

# Income Eligibility Analysis

## ComEd 2024 update

June 2024

# Income Eligibility (IE)

## **Household Income Eligibility:**

Household's income at or below given threshold

## **Geographical Income Eligibility:**

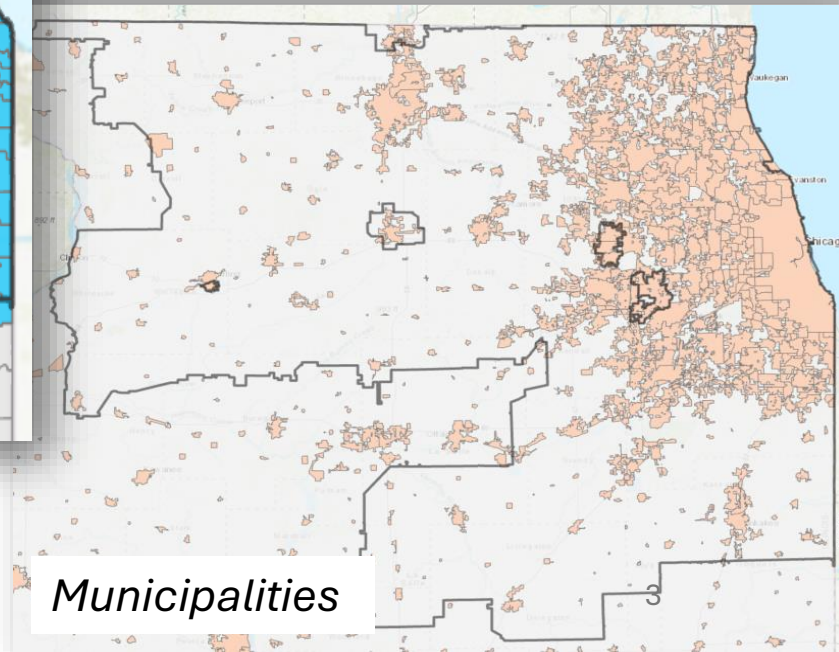
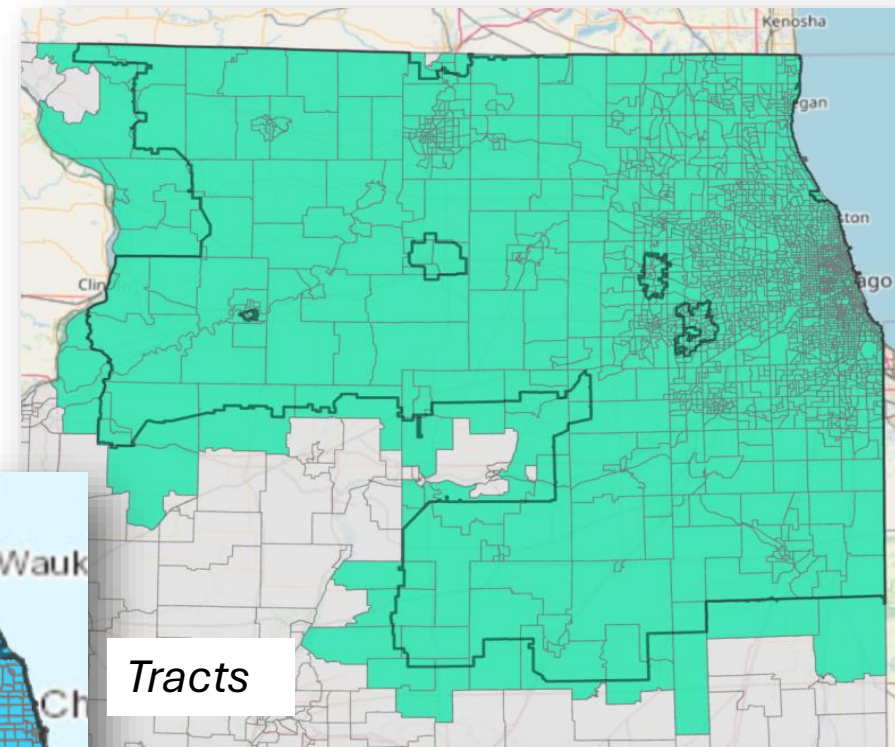
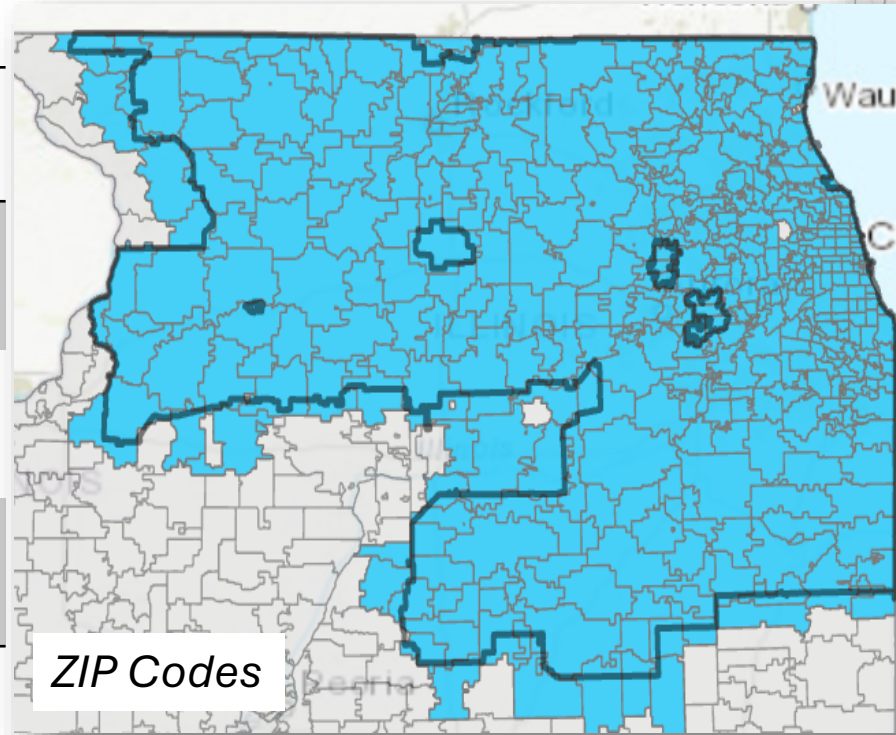
Considers % households (density) in a geography (e.g. ZIP Code) that are below a given income limit (e.g. 80% Area Median Income)

## **One commonly used definition of Geographical Income Eligibility:**

*80% AMI, 50% Density:* A tract/ZIP/municipality where at least 50% of households are at or below 80% AMI

# Study area - ComEd Territory

Geographical Unit	Total ComEd units
Census Tracts	2316
ZIP Codes (USPS)	496
Census Places (municipalities)	487



# Methods – data

## Demographic data

- Source: American Community Survey (ACS)
- Includes: Household size, income

## Income limits: Used to determine thresholds for Income Eligibility

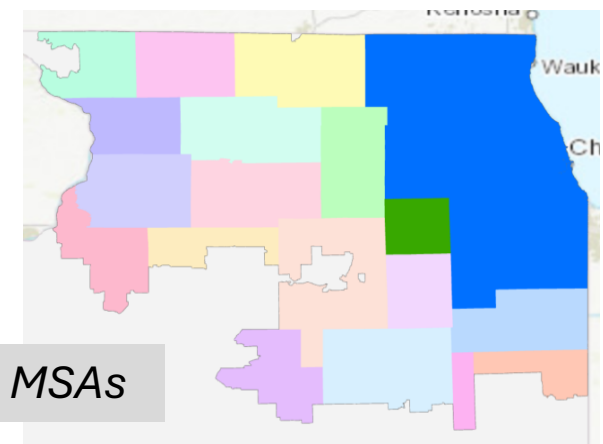
- % Area Median Income (AMI): Median income for the Metropolitan Statistical Area (MSA)
  - MSAs – made up of 1 or many counties
  - AMIs vary by HH size
- Federal Poverty Level (FPL): Lower 48

## Other

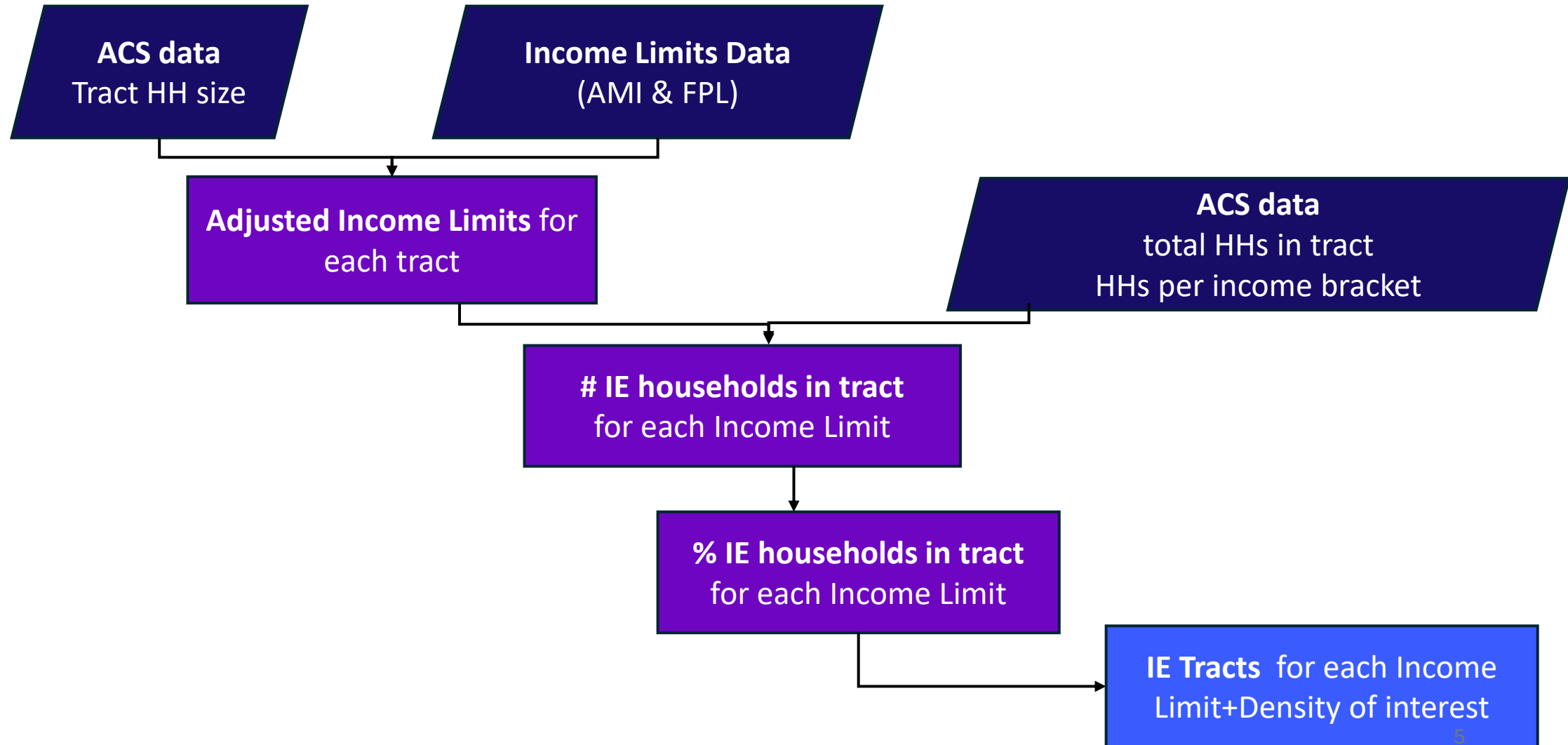
- HUD “Crosswalk” for converting Tract data to ZIP Code data

ACS Income table

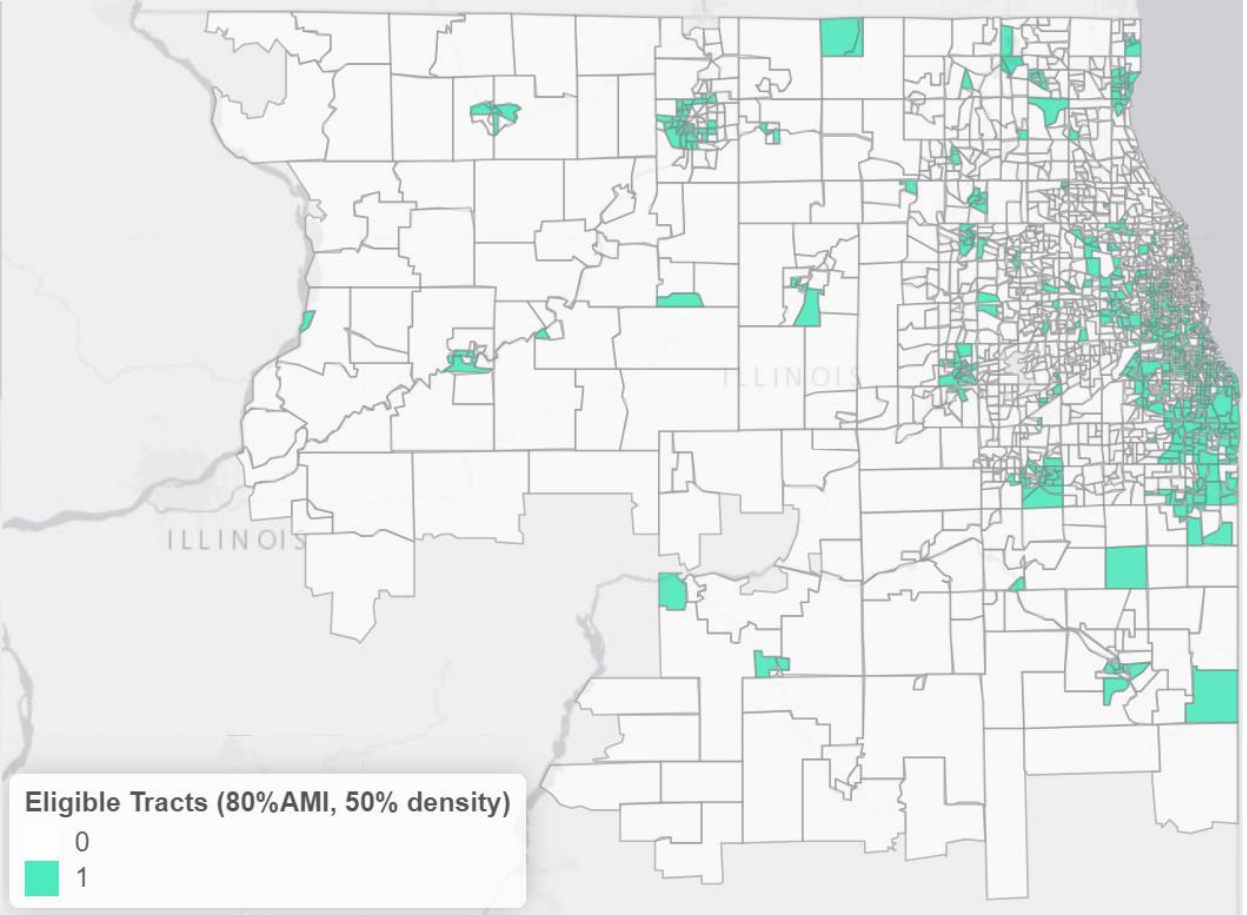
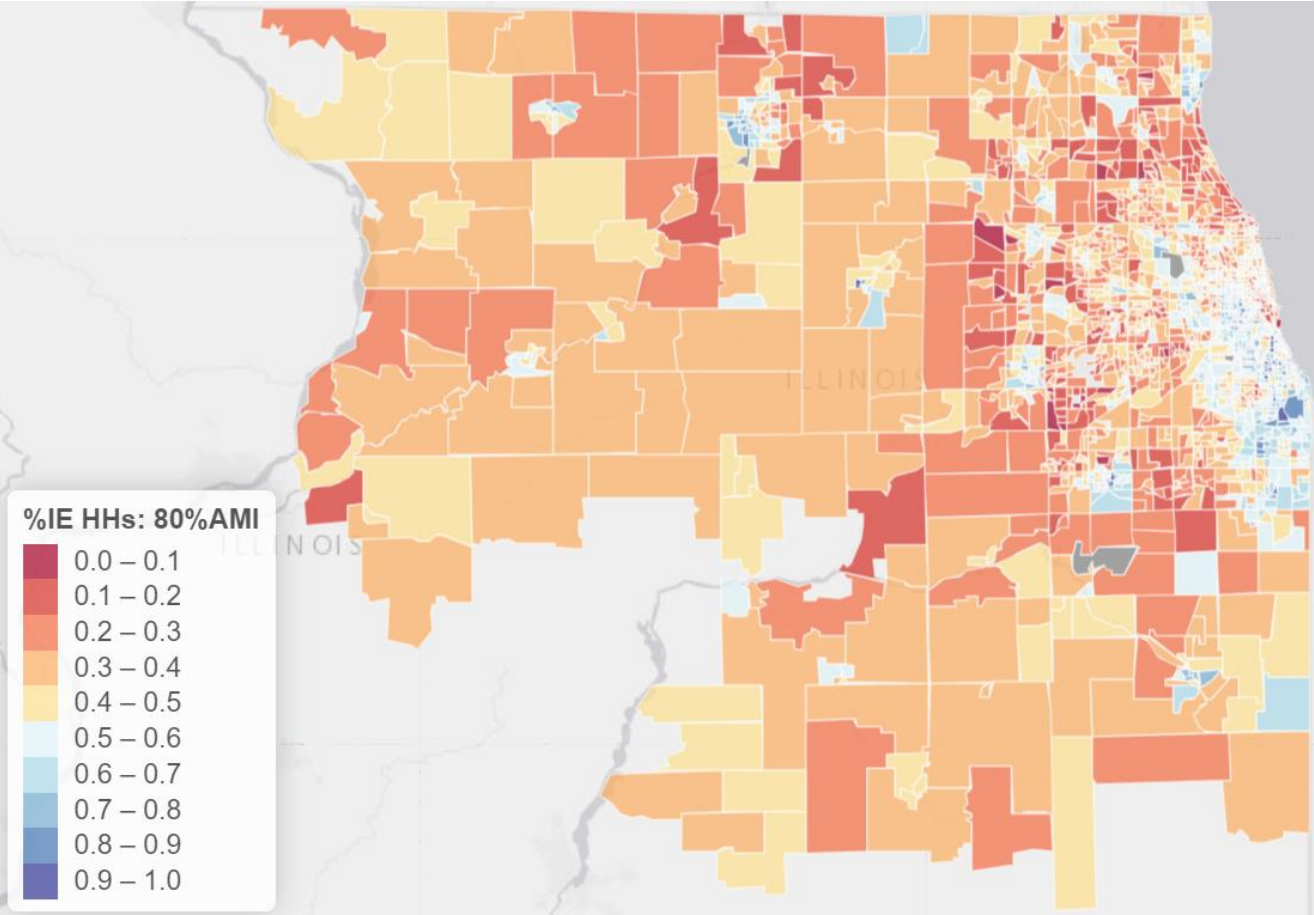
Census Tract 101; Cook County; Illinois	
Households	
Label	Estimate
▼ Total	2,322
Less than \$10,000	10.0%
\$10,000 to \$14,999	4.5%
\$15,000 to \$24,999	8.1%
\$25,000 to \$34,999	8.3%
\$35,000 to \$49,999	9.1%
\$50,000 to \$74,999	15.4%
\$75,000 to \$99,999	20.4%
\$100,000 to \$149,999	8.8%
\$150,000 to \$199,999	7.3%
\$200,000 or more	8.1%



# Methods – Tract analysis



# Results: Census Tract Eligibility



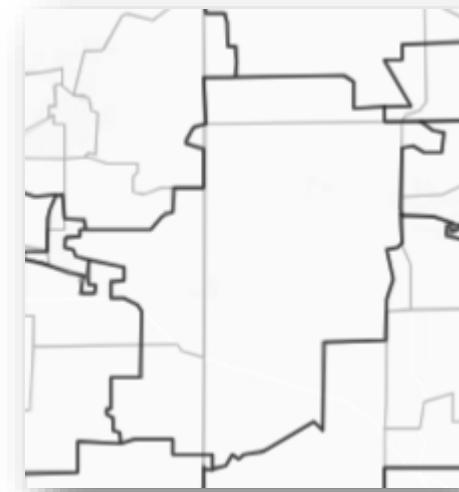
# Methods – ZIP Code analysis

## ZIP Codes and Tracts don't align

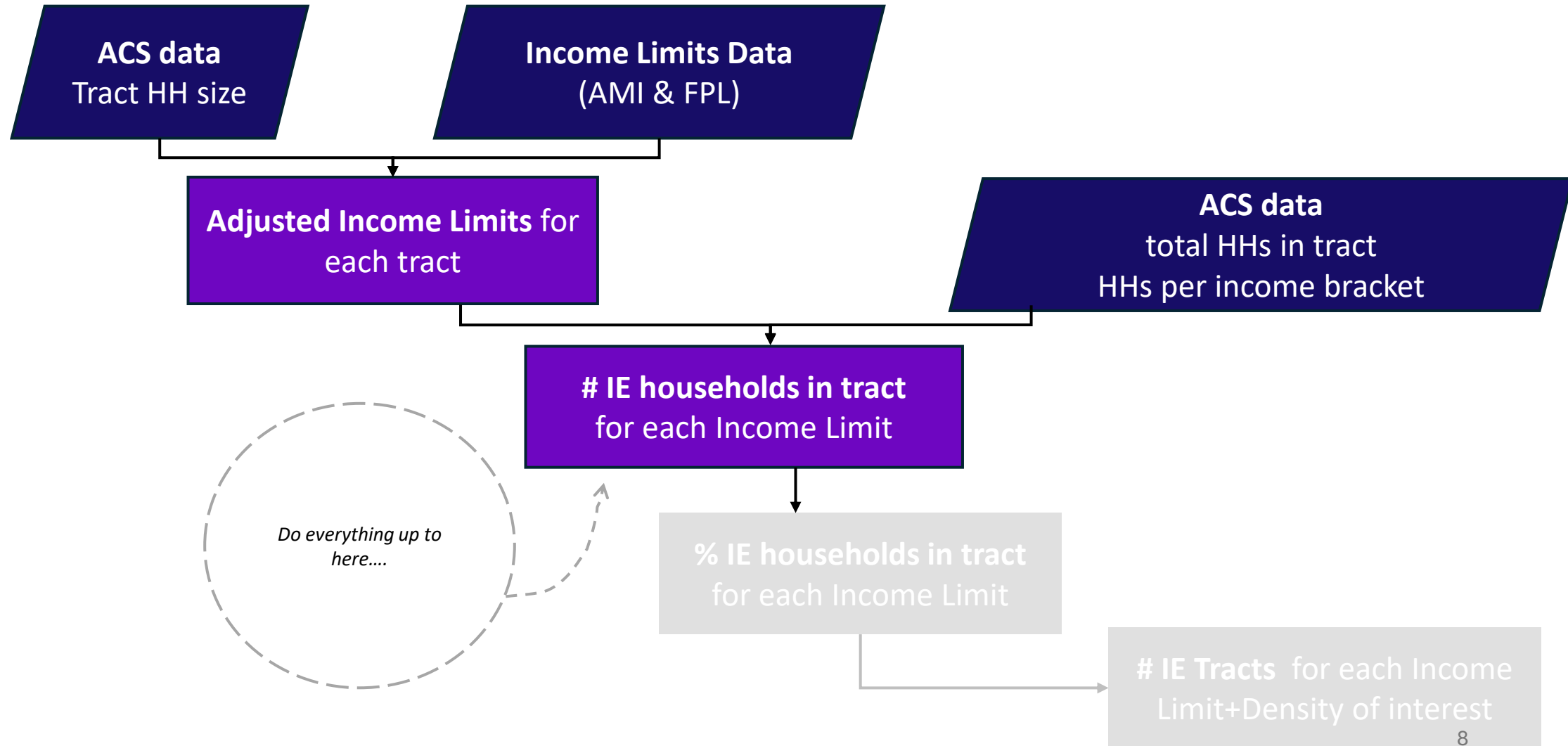
A ZIP code can:

- Overlap multiple tracts
- Be fully within a tract
- Fully contain multiple tracts

*Need to reconcile boundary differences*



# Methods – ZIP Code analysis, Area ZIPs

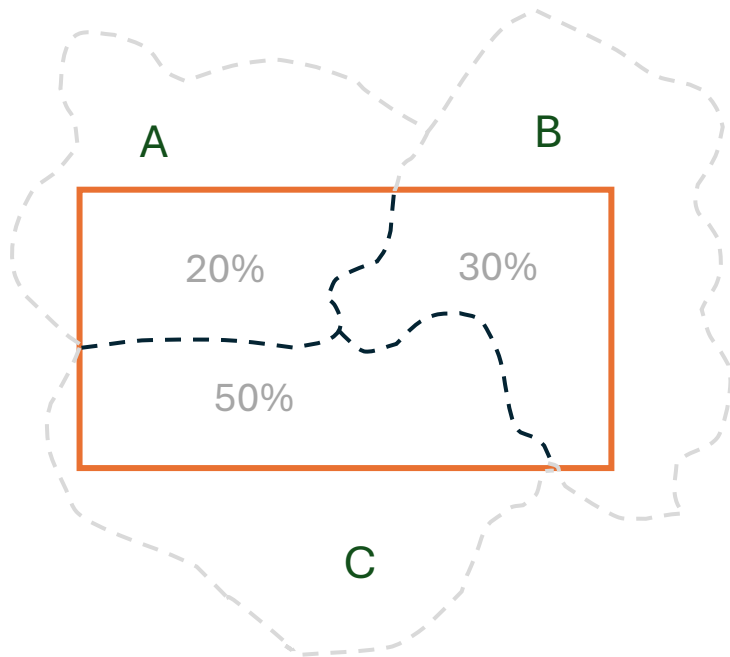




# Methods – ZIP Code analysis, Area ZIPS

For Area-based ZIP codes:

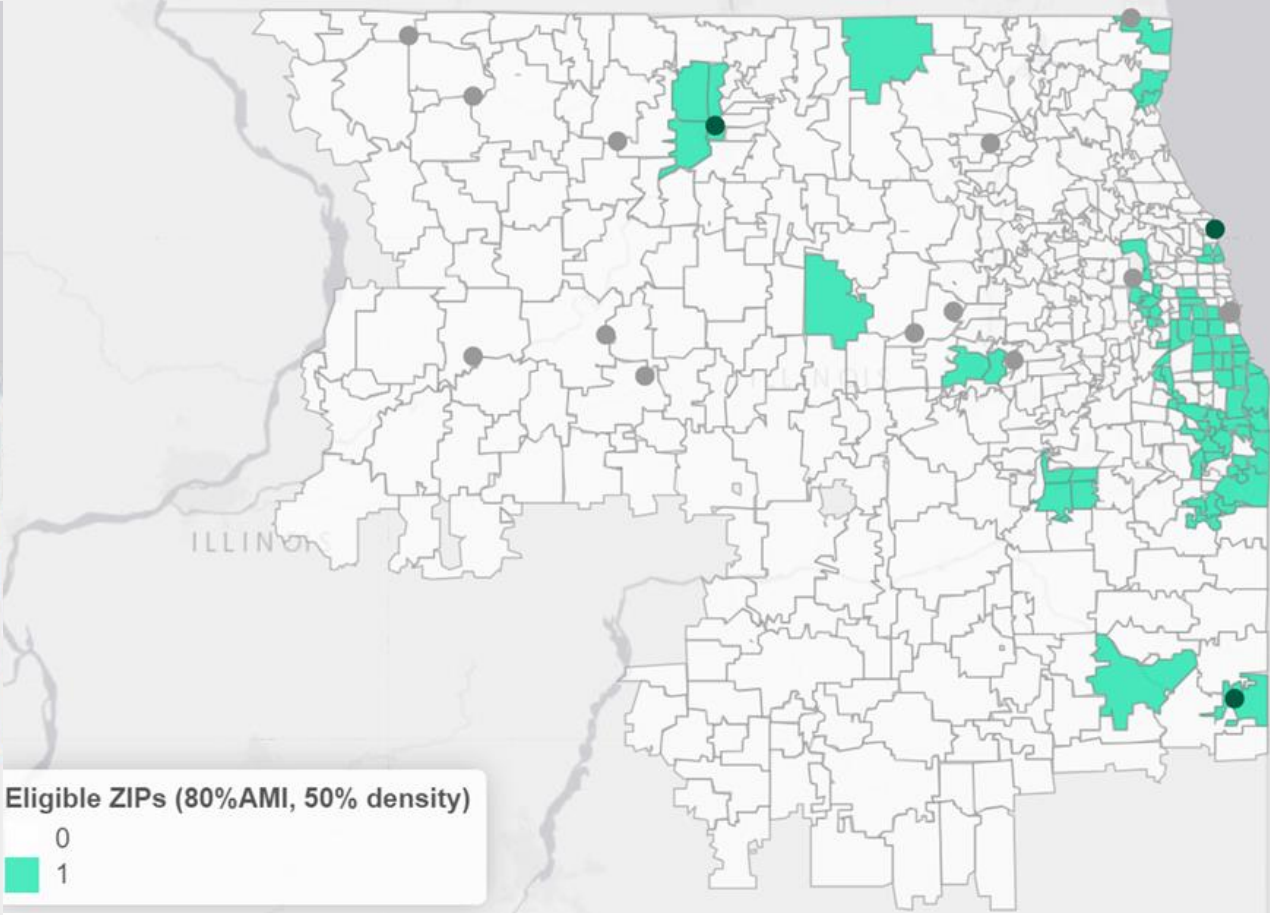
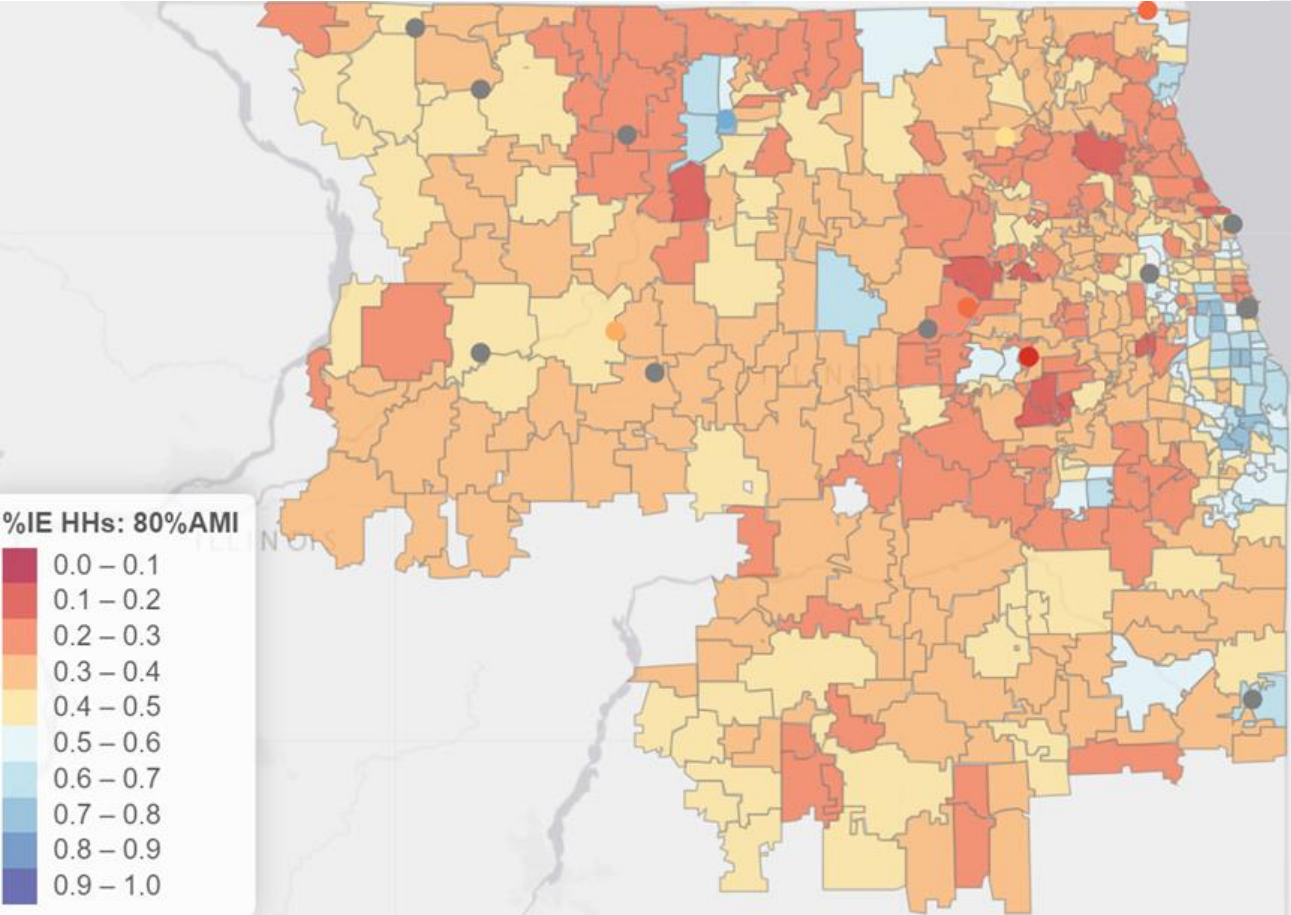
Allocate households from Tracts to ZIP Codes using HUD crosswalk



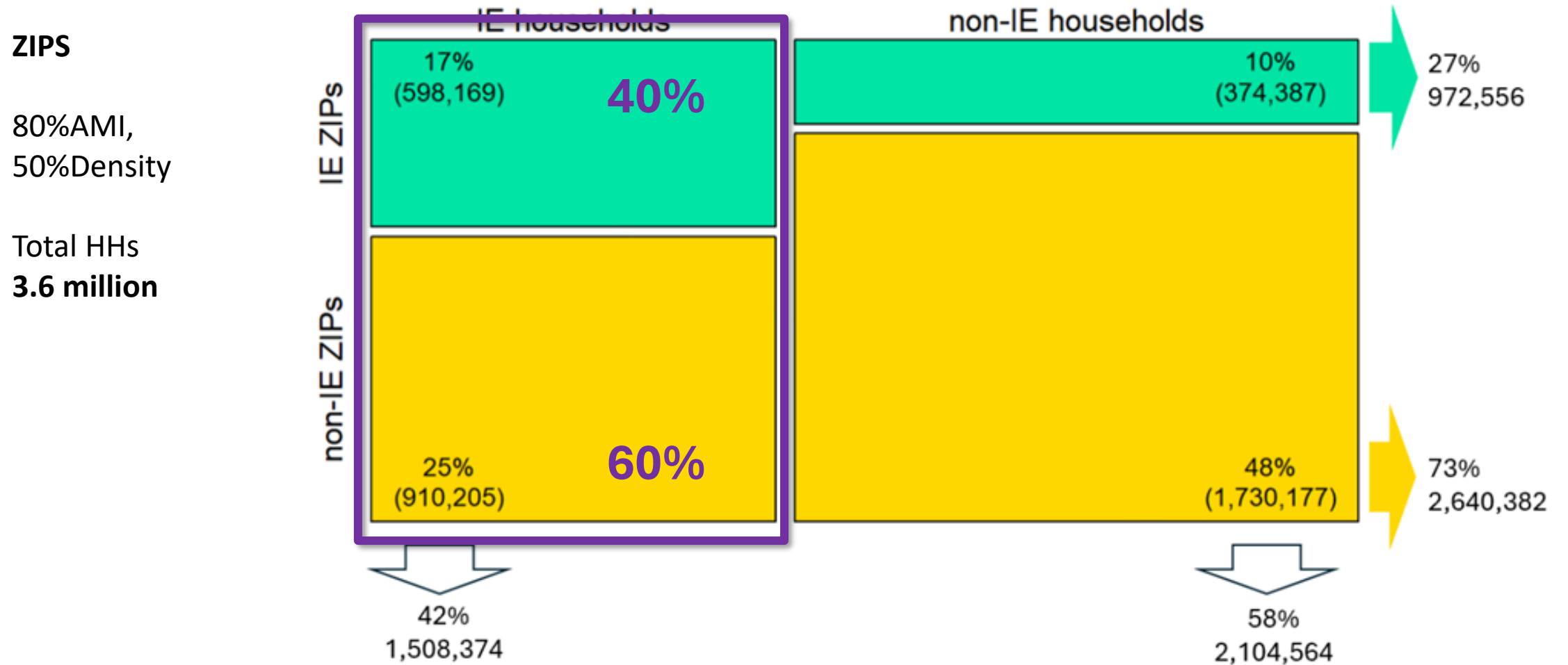
TractID	ZIPCode	RES.RATIO
Tract 1	ZIP A	0.50
Tract 1	ZIP B	0.30
Tract 1	ZIP C	0.20

Recalculate income eligible households at ZIP scale

# Results: ZIP Code Eligibility



# Results – Distribution of Eligible HHs



# Summary – 2024 analysis

17% IE ZIP Codes (80% AMI, 50% density)

1.5 million IE Households (80% AMI)

- 40% in IE ZIP Codes
- 60% in non-IE ZIP codes