

County Income Patterns 2019 to 2022



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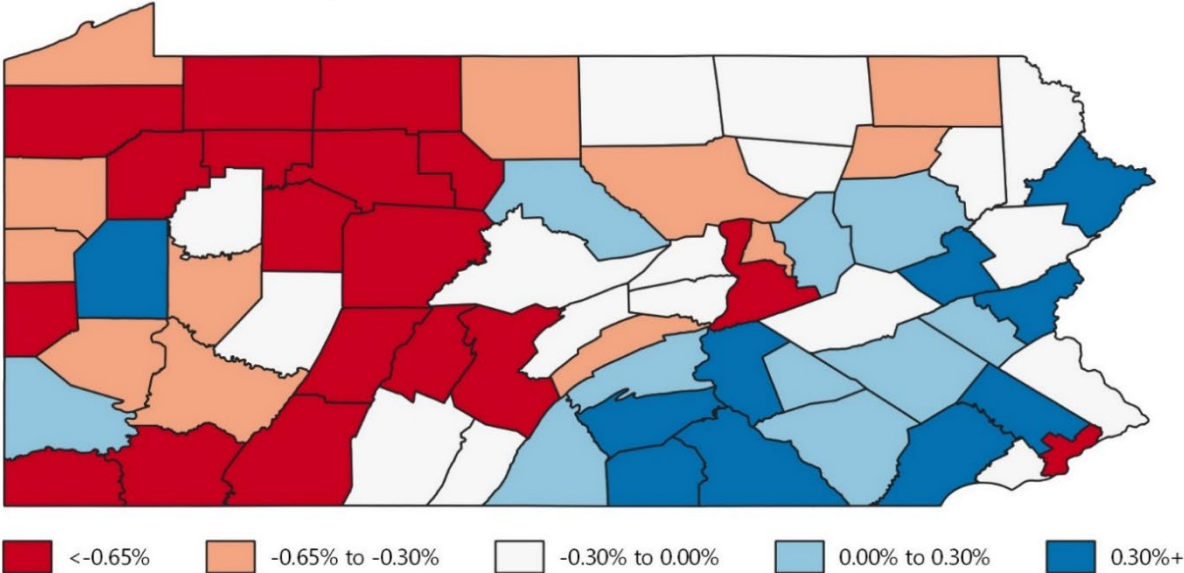
This research brief contains six maps that illustrate recent demographic and income trends at the county level. The brief presents demographic and income trends and then combines the two metrics to analyze per capita income trends from 2019 to 2022 and levels for 2022 (latest county income data available). (See pages 5 and 6 for the raw data and page 7 for a reference map of county names.) It is noted that (1) all growth rate metrics represent average growth rates during the 3-year period (not cumulative rates) and (2) the metrics do not control for cost of living, which can vary widely across the state.

The analysis uses two data sources for the county-level income metric: the U.S. Bureau of Economic Analysis (BEA) and the Internal Revenue Service (IRS). The base for county income is BEA personal income for calendar years 2019 and 2022. That income measure is adjusted to include additional income sources as reported by the IRS: capital gains, IRA withdrawals and pension distributions (defined benefit and contribution). The analysis then deducts employer contributions to pension and health plans, imputed interest and rental income, and Medicare and Medicaid benefits included in BEA personal income.

Population Growth

From 2019 to 2022, Pennsylvania’s population contracted at an average rate of 0.10% per annum. The **map below** displays outcomes for all counties. Average population growth ranged from a high of 1.42% (Cumberland County) and 1.26% (Pike County) per annum to a low of -1.92% (Forest County) and -1.54% (Greene County). Average annual population gains in the south-central region (+0.34%) were offset by contractions in the northern, central and southwestern regions (-0.23%).

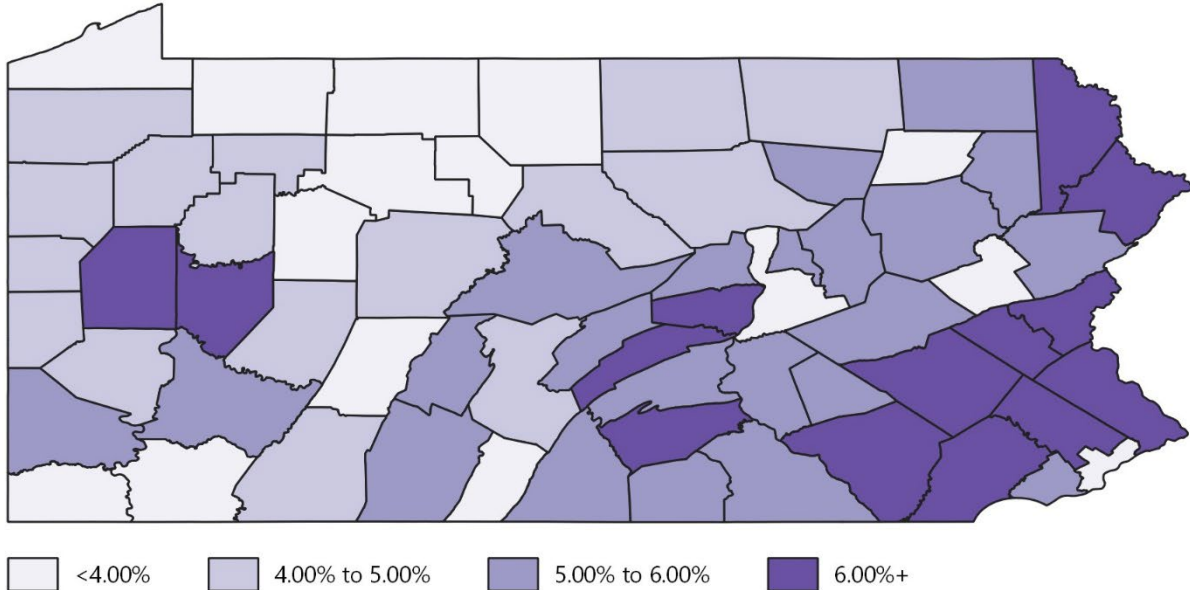
Average Annual Population Growth: 2019 to 2022



Personal Income Growth

Average personal income growth ranged from 8.8% (Chester County) to 0.8% (Philadelphia County) per annum. As expected, counties with strong population growth tended to have higher personal income growth (e.g., Chester, Montgomery and Cumberland), while counties with population contractions or weak population gains recorded moderate personal income growth (e.g., Philadelphia, Cameron and Elk). Notable exceptions include Armstrong and Blair counties, which recorded strong gains in personal income despite the -0.65% and -0.70% per annum decline in population, respectively.

Average Annual Personal Income Growth: 2019 to 2022



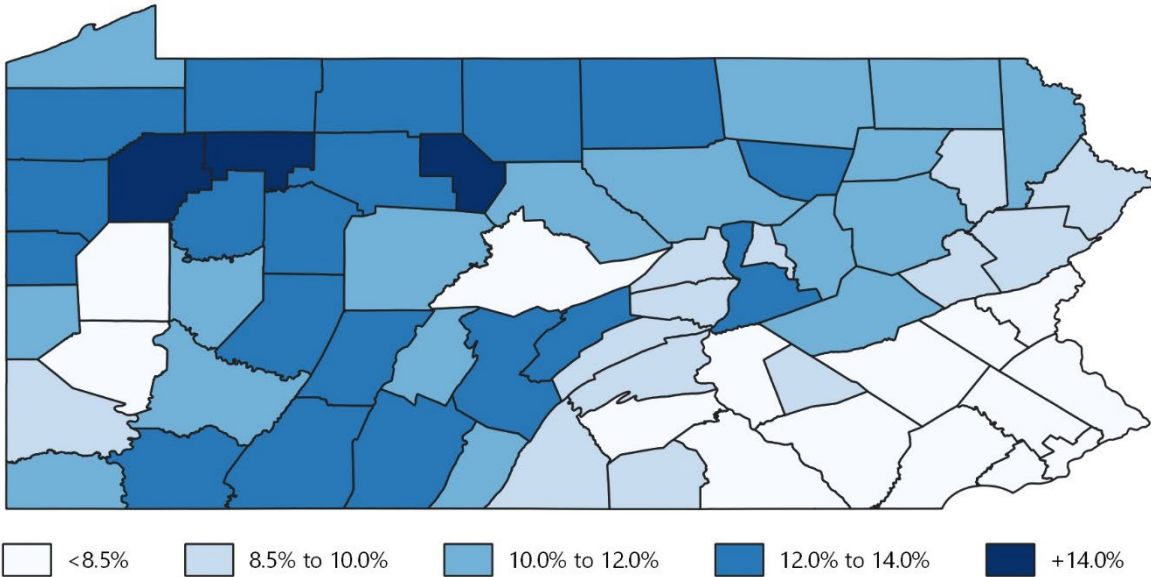
Transfer Income

Personal income includes various income transfers from the federal government. Two components within transfer income that provide insight into county demographic trends are (1) Social Security and disability insurance benefits and (2) income maintenance benefits (e.g., Supplemental Security Income and Supplemental Nutrition Assistance Program). (Transfer income data not shown in raw data table.)

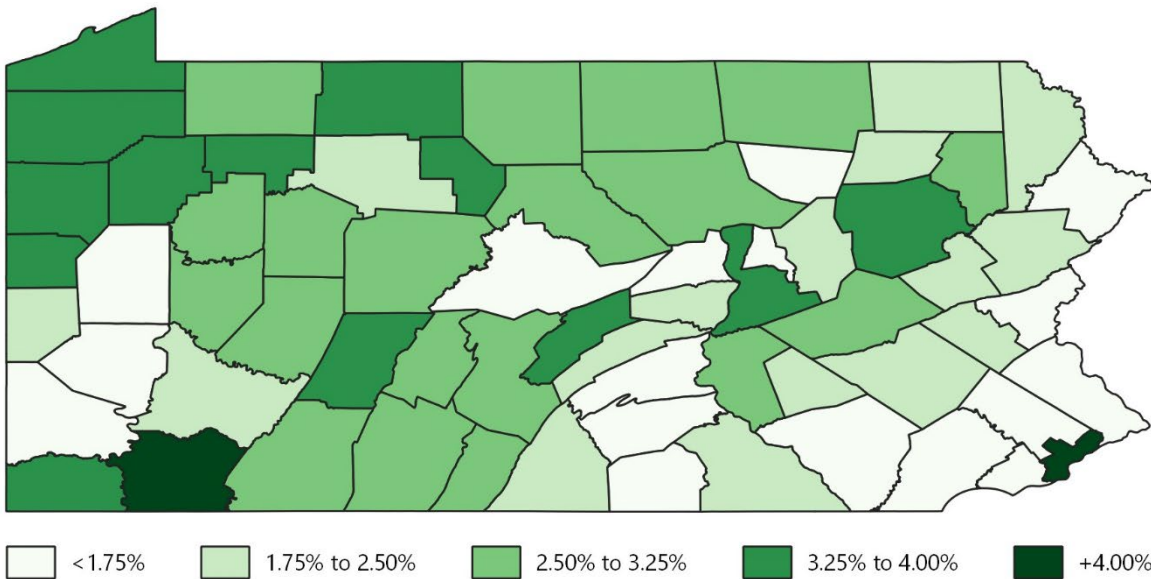
The **top map on page 3** displays the share of county personal income comprised of Social Security and disability benefits. Counties with an older population tend to have a greater share of personal income attributable to Social Security and disability income. The counties with the highest shares of Social Security and disability income were Forest (25.7%), Cameron (16.0%) and Venango (14.3%). The counties with the lowest shares were Chester (4.1%), Montgomery (5.0%) and Delaware (5.6%).

The **bottom map on page 3** displays the share of county personal income comprised of income maintenance benefits. Counties with a higher share of income maintenance benefits generally have lower personal income. The counties with the highest shares of income maintenance benefits were Philadelphia (5.9%), Fayette (4.6%) and Forest (3.8%). The counties with the lowest shares were Chester (0.5%), Montgomery (0.7%) and Bucks (0.7%).

Percent of Personal Income from Social Security and Disability Benefits (2022)



Percent of Personal Income from Income Maintenance Benefits (2022)



Per Capita Personal Income Growth and 2022 Levels

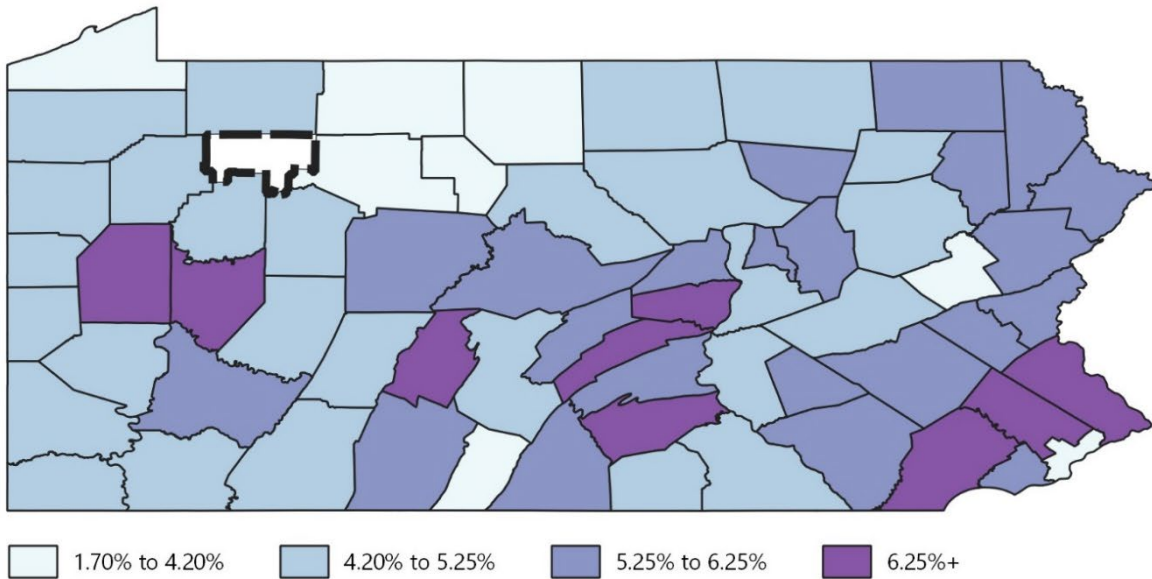
The map on page 2 does not control for county population gains or losses. The **first map on page 4** controls for population growth and displays per capita average income growth.¹ From 2019 to 2022, 59 Pennsylvania counties recorded average per capita personal income gains that exceeded inflation (4.2% per annum), which implies real income gains, while 8 did not (lightest shade in map). Overall, the statewide average per capita income growth was 5.5% per annum. Some of the strongest growth occurred along the Delaware and New Jersey state borders, in counties that comprise the Philadelphia metro region. The top two counties were

¹ Forest County (white) was excluded from the dataset because a significant proportion (approximately 40%) of the Census population estimate is institutionalized, which produced artificially low per capita personal income data.

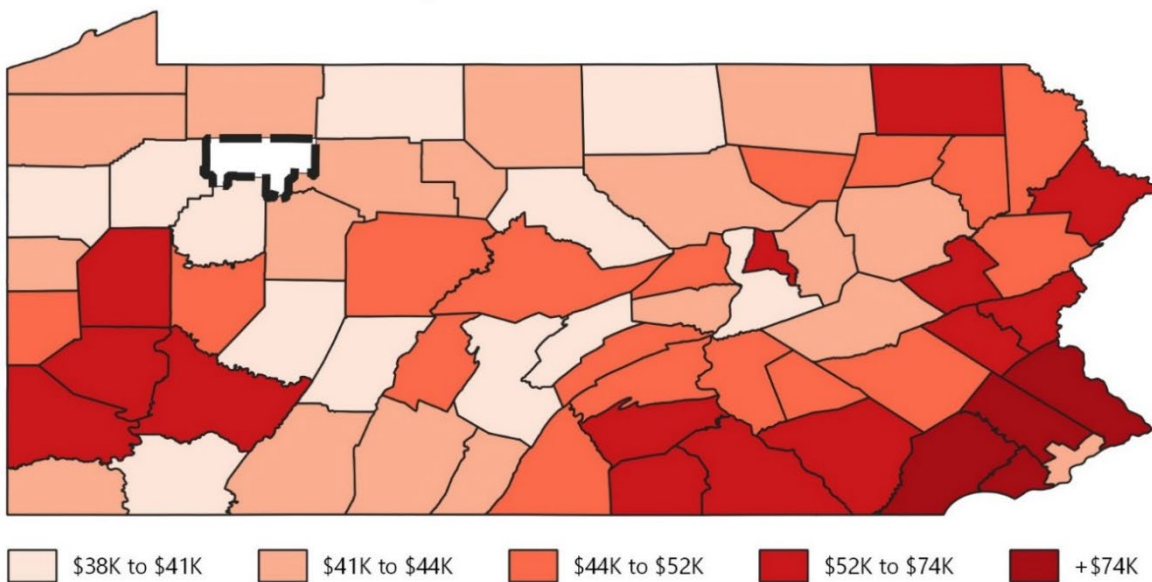
Chester (8.0%) and Montgomery (7.7%). Chester County's strong personal income growth was attributable to capital gains income while Montgomery County was attributable to self-employment income. The bottom counties were Philadelphia (1.7%) and Carbon (1.9%). (See pages 5 and 6 for average growth rates.)

For 2022, statewide per capita personal income was \$58,200 and ranged from \$39,100 (Mifflin County) to \$102,600 (Chester County).² (See **second map below.**) The Philadelphia (Southeast, \$67,900) and Pittsburgh (Southwest, \$58,000) metro regions generally recorded the highest levels of per capita personal income, but also have a higher cost of living, which is not reflected in the data.

Average Annual Per Capita Personal Income Growth: 2019 to 2022



Per Capita Personal Income for 2022



² This average is a weighted average so that large counties have greater weight. The unweighted average (all counties have the same weight) is \$49,100.

County Demographic and Income Data

	Population (000s)				Personal Income (\$B)				Income Per Capita (\$000s)			
	2019	2022	AAGR	Rank	2019	2022	AAGR	Rank	2019	2022	AAGR	Rank
Chester	533.1	545.8	0.8%	3	\$43.4	\$56.0	8.8%	1	\$81.5	\$102.6	8.0%	1
Montgomery	853.4	864.7	0.4	7	61.1	77.2	8.2	2	71.6	89.3	7.7	2
Armstrong	66.0	64.7	-0.6	49	2.7	3.2	6.1	14	40.2	49.0	6.8	3
Juniata	23.6	23.3	-0.4	41	1.0	1.2	6.3	9	42.5	51.7	6.7	4
Blair	123.6	121.0	-0.7	53	4.8	5.7	5.9	15	38.6	46.8	6.7	5
Bucks	646.7	645.1	-0.1	27	45.7	55.0	6.4	8	70.7	85.2	6.4	6
Snyder	39.8	39.7	-0.1	32	1.4	1.7	6.3	10	35.8	43.1	6.4	7
Butler	193.2	197.3	0.7	5	10.4	12.7	7.1	5	53.7	64.6	6.3	8
Cumberland	257.5	268.6	1.4	1	13.2	16.6	7.8	3	51.4	61.7	6.3	9
Wayne	51.3	51.2	-0.1	24	2.1	2.5	6.2	12	40.6	48.7	6.2	10
Susquehanna	38.6	38.1	-0.4	43	1.7	2.0	5.8	18	43.7	52.3	6.2	11
Montour	18.3	18.1	-0.3	39	0.8	0.9	5.7	20	44.0	52.5	6.1	12
Lancaster	552.1	556.6	0.3	12	26.7	32.1	6.4	7	48.3	57.7	6.1	13
Berks	428.0	430.4	0.2	16	18.5	22.2	6.2	11	43.2	51.5	6.0	14
Pike	58.3	60.6	1.3	2	2.7	3.4	7.3	4	47.2	56.1	6.0	15
Clearfield	81.0	77.9	-1.3	64	3.1	3.5	4.5	37	37.9	45.0	5.9	16
Lackawanna	216.4	215.6	-0.1	30	8.6	10.1	5.7	19	39.6	47.0	5.9	17
Monroe	168.2	167.2	-0.2	36	6.7	8.0	5.6	22	40.1	47.6	5.9	18
Centre	158.6	158.4	0.0	21	6.2	7.4	5.8	17	39.4	46.7	5.9	19
Lehigh	373.0	376.3	0.3	11	17.5	20.9	6.1	13	47.0	55.6	5.8	20
Northampton	312.4	318.5	0.6	6	15.7	19.0	6.4	6	50.4	59.6	5.8	21
Franklin	155.8	156.9	0.2	14	6.7	8.0	5.9	16	43.2	50.9	5.6	22
Delaware	576.1	575.2	-0.1	23	36.4	42.8	5.6	24	63.2	74.4	5.6	23
Sullivan	5.9	5.9	-0.1	28	0.3	0.3	5.5	26	42.7	50.2	5.6	24
Bedford	47.7	47.4	-0.2	35	1.8	2.1	5.4	31	37.2	43.7	5.5	25
Mifflin	46.2	46.0	-0.1	31	1.5	1.8	5.4	30	33.2	39.1	5.5	26
Columbia	64.9	64.9	0.0	20	2.4	2.8	5.5	25	37.1	43.5	5.5	27
Union	42.8	42.7	-0.1	26	1.7	2.0	5.4	29	39.0	45.7	5.5	28
Westmoreland	356.2	352.1	-0.4	40	16.7	19.4	5.1	36	46.8	55.0	5.5	29
Lebanon	142.9	144.0	0.3	13	6.2	7.3	5.6	23	43.2	50.4	5.3	30
Perry	45.9	46.1	0.1	18	2.0	2.4	5.4	28	44.2	51.5	5.3	31
Venango	50.9	49.8	-0.7	56	1.8	2.0	4.4	40	34.6	40.3	5.2	32
Huntingdon	44.3	43.3	-0.8	57	1.5	1.7	4.4	42	34.2	39.9	5.2	33

Note: AAGR is average annual growth rate from 2019 to 2022.

Source: Data from the U.S. Bureau of Economic Analysis. Calculations and adjustments by IFO.

County Demographic and Income Data (cont.)

	Population (000s)				Personal Income (\$B)				Income Per Capita (\$000s)			
	2019	2022	AAGR	Rank	2019	2022	AAGR	Rank	2019	2022	AAGR	Rank
Luzerne	325.7	326.4	0.1%	19	\$12.1	\$14.1	5.3%	32	\$37.2	\$43.3	5.2%	34
Schuylkill	143.4	143.1	-0.1	25	5.2	6.0	5.1	35	36.0	41.9	5.2	35
Lawrence	86.4	84.8	-0.6	47	3.3	3.7	4.4	41	37.7	43.7	5.1	36
Dauphin	285.2	288.8	0.4	8	12.1	14.2	5.5	27	42.6	49.3	5.0	37
Somerset	74.6	72.7	-0.8	61	2.7	3.0	4.1	50	35.6	41.2	5.0	38
Washington	209.5	210.4	0.1	17	11.0	12.8	5.1	34	52.4	60.7	5.0	39
Adams	103.8	106.0	0.7	4	4.8	5.7	5.7	21	46.1	53.4	5.0	40
Mercer	111.3	109.2	-0.6	48	3.9	4.4	4.3	44	35.2	40.7	5.0	41
York	455.6	461.1	0.4	9	20.7	24.2	5.3	33	45.5	52.4	4.8	42
Allegheny	1,254.1	1,233.3	-0.6	46	69.1	78.3	4.3	45	55.1	63.5	4.8	43
Crawford	84.5	82.7	-0.7	55	3.0	3.4	4.0	51	35.7	41.0	4.8	44
Beaver	169.3	165.7	-0.7	54	7.2	8.1	4.0	52	42.4	48.7	4.8	45
Tioga	41.3	41.1	-0.2	33	1.5	1.7	4.5	38	35.4	40.6	4.7	46
Lycoming	114.5	113.1	-0.4	42	4.2	4.8	4.2	48	37.1	42.5	4.6	47
Northumberland	92.0	90.1	-0.7	51	3.3	3.7	3.8	54	35.5	40.6	4.5	48
Bradford	60.2	59.9	-0.2	34	2.2	2.5	4.3	43	36.4	41.6	4.5	49
Cambria	134.7	131.4	-0.8	58	4.7	5.3	3.6	56	35.1	40.1	4.5	50
Indiana	83.5	83.0	-0.2	37	2.9	3.3	4.2	46	34.4	39.2	4.5	51
Greene	36.3	34.7	-1.5	66	1.3	1.4	2.8	63	36.5	41.5	4.4	52
Jefferson	44.7	43.8	-0.7	50	1.6	1.8	3.7	55	36.4	41.4	4.4	53
Fayette	129.9	125.8	-1.1	63	4.7	5.1	3.2	59	35.8	40.7	4.3	54
Warren	38.8	37.8	-0.8	62	1.4	1.6	3.5	58	36.9	41.9	4.3	55
Wyoming	26.3	26.0	-0.3	38	1.1	1.3	4.0	53	42.4	48.2	4.3	56
Clinton	37.7	37.9	0.2	15	1.3	1.5	4.5	39	34.7	39.3	4.3	57
Clarion	37.4	37.3	0.0	22	1.3	1.5	4.2	47	35.2	39.9	4.3	58
Cameron	4.6	4.4	-1.5	65	0.2	0.2	2.2	65	37.3	41.8	3.8	59
Potter	16.5	16.2	-0.5	45	0.6	0.7	3.1	60	37.7	42.0	3.7	60
Fulton	14.6	14.5	-0.1	29	0.6	0.6	3.6	57	38.1	42.5	3.7	61
McKean	40.7	39.9	-0.7	52	1.5	1.6	2.9	61	36.7	40.8	3.6	62
Erie	271.7	267.7	-0.5	44	10.7	11.7	2.9	62	39.6	43.7	3.4	63
Elk	31.2	30.5	-0.8	60	1.2	1.3	2.5	64	39.1	43.1	3.3	64
Carbon	64.8	65.5	0.3	10	3.3	3.5	2.2	66	50.4	53.3	1.9	65
Philadelphia	1,606.7	1,567.3	-0.8	59	66.6	68.2	0.8	67	41.4	43.5	1.7	66
Forest	7.0	6.6	-1.9	67	0.1	0.1	4.1	49	17.0	20.3	6.2	n.a.
Pennsylvania	13,011.3	12,972.0	-0.1	--	644.3	754.9	5.4	--	49.5	58.2	5.5	--

Note: AAGR is average annual growth rate from 2019 to 2022.

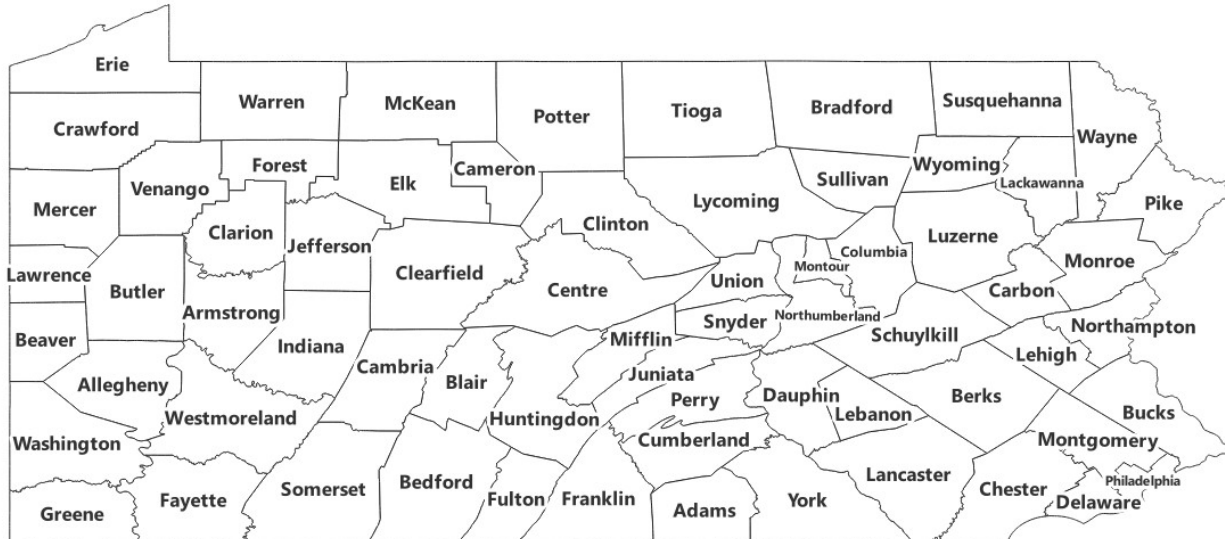
Source: Data from the U.S. Bureau of Economic Analysis. Calculations and adjustments by IFO.

Top and Bottom Per Capita Personal Income Counties for 2022

Top 10	Per Capita Income	Bottom 10	Per Capita Income
Chester	\$102,600	Fayette	\$40,700
Montgomery	89,300	Northumberland	40,600
Bucks	85,200	Tioga	40,600
Delaware	74,400	Venango	40,300
Butler	64,600	Cambria	40,100
Allegheny	63,500	Clarion	39,900
Cumberland	61,700	Huntingdon	39,900
Washington	60,700	Clinton	39,300
Northampton	59,600	Indiana	39,200
Lancaster	57,700	Mifflin	39,100
PA _w	58,200	Median	45,700
		PA _{uw}	49,100

Note: Dollar amounts are rounded to the nearest hundred. Per Capita is the ratio of the adjusted personal income to county population. PA_w is weighted state average. PA_{uw} is unweighted state average (each county has same weight).

Reference Map



Staff Contact

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