

Defining People with Low Incomes in the Regional Transportation Plan

Households with low-income in the central Puget Sound region are significantly more likely to rely on public transit and to live without access to a personal vehicle, compared to their higher-income neighbors.¹ This makes it especially important to understand why the Regional Transportation Plan (RTP) addresses the needs of individuals with low incomes and what “low-income” means in the context of transportation planning.

Puget Sound Regional Council (PSRC) defines the region’s low-income population as individuals in households with incomes below 200% of the federal poverty line (FPL). The U.S. Department of Health and Human Services releases poverty guidelines annually, and they apply uniformly for the 48 contiguous states, including the central Puget Sound region. The U.S. Department of Transportation suggests 100% of the FPL as a baseline for defining low-income populations but allows flexibility to set the threshold higher when appropriate.

Given the relatively high cost of living in the region, PSRC selected below 200% of the FPL. This stays consistent with local reduced fare programs like ORCA LIFT and better reflects the economic realities faced by residents.

It is worth noting that other programs, particularly in affordable housing, may use a different measure, such as [area median income \(AMI\)](#), to determine eligibility. However, for PSRC’s Regional Transportation Plan, the 200% FPL threshold offers a consistent and regionally appropriate standard.



¹ Puget Sound Regional Council (2023). Household Travel Survey.



the central Puget Sound region, 19% of households are below the 200% FPL (annual income less than \$62,400 for a four-person household). A full-time worker making minimum wage in Washington makes more than 200% FPL.

Who are these neighbors living in a household with low-income?

A single parent working in food prep or a fast-food restaurant making \$40,545/year.

A family of four with one member working at a hotel front desk making \$42,955/year, another household member on disability, and two children.

A senior living off social security trying to age in place.

Source: Washington Employment Security Department, Occupational Employment and Wage Estimates for Seattle-Bellevue-Everett MSA

Who is more likely to live in a household with low-income in the central Puget Sound region?

Youth aged 5–17 and older adults 85+

23% of youth aged 5–17 live in a household with low-income. 29% of adults 85+ live in a household with low-income. The average for the region is 19%.

People with disabilities

32% of people with a disability live in a household with low-income compared to 17% of people without a disability.

People of color

24% of people of color (25% of women of color) live in a household with low-income, compared to 15% of white people.

Source: U.S. Census Bureau, 2019–2023 American Community Survey 5-Year Public Use Microdata Sample

Table 1. FPL Thresholds for the 48 Contiguous States for 2024

# in Household	U.S. Dept. of Health and Human Services FPL, 2024		
	100% FPL	200% FPL	400% FPL
1 Person	\$15,060	\$30,120	\$60,240
2 People	\$20,440	\$40,880	\$81,760
4 People	\$31,200	\$62,400	\$124,800

In 2023, the regional median household income was \$111,900.

Source: U.S. Census Bureau, 2019–2023 American Community Survey 5-Year Public Use Microdata Sample

Table 2. Share of Households Below 100% and 200% FPL By County, 2023

	100% FPL	200% FPL
Region	8.4%	18.5%
King	8.4%	17.6%
Kitsap	8.3%	19.4%
Pierce	8.9%	20.8%
Snohomish	7.9%	18.1%

Source U.S. Census Bureau, American Community Survey, 2023 5-Year Estimates, Table C17002. Ratio of Income to Poverty Level in the Past 12 Months

