BEARFACTS 1993 – 2003
St. Joseph , Indiana [18141]

St. Joseph is one of 92 counties in Indiana. It is part of the South Bend-Mishawaka, IN-MI (MSA). Its 2003 population of 264,766 ranked 4th in the state.

PER CAPITA PERSONAL INCOME

In 2003 St. Joseph had a per capita personal income (PCPI) of $29,788. This PCPI ranked 16th in the state and was 103 percent of the state average, $28,891, and 95 percent of the national average, $31,504. The 2003 PCPI reflected an increase of 3.0 percent from 2002. The 2002-2003 state change was 3.0 percent and the national change was 2.2 percent. In 1993 the PCPI of St. Joseph was $19,790 and ranked 17th in the state. The 1993-2003 average annual growth rate of PCPI was 4.2 percent. The average annual growth rate for the state was 3.9 percent and for the nation was 4.0 percent.

TOTAL PERSONAL INCOME

In 2003 St. Joseph had a total personal income (TPI) of $7,886,846*. This TPI ranked 5th in the state and accounted for 4.4 percent of the state total. In 1993 the TPI of St. Joseph was $5,055,845* and ranked 4th in the state. The 2003 TPI reflected an increase of 2.8 percent from 2002. The 2002-2003 state change was 3.6 percent and the national change was 3.1 percent. The 1993-2003 average annual growth rate of TPI was 4.5 percent. The average annual growth rate for the state was 4.6 percent and for the nation was 5.1 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 St. Joseph. In 2003 net earnings accounted for 69.8 percent of TPI (compared with 67.4 in 1993); dividends, interest, and rent were 15.8 percent (compared with 17.9 in 1993); and personal current transfer receipts were 14.4 percent (compared with 14.7 in 1993). From 2002 to 2003 net earnings increased 6.0 percent; dividends, interest, and rent decreased 9.1 percent; and personal current transfer receipts increased 2.8 percent. From 1993 to 2003 net earnings increased on average 4.9 percent each year; dividends, interest, and rent increased on average 3.3 percent; and personal current transfer receipts increased on average 4.3 percent.

EARNINGS BY PLACE OF WORK

Earnings of persons employed in St. Joseph increased from $5,992,599* in 2002 to $6,319,020* in 2003, an increase of 5.4 percent. The 2002-2003 state change was 5.1 percent and the national change was 3.8 percent. The average annual growth rate from the 1993 estimate of $3,857,332* to the 2003 estimate was 5.1 percent. The average annual growth rate for the state was 4.7 percent and for the nation was 5.3 percent.

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

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