



BEARFACTS 1992 – 2002

Niles-Benton Harbor (MSA) [35660]

Niles-Benton Harbor is one of 363 Metropolitan Statistical Areas (MSAs) in the nation. Its 2002 population of 161,449 ranked 231st in the nation.

PER CAPITA PERSONAL INCOME

In 2002 Niles-Benton Harbor had a per capita personal income (PCPI) of \$26,925. This PCPI ranked 179th in the United States and was 87 percent of the national average, \$30,838. The 2002 PCPI reflected an increase of 0.7 percent from 2001. The 2001-2002 national change was 0.8 percent. In 1992 the PCPI of Niles-Benton Harbor was \$17,964 and ranked 206th in the United States. The 1992-2002 average annual growth rate of PCPI was 4.1 percent. The average annual growth rate for the nation was 4.0 percent.

TOTAL PERSONAL INCOME

In 2002 Niles-Benton Harbor had a total personal income (TPI) of \$4,346,942*. This TPI ranked 222nd in the United States. In 1992 the TPI of Niles-Benton Harbor was \$2,909,902* and ranked 207th in the United States. The 2002 TPI reflected an increase of 0.6 percent from 2001. The 2001-2002 national change was 1.8 percent. The 1992-2002 average annual growth rate of TPI was 4.1 percent. The average annual growth rate for the nation was 5.2 percent.

COMPONENTS OF TOTAL PERSONAL INCOME

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and personal current transfer receipts received by the residents of Niles-Benton Harbor. In 2002 net earnings accounted for 64.7 percent of TPI (compared with 64.2 in 1992); dividends, interest, and rent were 16.4 percent (compared with 17.9 in 1992); and personal current transfer receipts were 18.9 percent (compared with 17.8 in 1992). From 2001 to 2002 net earnings increased 1.3 percent; dividends, interest, and rent decreased 3.8 percent; and personal current transfer receipts increased 2.5 percent. From 1992 to 2002 net earnings increased on average 4.2 percent each year; dividends, interest, and rent increased on average 3.2 percent; and personal current transfer receipts increased on average 4.7 percent.

EARNINGS BY PLACE OF WORK

Earnings of persons employed in Niles-Benton Harbor increased from \$3,047,495* in 2001 to \$3,088,881* in 2002, an increase of 1.4 percent. The 2001-2002 national change was 2.1 percent. The average annual growth rate from the 1992 estimate of \$2,101,026* to the 2002 estimate was 3.9 percent. The average annual growth rate for the nation was 5.4 percent.

**Note: All income estimates with the exception of PCPI are in thousands of dollars, not adjusted for inflation.*

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