POVERTY in the INLAND EMPIRE 2016-2018

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SUMMARY

The Blum Initiative on Global & Regional Poverty at UC Riverside's School of Public Policy conducted an in-depth study of poverty in the Inland Empire (I.E.) for the years 2016, 2017, and 2018. This report presents multiple analyses of poverty using high quality data and measures that reflect leading international social science standards for poverty research. The key findings for the I.E. in 2016-2018 are:

1) The average poverty rate for the period 2016-2018 varied between 17.3% and 23.5%, depending on the choice of poverty measure. The lowest estimate, 17.3%, is calculated based on individuals earning below 50% of the median income in the I.E. metropolitan area. The highest estimate, 23.5%, measures poverty relative to 50% of California's median income.

2) During the period 2016-2018, approximately 688,369 (relative to 50% of the I.E. median income) to 1,069,709 (relative to 50% of the California median income) I.E. residents lived in poverty. For the same years, approximately 1,022,727 were poor relative to 50% of the U.S. median income.

3) The I.E. has a significantly higher poverty rate than California, as a whole. Using 50% of the state's median as the poverty threshold, the I.E. has a poverty rate of 23.5% and the state has a poverty rate of 19.5%. Using 50% of the U.S. median as the poverty threshold, the I.E. has a poverty rate of 22.4% and the state has a poverty rate of 18.6%.

4) The I.E. has a significantly higher poverty rate than the U.S., as a whole. Using 50% of the U.S. median as the poverty threshold, the I.E. has a poverty rate of 22.4% and the U.S. has a poverty rate of 18.1%.

5) If the I.E. had the same poverty rate as California as a whole, approximately 175,253 fewer I.E. residents would live in poverty. If the I.E. had the same poverty rate as the U.S. as a whole, approximately 198,330 fewer I.E. residents would be poor.

6) The risk factors that make I.E. residents disproportionately vulnerable to living in poverty include: living in a household a) without an employed person, b) headed by a single mother, c) headed by a non-citizen, d) headed by a person without a high school degree, and e) being of Latinx descent. These groups are also disproportionately vulnerable to poverty in California and the U.S.

7) The factors that significantly reduce the probability of being poor in the I.E. include: living in a household a) with multiple earners, b) headed by a person with a college degree or more, and c) headed by an older adult.

8) Notably, being African American does not increase the probability of being poor in the I.E., net of other factors. This is unexpected and different than California and the U.S. as a whole, where being African American increases the probability of being poor by 7-8%, net of other factors.

9) The most typical people in poverty in the I.E. live in households where at a) least one person is employed and households that are b) married/coupled, c) headed by people born in the U.S., d) headed by citizens, e) headed by people with a high school degree or some college, f) headed by 35-53 year olds, and g) people of Latinx descent. The composition of people in poverty in the I.E. is similar to California.

10) If the share of the I.E.'s population with the "four major risks" for being especially vulnerable to poverty (unemployment, low education, young headship and single motherhood) was reduced, it is unlikely to the I.E.'s poverty rate would be substantially diminished. For instance, if the I.E. had the same levels of the four major risks as the U.S. as a whole, poverty would only decline to 22.2% from its actual 22.4%.

THE INLAND EMPIRE by the NUMBERS

Our analyses of the I.E. are based on the Riverside-San Bernardino Census Metro Area [1], which includes most of San Bernardino and Riverside counties and covers 27,277 square miles. According to the Census, about 4.6 million people live in this metro area. The median age is 35.1 years old, 52% of the population is Hispanic/Latino, and 31% of the population is White. Roughly 21.4% of the population is foreign-born, with 69% of those were born in Latin America. About 42.3% of people speak a language besides English at home, which is similar to the rest of California, but about twice as high as the rest of the U.S. The median value of owner-occupied housing units is roughly $378,500, which is about two-thirds of the amount for California and about one-and-a-half times the amount for the U.S. About 82% of I.E. residents graduated from high school, which is similar to the entire state of California, but below the U.S. as a whole.

About 23% of the I.E. population has a Bachelor's degree or higher, which is only about two-thirds the rate of both California and the U.S.

DATA

We do not use the official U.S. measure of poverty (OPM), because that measure has many serious and well-known problems. We urge readers to not assess the poverty of the I.E. (or elsewhere) based on the OPM. Considerable research demonstrates convincingly that the OPM is highly biased and unreliable.[2]

Instead, our analyses are based on the 2016-2018 Annual Social and Economic Supplement of the Census Bureau's Current Population Survey[3] (CPS ASEC), which includes data for 6,224 individuals in the I.E., about 70,000 in California, and about 700,000 in the U.S. Our unit of analysis is the individual and we utilize weights to ensure the esti-
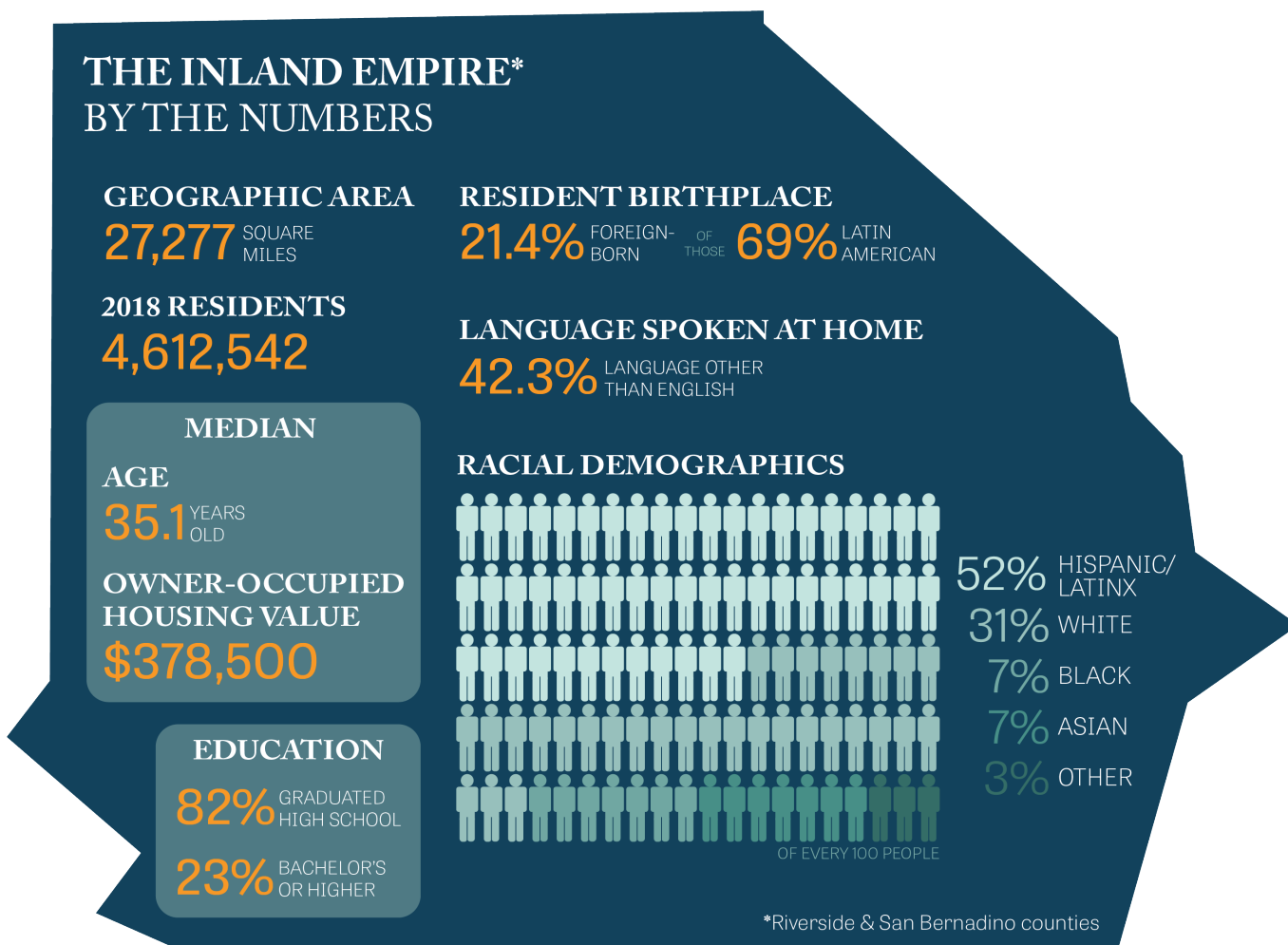
THE INLAND EMPIRE*
BY THE NUMBERS

GEOGRAPHIC AREA
27,277 SQUARE MILES

2018 RESIDENTS
4,612,542

MEDIAN

AGE
35.1 YEARS OLD

OWNER-OCCUPIED HOUSING VALUE
$378,500

EDUCATION
82% GRADUATED HIGH SCHOOL
23% BACHELOR'S OR HIGHER

RESIDENT BIRTHPLACE
21.4% FOREIGN-BORN   OF THOSE 69% LATIN AMERICAN

LANGUAGE SPOKEN AT HOME
42.3% LANGUAGE OTHER THAN ENGLISH

RACIAL DEMOGRAPHICS

52% HISPANIC/LATINX
31% WHITE
7% BLACK
7% ASIAN
3% OTHER

OF EVERY 100 PEOPLE

*Riverside & San Bernadino counties

Figure 1

AN IMPROVED MEASURE OF POVERTY

UNIT OF ANALYSIS Individual

TO

ESTIMATE Percent of individuals who reside in poor households

OUR MEASURE IS BASED ON:

CASH INCOME
Luxembourg Income Study

CASH INCOME

equals

Labor Market Earnings + Income from Social Security, Veteran's Benefits, Child Support, Interest, etc

TAXES & CREDITS
U.S Census

"POST-FISC"

equals

Household income − Taxes

&

Household income + Tax credits

EQUIVALENCE SCALE
Misc. Poverty Researchers

HOUSEHOLD INCOME BY SIZE

equals

Household income ÷ $\sqrt{\text{Household members}}$

mates are representative of the metro area, California, or the U. S. population.

Unfortunately, we are forced to end our analysis in 2018 because the 2019 CPS ASEC data have significant problems. The CPS ASEC data for any given year are collected in March of the subsequent year. This means the 2019 data were collected during March of 2020, at the height of the first wave of the COVID pandemic. Perhaps unsurprisingly, the Census Bureau had tremendous difficulty in getting respondents and the 2019 sample for the U.S. as a whole was roughly 12% smaller than the 2018 sample. As a result, the 2019 sample is widely acknowledged to be biased and low-income people are particularly underrepresented. Comparing the 2019 data to 2018 for the I.E., the sample size declined 10% and the median equivalized income increased an unprecedented 8% in inflation-adjusted dollars. These problems make the 2019 data highly questionable for the I.E. (and similarly, but less so, for California and the U.S.). Therefore, we have confidence in the 2016-2018 data, but less trust in the 2019 data and do not include it in this report's analyses.

METHODS

Our measures of poverty are based on rigorous and comprehensive measures of income.

First, we follow the Luxembourg Income Study's protocol to construct cash income[4]. Cash income includes labor market earnings, plus income from Social Security, Temporary Assistance for Needy Families (TANF), General Assistance, Unemployment Insurance, retirement, interest, dividends, rent, Workers Compensation, veterans' benefits, survivors' assistance, disability assistance, education assistance, alimony, child support, and other sources not specified. We also monetize the Supplemental Nutritional Assistance Program (SNAP).

Second, we incorporate tax liabilities, tax credits (e.g. the Earned Income Tax Credit and Child Tax Credit), housing allowances, energy assistance, and the Women, Infants and Children (WIC) programs. We use Census simulations to subtract taxes and add tax credits to household income. This

results in disposable "post-fisc" (i.e. after taxes and transfers) household income.

Third, we adjust income for household size by dividing by the square root of the number of household members. Poverty researchers refer to this as an equivalence scale. This is a standard practice to recognize that households have economies of scale such that there is a declining cost to an additional person.

DEFINING POVERTY

We use the classic and simple definition of poverty as a shortage of resources compared to needs.[5] Like almost all international poverty researchers, we use relative measures of poverty. Relative measures define poverty as a shortage of resources *relative* to needs. Resources are the comprehensive and rigorous measure of income described in this report's methods section. Needs are defined by the prevailing standards of a given time and place. In international poverty research, the most widely used definition of prevailing standards is the median equivalized household income.

We follow the standard practice in international poverty research of setting thresholds at 50% of the median. This means people are poor if they live in a household that has less than 50% of the median equivalized household income. We specify three poverty thresholds based on this definition

of poverty for our analyses. Table 1 displays these thresholds for families of four and for individuals living in the I.E.

The first threshold defines the poor as those earning below 50% of the I.E.'s median in equivalized post-fisc income. With this threshold, a family of four would be poor if their income is below $37,303 in inflation-adjusted 2021 dollars.

The second threshold defines the poor as those earning below 50% of California's median in equivalized post-fisc income. With this threshold, a family of four would be poor if their income is below $43,551 in inflation-adjusted 2021 dollars.

The third threshold defines the poor as those earning below 50% of the median in equivalized post-fisc income in the U.S. as a whole. With this threshold, a family of four would be poor if their income is below $42,798 in inflation-adjusted 2021 dollars.

We reference these thresholds as the I.E., California, or U.S. median throughout this report, meaning our measurement is relative to *50%* of the I.E., California, or U.S. *median income*.

LEVELS OF POVERTY IN THE I.E.

In Figure 2, we present average poverty levels in the I.E. for the period 2016-2018. This figure displays the poverty rate using each of the three thresholds – at 50% of the I.E., California, and U.S. median income.

Table 1: Poverty Thresholds

	Relative to I.E. Median	*Relative to CA Median*	*Relative to US Median*
Family of Four	$37,303.11	$43,551.27	$42,797.90
Individual	$18,651.56	$21,775.64	$21,398.95

4.6 million people. The counts of the number poor are indicated with the line and right axis. For 2016-2018, between 688,369 and 1,069,709 people were poor in the I.E., depending on the poverty threshold used. Roughly speaking, approximately 1 million people are poor in the I.E. per our measure of poverty. Like the poverty rates, the count is highest using 50% of the California median as the threshold and lowest using 50% of the I.E. median as the threshold.

The poverty rates are indicated with the bars and left axis. Between 17.3% and 23.5% of the I.E. was in poverty 2016-2018. The lowest poverty rate is based on individuals earning less than 50% of the I.E. metro area median equivalized income, while the highest rate is based on those below 50% of California's median. Relative to the U.S. median, 22.4% of people in the I.E. live in a poor household.

We also estimate the number of people living in poverty based on the I.E.'s population of about

Figure 2

Poverty Rates in the IE, CA, and U.S., 2016-2018

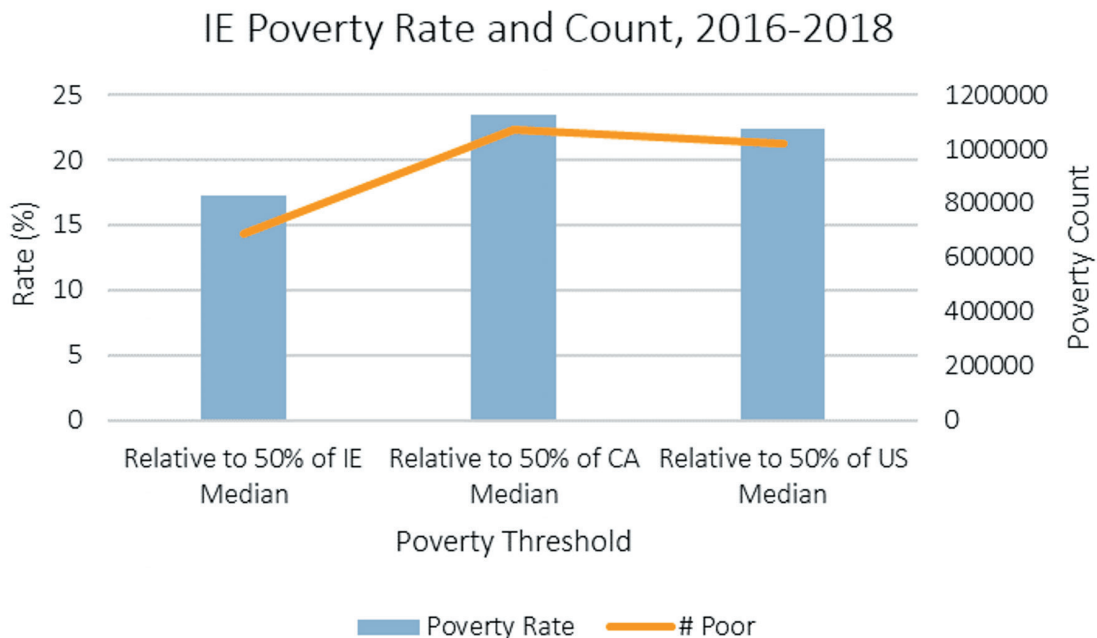

Figure 3

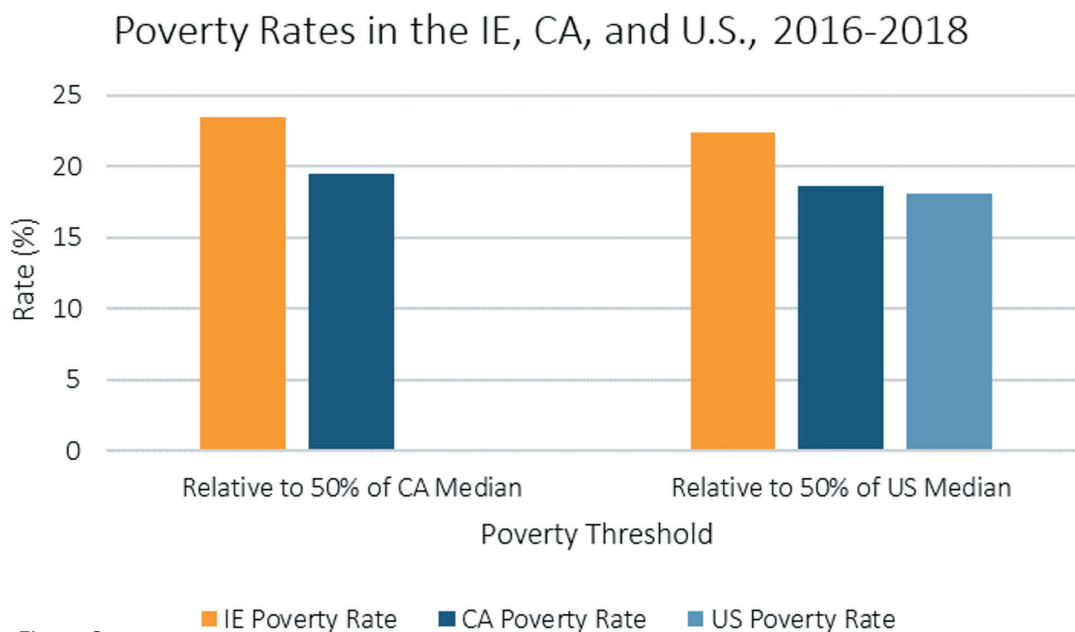IE Poverty Rate   CA Poverty Rate   US Poverty Rate

FINDING 3:
The I.E. has a significantly higher poverty rate than California, relative to both the state and U.S. median incomes.

COMPARING the I.E. to CA & the U.S.

To put I.E. poverty into context, we compare the I.E. to California and the U.S. as a whole. The comparison with California considers the poverty thresholds for the California and U.S. medians, while the comparison with the U.S. only uses the threshold with the U.S. median.

Poverty is higher in the I.E. than in California and the U.S. Using the California median for the threshold, 23.5% of the I.E. is poor, whereas 19.5% of California is poor. Using the U.S. median for the threshold, 22.4% of the I.E. is poor, but only 18.6% of California and 18.1% of the U.S. are poor. The difference of roughly four percentage points is sizable.

If the I.E. had the same poverty rate as the rest of California and we were to count the number of the poor relative to the U.S. median, approximately 175,253 I.E. residents that currently live in poverty would no longer be poor. If the I.E. had the same poverty rate as the U.S. as a whole, approximately 198,330 I.E. residents would no longer live in poverty.

FINDING 4:
The I.E. has a significantly higher poverty rate than the U.S., relative to the U.S. median income.

FINDING 5:
If the I.E.'s poverty rate was similar to CA or the U.S., nearly 200,000 fewer I.E. residents would live in poverty.

WHO IS MORE LIKELY TO BE POOR?

Researchers have identified a variety of characteristics that predict who is disproportionately likely to be poor. Poverty is associated with family structure, race/ethnicity, labor market status, education, immigration background, and age. Among the most important factors are the "four major risks" of poverty: unemployment, low education (less than a high school degree), young headship (households headed by someone under 25 years old), and single motherhood.[6] These four risks tend to be the most robust and significant predictors of whether an individual is poor and are different from other characteristics because they are malleable, so localities can theoretically aim to reduce poverty by reducing the prevalence of the four major risk factors among their population.

We estimate linear probability models for the I.E. specifically, California specifically, and the U.S. as a whole. In Figure 4, we display the individual characteristics that predict who is more likely to be poor defined as relative to the U.S. median. Each model includes all individual-level predictors of poverty. If a characteristic increases the probability

of poverty, it is positively signed and points to the right. If a characteristic reduces the probability of poverty, it is negatively signed and points to the left. If a given characteristic is not statistically significantly different from zero, the bar is hollow. If it is significant, it is filled in. Simply because the CPS ASEC data sample for the I.E. is far smaller than for California and the U.S., more characteristics are statistically insignificant for the I.E. than for the state and nation. .

> ## FINDING 6:
> The risk factors that increase the likelihood of being poor in the I.E. include households without an employed person, those headed by a single mother, non-citizen, or person without a high school degree, and being of Latinx descent.
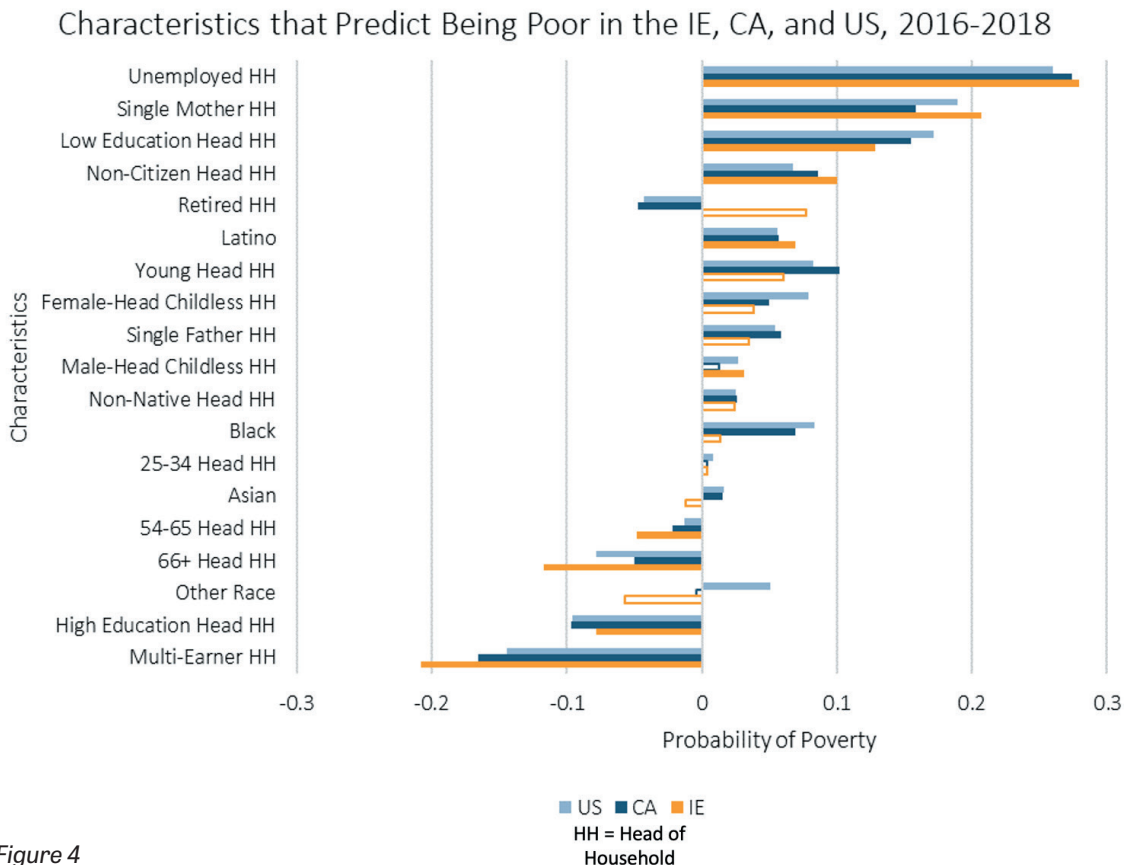

Characteristics that Predict Being Poor in the IE, CA, and US, 2016-2018

Figure 4

Characteristics that Increase the Likelihood of Being Poor in the I.E.

Figure 4 reveals that the biggest predictors of poverty in the I.E. (as well as California and the U.S.) is unemployment. If a person resides in a household where no one is employed, the probability of being poor increases by about 28 percentage points in the I.E.

The next biggest predictor of being poor is residing in a single mother household. The effect of being in a single mother household is larger in the I.E. than in California or the U.S. Hence, single mother households in the I.E. are disadvantaged relative to married/coupled households in the I.E. Moreover, living in a single mother household in the I.E. carries a greater penalty and increases the relative likelihood of living in poverty compared to living in a single mother household elsewhere in California and the rest of the U.S.

Having a low educated head of household – defined as lacking a high school degree – increases the probability of poverty by about 13 percentage points in the I.E.. This is a slightly smaller effect than in California and the U.S.

Unlike in California and the U.S., residing in a young headed household (i.e. the head is less than 25 years old) does not significantly increase the probability of being poor in the I.E..

Several characteristics associated with being an immigrant and the descendant of immigrants are associated with poverty. Being in a household headed by a non-citizen significantly increases the probability of being poor by about 10 percentage points in the I.E.. Being in a non-citizen headed household increases the probability in California and the U.S. as well, but the penalty is slightly larger in the I.E.. Being of Latinx descent in the I.E. also increases the probability of poverty by about 7 percentage points. Compared to California and the U.S., people of Latinx descent in the I.E. are slightly more likely to be poor than people of Latinx descent elsewhere. Recall, these penalties for being in a non-citizen headed household and being of Latinx descent are net of all the other predictors

of poverty. Therefore, people of Latinx descent are more likely to be poor in the I.E., even net of a wide variety of other relevant characteristics.

FINDING 7:

Living in a HH with multiple earners, a head with a college degree, or an older head significantly reduces the probability of being poor in the I.E.

Characteristics that Reduce the Likelihood of Being Poor in the I.E.

Among the factors that significantly reduce the probability of being poor are having multiple earners in the household, having a head with a college degree or more, and being in a household headed by an older adult. These effects are similar or slightly larger in the I.E. compared to California and the U.S.

There are a few ways that given characteristics have quite different effects on poverty in the I.E. compared to California and the U.S. Probably most notable is that Black people are not significantly more likely to be poor in the I.E., net of the other characteristics in the model. This is unexpected given that African Americans are far more likely to be poor in California and the U.S. Also, in California and the U.S., being African American increases the probability of being poor by about 7-8 percentage points net of the other characteristics.

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FINDING 8:

Contrary to California and the U.S., being African American does not increase the probability of being poor in the I.E., net of other factors.

To be clear, the simple rates of poverty among Black people are higher than among White, Latino, and Asian people in the I.E. Hence, without adjusting for the other characteristics in the model, Black people are more likely to be poor in the I.E. However, unlike in California and the U.S., other characteristics in the model fully account for why Black people are more likely to be poor than non-Black people in the I.E.

> # FINDING 9:
> The majority of people living in poverty in the I.E. are not members of groups that are high risk or especially vulnerable to poverty

WHO IS THE POPULATION IN POVERTY?

While Figure 4 shows some groups are far more likely to be poor than other groups, it does not tell you how large those groups are. The composition of people in poverty provides a quite different perspective compared to the groups disproportionately vulnerable. In some cases, the groups disproportionately likely to be poor actually comprise

quite a small percentage of those living in poverty, so focusing on the groups that are most vulnerable does not necessarily clarify who is the population in poverty and may even give one the wrong impression of what groups make up the population. If we want to understand the population in poverty, we need to look at the composition of that population, not the differential vulnerability to poverty of the overall population.

Figure 5 shows the most common groups among the population in poverty according to several characteristics by identifying the most common categories among people in poverty. Like Figure 4, we focus on characteristics like family structure, age, labor market status, immigration, and education. The population in poverty in the I.E. looks very similar to the population in poverty in California across all major characteristics we feature. With one notable exception, the population in poverty in the I.E. looks a lot like the population in poverty in the U.S. as well.

Among those in poverty in the I.E., the largest group (40.5%) resides in a household headed by someone 35-54 years old. The largest group of people in poverty (nearly 60%) resides in a household with a medium level of education (i.e. a high school degree or some college). Nearly 73% of the people

The Largest Groups Among the Population in Poverty in the IE, CA, & U.S., 2016-2018
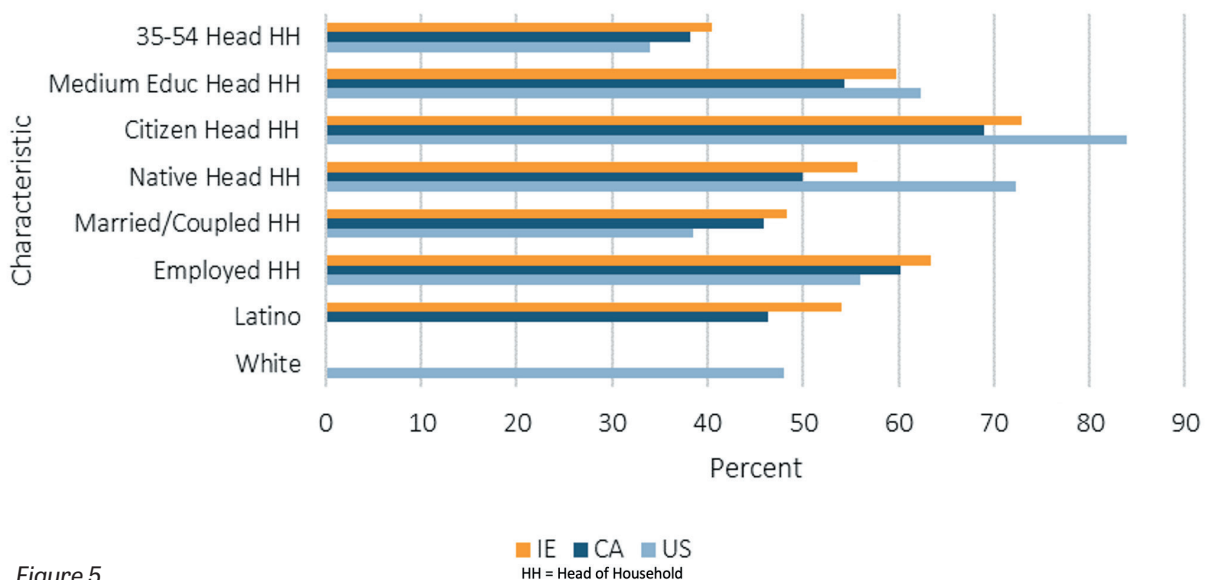
Figure 5

HH = Head of Household

in poverty in the I.E. are in households headed by citizens and nearly 56% are in households headed by natives born in the U.S. Further, a clear majority (63.4%) of those in poverty in the I.E. live in employed households. Just like in California and the U.S., most of the I.E.'s poor are working poor.

In both the I.E. and California, the most common race/ethnicity among those in poverty is people of Latinx descent. In the I.E., about 54% of those in poverty are Latinx. Though just shy of a majority of the population, people of Latinx descent comprise 46.4% of the poor in California. However, in the U.S. overall, the largest ethno-racial group in poverty remains White people. White people comprise roughly 48% of those living in poverty in the U.S. This is the one substantial way that the I.E.'s population in poverty differs from the population in poverty in the U.S. overall.

REDUCING RISKS to REDUCE POVERTY in the I.E.?

Based on Figures 4 and 5, and further analyses, we can simulate how effective different poverty alleviation strategies would be for the I.E. Recall, about 22.4% of the I.E. is poor relative to 50% of the U.S. median income. With some assumptions, simulations can tell us what the poverty rate would be if the I.E.'s population 'looked different'. In particu-

lar, we can estimate how much lower the I.E.'s poverty rate would be by simulating a lower prevalence of the four major risk factors in the region.

FINDING 10:
If the share of the I.E.'s population with the 4 major risks for being especially vulnerable to poverty was reduced, it is unlikely the I.E.'s poverty rate would be substantially diminished or lower than CA or the U.S.'s.

Figure 6 reports the actual poverty rate in the I.E., as well as the poverty rate under a variety of simulations. For comparison, we also report the California and U.S. poverty rates, as well as the average poverty rate across 31 rich democracies using data from the Luxembourg Income Study.[7]

The first simulation shows that the I.E.'s poverty rate would be almost unchanged if there were zero people in young headed households in the I.E., decreasing only a tenth of a percent to 22.3%

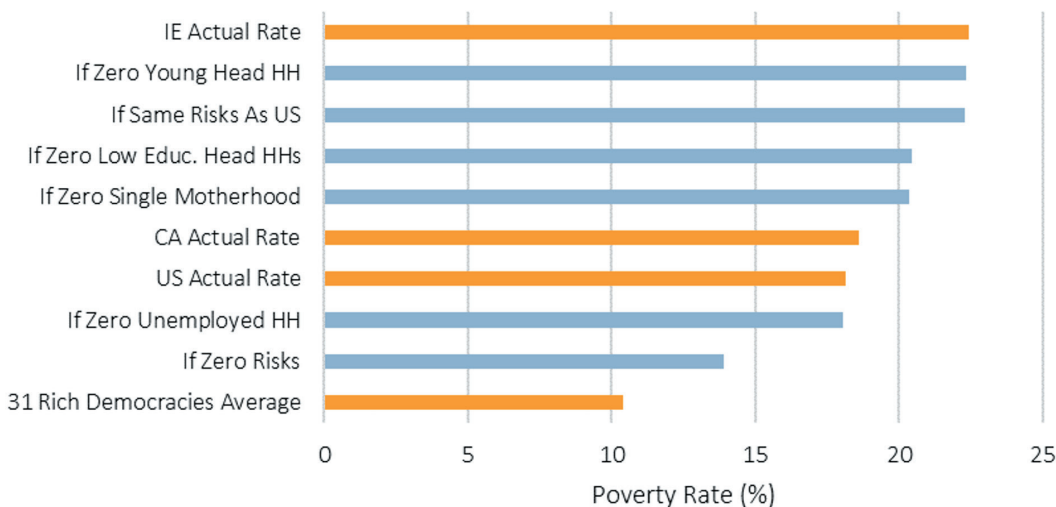Actual & Predicted IE Poverty Rates with Simulated Risk Prevalences, 2016-2018

Figure 6

from the actual rate of 22.4%. More importantly, if the I.E. had the same prevalence of all four major poverty risk factors as the U.S. as a whole, the I.E. poverty rate would only decrease marginally, from 22.43% to 22.28%. Hence, the I.E. cannot substantially reduce poverty by mirroring the U.S. and having the same share of its population in unemployed, young headed, low educated, and single mother households.

The I.E. poverty rate would be somewhat lower if low educated or single mother households were eliminated entirely. If there were no low educated households, the I.E. poverty rate would be 20.5%. If there were no single mother households, the I.E. poverty rate would be 20.4%. These reductions are modest at roughly 2% less than the I.E.'s actual poverty rate. As Figure 6 shows, even with the complete elimination of single mother or low educated households, the I.E. would still have a higher poverty rate than California or the U.S. as a whole.

If there were zero people in unemployed households, the I.E.'s poverty rate would fall slightly below that of California and the U.S. as a whole. If there was zero unemployment in the I.E., the region's poverty rate would decrease to 18.05%. Even though this would still allow for some people to be in retired households (e.g. non-employed and headed by someone over 65 years old), full employment is an extremely ambitious goal and unlikely to be a tenable solution to poverty in the I.E. as every city, county, state, and country has a degree of unemployment. Therefore, it is unrealistic that the I.E. could achieve a lower poverty rate than California or the U.S. through efforts to fully eradicate unemployment.

The final simulation models what would happen if the I.E. had zero people in any of the four major risk groups. This asks what the I.E. poverty rate would be if there were zero people in unemployed, low educated, young headed and single mother households. If this scenario could be accomplished, the I.E. poverty rate would be substantially lower at 13.9% - 8.5% lower than the current I.E. poverty rate. This rate would also be lower than California and the U.S.'s actual rates for 2016-2018.

Nevertheless, it is important to underline that this would still not be an objectively low poverty rate. Even at 13.9%, the I.E.'s poverty rate would be fairly high and above average relative to other rich democracies. For comparison, we report that the average poverty rate for rich democracies is 10.4%. Hence, even with zero risks, the I.E. would still have a higher poverty rate than most rich democracies.

The results of these simulations ultimately demonstrate that the I.E. is unlikely to accomplish low poverty or even a substantial reduction in poverty solely by reducing well known risk factors. This is further supported by what we know about the composition of the population in poverty in the I.E.. Most of the I.E.'s poor do not belong to the risk groups known to best predict poverty, so narrowly targeting these risks would not make a sizeable difference in the overall poverty rate.

Rather than thinking of poverty as a matter of risks, we should recognize that poverty is a systemic problem in the I.E., as well as in California and the U.S. The I.E.'s poverty rate is high regardless of risk and will require multi-faceted, integrated solutions to improve the economic status, life prospects, and well-being of the region's low-income community.

CONCLUSION

The Blum Initiative at UCR's School of Public Policy has published two reports on poverty in the I.E.[8] The first edition of the Inland Empire Poverty Report covered the period 2001-2015 and this edition focuses on the years 2016-2018.

Our primary analyses in this report are three-fold. First, we calculate poverty in the I.E. using high quality data to construct a comprehensive measure of income that follows international standards for calculating poverty rates. Second, we interrogate the characteristics that predict poverty in the Inland Empire and describe the composition of the region's low-income population. Third, we simulate the effect of various risk-based intervention on I.E. poverty rates.

Our analyses are comparative and allow for similar-

ities and differences in poverty in the I.E., California, and U.S. to be identified. We describe the composition of the I.E.'s low-income population alongside the prevalence of well-documented risk factors for poverty, which highlights the complicated, systemic nature of poverty in the I.E. – and, indeed, in California and the U.S.

In sum, these analyses yield high quality, new information on poverty patterns in the region. It is our hope that this report contributes productively to the understanding of poverty in the I.E. and can support strategic leadership, community mobilization, and policy intervention. We believe it is essential to utilize the highest quality information available to help guide solutions that effectively and efficiently reduce poverty. The authors welcome the community's questions and dialogue on this topic. ∎

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[5] Brady, David. 2021. *American Poverty Should Be Measured Relative to the Prevailing Standards of Our Time*. The Century Foundation. See: https://tcf.org/content/report/american-poverty-measured-relative-prevailing-standards-time/.

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The Blum Initiative on Global & Regional Poverty is a research center housed within the UCR School of Public Policy and is committed to poverty related research, service, and teaching on-campus and in our region. Since being established in 2015, the Blum Initiative has supported over 20 faculty and doctoral student's research on issues of poverty, subsidized nearly 30 students' immersive summer fieldwork with anti-poverty organizations, brought over 50 experts from across the country to campus to contribute to our community's understanding of poverty, and published two regional reports, among other related programming. With a strong network of researchers and an ever-growing group of students passionate about local service, the Blum Initiative and UCR School of Public Policy have the intellectual and manpower resources necessary for developing, evaluating, and implementing research-driven solutions to our community's most pressing needs. Together, we can combine our expertise for a better tomorrow and fight to end poverty in our region.

The Blum Initiative is one of eleven autonomous Blum centers – ten of which are housed within the University of California system – made possible by the generous support of Richard Blum, which support diverse research agendas on poverty and inequality.