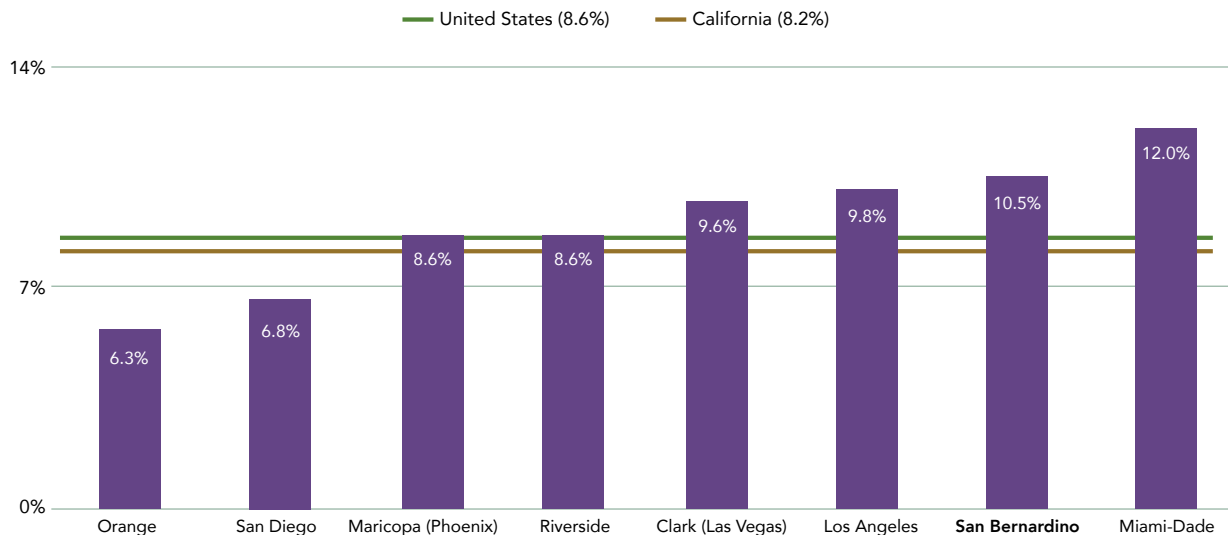
Percentage of Families Living in Poverty by City in San Bernardino County, 2019



Note: Due to data source, only cities with populations of 65,000 or more are included.
Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table S1702)

SAN BERNARDINO COUNTY HAS HIGHER FAMILY POVERTY RATE THAN MOST REGIONS COMPARED

County Comparison of Percentage of Families Living Poverty, 2019



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table S1702)

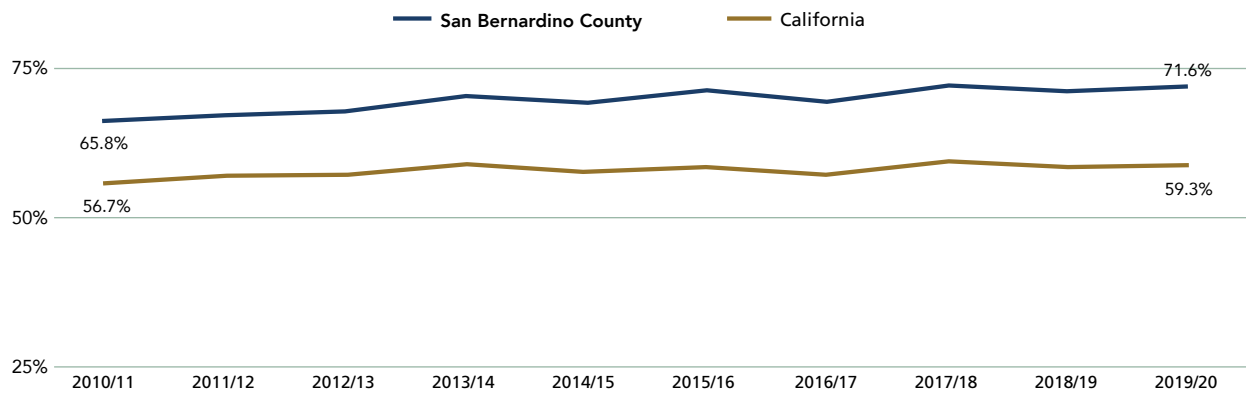


Low-Income Family Eligibility for Free or Reduced-Price School Meals

Over the past few years, the percentage of children eligible to receive free or reduced-price school meals has held steady:

- In 2019/20, 71.6% of K-12 public school students lived in families with incomes low enough to qualify for free or reduced-price school meals. This is about five percentage points higher than 65.8% in 2010/11.
- A child is eligible if their family's income is below 185% of the poverty level (e.g., \$48,470 for a family of four in 2020).

NEARLY 3-IN-4 SAN BERNARDINO COUNTY FAMILIES WITH SCHOOL AGE CHILDREN HAVE LOW INCOME Children Eligible for Free or Reduced-Price School Meals in San Bernardino County and California, 2011-2020



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



Poverty Rate Continues to Decline Into 2019

Poverty can negatively impact an individual’s physical health, mental health, and educational attainment, which together limit an individual’s ability to reach their full potential and maximize their contributions 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 and employment.

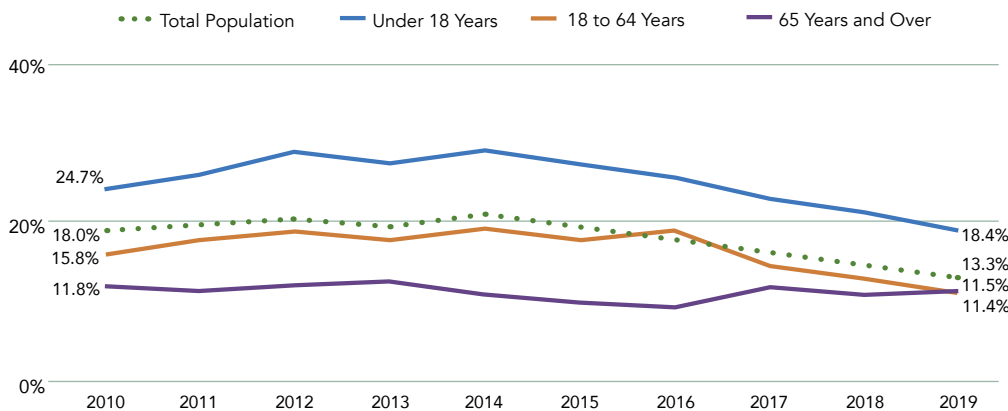


TREND

Poverty rates in San Bernardino County continued to decline into 2019, the latest data available. The percentage of the population living in poverty decreased from 14.9% in 2018 to 13.3% in 2019. This is a drop of almost five percentage points over the past 10 years, when 18.0% of the population lived in poverty. Similarly, over the past 10 years, poverty rates declined for all age groups. In 2019, 18.4% of children in San Bernardino County under age 18 were living in poverty, down from 24.7% in 2010. The percentage of adults living in poverty also decreased during this same period, from 15.8% in 2010 to 11.4% in 2019. Seniors ages 65 and older saw a slight decrease in poverty, from 11.8% in 2010 to 11.5% in 2019.

OVER THE PAST 10 YEARS, POVERTY RATES DECLINED FOR MOST AGE GROUPS

Percentage of Population Living in Poverty, by Age, in San Bernardino County, 2010-2019



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table S1701)

2019 Income Thresholds for Poverty Determination

For an individual, the annual income to be considered in poverty is less than \$12,490.
For two people with no children, the poverty threshold is an annual income of \$16,910.



RACE/ETHNICITY DETAIL

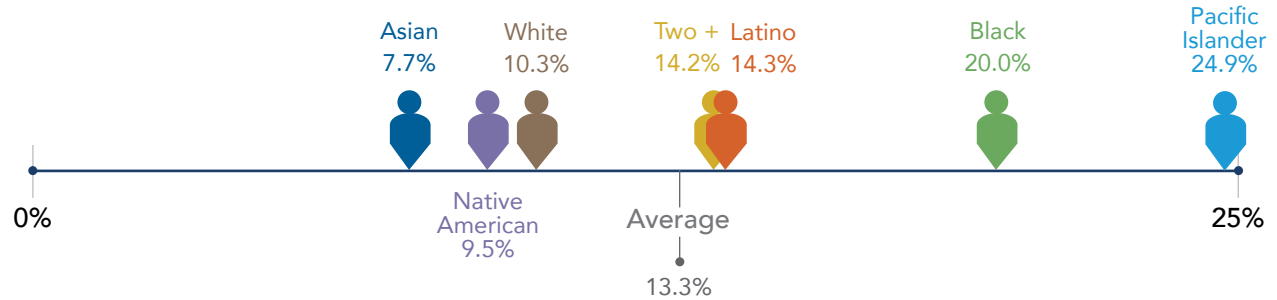
Pacific Islander residents have the highest rate of poverty (24.9%) while Asian residents have the lowest (7.7%). Among Latino residents, 14.3% are living in poverty. This substantial variation in overall poverty contributes to an Equity Gap Score of 3.2. This score means that the group with the highest rate of poverty (Pacific Islanders) is more than three times higher than the group with the lowest rate (Asians).



Equity Gap Score
3.2

1-IN-4 PACIFIC ISLANDERS ARE LIVING IN POVERTY

Percentage of Population Living in Poverty by Race/Ethnicity in San Bernardino County, 2019



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table S1701)

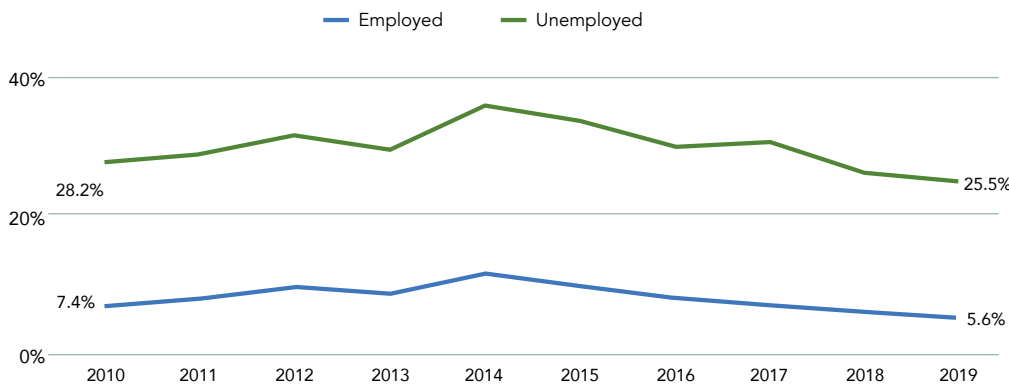


SOCIOECONOMIC DETAIL

In 2019, 5.6% of San Bernardino County residents over age 16 in the labor force with jobs were living in poverty. This population is often referred to as the "working poor" due to having a job yet still living in poverty. There are fewer working poor than in 2010, when 7.4% of the employed population in the labor force was living in poverty. The poverty rate for the unemployed population in the labor force also decreased, from 28.2% in 2010 to 25.5% in 2019.

10-YEAR DROP IN PERCENTAGE OF WORKING POOR

Percentage of Civilian Labor Force Age 16 and Older Living in Poverty in San Bernardino County, 2010-2019



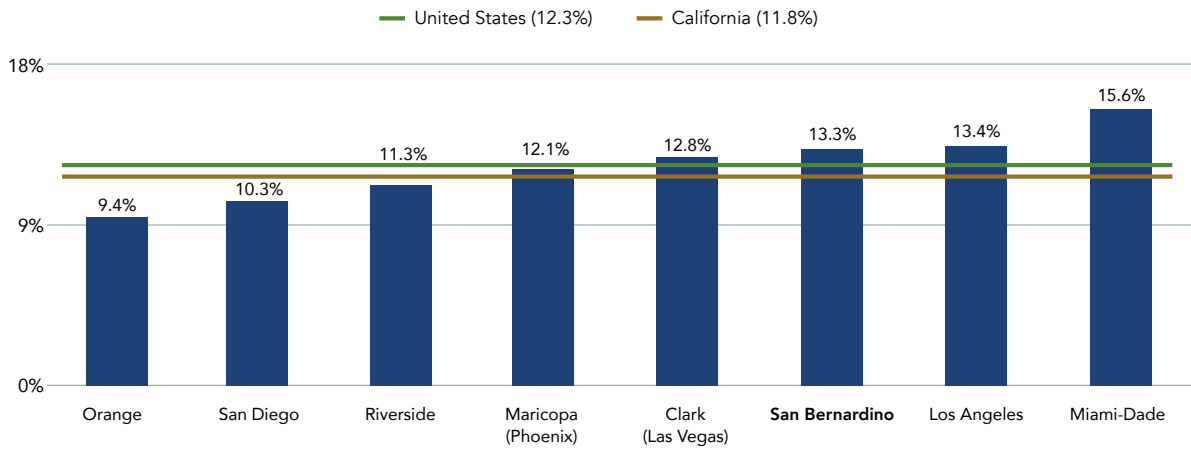
Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table S1701)



GEOGRAPHIC DETAIL

San Bernardino County's rate of poverty is higher than state and national averages and is the highest among counties compared, except for Los Angeles and Miami-Dade, where 13.4% and 15.6%, respectively, of the population live in poverty.

SAN BERNARDINO COUNTY POVERTY RATE HIGHER THAN STATE AND NATION
County Comparison of Percentage of Population Living in Poverty, 2019



Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates (Table S1701)

Women Are More Likely to Live in Poverty Than Men

In 2019, 14.5% of females in San Bernardino County were living in poverty. This is more than two and a half percentage points higher than the proportion of the male population living in poverty (11.9%).



Food Insecurity Increases in San Bernardino County

Food insecurity is not having consistent access to enough food for an active, healthy life. It reflects both the quantity and quality of food in a household, as people may decide to go without food or purchase less expensive, and also less healthy, food. Food insecurity can also cause increased stress, requiring families to choose between food and other essentials such as housing, utilities, transportation, and medical care. People who are food insecure are disproportionately affected by diet-sensitive chronic diseases such as diabetes and high blood pressure, and according to research, food insecurity is also linked to many adverse effects on overall health.¹ For children, research shows an association between food insecurity and delayed development; risk of chronic illnesses like asthma and anemia; and behavioral problems like hyperactivity, anxiety, and aggression.² This indicator reports data from the national annual food security survey, including both low food security (reduced quality, variety, or desirability of diet) and very low food security (food intake is reduced and normal eating patterns are disrupted because the household lacks money and other resources for food).

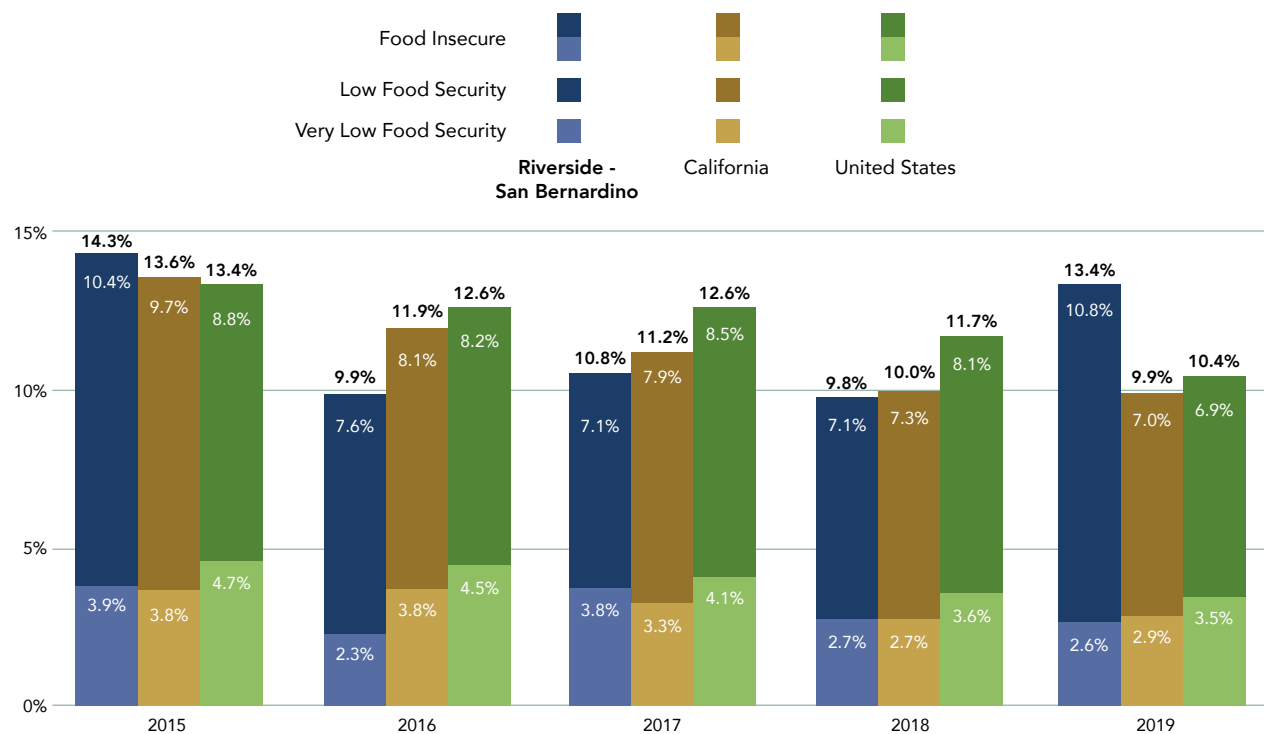


TREND

Food insecurity in the Riverside-San Bernardino metro area had been on a downward trend until 2019, when the region experienced a marked increase in the percentage of households experiencing food insecurity. The prevalence of food insecurity dropped from 14.3% in 2015 to 9.9% in 2016 with slight fluctuation through 2018. In 2019, the percentage of households that were food insecure jumped to 13.4%, driven largely by an increase in the percentage of households with low food security, while the percentage of families with very low food security stayed roughly the same.

METRO REGION FOOD INSECURITY INCREASES IN 2019

Percent of Residents Experiencing Low and Very Low Food Security in Riverside-San Bernardino, California, and the United States, 2015-2019



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

¹ Gregory, C. and Coleman-Jensen, A. (2017). *Food Insecurity, Chronic Disease, and Health Among Working-Age Adults*. [online] United States Department of Agriculture. Available at: https://www.ers.usda.gov/webdocs/publications/84467/err-235_summary.pdf?v=0 [Accessed 13 Nov. 2019].

² Cook, J. and Jeng, K. (2009). *Child Food Insecurity: The Economic Impact on our Nation*. [online] Nokidhungry.org. Available at: <https://www.nokidhungry.org/sites/default/files/child-economy-study.pdf> [Accessed 13 Nov. 2019].



GEOGRAPHIC DETAIL

In 2019, the Riverside-San Bernardino metro region had a markedly higher level of food insecurity than the state and nation. This is a notable change from the previous three years when the region had a lower level of food insecurity than the state and nation. Over the past five years, food insecurity has generally been decreasing across the state and nation, and Riverside-San Bernardino's prevalence of food insecurity had been decreasing relative to the state and nation, until 2019. The metro area saw a significant increase in food insecurity while the state and nation both decreased compared to the previous year.

What is it like in a household with very low food security?

According to the U.S. Department of Agriculture 2019 Food Security Survey, households with very low food insecurity reported experiencing the following conditions (national data):

- *97% reported having worried that their food would run out before they got money to buy more.*
- *96% reported that the food they bought just did not last, and they did not have money to get more.*
- *94% reported that they could not afford to eat balanced meals.*
- *97% reported that an adult had cut the size of meals or skipped meals because there was not enough money for food; 89% reported that this had occurred in 3 or more months of the year.*
- *69% of respondents reported that they had been hungry but did not eat because they could not afford enough food.*
- *36% reported that an adult did not eat for a whole day because there was not enough money for food; 29% reported that this had occurred in 3 or more months of the year.*



CalFresh Caseload Increases; CalWORKs Caseload Declines

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 caseloads of two core public assistance programs, CalWORKs and CalFresh.



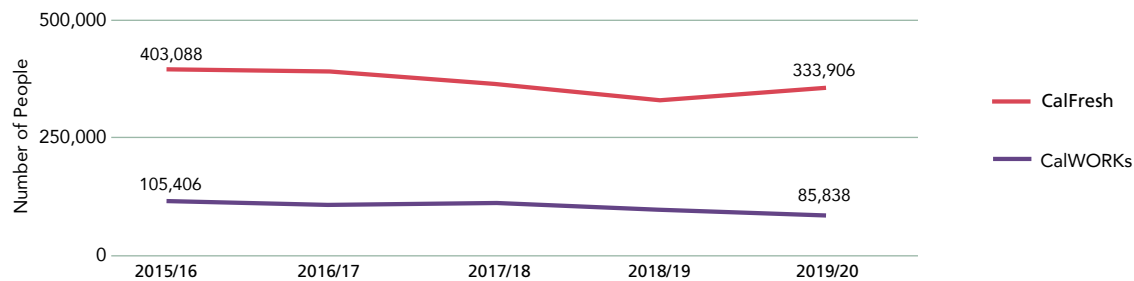
TREND

Prior to the start of the pandemic, the number of people receiving CalWORKs and CalFresh was steadily declining over time. Over the past five years, the number of individuals receiving CalFresh dropped a total of 17%, notwithstanding a pandemic prompted increase in spring of 2020. Similarly, despite a temporary increase in the number of people receiving CalWORKs in the spring of 2020 (see page 14), this increase was not significant enough to change the overall downward trend in number of people receiving CalWORKs, which has fallen 19% over the past five years.

While San Bernardino County is home to 4.9% of California’s households, 7.1% of the 1.23 million California households receiving cash public assistance or CalFresh reside in San Bernardino County.¹ Veterans make up only 1% of CalFresh recipients and even fewer of CalWORKs recipients.

NUMBER RECEIVING CALWORKS AND CALFRESH IS DECLINING OVER TIME

Enrollment in CalWORKs and CalFresh in San Bernardino County, 2015/16 - 2019/20



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).

¹ 2019 American Community Survey 1-Year Estimates, Table B19058

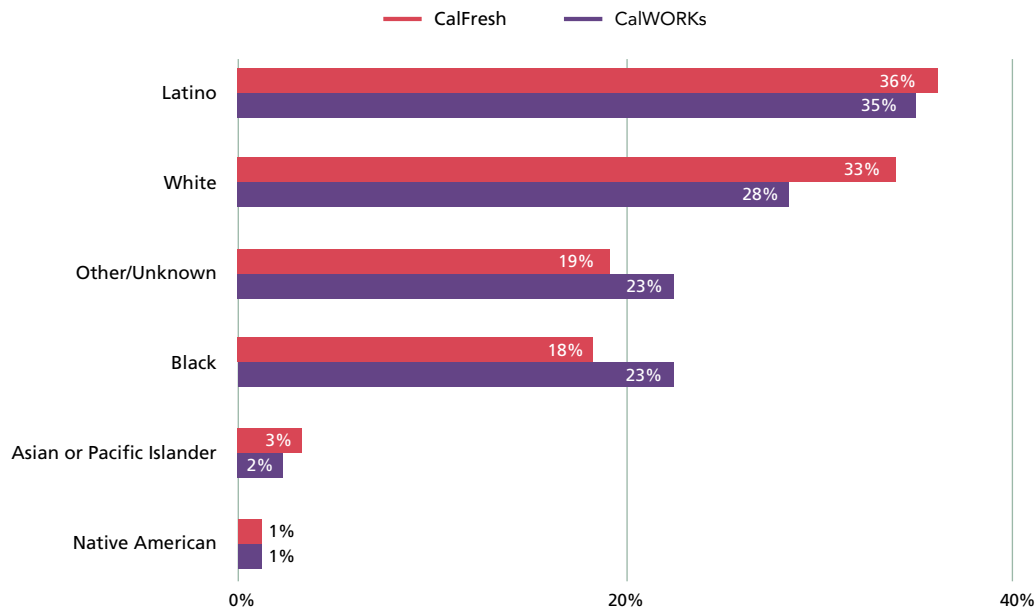


RACE/ETHNICITY DETAIL

Thirty-six percent of CalFresh participants and 35% of CalWORKs participants identified as Latino. One-third (33%) of CalFresh participants and more than one quarter (28%) of CalWORKs participants identify as White. Participants who identify as Asian, Pacific Islander, or Native American comprise a small amount of the CalWORKs and CalFresh caseloads.

MOST CALWORKS AND CALFRESH PARTICIPANTS IDENTIFY AS LATINO OR WHITE

Distribution of Enrollment in CalWORKs and CalFresh by Race/Ethnicity in San Bernardino County, 2019/20



Note: Individuals may select more than one race or ethnicity, so total percentages may sum to more than 100%.
Source: San Bernardino County Human Services

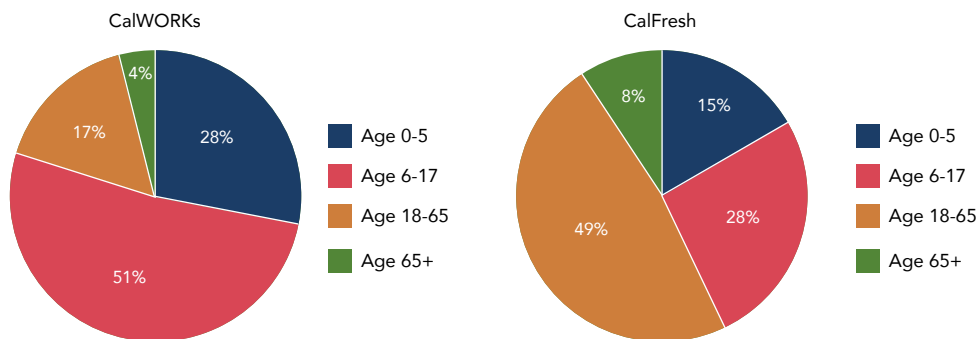


SOCIOECONOMIC DETAIL

More than three-quarters (79%) of CalWORKs participants and 43% of CalFresh participants are children and youth under 18 years. An additional 49% of CalFresh and 17% of CalWORKs participants are adults between 18 and 65 years of age.

MOST CALWORKS PARTICIPANTS ARE UNDER 18

Distribution of Enrollment in CalWORKs and CalFresh by Age in San Bernardino County, 2019/20



Source: San Bernardino County Human Services