INCOME DEMOGRAPHICS FOR TARGET AREA CHARACTERIZATION-

NAVIGATING YOUR WAY TO THE NUMBERS YOU NEED

"WHY IS THIS INFORMATION IMPORTANT TO ME AND MY APPLICATION?"

The law that created the Maryland Spay and Neuter Grants Program stipulates that funds especially target areas and populations of LOW INCOME, and the Program must ensure that this requirement is met to the degree possible and still be effective in the main goal: to reduce intake and euthanasia in shelters.

So, each application submitted needs to detail how this requirement is being met. In order to complete your application and make your case for funding, you will need this information:

1. For the Pet Estimation Tool: If submitting a Pet-Focused Application or Capital Expense Application and you will need to use the Pet Estimation Tool**.** This tool calculates roughly how many unaltered pets are likely to be in a given area. In order to use this tool, you need to know some numbers and percentages. See the Pet Estimation Tool (an excel file) and companion document: *The Pet Estimation Tool-Finding the Numbers You Need to Use It.*

2. For the Means Test: If you are submitting a Pet-Focused Application or Capital Expense Application your required Mean's Test will need income information. (See the Pet-Focused or Capital Expense Instructions for more about Means Tests.)

AND

3. To adequately describe your Target Area –and help justify your target area choice, as it relates to our LOW INCOME focus-for ALL 3 categories of applications.

"WHAT IS LOW INCOME? HOW IS THAT DIFFERENT THAN POVERTY?"

POVERTY and LOW INCOME are not the same. The income level to be considered in Poverty is lower than that of Low Income.

To be considered Low Income, a person or household must have an annual income that is below 200% of the poverty level.

For example: If the Poverty Rate is $24,858/yr for a family of 4, to find the LOW INCOME Level, take that rate, multiply by 2 for $49,716.

Hence-Any family of 4 with an annual income **that falls below $49,716/yr** is considered LOW INCOME.

REMEMBER: LOW INCOME ≠ IN POVERTY. LOW INCOME > IN POVERTY because LOW INCOME INCLUDES IN POVERTY and then some.

If you just use the "In Poverty" data in all you discussions and calculations, you are missing a good portion of the population that is qualified for services funded by the Program.

Some people deal with demographic data regularly and know where to look and what to look for. But many more do not and may find it all confusing and frustrating. The following is to aid applicants navigate the internet for the specific information needed for an application.

The **US Census Bureau** website has all the information you need and it is easy to find, whether your target is a zip code, a city or a county. You just need to know where to look. Follow these steps.

FINDING THE CURRENT POVERTY RATE THRESHOLD

Visit the **US Census Bureau Poverty** section of the website by going to the following web address: **https://www.census.gov/topics/income-poverty/poverty.html** or by a Google search of **"US Census Poverty"**. In the center of the page, the first box is the poverty thresholds link. Click this box and choose the most recent table listed by year. From this table you can find the annual income threshold for a single person and families. Below is an example from 2017.

Poverty Thresholds for 2017 by Size of Family and Number of Related Children Under 18 Years

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual):	12,488									
Under age 65............................	12,752	12,752								
Aged 65 and older........................	11,756	11,756								
Two people:	15,877									
Householder under age 65.............	16,493	16,414	16,895							
Householder aged 65 and older.......	14,828	14,816	16,831							
Three people..............................	19,515	19,173	19,730	19,749						
Four people................................	25,094	25,283	25,696	24,858	24,944					
Five people................................	29,714	30,490	30,933	29,986	29,253	28,805				
Six people.................................	33,618	35,069	35,208	34,482	33,787	32,753	32,140			
Seven people.............................	38,173	40,351	40,603	39,734	39,129	38,001	36,685	35,242		
Eight people..............................	42,684	45,129	45,528	44,708	43,990	42,971	41,678	40,332	39,990	
Nine people or more......................	50,681	54,287	54,550	53,825	53,216	52,216	50,840	49,595	49,287	47,3

Source: U.S. Census Bureau.

Remember that the annual incomes listed here are for those people In Poverty. To convert these to Low Income, double the amounts and any income lower than that amount is the **Low Income Threshold**. This information is needed as you develop your Target Area discussion and Means Test (if applicable to your application type).

FINDING THE OTHER NUMBERS YOU WILL NEED

To find Target Area-Specific information (by zip code, city, or county); go to the **Community FactFinder Tool** on the **US Census Bureau** website. The easiest way to navigate to this tool is by a Google search of **"US Census Community Facts"** or follows this link: US CENSUS COMMUNITY FACTS. This lands you at the right tool to find: Target Area Population, Poverty Percent and number of people in Low Income, all information for developing your Target Area Discussion, developing the Means Test, and using the Pet Estimation Tool.

At the top search box enter your Target Area. The result screen will give you the total population in your target area. For Example: Arbutus MD:

On the left side of this screen there is a menu of all sorts of topics. Go to the **Poverty tab** and click. This will take you to a screen that gives you the percent of the population that is in poverty in your target area.

From the **Poverty Tab** screen, click on the first table link in the middle box under **American Community Survey** heading: the table called: **Poverty Status in the past 12 months (Age, Sex, Race…)**.

This brings you to a long table of data sets. Scroll approximately 2/3 down from the top and you will find this data set: **All Individuals with Income Ratio below the Following Poverty Ratios.**

ALL INDIVIDUALS WITH INCOME BELOW THE FOLLOWING POVERTY RATIOS					
50 percent of poverty level	649	+/-250	(X)	(X)	(X)
125 percent of poverty level	3,084	+/-742	(X)	(X)	(X)
150 percent of poverty level	3,776	+/-777	(X)	(X)	(X)
185 percent of poverty level	4,970	+/-851	(X)	(X)	(X)
200 percent of poverty level	5,686	+/-963	(X)	(X)	(X)
300 percent of poverty level	9,357	+/-1,036	(X)	(X)	(X)
400 percent of poverty level	12,093	+/-982	(X)	(X)	(X)
500 percent of poverty level	15,017	+/-980	(X)	(X)	(X)

In the middle is the number of people in your target population that are 200% below the poverty level or Low Income. By dividing **the number of people below 200% by the total population and then multiplying by 100,** you will get the % of your target area living below the low income threshold.

In addition to the US Census Bureau website, check out the following sources for more information about your target area:

- ***2018 Maryland Poverty Profiles* by the Maryland Alliance for the Poor**.

This handy easy to use and understand document provides percentages and numbers for poverty and low income **by County, along with a lot more**. It provides a concise and easy to understand snapshot of each county. This document is available online at http://mapadvocacy.org/poverty-profiles/ or on the Program webpage.

- **City-Data.com**

This site is easy to use and provides helpful information describing your target area. Visit www.city-data.com or Google search "**City-data**".