



RESCINDED

OCC 2001-40

Subject: Community Reinvestment Act
Date: August 15, 2001

**To: Chief Executive Officers and Compliance
Officers of All National Banks, Department and
Division Heads, and All Examining Personnel**

Description: Income Level, Median Family Income

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geographic area as low-, moderate-, middle-, or upper-income, based on the area median income. Area median income is defined as "the median family income for the MSA, if a person or geography is located in an MSA" or "the statewide non-metropolitan median family income, if a person or geography is located outside an MSA." Low-income means an individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography. Similarly, moderate-income means an individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography. Middle-income means an individual income that is at least 80 percent and less than 120 percent of the area median income or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography. Upper-income means an individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.

Please direct questions regarding this bulletin to your supervisory office or to Karen Tucker, national bank examiner, Community and Consumer Policy Division in Washington, D.C., at (202) 874-4446.

Ralph E. Sharpe
Deputy Comptroller
Community and Consumer Policy

Related Links

- [Estimated Income Level, Median Family Income](#)

CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN*</u> <u>FAMILY INCOME</u>	<u>HUD ESTIMATED 2001</u> <u>MEDIAN FAMILY INCOME</u>
TX	0040	Abilene, TX	29,317	40,700
PR	0060	Aguadilla, PR	8,583	13,400
OH	0080	Akron, OH	35,193	54,100
GA	0120	Albany, GA	29,346	43,300
NY	0160	Albany--Schenectady--Troy, NY	39,425	53,000
NM	0200	Albuquerque, NM	31,959	49,000
LA	0220	Alexandria, LA	25,049	37,700
PA	0240	Allentown--Bethlehem--Easton, PA	37,523	52,000
PA	0280	Altoona, PA	28,368	39,500
TX	0320	Amarillo, TX	30,688	44,400
AK	0380	Anchorage, AK	50,109	60,500
MI	0440	Ann Arbor, MI	45,123	71,600
AL	0450	Anniston, AL	28,340	43,500
WI	0460	Appleton--Oshkosh--Neenah, WI	37,202	58,000
PR	0470	Arecibo, PR	8,576	12,900
NC	0480	Asheville, NC	30,367	46,800
GA	0500	Athens, GA	31,965	47,500
GA	0520	Atlanta, GA	41,047	66,500
NJ	0560	Atlantic--Cape May, NJ	39,034	49,800
AL	0580	Auburn-Opelika, AL	32,597	48,500
GA	0600	Augusta--Aiken, GA-SC	33,051	48,000
TX	0640	Austin--San Marcos, TX	35,481	64,700
CA	0680	Bakersfield, CA	31,714	40,300
MD	0720	Baltimore, MD	42,206	63,100
ME	0730	Bangor, ME	33,618	42,500
MA	0740	Barnstable--Yarmouth, MA	38,056	51,700
LA	0760	Baton Rouge, LA	32,467	49,200
TX	0840	Beaumont--Port Arthur, TX	30,910	46,800
WA	0860	Bellingham, WA	35,007	49,600
MI	0870	Benton Harbor, MI	32,219	50,400
NJ	0875	Bergen--Passaic, NJ	52,659	74,600
MT	0880	Billings, MT	31,534	47,300
MS	0920	Biloxi--Gulfport--Pascagoula, MS	27,305	44,400
NY	0960	Binghamton, NY	35,873	44,700
AL	1000	Birmingham, AL	32,038	51,100
ND	1010	Bismarck, ND	33,277	52,500

*REFLECTS 2000 GEOGRAPHY AS DEFINED BY OMB

CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2001 MEDIAN FAMILY INCOME</u>
IN	1020	Bloomington, IN	32,860	52,300
IL	1040	Bloomington--Normal, IL	39,762	65,000
ID	1080	Boise City, ID	32,339	50,400
MA	1120	Boston, MA-NH	48,688	70,000
CO	1125	Boulder--Longmont, CO	43,782	81,400
TX	1145	Brazoria, TX	39,344	57,100
WA	1150	Bremerton, WA	36,388	51,200
CT	1160	Bridgeport, CT	48,221	72,000
MA	1200	Brockton, MA	44,405	61,300
TX	1240	Brownsville--Harlingen--San Benito, TX	18,731	29,100
TX	1260	Bryan--College Station, TX	31,057	44,900
NY	1280	Buffalo--Niagara Falls, NY	34,831	48,400
VT	1305	Burlington, VT	41,968	55,600
PR	1310	Caguas, PR	10,284	16,300
OH	1320	Canton--Massillon, OH	32,485	50,300
WY	1350	Casper, WY	32,471	44,500
IA	1360	Cedar Rapids, IA	38,143	65,300
IL	1400	Champaign--Urbana, IL	35,631	56,300
SC	1440	Charleston-North Charleston, SC	31,647	46,300
WV	1480	Charleston, WV	30,296	44,100
NC	1520	Charlotte--Gastonia--Rock Hill, NC-SC	36,307	60,400
VA	1540	Charlottesville, VA	38,429	60,800
GA	1560	Chattanooga, TN-GA	30,637	49,300
WY	1580	Cheyenne, WY	32,588	45,800
IL	1600	Chicago, IL	42,758	70,500
CA	1620	Chico--Paradise, CA	28,314	38,500
IN	1640	Cincinnati, OH-KY-IN	36,658	60,500
KY	1660	Clarksville--Hopkinsville, TN-KY	26,324	43,900
OH	1680	Cleveland--Lorain--Elyria, OH	36,500	57,000
CO	1720	Colorado Springs, CO	33,932	53,600
MO	1740	Columbia, MO	34,123	56,200
SC	1760	Columbia, SC	35,732	53,200
AL	1800	Columbus, GA-AL	27,820	42,800
OH	1840	Columbus, OH	36,792	59,900
TX	1880	Corpus Christi, TX	28,499	42,300
OR	1890	Corvallis, OR	35,559	55,700

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CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN*</u> <u>FAMILY INCOME</u>	<u>HUD ESTIMATED 2001</u> <u>MEDIAN FAMILY INCOME</u>
MD	1900	Cumberland, MD-WV	27,016	37,600
TX	1920	Dallas, TX	38,754	64,400
CT	1930	Danbury, CT	60,308	93,500
VA	1950	Danville, VA	28,683	41,100
IL	1960	Davenport--Moline--Rock Island, IA-IL	34,082	52,700
OH	2000	Dayton--Springfield, OH	35,999	56,900
FL	2020	Daytona Beach, FL	29,722	44,400
AL	2030	Decatur, AL	31,211	51,500
IL	2040	Decatur, IL	34,862	51,900
CO	2080	Denver, CO	40,222	64,400
IA	2120	Des Moines, IA	37,304	64,600
MI	2160	Detroit, MI	40,727	66,500
AL	2180	Dothan, AL	28,928	45,700
DE	2190	Dover, DE	33,594	50,400
IA	2200	Dubuque, IA	33,828	54,600
MN	2240	Duluth--Superior, MN-WI	30,561	49,800
NY	2281	Dutchess County, NY	49,305	63,400
WI	2290	Eau Claire, WI	31,613	49,100
TX	2320	El Paso, TX	24,057	36,200
IN	2330	Elkhart--Goshen, IN	35,153	56,400
NY	2335	Elmira, NY	32,015	43,200
OK	2340	Enid, OK	28,220	38,700
PA	2360	Erie, PA	32,145	42,200
OR	2400	Eugene--Springfield, OR	30,763	43,400
IN	2440	Evansville--Henderson, IN-KY	33,523	52,400
MN	2520	Fargo--Moorhead, ND-MN	33,819	55,000
NC	2560	Fayetteville, NC	27,966	41,900
AR	2580	Fayetteville--Springdale--Rogers, AR	29,073	47,300
MA	2600	Fitchburg--Leominster, MA	39,551	57,200
AZ	2620	Flagstaff, AZ-UT	30,286	46,800
MI	2640	Flint, MI	36,760	52,700
AL	2650	Florence, AL	28,843	43,000
SC	2655	Florence, SC	28,719	44,600
CO	2670	Fort Collins--Loveland, CO	36,932	58,200
FL	2680	Fort Lauderdale, FL	36,801	56,900
FL	2700	Fort Myers--Cape Coral, FL	32,310	49,000

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CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2001 MEDIAN FAMILY INCOME</u>
FL	2710	Fort Pierce--Port St. Lucie, FL	33,541	50,600
AR	2720	Fort Smith, AR-OK	26,404	39,100
FL	2750	Fort Walton Beach, FL	31,663	48,900
IN	2760	Fort Wayne, IN	36,533	56,400
TX	2800	Fort Worth--Arlington, TX	37,571	60,100
CA	2840	Fresno, CA	30,012	39,700
AL	2880	Gadsden, AL	27,072	39,200
FL	2900	Gainesville, FL	31,403	46,800
TX	2920	Galveston--Texas City, TX	35,403	52,500
IN	2960	Gary, IN	36,921	55,800
NY	2975	Glens Falls, NY	34,038	44,200
NC	2980	Greensboro, NC	27,445	43,200
MN	2985	Grand Forks, ND-MN	29,793	48,500
CO	2995	Grand Junction, CO	27,637	40,800
MI	3000	Grand Rapids--Muskegon--Holland, MI	36,722	58,500
MT	3040	Great Falls, MT	27,902	40,100
CO	3060	Greeley, CO	30,801	45,500
WI	3080	Green Bay, WI	37,121	59,100
NC	3120	Greensboro--Winston-Salem--High Point, NC	34,869	53,100
NC	3150	Greenville, NC	30,167	46,300
SC	3160	Greenville--Spartanburg--Anderson, SC	32,471	50,400
MD	3180	Hagerstown, MD	34,615	50,500
OH	3200	Hamilton--Middletown, OH	38,674	59,300
PA	3240	Harrisburg--Lebanon--Carlisle, PA	37,389	52,400
CT	3280	Hartford, CT	48,418	64,900
MS	3285	Hattiesburg, MS	24,469	38,600
NC	3290	Hickory--Morganton--Lenoir, NC	31,514	48,700
HI	3320	Honolulu, HI	45,313	62,400
LA	3350	Houma, LA	24,464	38,300
TX	3360	Houston, TX	36,886	58,500
KY	3400	Huntington--Ashland, WV-KY-OH	26,374	36,300
AL	3440	Huntsville, AL	37,650	60,600
IN	3480	Indianapolis, IN	37,198	60,700
IA	3500	Iowa City, IA	39,606	62,900
MI	3520	Jackson, MI	33,968	50,400
MS	3560	Jackson, MS	31,575	52,200

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CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2001 MEDIAN FAMILY INCOME</u>
TN	3580	Jackson, TN	28,349	48,300
FL	3600	Jacksonville, FL	34,276	54,500
NC	3605	Jacksonville, NC	24,857	38,500
NY	3610	Jamestown, NY	29,927	39,600
WI	3620	Janesville--Beloit, WI	35,605	57,400
NJ	3640	Jersey City, NJ	35,250	54,800
TN	3660	Johnson City--Kingsport--Bristol, TN-VA	27,236	41,800
PA	3680	Johnstown, PA	26,144	33,000
AR	3700	Jonesboro, AR	27,169	42,100
MO	3710	Joplin, MO	26,193	43,100
MI	3720	Kalamazoo--Battle Creek, MI	34,702	51,800
IL	3740	Kankakee, IL	33,561	52,900
KS	3760	Kansas City, MO-KS	37,652	62,200
WI	3800	Kenosha, WI	35,657	56,300
TX	3810	Killeen--Temple, TX	26,430	39,400
TN	3840	Knoxville, TN	30,967	51,300
IN	3850	Kokomo, IN	36,770	57,600
MN	3870	La Crosse, WI-MN	33,226	50,900
LA	3880	Lafayette, LA	24,153	37,400
IN	3920	Lafayette, IN	34,977	56,600
LA	3960	Lake Charles, LA	29,180	42,800
FL	3980	Lakeland--Winter Haven, FL	28,966	45,000
PA	4000	Lancaster, PA	37,791	51,200
MI	4040	Lansing--East Lansing, MI	38,660	56,600
TX	4080	Laredo, TX	19,527	32,200
NM	4100	Las Cruces, NM	24,721	36,100
AZ	4120	Las Vegas, NV-AZ	33,965	52,100
KS	4150	Lawrence, KS	35,632	55,100
MA	4160	Lawrence, MA-NH	46,609	64,100
OK	4200	Lawton, OK	26,756	39,400
ME	4240	Lewiston--Auburn, ME	32,040	42,000
KY	4280	Lexington, KY	32,687	55,200
OH	4320	Lima, OH	33,291	49,600
NE	4360	Lincoln, NE	36,467	61,800
AR	4400	Little Rock--North Little Rock, AR	31,598	49,100
TX	4420	Longview--Marshall, TX	28,627	41,500

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CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN*</u> <u>FAMILY INCOME</u>	<u>HUD ESTIMATED 2001</u> <u>MEDIAN FAMILY INCOME</u>
CA	4480	Los Angeles--Long Beach, CA	39,035	54,500
IN	4520	Louisville, KY-IN	32,975	54,700
MA	4560	Lowell, MA-NH	48,399	70,200
TX	4600	Lubbock, TX	30,380	45,500
VA	4640	Lynchburg, VA	31,863	47,700
GA	4680	Macon, GA	32,971	49,200
WI	4720	Madison, WI	41,529	67,100
NH	4760	Manchester, NH	43,942	60,400
OH	4800	Mansfield, OH	31,682	47,300
PR	4840	Mayaguez, PR	9,689	13,800
TX	4880	McAllen--Edinburg--Mission, TX	17,619	29,100
OR	4890	Medford--Ashland, OR	29,801	40,400
FL	4900	Melbourne--Titusville--Palm Bay, FL	35,402	51,200
AR	4920	Memphis, TN-AR-MS	31,990	56,300
CA	4940	Merced, CA	28,269	38,300
FL	5000	Miami, FL	31,113	45,600
NJ	5015	Middlesex--Somerset--Hunterdon, NJ	55,147	85,000
WI	5080	Milwaukee--Waukesha, WI	39,005	63,500
MN	5120	Minneapolis--St. Paul, MN-WI	43,063	74,700
MT	5140	Missoula, MT	30,360	42,900
AL	5160	Mobile, AL	28,192	44,700
CA	5170	Modesto, CA	32,923	45,800
NJ	5190	Monmouth--Ocean, NJ	46,616	65,600
LA	5200	Monroe, LA	26,285	37,600
AL	5240	Montgomery, AL	32,049	51,700
IN	5280	Muncie, IN	31,724	47,900
SC	5330	Myrtle Beach, SC	28,504	44,400
FL	5345	Naples, FL	38,428	65,000
NH	5350	Nashua, NH	49,951	68,300
TN	5360	Nashville, TN	35,797	60,700
NY	5380	Nassau--Suffolk, NY	56,726	78,700
MA	5400	New Bedford, MA	33,927	46,300
CT	5480	New Haven--Meriden, CT	46,805	63,500
CT	5520	New London--Norwich, CT-RI	42,416	57,300
LA	5560	New Orleans, LA	29,212	44,000
NY	5600	New York, NY	37,515	59,100

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CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN*</u> <u>FAMILY INCOME</u>	<u>HUD ESTIMATED 2001</u> <u>MEDIAN FAMILY INCOME</u>
NJ	5640	Newark, NJ	50,047	74,000
NY	5660	Newburgh, NY-PA	42,859	55,800
NC	5720	Norfolk--Virginia Beach--Newport News, VA-NC	34,688	51,000
CA	5775	Oakland, CA	47,516	71,600
FL	5790	Ocala, FL	26,089	40,000
TX	5800	Odessa--Midland, TX	30,955	42,700
OK	5880	Oklahoma City, OK	32,406	45,400
WA	5910	Olympia, WA	35,859	51,900
IA	5920	Omaha, NE-IA	36,011	62,400
CA	5945	Orange County, CA	51,269	73,700
FL	5960	Orlando, FL	34,389	52,000
KY	5990	Owensboro, KY	29,696	46,400
FL	6015	Panama City, FL	28,217	44,800
OH	6020	Parkersburg--Marietta, WV-OH	30,290	43,800
FL	6080	Pensacola, FL	29,922	44,100
IL	6120	Peoria--Pekin, IL	36,406	55,000
NJ	6160	Philadelphia, PA-NJ	41,908	60,100
AZ	6200	Phoenix--Mesa, AZ	35,425	54,900
AR	6240	Pine Bluff, AR	26,361	38,700
PA	6280	Pittsburgh, PA	32,787	45,500
MA	6320	Pittsfield, MA	39,104	49,600
ID	6340	Pocatello, ID	31,725	45,000
PR	6360	Ponce, PR	8,455	12,700
ME	6400	Portland, ME	39,346	51,700
OR	6440	Portland--Vancouver, OR-WA	36,705	55,900
NH	6450	Portsmouth--Rochester, NH-ME	40,510	56,100
MA	6480	Providence--Fall River--Warwick, RI-MA	38,773	52,800
UT	6520	Provo--Orem, UT	30,536	47,300
CO	6560	Pueblo, CO	25,784	37,800
FL	6580	Punta Gorda, FL	29,522	43,800
WI	6600	Racine, WI	37,992	61,100
NC	6640	Raleigh--Durham--Chapel Hill, NC	39,723	66,100
SD	6660	Rapid City, SD	29,570	47,600
PA	6680	Reading, PA	37,755	51,400
CA	6690	Redding, CA	30,333	38,800
NV	6720	Reno, NV	38,225	58,400

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CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2001 MEDIAN FAMILY INCOME</u>
WA	6740	Richland--Kennewick--Pasco, WA	35,709	49,500
VA	6760	Richmond--Petersburg, VA	40,195	61,800
CA	6780	Riverside--San Bernardino, CA	37,274	49,900
VA	6800	Roanoke, VA	34,942	52,900
MN	6820	Rochester, MN	43,197	71,600
NY	6840	Rochester, NY	40,519	52,900
IL	6880	Rockford, IL	37,078	57,100
NC	6895	Rocky Mount, NC	28,912	46,100
CA	6920	Sacramento, CA	38,850	56,300
MI	6960	Saginaw--Bay City--Midland, MI	34,727	53,100
MN	6980	St. Cloud, MN	32,693	55,100
MO	7000	St. Joseph, MO	28,721	45,700
IL	7040	St. Louis, MO-IL	37,995	60,400
OR	7080	Salem, OR	31,452	45,600
CA	7120	Salinas, CA	36,223	52,600
UT	7160	Salt Lake City--Ogden, UT	35,240	54,300
TX	7200	San Angelo, TX	28,571	43,400
TX	7240	San Antonio, TX	29,898	45,300
CA	7320	San Diego, CA	39,798	56,900
CA	7360	San Francisco, CA	49,282	80,100
CA	7400	San Jose, CA	53,771	87,300
PR	7440	San Juan-Bayamon, PR	11,482	17,200
CA	7460	San Luis Obispo--Atascadero--Paso Robles, CA	37,087	50,200
CA	7480	Santa Barbara--Santa Maria--Lompoc, CA	41,289	56,500
CA	7485	Santa Cruz--Watsonville, CA	43,131	65,500
NM	7490	Santa Fe, NM	38,146	60,700
CA	7500	Santa Rosa, CA	41,961	61,800
FL	7510	Sarasota--Bradenton, FL	33,128	50,500
GA	7520	Savannah, GA	31,881	48,200
PA	7560	Scranton--Wilkes-Barre--Hazleton, PA	30,676	43,300
WA	7600	Seattle--Bellevue--Everett, WA	43,103	72,200
PA	7610	Sharon, PA	29,347	37,900
WI	7620	Sheboygan, WI	36,708	58,500
TX	7640	Sherman--Denison, TX	30,114	44,300
LA	7680	Shreveport--Bossier City, LA	27,402	39,800
IA	7720	Sioux City, IA-NE	30,450	51,900

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STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2001 MEDIAN FAMILY INCOME</u>
SD	7760	Sioux Falls, SD	34,101	57,700
IN	7800	South Bend, IN	34,206	52,800
WA	7840	Spokane, WA	31,784	45,800
IL	7880	Springfield, IL	37,373	61,100
MO	7920	Springfield, MO	29,389	48,600
MA	8000	Springfield, MA	38,097	49,700
CT	8040	Stamford-Norwalk, CT	69,403	109,800
PA	8050	State College, PA	34,313	45,100
OH	8080	Steubenville--Weirton, OH-WV	29,169	38,100
CA	8120	Stockton--Lodi, CA	34,701	46,900
SC	8140	Sumter, SC	25,684	38,200
NY	8160	Syracuse, NY	36,672	47,900
WA	8200	Tacoma, WA	35,108	51,000
FL	8240	Tallahassee, FL	34,476	54,900
FL	8280	Tampa--St. Petersburg--Clearwater, FL	31,244	47,700
IN	8320	Terre Haute, IN	29,561	45,000
AR	8360	Texarkana, TX-AR	28,088	40,400
OH	8400	Toledo, OH	35,775	53,600
KS	8440	Topeka, KS	35,987	58,200
NJ	8480	Trenton, NJ	48,490	71,100
AZ	8520	Tucson, AZ	30,985	46,000
OK	8560	Tulsa, OK	32,578	46,800
AL	8600	Tuscaloosa, AL	30,135	47,400
TX	8640	Tyler, TX	31,042	47,000
NY	8680	Utica--Rome, NY	31,702	40,500
CA	8720	Vallejo--Fairfield--Napa, CA	42,468	55,700
CA	8735	Ventura, CA	50,103	71,800
TX	8750	Victoria, TX	31,686	47,300
NJ	8760	Vineland--Millville--Bridgeton, NJ	34,572	48,600
CA	8780	Visalia--Tulare--Porterville, CA	26,697	36,800
TX	8800	Waco, TX	28,954	45,400
DC	8840	Washington, DC-MD-VA-WV	52,807	85,600
CT	8880	Waterbury, CT	45,198	60,700
IA	8920	Waterloo--Cedar Falls, IA	32,438	48,700
WI	8940	Wausau, WI	34,988	54,800
FL	8960	West Palm Beach--Boca Raton, FL	38,539	60,000

*REFLECTS 2000 GEOGRAPHY AS DEFINED BY OMB

CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	MSA Code	MSA Name	<u>1990 CENSUS MEDIAN*</u> <u>FAMILY INCOME</u>	<u>HUD ESTIMATED 2001</u> <u>MEDIAN FAMILY INCOME</u>
OH	9000	Wheeling, WV-OH	27,288	38,000
KS	9040	Wichita, KS	35,931	59,000
TX	9080	Wichita Falls, TX	28,853	40,600
PA	9140	Williamsport, PA	30,462	39,600
DE	9160	Wilmington--Newark, DE-MD	44,332	72,100
NC	9200	Wilmington, NC	31,537	46,700
MA	9240	Worcester, MA-CT	42,220	57,000
WA	9260	Yakima, WA	27,507	39,700
CA	9270	Yolo, CA	36,866	57,000
PA	9280	York, PA	37,590	51,300
OH	9320	Youngstown--Warren, OH	30,605	44,300
CA	9340	Yuba City, CA	27,665	38,400
AZ	9360	Yuma, AZ	25,648	35,700
AL	9999	NA	24,084	38,500
AK	9999	NA	44,045	50,100
AZ	9999	NA	23,997	33,300
AR	9999	NA	22,208	33,800
CA	9999	NA	29,946	38,600
CO	9999	NA	28,257	43,700
CT	9999	NA	43,591	58,300
DE	9999	NA	31,112	46,900
FL	9999	NA	25,874	38,400
GA	9999	NA	26,690	40,100
HI	9999	NA	37,990	51,700
ID	9999	NA	27,799	40,100
IL	9999	NA	29,693	44,900
IN	9999	NA	30,800	47,600
IA	9999	NA	29,303	48,400
KS	9999	NA	28,067	43,200
KY	9999	NA	22,542	35,900
LA	9999	NA	21,177	31,600
ME	9999	NA	30,719	39,400
MD	9999	NA	33,695	52,700
MA	9999	NA	37,765	50,500
MI	9999	NA	27,893	42,700
MN	9999	NA	28,933	47,100

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CENSUS 1990 MEDIAN FAMILY INCOME AND HUD 2001 ESTIMATED MSA MEDIAN FAMILY INCOME

STATE NAME	<u>MSA Code</u>	<u>MSA Name</u>	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2001 MEDIAN FAMILY INCOME</u>
MS	9999	NA	21,994	35,900
MO	9999	NA	24,324	39,600
MT	9999	NA	26,977	38,600
NE	9999	NA	27,623	45,000
NV	9999	NA	35,577	54,500
NH	9999	NA	36,623	49,900
NM	9999	NA	23,165	33,000
NY	9999	NA	31,472	41,400
NC	9999	NA	27,206	41,500
ND	9999	NA	26,194	41,000
OH	9999	NA	30,562	46,500
OK	9999	NA	24,139	34,000
OR	9999	NA	27,616	37,900
PA	9999	NA	28,934	39,200
RI	9999	NA	40,639	54,800
SC	9999	NA	26,904	41,700
SD	9999	NA	25,547	43,400
TN	9999	NA	24,935	41,900
TX	9999	NA	24,585	35,800
UT	9999	NA	30,183	41,800
VT	9999	NA	32,453	42,200
VA	9999	NA	28,301	40,800
WA	9999	NA	29,671	39,500
WV	9999	NA	22,654	31,000
WI	9999	NA	30,290	48,400
WY	9999	NA	32,096	45,500
PR	9999	NA	7,717	12,200
VI	9999	NA	24,036	37,380

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