

# Shared Prosperity Kalamazoo (SPK)

## FAQs

### 1. What is poverty?

For the purposes of our work, SPK focuses on four subsets of poverty common in our community.

- **Situational poverty** is generally caused by a crisis or loss and is often temporary. Events causing situational poverty include environmental disasters, divorce, or severe health problems.
- **Generational poverty** occurs in families where at least two generations have been born into poverty. Families living in this type of poverty are not equipped with the tools to move out of their situations.<sup>1</sup>
- **Deep Poverty:** a household with a total cash income below 50 percent of its (U.S. Census Bureau) poverty threshold.<sup>2</sup>
- **Concentrated Poverty:** geographic areas (most commonly Census Tracts) that contain 40% or more of the population falling below the poverty line.

### 2. How is poverty measured in the United States?

The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).<sup>3</sup>

### 3. What are the poverty income thresholds?

The Federal Poverty Thresholds for 2019 are in the tables below reflecting the annual and monthly amounts

Persons in Household	48 Contiguous States and D.C. Poverty Guidelines (Annual) <sup>4</sup>							
	100%	133%	138%	150%	200%	250%	300%	400%
1	\$12,490	\$16,612	\$17,236	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$16,910	\$22,490	\$23,336	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$21,330	\$28,369	\$29,435	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$25,750	\$34,248	\$35,535	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000
5	\$30,170	\$40,126	\$41,635	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680
6	\$34,590	\$46,005	\$47,734	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360
7	\$39,010	\$51,883	\$53,834	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040
8	\$43,430	\$57,762	\$59,933	\$65,145	\$86,860	\$108,575	\$130,290	\$173,520
Add \$4,320 for each person over 8								

<sup>1</sup> Jensen, Eric. (2009). *Teaching with poverty in mind: What being poor does to kids and what schools can do about it.*

<sup>2</sup> <https://poverty.ucdavis.edu/fag/what-deep-poverty>

<sup>3</sup> <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>

<sup>4</sup> <https://www.payingforseniorcare.com/longtermcare/federal-poverty-level.html>

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Persons in Household	48 Contiguous States and D.C. Poverty Guidelines (Monthly)							
	100%	133%	138%	150%	200%	250%	300%	400%
1	\$1,041	\$1,384	\$1,436	\$1,561	\$2,082	\$2,602	\$3,123	\$4,163
2	\$1,409	\$1,874	\$1,945	\$2,114	\$2,818	\$3,523	\$4,228	\$5,637
3	\$1,778	\$2,364	\$2,453	\$2,666	\$3,555	\$4,444	\$5,333	\$7,110
4	\$2,146	\$2,854	\$2,961	\$3,219	\$4,292	\$5,365	\$6,438	\$8,583
5	\$2,514	\$3,344	\$3,470	\$3,771	\$5,028	\$6,285	\$7,543	\$10,057
6	\$2,883	\$3,834	\$3,978	\$4,324	\$5,765	\$7,206	\$8,648	\$11,530
7	\$3,251	\$4,324	\$4,486	\$4,876	\$6,502	\$8,127	\$9,753	\$13,003
8	\$3,619	\$4,813	\$4,994	\$5,429	\$7,138	\$9,048	\$10,858	\$14,477
Add \$368 for each person over 8								

#### 4. Why should I care about poverty in my community?

Our community is at its best when we have an economy that works for all. When everyone has the opportunity to fulfill their potential, pursue their dreams, and become economically secure. Right now, many workers face barriers to the resources that strengthen opportunity, such as affordable housing, affordable and quality childcare, living wages, and stable transportation. When policies and wages do not keep pace with the needs of families, it can continue hardship instead of strengthen opportunity.

The future of our city depends on ensuring that the pathways of opportunity are open and accessible to all. When we allow families to struggle, that ruins progress for all of us.

#### 5. What's the difference between, Foundation for Excellence (FFE), Imagine Kalamazoo, and Shared Prosperity Kalamazoo (SPK)?

FFE was created to achieve three things: stabilize the City budget, reduce property taxes in the City, and fund aspirational projects. Imagine Kalamazoo is the platform in which the City engages the public and conducts outreach. Shared Prosperity Kalamazoo is the City's long-term initiative to create more broadly shared prosperity and eliminate generational poverty in Kalamazoo. While these three things intersect, they are unique innovations the City of Kalamazoo has created to work toward becoming the best community we can be.

#### 6. What does ALICE mean?

ALICE is an acronym created by the United Way that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE represents many people in our community that work hard and earn above the federal poverty threshold. However, they do not earn enough to afford basic household needs.<sup>5</sup>

#### 7. Where do I learn more about Shared Prosperity Kalamazoo?

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<sup>5</sup> <https://www.uwmich.org/alice>

## **Shared Prosperity Kalamazoo (SPK)**

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To learn more, please visit <https://www.kalamazocity.org/spk> or contact [spk@kalamazocity.org](mailto:spk@kalamazocity.org)