

Step-By-Step Guide: Getting Local Income Data for ERAP Fact-Specific Proxy

October 22, 2021



Background

U.S. Treasury [guidance](#) allows emergency rental assistance program (ERAP) grantees to use “any reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household’s geographic area” to establish applicant income in combination with self-attestation.

Median income at either the Census tract level or the ZIP code level can be used as a fact-specific proxy; ERAP administrators are using both. For example, Bucks County, PA uses Census tract median income and [Kentucky](#) uses ZIP code median income.

The following is a step-by-step guide on how you can obtain U.S. Census data for median incomes at either the Census tract or ZIP code levels. Following the guide, you can obtain data either for all households in the geographic area or for renter households only.

Census tracts are geographically smaller than ZIP codes, allowing for data that are more granular. However, ZIP codes can be obtained from the address of the rental assistance applicant whereas Census tracts will need to be extracted from the address (using GIS or manually, through tools like the [US Census Geocoder tool](#)). Using median income for renter households, rather than all households, may be a good option for those programs concerned that homeowner incomes are significantly higher than renter incomes in their areas.

The Housing Alliance is a statewide coalition working to provide leadership and a common voice for policies, practices, and resources to ensure that all Pennsylvanians, especially those with low incomes, have access to safe, decent, and affordable homes.

We promote common-sense solutions to balance PA’s housing market and increase the supply of safe, decent homes for low income people.

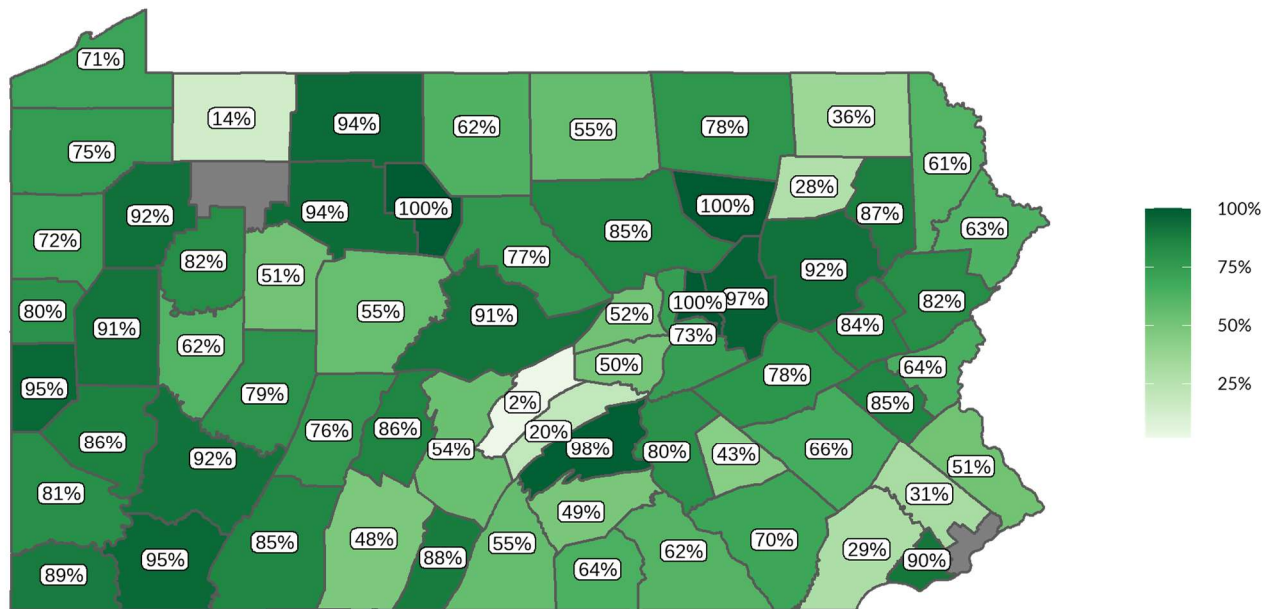
Fact-Specific Proxy for Eviction Prevention

Fact-specific proxy can be an efficient and effective tool at getting emergency rental assistance to families at risk of eviction. The Housing Alliance obtained detailed eviction filing data from January 2021 through June 2021 for 66 of the 67 counties in Pennsylvania.¹ We compared the ZIP code level median income data in ZIP codes of the defendants in the eviction filing cases (the renters) to the county level 80 percent area median income published by the U.S. Department of Housing and Urban Development (HUD). We then calculated the percentage of eviction filings that could meet income eligibility through fact based proxy in each county.

In most of the state's counties, fact-specific proxy would apply to at least 50% of the eviction filing cases in those counties. In more than half of the state's counties, fact-specific proxy would apply to at least 75% of the eviction filing cases.

Potential for using fact-based proxy in ERAP to reduce evictions

Showing percentage of eviction cases in each county that would meet income eligibility if fact-based proxy were used



Calculation: The number of cases filed in each county that come from ZIP codes whose median incomes are at or below 80% of the county's HUD AMI, divided by total number of cases in that county.

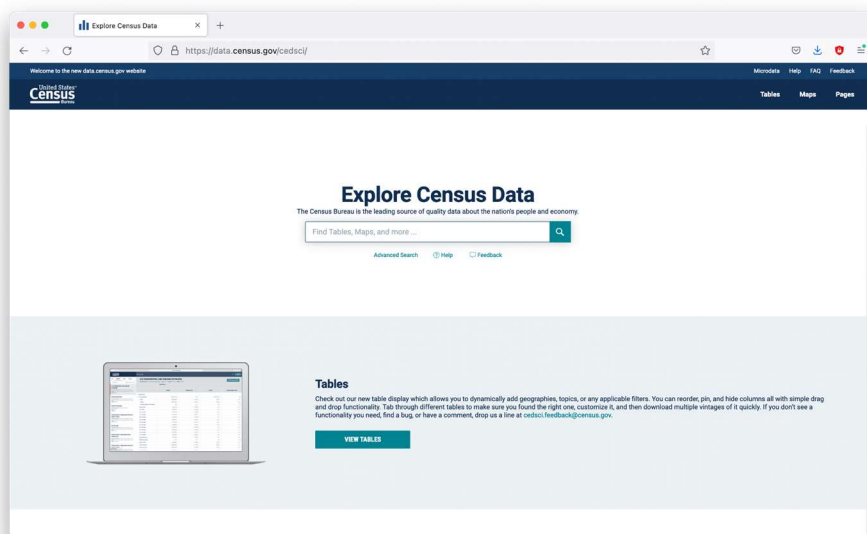
Sources: AOPC (eviction filings Jan-July 2021), Census ACS 2019, 5-year (ZIP code median income), HUD (AMI)

¹ Data obtained from the Administrative Office of Pennsylvania Courts (AOPC) does not include Philadelphia eviction filing data

Guide

Step 1:

Navigate to the U.S. Census data portal, data.census.gov

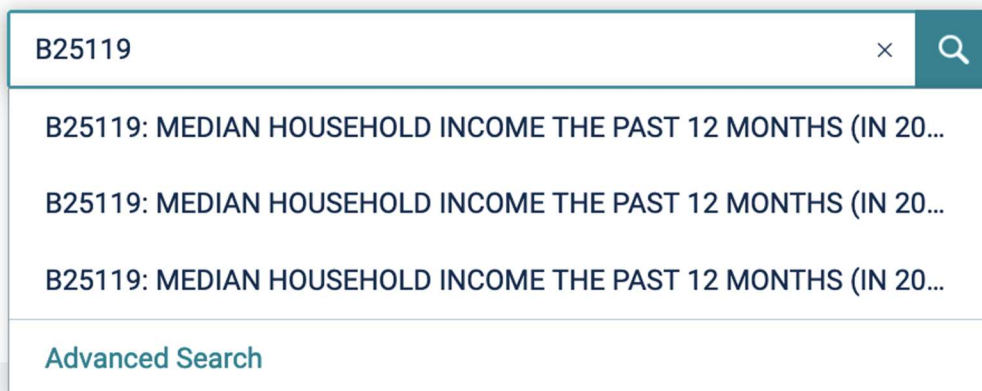


Step 2:

Enter 'B25119' in the search box and hit Enter. This will find the table for "Median Household Income in the Past 12 Months (in 2019 Inflation-Adjusted Dollars) by Tenure".

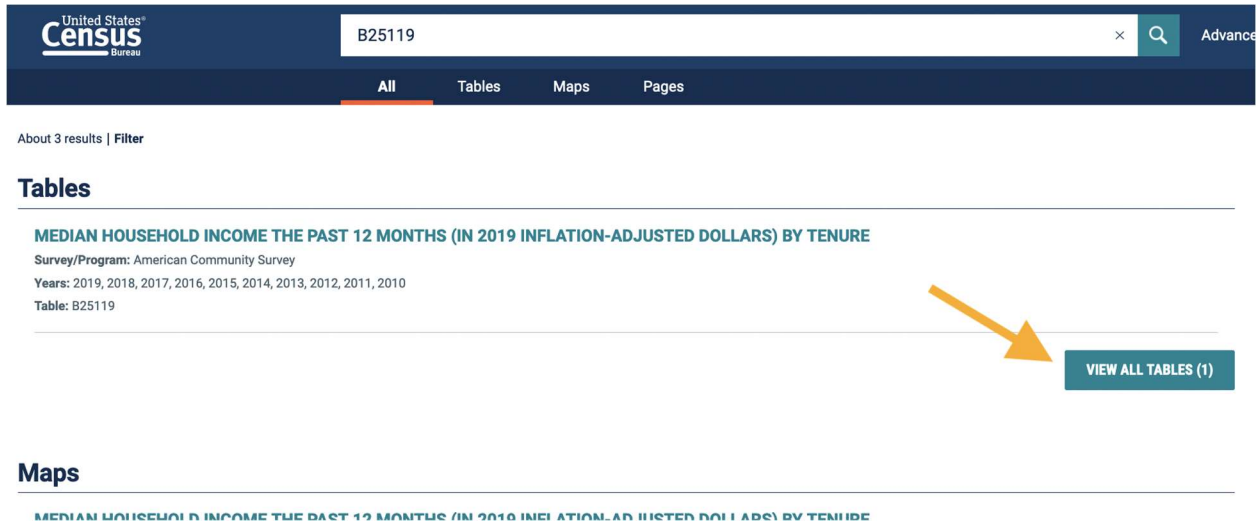
Explore Census Data

The Census Bureau is the leading source of quality data about the nation's people and economy.



Step 3:

Select 'View All Tables (1)'.



United States Census Bureau

B25119

All Tables Maps Pages

About 3 results | Filter

Tables

MEDIAN HOUSEHOLD INCOME THE PAST 12 MONTHS (IN 2019 INFLATION-ADJUSTED DOLLARS) BY TENURE

Survey/Program: American Community Survey
 Years: 2019, 2018, 2017, 2016, 2015, 2014, 2013, 2012, 2011, 2010
 Table: B25119

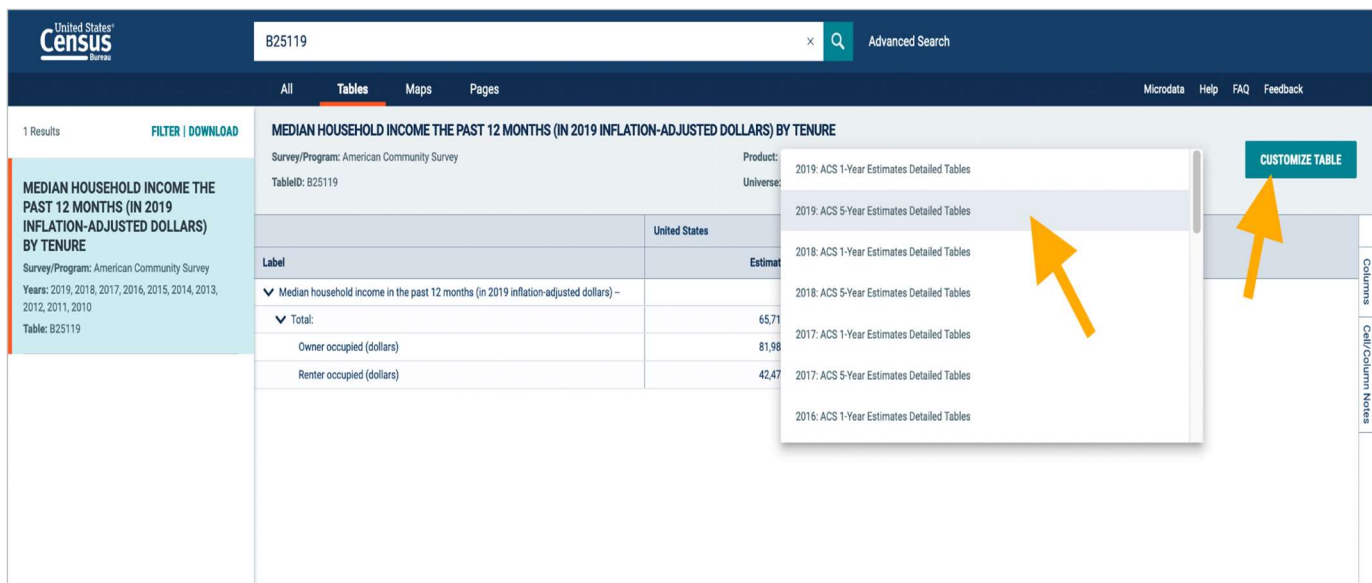
[VIEW ALL TABLES \(1\)](#)

Maps

MEDIAN HOUSEHOLD INCOME THE PAST 12 MONTHS (IN 2019 INFLATION-ADJUSTED DOLLARS) BY TENURE

Step 4:

Select the drop-down menu next to the word 'Product'. From the menu, select '2019: ACS 5-Year Estimates Detailed Tables'. Click the 'Customize Table' button. (Switching to the 5-year tables is necessary since only 5-year data are available for smaller geographic areas.)



United States Census Bureau

B25119

All Tables Maps Pages

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1 Results FILTER | DOWNLOAD

MEDIAN HOUSEHOLD INCOME THE PAST 12 MONTHS (IN 2019 INFLATION-ADJUSTED DOLLARS) BY TENURE

Survey/Program: American Community Survey
 TableID: B25119

Product: 2019: ACS 5-Year Estimates Detailed Tables
 Universe: United States

Label	United States	Estimate
Median household income in the past 12 months (in 2019 inflation-adjusted dollars) -		
Total:		65,71
Owner occupied (dollars)		81,98
Renter occupied (dollars)		42,47

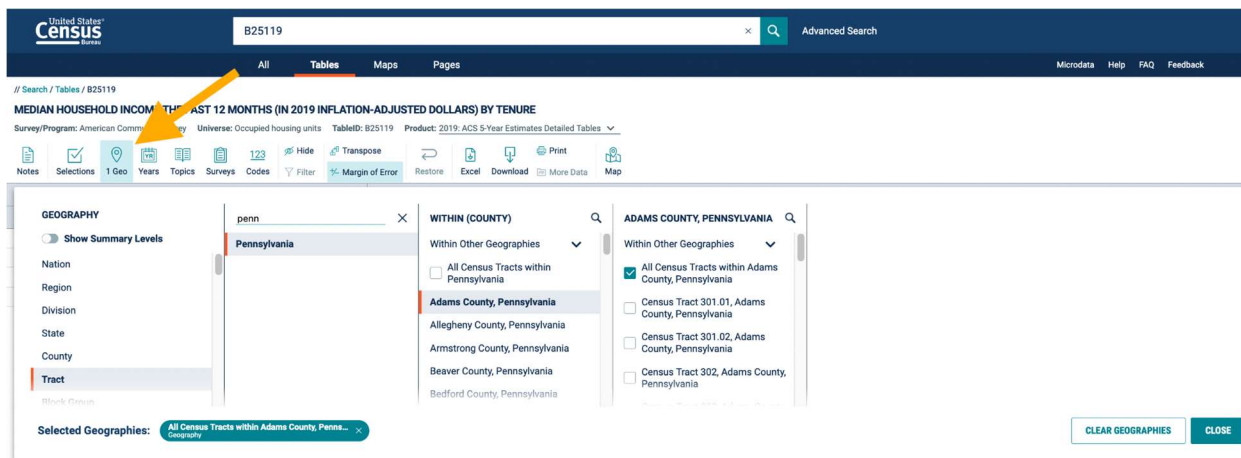
[CUSTOMIZE TABLE](#)

Step 5:

Select the 'Geos' button. The next step depends on which geographic unit you want to use.

If you are using Census tracts:

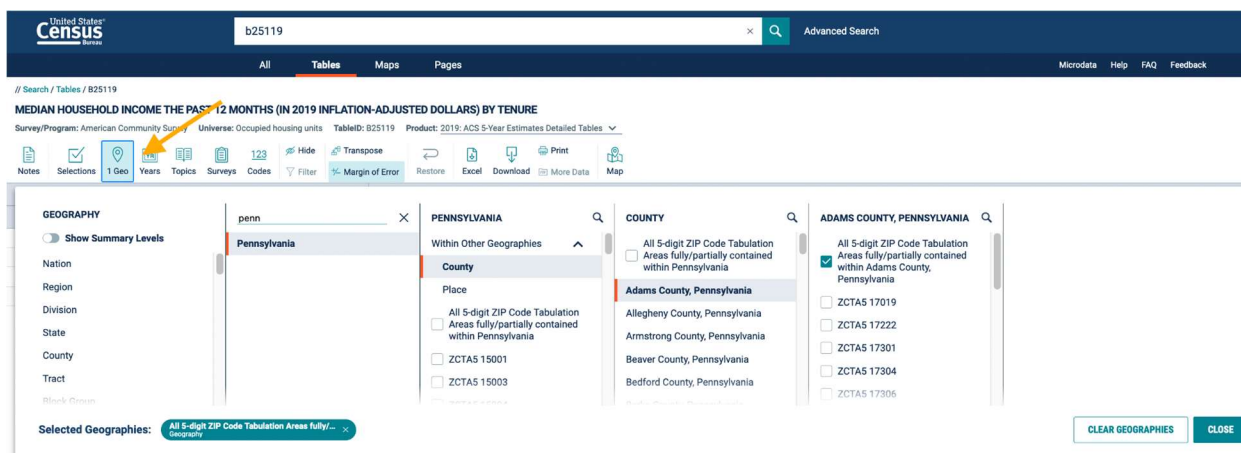
Select 'Tract' under 'Geography'. In the new panel that appears, click on the magnifying glass button next to 'Within: State' and type 'Pennsylvania'. Click on 'Pennsylvania', then in the new panel that opens, select your county. Check the box next to 'All Census Tracts within [your county], Pennsylvania'. Click the 'Close' button.



The screenshot shows the Census data interface for table B25119. The 'GEOGRAPHY' panel on the left has 'Tract' selected. The 'WITHIN (COUNTY)' panel shows 'Adams County, Pennsylvania' selected. The 'ADAMS COUNTY, PENNSYLVANIA' panel has the checkbox for 'All Census Tracts within Adams County, Pennsylvania' checked. A yellow arrow points to the '1 Geo' button in the top navigation bar.

If you are using ZIP codes:

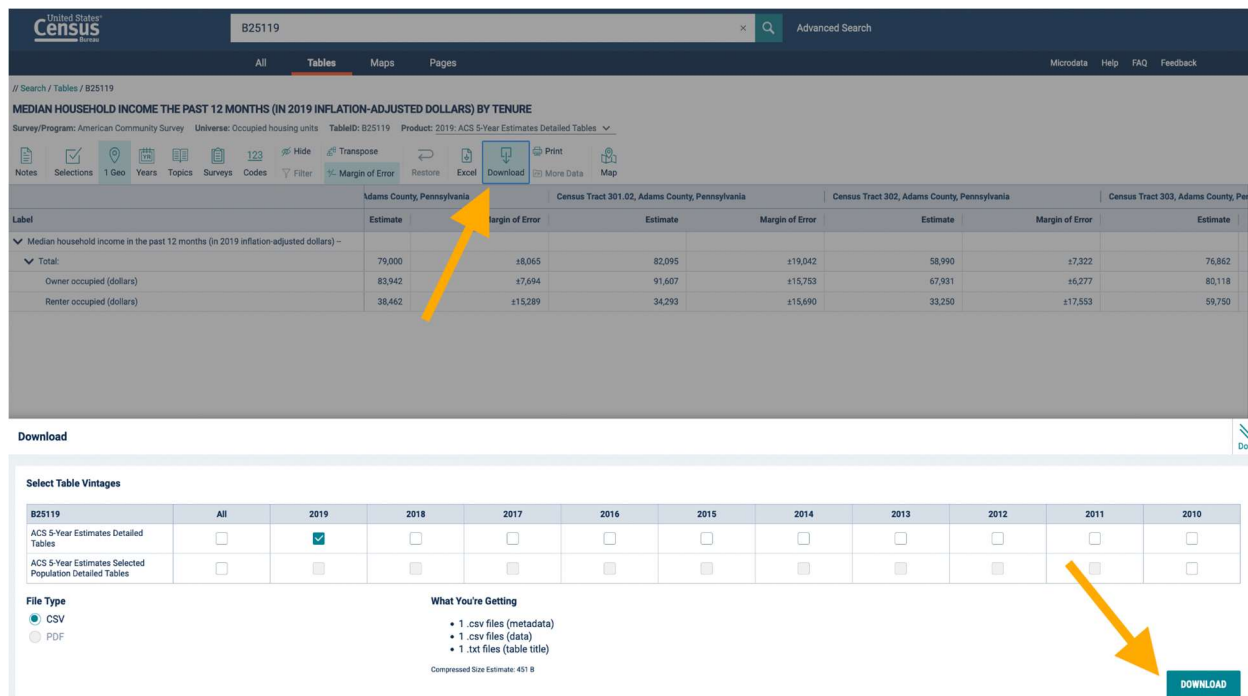
Scroll down a bit to find and select 'Zip Code Tabulation Area (5-digit)'. In the new panel that appears, click on the magnifying glass button next to 'Within: State' and type 'Pennsylvania'. Click on 'Pennsylvania'. In the new panel that appears, select 'Within Other Geographies', then 'County'. Select your county, then check the box next to 'All 5-digit ZIP Code Tabulation Areas fully/partially contained within [your county], Pennsylvania'. Click the 'Close' button.



The screenshot shows the Census data interface for table B25119. The 'GEOGRAPHY' panel on the left has 'Zip Code Tabulation Area (5-digit)' selected. The 'PENNSYLVANIA' panel shows 'County' selected. The 'ADAMS COUNTY, PENNSYLVANIA' panel has the checkbox for 'All 5-digit ZIP Code Tabulation Areas fully/partially contained within Adams County, Pennsylvania' checked. A yellow arrow points to the '1 Geo' button in the top navigation bar.

Step 6:

In the newly customized table that appears, you should see a long horizontal scroll that corresponds to each Census tract or ZIP code in your county, with an estimated median income available for all households, only owner-occupied households, and only renter-occupied households. To download this data, select 'Download' then click on the 'Download' button with the default settings. In a few seconds, you should see a box pop up with the option to 'Download Now'.



The screenshot shows the Census Bureau's data viewer interface. At the top, the table title is "MEDIAN HOUSEHOLD INCOME THE PAST 12 MONTHS (IN 2019 INFLATION-ADJUSTED DOLLARS) BY TENURE". The table is organized by geographic area: Adams County, Pennsylvania, and three Census Tracts (301.02, 302, and 303). The table columns include "Estimate" and "Margin of Error" for each category. A yellow arrow points to the "Download" button in the top toolbar.

Label	Adams County, Pennsylvania	Census Tract 301.02, Adams County, Pennsylvania	Census Tract 302, Adams County, Pennsylvania	Census Tract 303, Adams County, Pennsylvania			
	Estimate	Margin of Error	Estimate	Margin of Error			
Median household income in the past 12 months (in 2019 inflation-adjusted dollars) - Total:	79,000	±8,065	82,095	±19,042	58,990	±7,322	76,862
Owner occupied (dollars)	83,942	±7,694	91,607	±15,783	67,981	±6,277	80,118
Renter occupied (dollars)	38,462	±15,289	34,293	±15,690	33,250	±17,553	59,750

Below the table, the "Download" panel is visible. It includes a "Select Table Vintages" section with a table of years from 2010 to 2019. The 2019 vintage is selected. The "File Type" section shows "CSV" as the selected option. A yellow arrow points to the "DOWNLOAD" button.

Select Table Vintages	All	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
ACS 5-Year Estimates Detailed Tables	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACS 5-Year Estimates Selected Population Detailed Tables	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

File Type
 CSV
 PDF

What You're Getting

- 1 .csv files (metadata)
- 1 .csv files (data)
- 1 .txt files (table title)

Compressed Size Estimate: 451 B

DOWNLOAD

Step 7:

The data will download as a zipped folder. Navigate to the folder where your file downloaded. Unzip the downloaded folder. In the folder there should be three files; the data are in the CSV file that starts with 'ACSDT5Y2019.B25119_data_with_overlays_... .csv'. In this file, each row is a geographic unit (tracts or ZIP codes). Column B is the identifier for your geographic unit, Column C is the median income for all households, and Column G is the median income for renter households only.

The data can now be compared with your program's applicable income limit to determine income eligibility by proxy.

	A	B	C	D	E	F	G	H	
1	GEO_ID	NAME	B25119_001E	B25119_001M	B25119_002E	B25119_002M	B25119_003E	B25119_003M	
2	id	Geographic Area Name	Estimate!!Median household income in the past 12 months (in 2019 inflation-adjusted dollars) --!!Total:	Margin of Error!!Median household income in the past 12 months (in 2019 inflation-adjusted dollars) --!!Total:	Estimate!!Median household income in the past 12 months (in 2019 inflation-adjusted dollars) --!!Total!!Owner occupied (dollars)	Margin of Error!!Median household income in the past 12 months (in 2019 inflation-adjusted dollars) --!!Total!!Owner occupied (dollars)	Estimate!!Median household income in the past 12 months (in 2019 inflation-adjusted dollars) --!!Total!!Renter occupied (dollars)	Margin of Error!!Median household income in the past 12 months (in 2019 inflation-adjusted dollars) --!!Total!!Renter occupied (dollars)	
3	8600000US17019	ZCTA5 17019	77236	8434	89452	6446	42105	11204	
4	8600000US17222	ZCTA5 17222	64897	8404	67875	8946	44090	13610	
5	8600000US17301	ZCTA5 17301	72206	6870	76007	3920	29914	10225	
6	8600000US17304	ZCTA5 17304	76014	11660	82500	13353	58125	19366	
7	8600000US17306	ZCTA5 17306	71786	16888	85417	26976	63000	9489	
8	8600000US17307	ZCTA5 17307	67000	6659	76296	6589	34833	7216	
9	8600000US17316	ZCTA5 17316	89113	7397	95017	6287	44188	6304	
10	8600000US17320	ZCTA5 17320	82933	3707	88542	10788	43413	5895	
11	8600000US17324	ZCTA5 17324	64885	7119	66964	10298	46458	17125	
12	8600000US17325	ZCTA5 17325	63867	2222	78875	3670	33750	4261	
13	8600000US17331	ZCTA5 17331	64122	2049	75094	2423	41150	4261	
14	8600000US17340	ZCTA5 17340	72656	6308	83420	4504	37482	12191	
15	8600000US17343	ZCTA5 17343	-	**	-	**	-	**	
16	8600000US17344	ZCTA5 17344	52857	8303	64257	7355	29561	5066	
17	8600000US17350	ZCTA5 17350	58536	6664	64337	5384	37321	9342	
18	8600000US17353	ZCTA5 17353	70150	15068	71925	16449	37386	27464	
19	8600000US17372	ZCTA5 17372	67576	11514	77637	9338	36442	3861	
20									
21									

The Housing Alliance recommendations should not be considered legally binding guidance. These recommendations are subject to change as further guidance from the Treasury Department is issued.