



U. S. Department of Housing and Urban Development  
Washington, D.C. 20410

April 17, 1991

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

SUBJECT: 1991 Income Limits for Low-Income and Very Low-  
Income Families Under the Housing Act of 1937

This memorandum transmits revisions in the income limits used to define the terms "Very Low-Income" and "Low-Income" (formerly "Lower Income") in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits, which are listed by dollar amount and family size, are available for each Metropolitan Statistical Area (MSA), Primary Metropolitan Statistical Area (PMSA), and nonmetropolitan county in the attached lists. They are primarily used to determine if an applicant for the Public Housing, Section 8, or other program subject to Section 3(b)(2) meets the relevant income eligibility requirement for admission. The revised limits are effective as of the date of this memorandum.

These income limits are based on the HUD estimates of median family income for Fiscal Year 1991. As required by statute, the definition of "Very Low-Income" is tied to 50 percent of the median income for the area, and the definition of "Low-Income" is tied to 80 percent of the median income for the area. The term "area" is defined such that the higher of the local median income or the State nonmetropolitan median income is used in income limit calculations. Using the appropriate median, a four-person income limit is calculated, and adjustments then made for other family sizes. Also, in accordance with the statute, adjustments are made for areas with unusually high or low incomes or housing costs.

The first step in calculating income limits is to calculate what the income limit would be if there were no adjustments for unusually high or low incomes or housing costs. Adjustments are made only if the resulting income limits are outside of formula constraints. More specifically, the Very Low-Income limit for a four-person family normally is set as the higher of:

- 50 percent of the area median family income; or,
- 50 percent of the State nonmetropolitan median family income for the State in which all or most of the area is located; or,



- the income at which 35 percent of income would pay for a unit renting at 85 percent of the typical rent for an existing two-bedroom unit in the area, as measured by the Section 8 Existing Fair Market Rent (FMR) standard.

The purpose of the last calculation is to adjust for areas where rental housing costs are unusually high in relation to the median income level. A 35 percent rent-to-income ratio is used as an upper limit because many nonsubsidized low-income families pay this amount or more for housing, and because households tend not to participate in assisted housing programs unless they are eligible for a significant subsidy. Eighty-five percent of the FMR was selected for use because it is difficult to find significant numbers of standard rental units below this level in most markets.

A parallel adjustment to constrain income limits is made for a small number of areas where rental housing costs are unusually low relative to income levels. The guideline used is that the maximum income limit for a four-person Very Low-Income family is set such that 30 percent of that amount will permit a family to afford a unit renting at 120 percent of the FMR (the statutory rent limit in the Section 8 Existing program). In no instance, however, are adjustments made that reduce income limits below those based on the State nonmetropolitan median income level.

Most Low-Income limits are based on 80 percent of the appropriate area median family income estimate. For areas where Very Low-Income limits were adjusted because of unusually high or low income-to-housing-cost ratios, the Low-Income limits also were proportionately adjusted. Prior to this year, Low-Income limits were set at 80 percent of area median income except when: (1) the four-person limit was "capped"; or, (2) they would otherwise be less than the Very Low-Income limits. This year's changes were a result of the Cranston-Gonzalez Housing Act of 1990, which added a number of new income limit categories that assume an interval between each category. These intervals would be small or non-existent if prior year calculation procedures were used. To maintain intervals, the Low-Income limits are now adjusted in a manner similar to the adjustment process applied to the Very Low-Income limits (i.e., the adjustment to the Low-Income limits is 160 percent [80/50] of the Very Low-Income limit adjustment). The U.S. median family income level of \$38,000 remains as a "cap" on the four-person limit.



The family size adjustment factors required by statute are intended to provide higher income limits for larger families and lower income limits for smaller families. The factors used are as follows:

Number of Persons in Family and Percentage Adjustments

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70%	80%	90%	Base	108%	116%	124%	132%

Prior to this year, Low-Income limits were calculated with slightly smaller adjustments for families of five or more persons. The previously noted concerns about the affect of the income limit categories added by the Cranston-Gonzalez Act led to use of the Very Low-Income intervals for all HUD income limits.

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit. (E.g., the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) All limits are rounded to the nearest \$50 to reduce administrative burden.

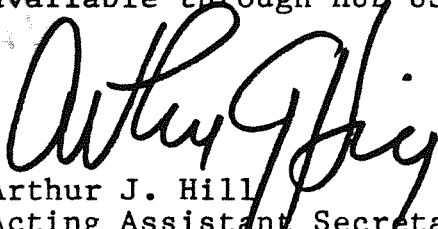
For purposes of HUD programs, income limits approved for Indian Trust Lands remain in effect unless superseded by higher FY 1990 income limits.

HUD Field Offices are responsible for maintaining complete and up-to-date records of all current income limits established for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants, and Field Offices should be prepared to make income limits available to the public upon request.

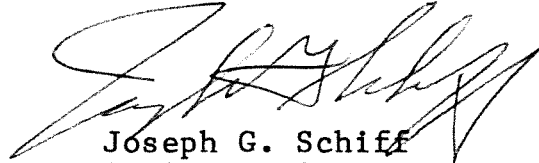
Requests from the public for sets of national or regional income limits may be referred to HUD USER, whose toll-free number is 1-800-245-2691 (301-251-5154 in the Washington, DC area).



Questions related to how these income limits apply to tax code provisions should be referred to the Department of the Treasury (202-377-4336 or -6349). Questions concerning the methodology used to develop these income limits are addressed in the briefing material supplied to all HUD Field Office economists and also available through HUD USER.



Arthur J. Hill  
Acting Assistant Secretary  
for Housing-Federal Housing  
Commissioner



Joseph G. Schiff  
Assistant Secretary  
for Public and Indian  
Housing

Attachment







U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-6000

March 7, 1991

ASSISTANT SECRETARY  
FOR POLICY DEVELOPMENT AND RESEARCH

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

FROM: *John C. Weicher*  
John C. Weicher

SUBJECT: Estimated Median Family Incomes for  
Fiscal Year 1991

This memorandum transmits median family income (MFI) and income distribution estimates for Fiscal Year 1991 (FY 1991) for all Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs) and nonmetropolitan counties. A separate list is attached which provides median income estimates for States and for the metropolitan and nonmetropolitan parts of each State in the United States.

The FY 1991 MFI estimates have been developed by updating the 1979 median family incomes obtained from the 1980 Census. The latest available wage data from County Business Patterns and median family income data from the Bureau of Census Current Population Reports, P-60 Series, have been used to develop these estimates as follows:

- The 1979 through 1988 change was estimated by using MSA and non-MSA county group wage data from County Business Patterns combined with Census Division median family income data from the P-60 Series. The P-60 Series data, which are reliable down to the Census Division level, are used to determine the increase in median family incomes for the nine Census Divisions. An index is then developed which distributes the P-60 based estimates of changes in family incomes to the county level using County Business Patterns data. In effect, the amount of change is determined by the P-60 data, and the distribution of that change within a Census Division is determined by the County Business Patterns data.



- The preliminary March 1990 P-60 data were used to calculate the national change in MFI's between 1988 and 1989. This 6.3 percent increase was applied to the 1988 HUD estimates described above to obtain a 1989 MFI estimate. Based on trending of P-60 data, an average increase of 5.0 percent was used for the mid-1989 to mid-1990 period, and an increase of 3.75 percent was used for the mid-1990 to mid-FY 1991 period (9 months). Use of projections for the mid-1989 through March 1991 period is necessary because of lags in the availability of County Business Patterns and P-60 Series data.

With the exception of 11 metropolitan areas where adjustments were made using American Housing Survey data and one nonmetropolitan county where a special adjustment was made based on County Business Patterns data for the surrounding counties, the HUD FY 1991 median family income estimates were developed using the updating procedures described above. A detailed step-by-step description of the methodology used is attached which explains all calculations.

The estimated median family income for the United States for FY 1991 is \$38,000. This and the related State numbers are shown on a one-page attachment.

Please note that the use of the HUD median family income estimates and income limits is subject to individual program guidelines covering definition of income and family, family size, effective dates and other factors. If there are any questions concerning the income estimates, please request your Office's economist to contact his or her Headquarters' counterparts. Public inquiries may be referred to HUD USER, whose toll-free number is 1-800-245-2691 (use 301-251-5154 in the Washington metropolitan area).

Attachments



HUD METHODOLOGY FOR ESTIMATING FY 1990 MEDIAN FAMILY INCOMES  
(ECONOMIC AND MARKET ANALYSIS DIVISION,  
OFFICE OF ECONOMIC AFFAIRS, PD&R)

The methodology used for estimating the FY 1991 median family incomes (MFIs) for all Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), and nonmetropolitan counties is based on development of income update factors for each metropolitan area and nonmetropolitan Census County Group. These factors generally are then applied to 1980 Census median family income levels. For a small number of metropolitan areas where recent American Housing Surveys provide estimates of median family income that measurably differ from updated 1980 Census estimates, the AHS estimates are used as the basis for updating.

The income adjustment factors are developed in several steps based on the use of individual wage earner data from County Business Patterns (CBP) which are available for 1979 through 1987, Census Division MFIs from the Current Population Reports P-60 Series which are available for 1979 through 1988, a preliminary P-60 estimate for 1989, and HUD estimates for 1990 and the first part of 1991. The 1990 and 1991 estimates are based on trending P-60 family median income data. The step-by-step normal procedures as well as the exception procedures used are as follows:

- (1) The increase factors for wage increases are calculated for each Census Division for the 1979-1987 period.

$$\frac{\text{Census Division CBP Wages (1987)}}{\text{Census Division CBP Employees (1987)}} = \text{8-year increase factor for Census Division CBP Wages}$$

$$\frac{\text{Census Division CBP Wages (1979)}}{\text{Census Division CBP Employees (1979)}}$$

- (2) The increase factors for the P-60 Series median family incomes are calculated for Census Divisions for the 1979-1988 period.

$$\frac{\text{Census Division P-60 MFI (1988)}}{\text{Census Division P-60 MFI (1979)}} = \text{9-year increase factor for Census Division P-60 Median Family Income}$$

- (3) The indices relating the County Business Patterns data to the P-60 Series data are calculated for the Census Divisions by deriving the ratios of the P-60 Series factors to the County Business Patterns factors.

$$\frac{\text{9-year increase factor for Census Division P-60 MFI}}{\text{8-year increase factor for Census Division CBP Wages}} = \text{9-year to 8-year ratio Census Division P-60 MFI to Census Division CBP wages}$$

- (4) The increase factors for the individual metropolitan areas and nonmetropolitan counties are calculated by applying the index factors developed for the Census Division to the County Business Patterns data.

$$\frac{\text{MSA CBP Wages (1987)}}{\text{MSA CBP Employees (1987)}} * \frac{\text{9- to 8-year ratio of Census Division P-60 MFI to Census Division CBP wages}}{1} = \text{9-year income adjustment factor for MSA or County}$$

$$\frac{\text{MSA CBP Wages (1979)}}{\text{MSA CBP Employees (1979)}}$$



- (5) An average annual increase of 6.3 percent is used for 1989, based on P-60 data. A projected increase of 5.0 percent in MFI is used for the mid-1989 to mid-1990 period, and an average increase of 3.75 percent (3/4 of the 5 percent estimate) is used for the following nine months to obtain a mid-FY 1990 estimate. Use of projected increases for the 1989 through March 1991 period is necessary because of the lag in County Business Patterns and P-60 Series data.

(8-year income adj.)		10-year 9-month income
(factor for MSA or )	* (1.063*1.05*1.0375) =	adjustment factor for
(County Group )		MSA or Non-MSA county

- (6) Calculation of the median family incomes for FY 1991 is completed by multiplying the 1979 median family income obtained from the 1980 Census by the income adjustment factor derived in step (5).
- (7) If the estimated median family income for FY 1991 is less than the estimate published for FY 1990, the median published for FY 1991 is the same as that published in 1990. Overall Census Divisional increases are capped at 8 percent, and area increases are capped at 10 percent. (Data for areas subject to caps are reviewed each year to ensure that this process does not incorrectly limit legitimate increases, as evidenced by multi-year data patterns.)
- (8) For areas where estimates based on the above procedures differ significantly from those based on current metropolitan American Housing Survey-based estimates updated using CBP and P-60 data, the estimates developed using the above procedures were modified so that they did not differ by more than 6 percent from the AHS-based estimates. A 6 percent range was selected because the true median family income level has a less than 5 percent likelihood of being outside this range.
- (9) For one nonmetropolitan county, Saunders County, Nebraska, the median family income estimate was revised based on the rate of change in wages for the two adjoining metropolitan areas where a large portion of the county's work force is employed.

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NOTE: In step (4) use MSA or Census County Group data as appropriate for 1979 and 1987.

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FY 1991 U.S. DEPT. OF HUD ESTIMATES OF  
MEDIAN FAMILY INCOME

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FY91 AND 1979 MEDIAN FAMILY INCOMES  
FOR STATES AND THEIR METRO/NONMETRO PARTS

	-----FY91-----			-----1979-----		
	TOTAL	METRO	NON-METRO	TOTAL	METRO	NON-METRO
ALABAMA	29500	31500	25300	16347	17571	14072
ALASKA	46200	49900	43100	28395	30846	26520
ARIZONA	32000	34300	24600	19017	20123	15745
ARKANSAS	26700	31200	24000	14640	16955	13343
CALIFORNIA	42700	43200	31400	21536	21740	17265
COLORADO	36900	39200	27600	21279	22138	17643
CONNECTICUT	50800	51400	43000	23148	23392	20654
DELAWARE	38300	41500	32000	20817	22703	17107
FLORIDA	35900	36600	28500	17280	17631	14157
GEORGIA	36400	40600	29500	17413	19517	14739
HAWAII	42000	43700	35800	22751	23553	20607
IDAHO	27500	33300	26200	17492	20773	16902
ILLINOIS	43900	46300	33800	22746	23821	19140
INDIANA	36900	38500	33800	20535	21482	18620
IOWA	34500	38500	31800	20051	22174	18492
KANSAS	36200	41300	31100	19706	22206	17235
KENTUCKY	28600	34100	24000	16444	19432	14100
LOUISIANA	31700	34400	25800	18088	19610	15011
MAINE	33600	37400	31500	16167	17718	15352
MARYLAND	47100	48000	36100	23111	23631	17705
MASSACHUSETTS	46000	46800	38100	21166	21447	18441
MICHIGAN	40300	42600	31000	22107	23471	17421
MINNESOTA	40100	45600	30600	21184	23705	17038
MISSISSIPPI	25600	31100	23500	14591	17701	13421
MISSOURI	34800	39600	26200	18783	21203	14695
MONTANA	28500	31200	27700	18413	19988	17902
NEBRASKA	33400	38800	29200	19121	21466	17312
NEVADA	35300	35800	33300	21310	21713	19658
NEW HAMPSHIRE	43300	46900	38800	19723	21194	17939
NEW JERSEY	46300	46300	0	22906	22906	0
NEW MEXICO	29400	34300	25100	16928	18829	15520
NEW YORK	41100	42000	31200	20180	20512	17147
NORTH CAROLINA	34000	37600	29800	16791	18411	15091
NORTH DAKOTA	31800	35200	30000	18023	20669	16688
OHIO	37800	38800	34100	20909	21516	18747
OKLAHOMA	31600	35700	26200	17668	19774	15259
OREGON	34100	36300	29900	20026	20913	18172
PENNSYLVANIA	36700	37800	31000	19995	20448	17653
RHODE ISLAND	40600	40500	41700	19447	19448	19437
SOUTH CAROLINA	33100	35100	30100	16978	18157	15397
SOUTH DAKOTA	28500	33600	26700	15992	19395	14935
TENNESSEE	29900	32200	25500	16563	17973	14284
TEXAS	35600	37900	27200	19618	20662	15932
UTAH	33300	34000	31000	20024	20552	18119
VERMONT	34400	41400	32600	17205	20855	16432
VIRGINIA	40800	44600	32200	20018	21923	16338
WASHINGTON	37300	39200	29900	21696	22379	18964
WEST VIRGINIA	30700	33200	29200	17307	19548	16076
WISCONSIN	38400	41200	32800	20915	22434	17837
WYOMING	34500	36500	33600	22430	23340	22135

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\* The U.S. median family income estimate for FY 1991 is \$38,000.





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-8000

April 17, 1991

OFFICE OF THE ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

MEMORANDUM FOR: Regional Administrators  
Regional Economists  
Field Office Managers  
Field Office Economists

FROM: Arthur J. Hill, Acting Assistant Secretary for Housing-  
Federal Housing Commissioner, H

SUBJECT: Approval of Revised FY 1991 Income Limits for  
the Section 221(d)(3)BMIR, Section 235, and  
Section 236 programs

This memorandum transmits revised income limits used to determine the income eligibility of applicants for projects assisted by HUD under Section 221(d)(3)BMIR, Section 235, and Section 236 of the National Housing Act. These income limits, which are listed by dollar amount and family size, are provided for each Metropolitan Statistical Area (MSA), Primary Metropolitan Statistical Area (PMSA), and nonmetropolitan county. The revised income limits are effective as of the date of this memorandum.

These revised income limits are based on the HUD estimates of median family income for Fiscal Year 1991. They are developed in accordance with the requirements of Section 3(b)(2) of the United States Housing Act of 1937, as amended, which establishes the Very Low-Income and Low-Income limits used in the Public Housing and Section 8 programs. By legislation, the income limits for the Section 236 program are the same as the Section 8 Low-Income limits. The legislation governing the Section 235 program states that income limits are to be defined as "95 per centum of the median income for the area, as determined by the Secretary with adjustments for larger and smaller families..." The Section 221(d)(3)BMIR program is less specific, referring only to a requirement to serve "individuals and families of low- and moderate-income." For the sake of consistency, the Department elected to use adjustments similar to those used to develop Section 8 Low-Income limits in establishing income limits for these two latter programs.

The most significant adjustment to these income limits results from a 1987 Housing and Community Development Act amendment to the U.S. Housing Act of 1937. As a result of the amendment, areas which would otherwise have income limits lower than those based on the State nonmetropolitan median family



income level are increased to that level. Income limits for over half of all nonmetropolitan areas are based on the State non-metropolitan median income level. This State-level adjustment also has been applied to the small number of metropolitan areas which otherwise would have lower income limits than those of nonmetropolitan counties in the State in which all or most of the metropolitan area is located.

There will continue to be a small number of areas where minimum income limits based on previously approved guidelines will remain in effect. Higher Section 235 income limits based on relatively high local construction costs, for instance, still remain in effect in many areas.

For areas of unusually high income, the four-person family maximum income limit for the Section 236 program has been established at the higher of the State nonmetropolitan median family income or the national median family income level of \$38,000. The maximums for the Section 221(d)(3)BMIR and Section 235 programs have been calculated so as to maintain the 80 to 95 percent statutory relationship.

As required by statute, adjustments have been made in the income limits for smaller and larger families by using the four-person family as a base and applying percentage adjustments for various size families as follows:

Number of Persons in Family and Percentage Adjustments

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70	80	90	Base	108	116	124	132

Prior to this year, Low-Income limits were calculated with slightly smaller adjustments for families of five or more persons. The Cranston-Gonzalez Housing Act of 1990, however, added new income limit categories that assume intervals between each income limit category, and maintenance of such intervals is complicated by use of differing family size adjustments. To address these concerns, all HUD income limits now use the family size ratio adjustments previously used only for Very Low-Income limits.



Higher income limits apply to families larger than eight persons, although they are not included in the printed State lists because of space limitations. The limits for families larger than eight persons are determined by using an adjustment of 8 percentage points more for each person beyond the eighth person. For example, the nine-person income limit equals 140 percent of the four-person income limit (i.e., the eight-person limit of 132 percent plus 8 percent for an additional family member). The limits developed by the use of these factors are to be rounded to the nearest \$50.

HUD Field Offices are responsible for maintaining complete and up-to-date records of all current income limit ceilings established for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants and Field Offices should be prepared to make income limits available to the public upon request.

If you have any questions concerning these new income limits, please contact your HUD Field or Regional Office economist.

Attachments





FY 1991  
INCOME LIMITS  
BRIEFING MATERIAL

U.S. Dept. of HUD  
Office of Policy Development  
and Research  
March 1991



## Income Limits Briefing Material

### Attachments:

1. Overview of HUD Section 8 and Public Housing Income Limits
2. Excerpts From the Housing Act of 1937 Related to Income Limits
3. Methodology for Median Income Estimates
4. Accuracy Test
5. List of Metropolitan Areas with Very Low Income Limits Not Based on 50 Percent of the Area Median Family Income Level
6. List of Metropolitan Areas with Low-Income Limits Not Based on 80 Percent of the Area Median Family Income Level
7. Distribution of FY 1990-91 Changes in Median Income
8. List of Areas Where Median Income Estimates Were Revised Based on American Housing Survey Data



## Attachment 1

### Overview of HUD Section 8 & Public Housing Income Limits

#### Overview:

By law, the Department of Housing and Urban Development (HUD) is required to establish income limits for use in determining the eligibility of families and persons seeking to participate in the Department's assisted housing programs. The major active HUD-assisted housing programs are the Public Housing program, the Section 8 certificate and voucher programs, and the Section 202 elderly/handicapped program.

Income limits are calculated by family size for each metropolitan area and nonmetropolitan county in the United States and its territories. They are based on the Department's estimates of median family income, with adjustments for areas which have unusually high or low income to housing cost relationships.

The statutory basis for HUD's income limit policies is found in Section 3 of the U.S. Housing Act of 1937, as amended, which contains the following provisions related to income limits:

- "Low income families" are defined as families whose incomes do not exceed 80 percent of the median family income for the area.
- "Very low-income families" are defined as families whose incomes do not exceed 50 percent of the median family income for the area.
- Income limits for nonmetropolitan areas may not be less than limits based on the State nonmetropolitan median family income level.
- Income limits must be adjusted for family size.
- Income limits may be adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.
- The Secretary of Agriculture must be consulted prior to establishing income limits for rural areas, since these limits also apply to certain Farmers Home Administration programs.



While Section 3 of the U.S. Housing Act defines how income limits are to be established, Section 16 of the Act specifies how income limit standards are to be applied for use with the Public Housing and Section 8 programs. Section 16 provides the following provisions applicable to these two programs:

- No more than 5 percent of the dwelling units which first became available for occupancy on or after October 1, 1981, may be leased to Low Income families who are not Very Low-Income families.
- Not more than 25 percent of the units first available for occupancy prior to October 1981 may be leased to Low-Income families who are not Very Low-Income families.

The Cranston-Gonzalez Act of 1990 modified Section 16 to replace the 5 percent limit constraint on families not of Very Low-Income with a 15 percent constraint. It also added a project-level constraint on non-Very-Low-Income families of 25 percent. These provisions must be issued as proposed and final Federal Regulations, and neither was in effect as of the date 1991 income limits were released.

#### Median Income Estimates:

The process of developing income limits involves a number of calculations, starting with the development of estimates of median family income. The major parts of this process are as follows:

- HUD calculates area median family\* income estimates for 341 metropolitan areas and for 2415 nonmetropolitan counties within the United States, and for 9 areas in U.S. territories with assisted housing programs.
- Median family income estimates normally are based on 1980 decennial Census data updated with Bureau of the Census P-60 income data and Department of Commerce County Business Patterns employment and earnings data.

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\* "Family" is defined using the Census definition of two or more persons related by blood or marriage who reside in the same household.





FY 1991  
INCOME LIMITS  
BRIEFING MATERIAL

U.S. Dept. of HUD  
Office of Policy Development  
and Research  
March 1991



## Income Limits Briefing Material

### Attachments:

1. Overview of HUD Section 8 and Public Housing Income Limits
2. Excerpts From the Housing Act of 1937 Related to Income Limits
3. Methodology for Median Income Estimates
4. Accuracy Test
5. List of Metropolitan Areas with Very Low Income Limits Not Based on 50 Percent of the Area Median Family Income Level
6. List of Metropolitan Areas with Low-Income Limits Not Based on 80 Percent of the Area Median Family Income Level
7. Distribution of FY 1990-91 Changes in Median Income
8. List of Areas Where Median Income Estimates Were Revised Based on American Housing Survey Data



## Attachment 1

### Overview of HUD Section 8 & Public Housing Income Limits

#### Overview:

By law, the Department of Housing and Urban Development (HUD) is required to establish income limits for use in determining the eligibility of families and persons seeking to participate in the Department's assisted housing programs. The major active HUD-assisted housing programs are the Public Housing program, the Section 8 certificate and voucher programs, and the Section 202 elderly/handicapped program.

Income limits are calculated by family size for each metropolitan area and nonmetropolitan county in the United States and its territories. They are based on the Department's estimates of median family income, with adjustments for areas which have unusually high or low income to housing cost relationships.

The statutory basis for HUD's income limit policies is found in Section 3 of the U.S. Housing Act of 1937, as amended, which contains the following provisions related to income limits:

- "Low income families" are defined as families whose incomes do not exceed 80 percent of the median family income for the area.
- "Very low-income families" are defined as families whose incomes do not exceed 50 percent of the median family income for the area.
- Income limits for nonmetropolitan areas may not be less than limits based on the State nonmetropolitan median family income level.
- Income limits must be adjusted for family size.
- Income limits may be adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.
- The Secretary of Agriculture must be consulted prior to establishing income limits for rural areas, since these limits also apply to certain Farmers Home Administration programs.



- For areas covered by American Housing Survey (AHS) metropolitan surveys, Census-based estimates which are more than 6 percent different than the AHS-based estimates are reduced to the top or increased to the bottom of the 6 percent range. The 11 areas for which such changes were made are identified in Attachment 8.
- Two procedures are used to minimize year-to-year fluctuations in median income estimates and income limits. One is to maintain income limits at the previous year's levels for areas where they would decrease if based solely on the most current data. The other is to cap Census Divisional increases at recent highest trend levels (currently 8 percent) and to cap local increases at ten percent. Both types of adjustments are reviewed each year to ensure that no cumulative bias results.

The reliability of HUD income estimates can be measured comparing 1979 HUD estimates with 1980 Census estimates or by comparing HUD estimates with recent AHS surveys. The 1979 HUD estimates were based on 1970 Census figures updated with County Business Patterns and Census Current Population Survey data. During the 1970's incomes increased by over 100 percent and family composition and wage-earner relationships changed significantly, which is likely to have produced higher estimation errors than during the 1980's.

Attachment 4 provides more information on the HUD/Census estimation comparison. To summarize, it shows the following:

- The population-weighted average standard error was 6 percent.
- Seven percent of metro areas and about 30 percent of nonmetropolitan areas had estimate errors in excess of 10 percent.
- Errors were highest for nonmetro counties with populations of less than 5,000 persons and of unusually low income, for which wage data are a poor indicator of median incomes.

A more current indication of sampling variance can be obtained by comparing HUD income estimates with recent metropolitan AHS-based estimates of median family incomes. Applying this approach to the 28 areas covered by the 1987 and 1988 AHS surveys indicated a median difference between AHS-based and HUD CBP-based estimates of 3.4 percent. A comparison of the AHS estimates for 1980 with 1980 Census median income estimates found that the largest difference was less than 6 percent, and that the median difference was in the 1 to 2 percent range. It





is therefore assumed that 1980 Census-based estimates updated with CBP data that are not within 6 percent of the AHS-based estimate are suspect and should be revised. For AHS areas where HUD estimates would otherwise have been outside of the 6 percent range, the median adjustment required to place them at the range was \$800.

#### Income Limit Calculations:

As noted above, the starting point for income limits is to use HUD estimates of median family income to develop tentative income limits. As required by statute, the definition of "Very Low-Income" is tied to 50 percent of the median income for the area, and the definition of "Low-Income" is tied to 80 percent of the median income for the area. The term "area" is defined such that the higher of the local median income or the State nonmetropolitan median income is used in income limit calculations. Using the appropriate median, a four-person income limit is calculated, and adjustments then made for other family sizes. Also, in accordance with the statute, adjustments are made for areas with unusually high or low incomes or housing costs.

As required by statute, HUD has always adjusted income limits for areas of unusually high or low income. The statutory guidance and related adjustments, however, have changed over time. The 1987 Housing Act added the requirement that income limits in nonmetropolitan areas should not be less than if based on the State nonmetropolitan median income amount, which increased income limits in over one-half of all counties in the nation. The other adjustment made to income limits is for areas with unusually high or low housing-cost-to-income relationships. Since passage of the nonmetropolitan income limit "floor" provision of the 1987 Act, a relatively small number of areas continue to have income- or housing cost-based adjustments.

The first step in calculating income limits is to calculate what the income limit would be if there were no adjustments for unusually high or low incomes or housing costs. Adjustments are made only if the resulting income limits are outside of formula constraints. For instance, the Very Low-Income limit for a four-person family normally is set as the higher of 50 percent of the area median family income or 50 percent of the State nonmetropolitan median family income for the State in which all or most of the area is located. This number then becomes the four-person Very Low-Income limit unless it is outside of formula-based income-to-housing-cost constraints.

The specific procedures used to develop FY 1991 income limits, and the outcome of these procedures, are as follows:



	<u># Metro Areas</u>	<u># Non-Metro Counties</u>
<u>For Very Low Income Limits:</u>		
- Limits based on 50% of local median income	280	723
- Limits based on State State nonmetropolitan median family income	28	1,508
- Limits increased to equal the income level at which 35 percent of a 4-person family's income would pay for a unit renting at 85 percent of the 2-bedroom Sec. 8 Existing FMR	19	89
- Limits decreased to the level at which 30 percent of a 4-person family's income would pay for a unit renting at 120 percent of the 2-bedroom FMR	14	95
<u>For Low-Income Limits:</u>		
- Limits based on 80% of local median income	259	714
- Limits based on State State nonmetropolitan median family income	28	1,508
- Limits adjusted upward because of relatively high housing-cost-to-income ratios	16	88
- Limits adjusted downward because of relatively low housing-cost-to-income ratios	14	94
- Four-person Low-Income limit is capped at U.S. median of \$38,000	24	11

In implementing the 1987 HCD Act amendment that directed the Department to establish minimum income limits for nonmetropolitan areas based on the State nonmetropolitan median family income level, the Department used its discretion to apply this standard to metropolitan areas. It did so because the new provision



effectively redefined what the Congress had determined was an acceptable minimum Very Low-Income level, and to not apply this definition to the few metropolitan areas affected would have been inconsistent with the logic of the new provision.

This year's Low-Income limits are based on Very Low-Income limits. In practice, most Low-Income limits are still set at 80 percent of area median income. For some areas where the Very Low-Income limits are based on unusually high housing costs relative to incomes, however, the Low-Income limits have increased more than they would have otherwise.

Prior to this year, Low-Income limits were set at 80 percent of area median income except when: (1) the four-person limit was "capped"; or, (2) they would otherwise be less than the Very Low Income limits. This year's changes were a result of the Cranston-Gonzalez Housing Act of 1990, which added a number of new income limit categories that assume intervals between each of the income limit categories. These intervals would be small or non-existent if prior year calculation procedures were used. To maintain intervals, the Low-Income limits are now calculated using adjustments similar to those used for the Very Low-Income limits (i.e., the 80 percent limits are adjusted by 160% [the ratio of 80% to 50%] of the Very Low-Income limit adjustment). The U.S. median family income level remains as a "cap" on the four-person limit.

#### Family Size Adjustments:

There is a statutory requirement that income limits be adjusted for family size. The starting point for all adjustments is the four-person family income limit. For the Very Low-Income limits, the base is usually 50 percent of "area" median income. For "Low-income" limits, it is usually 1.6 times the Very Low-Income limit unless it has been "capped" by the U.S. 80 percent of the "area" median income. Once the four-person income limit is established, standard factors are applied as follows:

#### Number of Persons in Family and Percentage Adjustments

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70%	80%	90%	Base	108%	116%	124%	132%

Prior to this year, Low-Income limits were calculated with slightly smaller adjustments for families of five or more persons. The previously noted concerns about the affect of the income limit categories added by the Cranston-Gonzalez Act, plus recent analyses showing that larger adjustments were needed for large families, led to use of the Very Low-Income intervals for all HUD income limits.



Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit. (E.g., the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) All limits are rounded to the nearest \$50 to reduce administrative burden.

### Income Limit Applications:

HUD income limits apply to the following programs:

<u>Program</u>	<u>Income Limit Standard</u>
<u>Dept. of HUD:</u>	
All Section 8 programs (including Section 202 elderly, and Handicapped units receiving Section 8 assistance)	Very Low-Income or Low-Income standards*
Public Housing	Very Low-Income or Low-Income standards*
Section 235 (Homeownership program)	"95 percent" of area median income, or higher cost-based income limits
Section 236 (Rental program)	Low-Income standard
Section 221(d)(3) (BMIR) (Below Market Interest Rate rental program)	"95 percent" of area median income, defined as 95/80ths of Low-Income definition
Community Planning and Development programs	Very Low-Income or Low-Income standards for current programs under management
Cranston-Gonzalez Act HOME Investment Partnerships Act	"60 percent of median" and "65 percent of median" are used as income targetting and qualification requirements; both limits are tied to Section 8 income limit determinations

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\* Section 16 of the 1937 Act governs which income limit standard applies.





Cranston-Gonzalez Act  
National Homeownership  
Trust Demonstration

"95 percent" of median is  
referenced as the normal  
eligibility standard, with  
a "115 percent" of median  
standard for high cost areas

Cranston-Gonzalez Act  
Sec. 229 provision  
governing prepayment  
of rental project  
mortgages insured under  
National Housing Act

Affordability of units for  
current occupant of "moderate  
income" affects terms under  
which mortgage may be prepaid;  
"moderate income" is defined  
as 80-95 percent of median, with  
"80 percent" defined as the  
Section 8 Low-Income standard

Farmers Home Administration:

Rental and ownership  
assistance programs

Most assistance based on  
Sec. 8 Very Low-Income or Low-  
Income standards

Dept. of Treasury:

Low Income Rental Tax  
Credits and Tax-exempt  
Rental Housing Bonds

Tax-exempt Mortgage  
Revenue Bonds for  
homeownership financing

Current standard is Sec. 8  
Very Low-income standard or  
120% or that definition (i.e.,  
the "60%" of median standard)  
Generally set at 115% of  
area median income, with  
"115%" defined as 230% of the  
Sec. 8 Very Low-Income  
standard

Resolution Trust Corporation:

Disposition of Multifamily  
Housing to Non-profit and  
Public Agencies

Not less than 35 percent of all  
dwelling units must be made  
available for occupancy and be  
affordable" for Low-Income  
families and at least 20 percent  
must be made available for  
occupancy and be affordable for  
Very Low-Income families.  
An "affordable rent" is defined  
as the rent that would be paid



by a family paying 30 percent of income for rent whose income is "65 percent of median". The "65 percent" figure used is defined in relation to the Very Low-Income standard (i.e., normally 65/50ths of the standard).

Disposition of Single  
Family Housing

For rentals, priority is given to non-profits and public agencies that agree to make the dwellings available for occupancy and affordable by Low-Income households. Households who intend to occupy a dwelling as their primary residence whose adjusted income does not exceed 115 percent of the median income for the area, as determined by the Secretary of HUD, are given a purchase preference priority for the first 3-month period a property is made available for sale.

Federal Housing Finance Bank:

Rental program funding  
priorities

Very Low-Income, "60% of median" based on 120% of Very Low-Income, and Low-Income standards used.

Homeownership funding  
priorities

115% and 140% of median figures used that parallel those used by the Treasury Department



Attachment 2

EXCERPTS FROM THE  
HOUSING ACT OF 1937  
(As Amended through 1990)

Section 3:

(a)(1) Dwelling units assisted under this Act shall be rented only to families who are low-income families at the time of their initial occupancy of such units.....

(b) When used in this Act:

(1) The term "low-income housing" means decent, safe, and sanitary dwellings assisted under this Act....

(2) The term "low-income families" means those families whose incomes do not exceed 80 per centum of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceiling higher or lower than 80 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of prevailing levels of construction costs or unusually high or low family incomes. The term "very low-income families" means lower income families whose incomes do not exceed 50 per centum of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes. Such ceilings shall be established in consultation with the Secretary of Agriculture for any rural area, as defined in section 520 of the Housing Act of 1949, taking into account the subsidy characteristics and types of programs to which such ceilings apply. In determining median incomes (of persons, families, or households) for an area or establishing any ceilings or limits based on income under this Act, the Secretary shall determine or establish area median incomes and income ceilings and limits for Westchester County, in the State of New York, as if such county were an area not contained within the metropolitan statistical area in which it is located. In determining such area median incomes or establishing such income ceilings or limits for the portion of such metropolitan statistical area that does not include Westchester County, the Secretary shall determine or establish area median incomes and income ceilings and limits as if such portion included Westchester County.



HCD Act of 1987 Amendment Affecting Section 3:  
(Section 567. Median Area Income)

"For purposes of calculating the median income for any area that is not within a metropolitan statistical area (as established by the Office of Management and Budget) for programs under title I of the Housing and Community Development Act of 1974, the United States Housing Act of 1937, the National Housing Act, or title V of the Housing Act of 1949, the Secretary of Housing and Urban Development or the Secretary of Agriculture (as appropriate) shall use whichever of the following is higher:

(1) the median income of the county in which the area is located; or,

(2) the median income of the entire non-metropolitan area of the State.

Section 16, as Revised by the Housing Act of 1987 and the Cranston-Gonzalez Housing Act of 1990:

Sec. 16. (a) Not more than 25 per centum of the dwelling units which were available for occupancy under public housing annual contributions contracts and section 8 housing assistance payments contracts under this Act before the effective date of the Housing and Community Development Amendments of 1981, and which will be leased on or after such effective date shall be available for leasing by lower income families other than very low-income families.

(b)(1) Not more than 15 per centum of the dwelling units which became available for occupancy under public housing annual contributions contracts and section 8 housing assistance payments contracts under this Act on or after the effective date of the Housing and Community Development Amendments of 1981 shall be available for leasing by lower income families other than very low income families.

(2) Not more than 25 percent of the dwelling units in any project of any agency shall be available for occupancy by low-income families other than very low-income families. The limitation shall not apply in the case of any project in which, before the date of the enactment of the Cranston-Gonzalez National Affordable Housing Act, such low-income families occupy more than 25 percent of the dwelling units.

(c) In developing admission procedures implementing subsection (b), the Secretary may not totally prohibit admission of lower income families other than very low-income families, and shall establish, as appropriate, differing percentage limitations





on admission of lower income families in separate assisted housing programs that, when aggregated, will achieve the overall percentage limitation contained in subsection (b). The Secretary shall issue regulations to carry out this subsection not later than 60 days after the date of the enactment of the Housing and Community Development Act of 1987, and shall prohibit project owners from selecting families for residence in an order different from the waiting list for purpose of selecting relatively higher income families for residence.

(d)(1) The limitations established in subsection (b) shall not apply to dwelling units made available under section 8 housing assistance contracts for the purpose of preventing displacement, or ameliorating the effects of displacement, including displacement caused by rents exceeding 30 percent of monthly adjusted family income, of lower income families from projects being rehabilitated with assistance from rehabilitation grants under section 17 and the Secretary shall not otherwise unduly restrict the use of payments under section 8 housing assistance contracts for this purpose.

(2) The limitations established in subsections (a) and (b) shall not apply to dwelling units assisted by Indian public housing agencies.



### Attachment 3

#### HUD METHODOLOGY FOR ESTIMATING FY 1991 MEDIAN FAMILY INCOMES (ECONOMIC AND MARKET ANALYSIS DIVISION, OFFICE OF ECONOMIC AFFAIRS, PD&R)

The methodology used for estimating the FY 1991 median family incomes (MFIs) for all Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), and nonmetropolitan counties is based on development of income update factors for each metropolitan area and nonmetropolitan Census County Group. These factors generally are then applied to 1980 Census median family income levels. For a small number of metropolitan areas where recent American Housing Surveys provide estimates of median family income that measurably differ from updated 1980 Census estimates, the AHS estimates are used as the basis for updating.

The income adjustment factors are developed in several steps based on the use of individual wage earner data from County Business Patterns (CBP) which are available for 1979 through 1987, Census Division MFIs from the Current Population Reports P-60 Series which are available for 1979 through 1988, a preliminary P-60 estimate for 1989, and HUD estimates for 1990 and the first part of 1991. The 1990 and 1991 estimates are based on trending P-60 family median income data. The step-by-step normal procedures as well as the exception procedures used are as follows:

- (1) The increase factors for wage increases are calculated for each Census Division for the 1979-1987 period.

$$\frac{\text{Census Division CBP Wages (1987)}}{\text{Census Division CBP Employees (1987)}} = \text{8-year increase factor for Census Division CBP Wages}$$

$$\frac{\text{Census Division CBP Wages (1979)}}{\text{Census Division CBP Employees (1979)}}$$

- (2) The increase factors for the P-60 Series median family incomes are calculated for Census Divisions for the 1979-1988 period.

$$\frac{\text{Census Division P-60 MFI (1988)}}{\text{Census Division P-60 MFI (1979)}} = \text{9-year increase factor for Census Division P-60 Median Family Income}$$

- (3) The indices relating the County Business Patterns data to the P-60 Series data are calculated for the Census Divisions by deriving the ratios of the P-60 Series factors to the County Business Patterns factors.

$$\frac{\text{9-year increase factor for Census Division P-60 MFI}}{\text{8-year increase factor for Census Division CBP Wages}} = \text{9-year to 8-year ratio of Census Division P-60 MFI to Census Division CBP wages}$$

- (4) The increase factors for the individual metropolitan areas and nonmetropolitan counties are calculated by applying the index factors developed for the Census Division to the County Business Patterns data.

$$\frac{\text{MSA CBP Wages (1987)}}{\text{MSA CBP Employees (1987)}} * \frac{\text{9- to 8-year ratio of Census Division P-60 MFI to Census Division CBP wages}}{\text{9-year income adjustment factor for MSA or County}}$$

$$\frac{\text{MSA CBP Wages (1979)}}{\text{MSA CBP Employees (1979)}}$$



(5) An average annual increase of 6.3 percent is used for 1989, based on P-60 data. A projected increase of 5.0 percent in MFI is used for the mid-1989 to mid-1990 period, and an average increase of 3.75 percent (3/4 of the 5 percent estimate) is used for the following nine months to obtain a mid-FY 1990 estimate. Use of projected increases for the 1989 through March 1991 period is necessary because of the lag in County Business Patterns and P-60 Series data.

(9-year income adj.)  
(factor for MSA or ) \* (1.063\*1.05\*1.0375) = 11-year 9-month income  
(County Group ) adjustment factor for  
MSA or Non-MSA county

(6) Calculation of the median family incomes for FY 1991 is completed by multiplying the 1979 median family income obtained from the 1980 Census by the income adjustment factor derived in step (5).

(7) If the estimated median family income for FY 1991 is less than the estimate published for FY 1990, the median published for FY 1991 is the same as that published in 1990. Overall Census Divisional increases are capped at 8 percent, and area increases are capped at 10 percent. (Data for areas subject to caps are reviewed each year to ensure that this process does not incorrectly limit legitimate increases, as evidenced by multi-year data patterns.)

(8) For areas where estimates based on the above procedures differ significantly from those based on current metropolitan American Housing Survey-based estimates updated using CBP and P-60 data, the estimates developed using the above procedures were modified so that they did not differ by more than 6 percent from the AHS-based estimates. A 6 percent range was selected because the true median family income level has a less than 5 percent likelihood of being outside this range.

(9) For one nonmetropolitan county, Saunders County, Nebraska, the median family income estimate was revised based on the rate of change in wages for the two adjoining metropolitan areas where a large portion of the county's work force is employed.

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NOTE: In step (4) use MSA or Census County Group data as appropriate for 1979 and 1987.



Evaluation of Method Used to Estimate 1983 Median Family Incomes

## Procedure:

- 1) The 1969 median incomes from the 1970 Census were updated to 1979 and matched with 1980 Census median incomes.
- 2) Data from 1969 and 1979 County Business Patterns and income estimates from March 1970 and 1980 current population surveys were used to update median incomes from 1970 Census in the same manner that current estimates are calculated.
- 3) The only difference in the updating procedure used is that data are available for the entire 1969-1979 period; we estimated the most recent two years because data are not yet available.

## Findings:

- 1) The national standard error is \$1,826 on a base of \$20,000 during a period when family income changed by more than 100 percent. When incomes are weighted by number of families in an SMSA or non-metro county, the standard error is reduced to \$1,279.

Standard Error Estimates

<u>U.S. and Census Divisions</u>	<u>Weighted by No. Families</u>	<u>Unweighted</u>
U.S.	\$1,279	\$1,826
New England	1,335	1,617
Middle Atlantic	1,587	1,406
East North Central	931	1,331
West North Central	1,085	1,569
South Atlantic	1,198	1,681
East South Central	1,344	1,665
West South Central	1,482	1,998
Mountain	1,664	2,722
Pacific	1,083	2,646

- 2) 94 percent of all SMSA estimates were within 10 percent of the 1980 Census medians and all but one (Melbourne, Florida) of the SMSAs were within 20 percent. For non-SMSA counties, the range of errors were 67 percent of the counties within 10 percent and 92 percent of the counties within 20 percent. Areas which had the largest errors have one of two characteristics:
  - a) A very small count of families. Approximately 55 percent of all counties have a count of families below 5,000; and 177 counties have less than 1,000 families. The smallest are Loving, Texas and Yellowstone National Park with 28 and 66 families; our estimates for both of the areas were off by more than 20 percent.
  - b) Areas of unusually low income as reported in the 1970 Census. 260 counties had incomes in 1969 below \$5,000. In all of these counties, our estimates understated incomes by more than 20 percent.





Attachment 5

AREAS WITH ADJUSTED FY 1991 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY91 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	LIMIT ADJUSTMENT	TYPE OF VLI
Huntsville, AL	41100	20550	19550	LOW HOUSING COST	LOW HOUSING COST
Tucson, AZ	30900	15450	16450	HIGH HOUSING COST	HIGH HOUSING COST
Bakersfield, CA	33300	16650	16800	STATE MEDIAN BASED	STATE MEDIAN BASED
Chico, CA	28900	14450	15700	HIGH HOUSING COST	HIGH HOUSING COST
Los Angeles-Long Beach, CA	42000	21000	21750	STATE MEDIAN BASED	STATE MEDIAN BASED
Merced, CA	29900	14950	15700	STATE MEDIAN BASED	STATE MEDIAN BASED
Redding, CA	29300	14650	15700	HIGH HOUSING COST	HIGH HOUSING COST
San Francisco, CA	49900	24950	26800	HIGH HOUSING COST	HIGH HOUSING COST
Santa Cruz, CA	43400	21700	23850	STATE MEDIAN BASED	STATE MEDIAN BASED
Visalia-Tulare-Porterville, CA	29100	14550	15700	STATE MEDIAN BASED	STATE MEDIAN BASED
Yuba City, CA	27800	13900	13800	STATE MEDIAN BASED	STATE MEDIAN BASED
Pueblo, CO	25300	12650	13800	LOW HOUSING COST	LOW HOUSING COST
Fort Walton Beach, FL	34200	17100	16850	STATE MEDIAN BASED	STATE MEDIAN BASED
Ocala, FL	26400	13200	14250	STATE MEDIAN BASED	STATE MEDIAN BASED
Eikhart-Goshen, IN	40300	20150	19500	LOW HOUSING COST	LOW HOUSING COST
Kokomo, IN	41600	20800	20300	LOW HOUSING COST	LOW HOUSING COST
Cumberland, MD-WV	28000	14000	18050	STATE MEDIAN BASED	STATE MEDIAN BASED
Hagerstown, MD	34500	17250	18050	STATE MEDIAN BASED	STATE MEDIAN BASED
Boston, MA	50200	25100	25350	HIGH HOUSING COST	HIGH HOUSING COST
Fall River, MA-RI	35500	17750	19050	STATE MEDIAN BASED	STATE MEDIAN BASED
New Bedford, MA	35300	17650	19050	STATE MEDIAN BASED	STATE MEDIAN BASED
Pawtucket-Woonsocket-Attleboro, RI-MA	40300	20150	20850	STATE MEDIAN BASED	STATE MEDIAN BASED
Flint, MI	41800	20900	20400	LOW HOUSING COST	LOW HOUSING COST
Rochester, MN	46200	23100	22800	LOW HOUSING COST	LOW HOUSING COST
Columbia, MO	37600	18800	18700	HIGH HOUSING COST	HIGH HOUSING COST
Las Vegas, NV	34200	17100	18550	HIGH HOUSING COST	HIGH HOUSING COST
Reno, NV	39500	19750	22900	HIGH HOUSING COST	HIGH HOUSING COST
Atlantic City, NJ	34100	17050	17500	HIGH HOUSING COST	HIGH HOUSING COST
Vineland-Millville-Bridgeton, NJ	31300	15650	16700	STATE MEDIAN BASED	STATE MEDIAN BASED
Westchester, NY	30300	15150	15600	HIGH HOUSING COST	HIGH HOUSING COST
Jamestown-Dunkirk, NY	40500	20250	21700	STATE MEDIAN BASED	STATE MEDIAN BASED
Fayetteville, NC	28900	14450	14900	LOW HOUSING COST	LOW HOUSING COST
Hickory-Morganton, NC	36200	18100	16950	STATE MEDIAN BASED	STATE MEDIAN BASED
Jacksonville, NC	23900	11950	14900	STATE MEDIAN BASED	STATE MEDIAN BASED
Steubenville-Weirton, OH-WV	33300	16650	17050	STATE MEDIAN BASED	STATE MEDIAN BASED
Eugene-Springfield, OR	32200	16100	16200	HIGH HOUSING COST	HIGH HOUSING COST
Medford, OR	31500	15750	16100	HIGH HOUSING COST	HIGH HOUSING COST
Beaver County, PA	30800	15400	15500	STATE MEDIAN BASED	STATE MEDIAN BASED
Johnstown, PA	28400	14200	15500	STATE MEDIAN BASED	STATE MEDIAN BASED
Providence, RI	40600	20300	20850	LOW HOUSING COST	LOW HOUSING COST
Anderson, SC	33700	16850	16750	STATE MEDIAN BASED	STATE MEDIAN BASED
Florence, SC	29800	14900	15050	STATE MEDIAN BASED	STATE MEDIAN BASED
Brownsville-Harlingen, TX	21300	10650	13600	STATE MEDIAN BASED	STATE MEDIAN BASED
El Paso, TX	26400	13200	13600	STATE MEDIAN BASED	STATE MEDIAN BASED
Houston, TX	42400	21200	20600	LOW HOUSING COST	LOW HOUSING COST
Killeen-Temple, TX	26600	13300	13600	STATE MEDIAN BASED	STATE MEDIAN BASED
Laredo, TX	20600	10300	13600	STATE MEDIAN BASED	STATE MEDIAN BASED
Mc Allen-Edinburg-Mission, TX	20300	10150	13600	STATE MEDIAN BASED	STATE MEDIAN BASED
Provo-Orem, UT	25700	12850	15500	STATE MEDIAN BASED	STATE MEDIAN BASED
Provo-Orem, UT	31800	15900	16100	STATE MEDIAN BASED	STATE MEDIAN BASED
Danville, VA	44800	22400	21600	LOW HOUSING COST	LOW HOUSING COST
Richmond-Petersburg, VA	38700	19350	19300	LOW HOUSING COST	LOW HOUSING COST
Roanoke, VA	43300	21650	20950	LOW HOUSING COST	LOW HOUSING COST
Richland-Kennewick-Pasco, WA	29800	14900	14950	STATE MEDIAN BASED	STATE MEDIAN BASED
Yakima, WA	40500	20250	19600	LOW HOUSING COST	LOW HOUSING COST
Appleton-Oshkosh-Neenah, WI	9100	4550	12950	HIGH HOUSING COST	HIGH HOUSING COST
Aguadilla, PR	8700	4350	13700	HIGH HOUSING COST	HIGH HOUSING COST
Arecibo, PR	10900	5450	13450	HIGH HOUSING COST	HIGH HOUSING COST
Caguas, PR	13400	6700	13450	HIGH HOUSING COST	HIGH HOUSING COST
Mayaguez, PR	9800	4900	13450	HIGH HOUSING COST	HIGH HOUSING COST
Ponce, PR	9800	4900	13450	HIGH HOUSING COST	HIGH HOUSING COST
San Juan, PR	14200	7100	13450	HIGH HOUSING COST	HIGH HOUSING COST



Attachment 6

METROPOLITAN AREA	FY91 MEDIAN INCOME	80% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LOWER INC. LIMIT ADJUSTMENT
Huntsville, AL	41100	32900	31300	LOW HOUSING COST
Anchorage, AK	49900	39900	38000	CAPPED BY US MEDIAN
Tucson, AZ	30900	24700	26300	HIGH HOUSING COST
Anaheim-Santa Ana, CA	52200	41750	38000	CAPPED BY US MEDIAN
Bakersfield, CA	33300	26650	26900	HIGH HOUSING COST
Chico, CA	28900	23100	25100	STATE MEDIAN BASED
Los Angeles-Long Beach, CA	42000	33600	34800	HIGH HOUSING COST
Merced, CA	29900	23900	25100	STATE MEDIAN BASED
Oxnard-Ventura, CA	48400	38700	38000	CAPPED BY US MEDIAN
Redding, CA	29300	23450	25100	STATE MEDIAN BASED
San Francisco, CA	49900	39900	38000	CAPPED BY US MEDIAN
San Jose, CA	57700	46150	38000	CAPPED BY US MEDIAN
Santa Barbara-Santa Maria-Lompoc, CA	48500	38800	38000	CAPPED BY US MEDIAN
Santa Cruz, CA	43400	34700	38000	STATE MEDIAN BASED
Visalia-Tulare-Porterville, CA	29100	23300	25100	STATE MEDIAN BASED
Yuba City, CA	27800	22250	25100	STATE MEDIAN BASED
Pueblo, CO	25300	20250	22100	STATE MEDIAN BASED
Bridgeport-Milford, CT	52200	41750	38000	CAPPED BY US MEDIAN
Danbury, CT	61700	49350	38000	CAPPED BY US MEDIAN
Hartford, CT	49300	39450	38000	CAPPED BY US MEDIAN
Norwalk, CT	71400	57100	38000	CAPPED BY US MEDIAN
Stamford, CT	73300	58650	38000	CAPPED BY US MEDIAN
Washington, DC-MD-VA	57300	45850	38000	CAPPED BY US MEDIAN
Fort Walton Beach, FL	34200	27350	26950	LOW HOUSING COST
Ocala, FL	26400	21100	22800	STATE MEDIAN BASED
DeKalb County, IL	58000	46400	38000	CAPPED BY US MEDIAN
Elkhart-Goshen, IN	40300	32250	31200	LOW HOUSING COST
Kokomo, IN	41600	33300	32500	LOW HOUSING COST
Cumberland, MD-WV	28000	22400	28900	STATE MEDIAN BASED
Hagerstown, MD	34500	27600	28900	STATE MEDIAN BASED
Boston, MA	50200	40150	38000	CAPPED BY US MEDIAN
Fall River, MA-RI	35500	28400	30500	STATE MEDIAN BASED
Lowell, MA-NH	49800	39850	38000	CAPPED BY US MEDIAN
New Bedford, MA	35300	28250	30500	STATE MEDIAN BASED
Pawtucket-Woonsocket-Attleboro, RI-MA	40300	32250	33350	STATE MEDIAN BASED
Salem-Gloucester, MA	51100	40900	38000	CAPPED BY US MEDIAN
Flint, MI	41800	33450	33450	LOW HOUSING COST
Minneapolis-St. Paul, MN-WI	48000	38400	38000	CAPPED BY US MEDIAN
Rochester, MN	46200	36950	36500	LOW HOUSING COST
Columbia, MO	37600	30100	29900	LOW HOUSING COST
Las Vegas, NV	34200	27350	29700	HIGH HOUSING COST
Reno, NV	39500	31600	36650	HIGH HOUSING COST
Nashua, NH	52900	42300	38000	CAPPED BY US MEDIAN
Atlantic City, NJ	34100	27300	28000	HIGH HOUSING COST
Bergen-Passaic, NJ	52700	42150	38000	CAPPED BY US MEDIAN
Middlesex-Somerset-Hunterdon, NJ	53400	42700	38000	CAPPED BY US MEDIAN
Newark, NJ	48100	38500	38000	CAPPED BY US MEDIAN
Trenton, NJ	48400	38700	38000	CAPPED BY US MEDIAN
Vineland-Millville-Bridgeton, NJ	31300	25050	26700	HIGH HOUSING COST
Jamestown-Dunkirk, NY	30300	24250	24950	STATE MEDIAN BASED



Location	Value	Category
Nassau-Suffolk, NY	54500	CAPPED BY US MEDIAN
Westchester, NY	40500	HIGH HOUSING COST
Fayetteville, NC	28900	STATE MEDIAN BASED
Hickory-Morganton, NC	36200	LOW HOUSING COST
Jacksonville, NC	23900	STATE MEDIAN BASED
Steubenville-Weirton, OH-WV	33300	STATE MEDIAN BASED
Eugene-Springfield, OR	32200	HIGH HOUSING COST
Medford, OR	31500	HIGH HOUSING COST
Beaver County, PA	30800	STATE MEDIAN BASED
Johnstown, PA	28400	STATE MEDIAN BASED
Providence, RI	40600	STATE MEDIAN BASED
Anderson, SC	33700	LOW HOUSING COST
Florence, SC	29800	STATE MEDIAN BASED
Brownsville-Harlingen, TX	21300	STATE MEDIAN BASED
El Paso, TX	26400	STATE MEDIAN BASED
Houston, TX	42400	LOW HOUSING COST
Killeen-Temple, TX	26600	STATE MEDIAN BASED
Laredo, TX	20600	STATE MEDIAN BASED
Mc Allen-Edinburg-Mission, TX	20300	STATE MEDIAN BASED
Provo-Orem, UT	25700	STATE MEDIAN BASED
Danville, VA	31800	STATE MEDIAN BASED
Richmond-Petersburg, VA	44800	LOW HOUSING COST
Roanoke, VA	38700	LOW HOUSING COST
Richland-Kennewick-Pasco, WA	43300	LOW HOUSING COST
Yakima, WA	29800	STATE MEDIAN BASED
Appleton-Oshkosh-Neenah, WI	40500	LOW HOUSING COST
Aguadilla, PR	9100	HIGH HOUSING COST
Arecibo, PR	8700	HIGH HOUSING COST
Caguas, PR	10900	HIGH HOUSING COST
Mayaguez, PR	13400	HIGH HOUSING COST
Ponce, PR	9800	HIGH HOUSING COST
San Juan, PR	14200	HIGH HOUSING COST
	38000	
	34700	HIGH HOUSING COST
	23850	STATE MEDIAN BASED
	27450	LOW HOUSING COST
	23850	STATE MEDIAN BASED
	27300	STATE MEDIAN BASED
	25900	HIGH HOUSING COST
	25750	HIGH HOUSING COST
	24800	STATE MEDIAN BASED
	24800	STATE MEDIAN BASED
	33350	STATE MEDIAN BASED
	26800	LOW HOUSING COST
	24100	STATE MEDIAN BASED
	21750	STATE MEDIAN BASED
	21750	STATE MEDIAN BASED
	32950	LOW HOUSING COST
	21750	STATE MEDIAN BASED
	21750	STATE MEDIAN BASED
	24800	STATE MEDIAN BASED
	25750	STATE MEDIAN BASED
	34550	LOW HOUSING COST
	30900	LOW HOUSING COST
	33500	LOW HOUSING COST
	23900	STATE MEDIAN BASED
	31350	LOW HOUSING COST
	20700	HIGH HOUSING COST
	21900	HIGH HOUSING COST
	21500	HIGH HOUSING COST
	21500	HIGH HOUSING COST
	21500	HIGH HOUSING COST
	21500	HIGH HOUSING COST
	21500	HIGH HOUSING COST
	43600	
	32400	
	23100	
	28950	
	19100	
	26650	
	25750	
	25200	
	24650	
	22700	
	32500	
	26950	
	23850	
	17050	
	21100	
	33900	
	21300	
	16500	
	16250	
	20350	
	25450	
	35850	
	30950	
	34650	
	23850	
	32400	
	7300	
	6950	
	8700	
	10700	
	7850	
	11350	



Attachment 7

-- FY 1990-91 DISTRIBUTION OF CHANGES IN AREA MEDIAN INCOME --  
(100 PERCENT = FY 1990 INCOME LEVEL)

STATE	100	101	102	103	104	105	106	107	108	109	110	MEDIAN
ME	0	0	0	0	0	0	1	8	6	0	7	8
NH	0	0	0	0	0	0	4	4	9	2	0	8
VT	0	0	0	0	0	7	0	1	9	0	0	8
MA	0	0	0	0	0	0	0	2	16	9	8	8
RI	0	0	0	0	0	0	0	3	7	0	1	8
CT	0	0	0	0	0	0	11	0	7	8	0	8
NY	5	0	1	1	5	0	4	4	10	6	26	9
NJ	0	0	1	0	1	2	4	0	5	4	8	9
PA	0	0	1	0	0	4	4	0	12	14	6	7
OH	4	0	6	2	10	11	5	26	14	11	5	7
IN	8	0	6	1	9	2	1	20	19	14	42	8
IL	19	0	0	0	1	16	2	5	14	3	9	8
MI	1	0	1	11	8	3	20	5	19	6	20	6
WI	0	0	1	0	4	8	1	13	9	16	2	8
MN	0	0	1	12	2	23	19	15	7	2	2	6
IA	0	0	0	0	6	9	13	41	22	2	6	7
MO	0	0	0	16	15	27	20	3	10	0	23	5
ND	0	0	0	1	18	3	16	5	5	0	5	6
SD	0	0	0	0	21	8	0	0	31	6	0	8
NE	1	0	0	0	9	29	19	17	3	7	8	6
KS	0	0	4	17	3	0	9	40	21	0	11	7
DE	0	0	0	0	2	1	0	0	0	0	0	4
MD	0	0	0	2	1	0	6	7	0	1	6	7
DC	0	0	0	0	0	0	1	0	0	0	0	6
VA	3	0	13	12	30	23	11	2	12	9	21	5
WV	1	3	4	19	8	5	4	0	4	7	0	4
NC	1	10	6	3	17	12	18	9	8	3	13	6
SC	1	0	3	4	15	3	3	8	5	0	4	4
GA	0	5	12	4	9	52	52	3	5	15	6	6
FL	1	0	0	5	5	6	7	2	12	7	22	8
KY	36	5	23	5	24	9	1	2	6	3	6	2
TN	10	11	12	5	9	16	14	5	1	4	8	5
AL	2	1	7	9	17	14	11	1	4	0	1	4
MS	1	6	0	9	30	24	3	7	0	6	2	4
AR	1	1	25	8	10	7	11	1	2	7	3	3
LA	4	1	1	7	13	7	5	16	0	1	6	5
OK	5	25	4	8	15	0	2	0	11	1	6	3
TX	53	24	30	16	21	51	29	25	4	1	0	4
MT	22	0	7	6	0	22	0	0	0	0	0	2
ID	28	6	1	9	0	0	0	0	0	0	0	0
WY	17	6	0	0	0	0	0	0	0	0	0	0
CO	15	2	1	0	3	5	1	0	0	3	5	1
NM	15	2	2	4	0	0	0	1	0	0	0	0
AZ	9	1	1	0	1	0	0	0	0	0	0	0
UT	22	3	0	0	0	0	4	0	0	0	0	0
NV	0	1	1	15	0	12	0	4	0	0	0	0
WA	1	0	8	7	1	17	3	4	3	0	0	0
OR	0	0	4	0	0	0	8	4	3	0	0	0
CA	0	0	1	3	2	8	14	11	6	6	7	7
AK	22	0	0	1	0	0	0	0	0	0	0	0
HI	0	0	0	1	2	0	1	0	0	0	0	0





ATTACHMENT 8

AREAS WHERE MEDIAN FAMILY INCOME ESTIMATES  
HAVE BEEN ADJUSTED WITH AMERICAN HOUSING SURVEY DATA

<u>AREA</u>	<u>FY 1990 MEDIAN FAMILY INCOME</u>	<u>1980 CENSUS-BASED FY 1991 MEDIAN FAMILY INCOME*</u>	<u>AHS-BASED** FY 1991 MEDIAN FAMILY INCOME</u>
Birmingham, AL	\$31,400	\$32,700	\$31,900
Chicago, IL	\$43,400	\$47,700	\$46,900
Cleveland, OH	\$38,000	\$41,400	\$38,100
Columbus, OH	\$36,100	\$39,100	\$38,700
Houston, TX	\$41,000	\$43,600	\$42,400
Jersey City, NJ	\$32,100	\$34,600	\$35,300
Milwaukee, WI	\$40,100	\$43,000	\$41,800
Niagra Falls, NY	\$33,600	\$35,100	\$34,300
Oklahoma City, OK	\$34,000	\$36,300	\$34,500
St. Louis, MO	\$37,300	\$41,000	\$39,200
San Jose, CA	\$54,000	\$58,200	\$57,700

\* FY 1991 income estimates were based on 1980 Census data updated with County Business Patterns and Census P-60 data unless they differed by more than 6 percent from American Housing Survey-based estimates. In the 11 cases where the estimates varied by more than 6 percent, the FY 1991 medians were revised so that they differed by no more than 6 percent. Use of the 6 percent range resulted from an analysis of 1980 Census and 1980 American Housing Survey median family income estimates, which indicated that the median differential was less than 1.5 percent in 1980 and that the maximum differential was less than 6 percent.

\*\* AHS-based medians are used for areas where normal HUD estimates are more than 6 percent different than the AHS-based median. In such instances, the normal, updated 1980 Census-based estimate is increased or decreased as needed to produce a median that is within 6 percent of the estimate derived using AHS data.



Feb '91

STATE: PENNSYLVANIA	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
PREPARED: 2-1-91									
MSA : Allentown-Bethlehem-Easton, PA-NJ	VERY LOW-INCOME	13500	15450	17350	19300	20850	22400	23950	25500
FY 1991 MEDIAN FAMILY INCOME: 38600	LOW-INCOME	21600	24700	27800	30900	33350	35800	38300	40750
MSA : Altoona, PA	VERY LOW-INCOME	10850	12400	13950	15500	16750	18000	19200	20450
FY 1991 MEDIAN FAMILY INCOME: 31000	LOW-INCOME	17350	19850	22300	24800	26800	28750	30750	32750
PMSA: Beaver County, PA	VERY LOW-INCOME	10850	12400	13950	15500	16750	18000	19200	20450
FY 1991 MEDIAN FAMILY INCOME: 30800	LOW-INCOME	17350	19850	22300	24800	26800	28750	30750	32750
MSA : Erie, PA	VERY LOW-INCOME	12450	14200	15950	17750	19150	20600	22000	23450
FY 1991 MEDIAN FAMILY INCOME: 35500	LOW-INCOME	19900	22700	25550	28400	30650	32950	35200	37500
MSA : Harrisburg-Lebanon-Carlisle, PA	VERY LOW-INCOME	13700	15700	17650	19600	21150	22750	24300	25850
FY 1991 MEDIAN FAMILY INCOME: 39200	LOW-INCOME	21950	25100	28200	31350	33850	36400	38900	41400
MSA : Johnstown, PA	VERY LOW-INCOME	10850	12400	13950	15500	16750	18000	19200	20450
FY 1991 MEDIAN FAMILY INCOME: 28400	LOW-INCOME	17350	19850	22300	24800	26800	28750	30750	32750
MSA : Lancaster, PA	VERY LOW-INCOME	13650	15600	17550	19500	21050	22600	24200	25750
FY 1991 MEDIAN FAMILY INCOME: 39000	LOW-INCOME	21850	24950	28100	31200	33700	36200	38700	41200
PMSA: Philadelphia, PA-NJ	VERY LOW-INCOME	14400	16500	18550	20600	22250	23900	25550	27200
FY 1991 MEDIAN FAMILY INCOME: 41200	LOW-INCOME	23050	26350	29650	32950	35600	38250	40850	43500
PMSA: Pittsburgh, PA	VERY LOW-INCOME	12650	14500	16300	18100	19550	21000	22450	23900
FY 1991 MEDIAN FAMILY INCOME: 36200	LOW-INCOME	20250	23150	26050	28950	31300	33600	35900	38250
MSA : Reading, PA	VERY LOW-INCOME	13500	15400	17300	19250	20800	22350	23850	25400
FY 1991 MEDIAN FAMILY INCOME: 38500	LOW-INCOME	21550	24650	27700	30800	33250	35750	38200	40650
MSA : Scranton--Wilkes-Barre, PA	VERY LOW-INCOME	11500	13100	14750	16400	17700	19000	20350	21650
FY 1991 MEDIAN FAMILY INCOME: 32800	LOW-INCOME	18350	21000	23600	26250	28350	30450	32550	34650
MSA : Sharon, PA	VERY LOW-INCOME	10850	12400	13950	15500	16750	18000	19200	20450
FY 1991 MEDIAN FAMILY INCOME: 31000	LOW-INCOME	17350	19850	22300	24800	26800	28750	30750	32750

031391 181740

FY 1991

PROGRAM	-----INCOME-----										L I M I T S-----									
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON
STATE : PENNSYLVANIA PREPARED : 2-1-91																				
MSA : State College, PA FY 1991 MEDIAN FAMILY INCOME : 36600	12800	14650	16450	18300	19750	21250	22700	24150	20500	23400	26350	29300	31600	33950	36300	38650				
MSA : Williamsport, PA FY 1991 MEDIAN FAMILY INCOME : 34300	12000	13700	15450	17150	18500	19900	21250	22650	19200	21950	24700	27450	29650	31850	34000	36200				
MSA : York, PA FY 1991 MEDIAN FAMILY INCOME : 37600	13150	15050	16900	18800	20300	21800	23300	24800	21050	24050	27050	30100	32500	34900	37300	39700				
COUNTY : PA ARMSTRONG FY 1991 MEDIAN FAMILY INCOME : 30500	10850	12400	13950	15500	16750	18000	19200	20450	17350	19850	22300	24800	26800	28750	30750	32750				
COUNTY : PA BEDFORD FY 1991 MEDIAN FAMILY INCOME : 27100	10850	12400	13950	15500	16750	18000	19200	20450	17350	19850	22300	24800	26800	28750	30750	32750				
COUNTY : PA BRADFORD FY 1991 MEDIAN FAMILY INCOME : 30900	10850	12400	13950	15500	16750	18000	19200	20450	17350	19850	22300	24800	26800	28750	30750	32750				
COUNTY : PA BUTLER FY 1991 MEDIAN FAMILY INCOME : 33500	11750	13400	15050	16750	18100	19450	20750	22100	18750	21450	24100	26800	28950	31100	33250	35350				
COUNTY : PA CAMERON FY 1991 MEDIAN FAMILY INCOME : 30400	10850	12400	13950	15500	16750	18000	19200	20450	17350	19850	22300	24800	26800	28750	30750	32750				
COUNTY : PA CLARION FY 1991 MEDIAN FAMILY INCOME : 30000	10850	12400	13950	15500	16750	18000	19200	20450	17350	19850	22300	24800	26800	28750	30750	32750				
COUNTY : PA CLEARFIELD FY 1991 MEDIAN FAMILY INCOME : 29800	10850	12400	13950	15500	16750	18000	19200	20450	17350	19850	22300	24800	26800	28750	30750	32750				
COUNTY : PA CLINTON FY 1991 MEDIAN FAMILY INCOME : 30100	10850	12400	13950	15500	16750	18000	19200	20450	17350	19850	22300	24800	26800	28750	30750	32750				
COUNTY : PA CRAWFORD FY 1991 MEDIAN FAMILY INCOME : 32400	11350	12950	14600	16200	17500	18800	20100	21400	18150	20750	23350	25900	28000	30050	32150	34200				
																031391	181740			

STATE: PENNSYLVANIA  
 PREPARED: 2-1-91

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : PA ELK FY 1991 MEDIAN FAMILY INCOME: 35000	12250 19600	14000 22400	15750 25200	17500 28000	18900 30250	20300 32500	21700 34700	23100 36950
COUNTY : PA FOREST FY 1991 MEDIAN FAMILY INCOME: 24600	10850 17350	12400 19850	13950 22300	15500 24800	16750 26800	18000 28750	19200 30750	20450 32750
COUNTY : PA FRANKLIN FY 1991 MEDIAN FAMILY INCOME: 33500	11750 19750	13400 21450	15050 24100	16750 26800	18100 28950	19450 31100	20750 33250	22100 35350
COUNTY : PA FULTON FY 1991 MEDIAN FAMILY INCOME: 27100	10850 17350	12400 19850	13950 22300	15500 24800	16750 26800	18000 28750	19200 30750	20450 32750
COUNTY : PA GREENE FY 1991 MEDIAN FAMILY INCOME: 27800	10850 17350	12400 19850	13950 22300	15500 24800	16750 26800	18000 28750	19200 30750	20450 32750
COUNTY : PA HUNTINGDON FY 1991 MEDIAN FAMILY INCOME: 27700	10850 17350	12400 19850	13950 22300	15500 24800	16750 26800	18000 28750	19200 30750	20450 32750
COUNTY : PA INDIANA FY 1991 MEDIAN FAMILY INCOME: 32100	11250 18000	12850 20550	14450 23100	16050 25700	17350 27750	18600 29800	19900 31850	21200 33900
COUNTY : PA JEFFERSON FY 1991 MEDIAN FAMILY INCOME: 30300	10850 17350	12400 19850	13950 22300	15500 24800	16750 26800	18000 28750	19200 30750	20450 32750
COUNTY : PA JUNIATA FY 1991 MEDIAN FAMILY INCOME: 27700	10850 17350	12400 19850	13950 22300	15500 24800	16750 26800	18000 28750	19200 30750	20450 32750
COUNTY : PA LAWRENCE FY 1991 MEDIAN FAMILY INCOME: 33600	11750 18800	13450 21500	15100 24200	16800 26900	18150 29050	19500 31200	20850 33350	22200 35500
COUNTY : PA MCKEAN FY 1991 MEDIAN FAMILY INCOME: 31700	11100 17750	12700 20300	14250 22800	15850 25350	17100 27400	18400 29400	19650 31450	20900 33450
COUNTY : PA MIFFLIN FY 1991 MEDIAN FAMILY INCOME: 30100	10850 17350	12400 19850	13950 22300	15500 24800	16750 26800	18000 28750	19200 30750	20450 32750

STATE: PENNSYLVANIA  
 PREPARED: 2-1-91

		-----I N C O M E L I M I T S-----							
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : PA MONTGOMERY									
FY 1991 MEDIAN FAMILY INCOME: 33500									
COUNTY : PA NORTHUMBERLAND									
FY 1991 MEDIAN FAMILY INCOME: 28500									
COUNTY : PA PIKE									
FY 1991 MEDIAN FAMILY INCOME: 33200									
COUNTY : PA POTTER									
FY 1991 MEDIAN FAMILY INCOME: 27800									
COUNTY : PA SCHUYLKILL									
FY 1991 MEDIAN FAMILY INCOME: 29600									
COUNTY : PA SNYDER									
FY 1991 MEDIAN FAMILY INCOME: 30400									
COUNTY : PA SULLIVAN									
FY 1991 MEDIAN FAMILY INCOME: 27500									
COUNTY : PA SUSQUEHANNA									
FY 1991 MEDIAN FAMILY INCOME: 30900									
COUNTY : PA TIOGA									
FY 1991 MEDIAN FAMILY INCOME: 30200									
COUNTY : PA UNION									
FY 1991 MEDIAN FAMILY INCOME: 32000									
COUNTY : PA VENANGO									
FY 1991 MEDIAN FAMILY INCOME: 31000									
COUNTY : PA WARREN									
FY 1991 MEDIAN FAMILY INCOME: 34600									

STATE: PENNSYLVANIA  
PREPARED: 2-1-91

COUNTY : PA WAYNE  
FY 1991 MEDIAN FAMILY  
INCOME: 30100

PROGRAM	-----I N C O M E L I M I T S-----							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW-INCOME	10850	12400	13950	15500	16750	18000	19200	20450
LOW-INCOME	17350	19850	22300	24800	26800	28750	30750	32750
						031391	181740	181740

STATE: RHODE ISLAND  
 PREPARED: 2-1-91

PROGRAM	L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
PMSA: Fall River, MA-RI FY 1991 MEDIAN FAMILY INCOME: 35500	13350 21350	15250 24400	17150 27450	19050 30500	20550 32900	22100 35350	23600 37800	25150 40250
MSA : New London-Norwich, CT-RI FY 1991 MEDIAN FAMILY INCOME: 43600	15250 24400	17450 27900	19600 31400	21800 34900	23550 37650	25300 40450	27050 43250	28800 46050
PMSA: Pawtucket-Woonsocket-Attleboro, RI-MA FY 1991 MEDIAN FAMILY INCOME: 40300	14600 23350	16700 26700	18750 30000	20850 33350	22500 36050	24200 38700	25850 41350	27500 44050
PMSA: Providence, RI FY 1991 MEDIAN FAMILY INCOME: 40600	14600 23350	16700 26700	18750 30000	20850 33350	22500 36050	24200 38700	25850 41350	27500 44050
NONMSA PART: RI KENT FY 1991 MEDIAN FAMILY INCOME: 42300	14800 23700	16900 27050	19050 30450	21150 33850	22850 36550	24550 39250	26250 41950	27900 44650
NONMSA PART: RI NEWPORT FY 1991 MEDIAN FAMILY INCOME: 42300	14800 23700	16900 27050	19050 30450	21150 33850	22850 36550	24550 39250	26250 41950	27900 44650
NONMSA PART: RI WASHINGTON FY 1991 MEDIAN FAMILY INCOME: 36000	14600 23350	16700 26700	18750 30000	20850 33350	22500 36050	24200 38700	25850 41350	27500 44050

031391 181740



STATE: MAINE  
 PREPARED: 2-1-91

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : ME OXFORD FY 1991 MEDIAN FAMILY INCOME: 30200	11050 17650	12600 20150	14150 22700	15750 25200	17000 27200	18250 29250	19550 31250	20800 33250
VERY LOW-INCOME LOW-INCOME								
NONMSA PART: ME PENOBSCOT FY 1991 MEDIAN FAMILY INCOME: 32200	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
VERY LOW-INCOME LOW-INCOME								
COUNTY : ME PISCATAQUIS FY 1991 MEDIAN FAMILY INCOME: 29600	11050 17650	12600 20150	14150 22700	15750 25200	17000 27200	18250 29250	19550 31250	20800 33250
VERY LOW-INCOME LOW-INCOME								
COUNTY : ME SAGadahoc FY 1991 MEDIAN FAMILY INCOME: 34800	12200 19500	13900 22250	15650 25050	17400 27850	18800 30050	20200 32300	21600 34500	22950 36750
VERY LOW-INCOME LOW-INCOME								
COUNTY : ME SOMERSET FY 1991 MEDIAN FAMILY INCOME: 28400	11050 17650	12600 20150	14150 22700	15750 25200	17000 27200	18250 29250	19550 31250	20800 33250
VERY LOW-INCOME LOW-INCOME								
COUNTY : ME WALDO FY 1991 MEDIAN FAMILY INCOME: 25300	11050 17650	12600 20150	14150 22700	15750 25200	17000 27200	18250 29250	19550 31250	20800 33250
VERY LOW-INCOME LOW-INCOME								
COUNTY : ME WASHINGTON FY 1991 MEDIAN FAMILY INCOME: 24600	11050 17650	12600 20150	14150 22700	15750 25200	17000 27200	18250 29250	19550 31250	20800 33250
VERY LOW-INCOME LOW-INCOME								
NONMSA PART: ME YORK FY 1991 MEDIAN FAMILY INCOME: 36700	12850 20550	14700 23350	16500 26400	18350 29350	19800 31700	21300 34050	22750 36400	24200 38750
VERY LOW-INCOME LOW-INCOME								

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STATE: MARYLAND  
 PREPARED: 2-1-91

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
MSA : Baltimore, MD FY 1991 MEDIAN FAMILY INCOME: 43500	15250 24350	17400 27850	19550 31300	21750 34800	23500 37600	25250 40350	26950 43150	28700 45950
MSA : Cumberland, MD-WV FY 1991 MEDIAN FAMILY INCOME: 28000	12650 20200	14450 23100	16250 26000	18050 28900	19500 31200	20950 33500	22400 35800	23850 38100
MSA : Hagerstown, MD FY 1991 MEDIAN FAMILY INCOME: 34500	12650 20200	14450 23100	16250 26000	18050 28900	19500 31200	20950 33500	22400 35800	23850 38100
MSA : Washington, DC-MD-VA FY 1991 MEDIAN FAMILY INCOME: 57300	20050 26600	22900 30400	25800 34200	28650 38000	30950 41050	33250 44100	35550 47100	37800 50150
PMSA: Wilmington, DE-NJ-MD FY 1991 MEDIAN FAMILY INCOME: 41500	14550 23250	16600 26550	18650 29900	20750 33200	22400 35850	24050 38500	25750 41150	27400 43800
COUNTY : MD CAROLINE FY 1991 MEDIAN FAMILY INCOME: 33400	12650 20200	14450 23100	16250 26000	18050 28900	19500 31200	20950 33500	22400 35800	23850 38100
COUNTY : MD DORCHESTER FY 1991 MEDIAN FAMILY INCOME: 33000	12650 20200	14450 23100	16250 26000	18050 28900	19500 31200	20950 33500	22400 35800	23850 38100
COUNTY : MD GARRETT FY 1991 MEDIAN FAMILY INCOME: 27100	12650 20200	14450 23100	16250 26000	18050 28900	19500 31200	20950 33500	22400 35800	23850 38100
COUNTY : MD KENT FY 1991 MEDIAN FAMILY INCOME: 31900	12650 20200	14450 23100	16250 26000	18050 28900	19500 31200	20950 33500	22400 35800	23850 38100
COUNTY : MD ST MARYS FY 1991 MEDIAN FAMILY INCOME: 47300	16550 26500	18900 30250	21300 34050	23650 37850	25550 40850	27450 43900	29350 46900	31200 49950
COUNTY : MD SOMERSET FY 1991 MEDIAN FAMILY INCOME: 28800	12650 20200	14450 23100	16250 26000	18050 28900	19500 31200	20950 33500	22400 35800	23850 38100
COUNTY : MD TALBOT FY 1991 MEDIAN FAMILY INCOME: 38500	13500 21550	15400 24650	17300 27700	19250 30800	20800 33250	22350 35750	23850 38200	25400 40650

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STATE: MARYLAND  
 PREPARED: 2-1-91

COUNTY : MD WICOMICO  
 FY 1991 MEDIAN FAMILY  
 INCOME: 36400

COUNTY : MD WORCESTER  
 FY 1991 MEDIAN FAMILY  
 INCOME: 32800

PROGRAM	-----I N C O M E L I M I T S-----									
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON		
VERY LOW-INCOME LOW-INCOME	12750 20400	14550 23300	16400 26200	18200 29100	19650 31450	21100 33800	22550 36100	24000 38450		
VERY LOW-INCOME LOW-INCOME	12650 20200	14450 23100	16250 26000	18050 28900	19500 31200	20950 33500	22400 35800	23850 38100		

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STATE: MASSACHUSETTS  
 PREPARED: 2-1-91

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
PMSA: Boston, MA FY 1991 MEDIAN FAMILY INCOME: 50200	17750 26600	20300 30400	22800 34200	25350 38000	27400 41050	29400 44100	31450 47100	33450 50150
VERY LOW-INCOME LOW-INCOME								
PMSA: Brockton, MA FY 1991 MEDIAN FAMILY INCOME: 45500	15950 25500	18200 29100	20450 32750	22750 36400	24550 39300	26400 42200	28200 45150	30050 48050
VERY LOW-INCOME LOW-INCOME								
PMSA: Fall River, MA-RI FY 1991 MEDIAN FAMILY INCOME: 35500	13350 21350	15250 24400	17150 27450	19050 30500	20550 32900	22100 35350	23600 37800	25150 40250
VERY LOW-INCOME LOW-INCOME								
MSA : Fitchburg-Leominster, MA FY 1991 MEDIAN FAMILY INCOME: 40600	14200 22750	16250 26000	18250 29250	20300 32500	21900 35100	23550 37700	25150 40250	26800 42850
VERY LOW-INCOME LOW-INCOME								
PMSA: Lawrence-Haverhill, MA-NH FY 1991 MEDIAN FAMILY INCOME: 47200	16500 26450	18900 30200	21250 34000	23600 37750	25500 40800	27400 43800	29250 46800	31150 49850
VERY LOW-INCOME LOW-INCOME								
PMSA: Lowell, MA-NH FY 1991 MEDIAN FAMILY INCOME: 49800	17450 26600	19900 30400	22400 34200	24900 38000	26900 41050	28900 44100	30900 47100	32850 50150
VERY LOW-INCOME LOW-INCOME								
MSA : New Bedford, MA FY 1991 MEDIAN FAMILY INCOME: 35300	13350 21350	15250 24400	17150 27450	19050 30500	20550 32900	22100 35350	23600 37800	25150 40250
VERY LOW-INCOME LOW-INCOME								
PMSA: Pawtucket-Woonsocket-Attleboro, RI-MA FY 1991 MEDIAN FAMILY INCOME: 40300	14600 23350	16700 26700	18750 30000	20850 33350	22500 36050	24200 38700	25850 41350	27500 44050
VERY LOW-INCOME LOW-INCOME								
MSA : Pittsfield, MA FY 1991 MEDIAN FAMILY INCOME: 40300	14100 22550	16100 25800	18150 29000	20150 32250	21750 34800	23350 37400	25000 40000	26600 42550
VERY LOW-INCOME LOW-INCOME								
PMSA: Salem-Gloucester, MA FY 1991 MEDIAN FAMILY INCOME: 51100	17900 26600	20450 30400	23000 34200	25550 38000	27600 41050	29650 44100	31700 47100	33750 50150
VERY LOW-INCOME LOW-INCOME								
MSA : Springfield, MA FY 1991 MEDIAN FAMILY INCOME: 39500	13850 22100	15800 25300	17750 28450	19750 31600	21350 34150	22900 36650	24500 39200	26050 41700
VERY LOW-INCOME LOW-INCOME								
MSA : Worcester, MA FY 1991 MEDIAN FAMILY INCOME: 43000	15050 24100	17200 27500	19350 30950	21500 34400	23200 37150	24950 39900	26650 42650	28400 45400
VERY LOW-INCOME LOW-INCOME								

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STATE: VIRGINIA  
 PREPARED: 2-1-91

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
MSA : Charlottesville, VA FY 1991 MEDIAN FAMILY INCOME: 41500	14550 23250	16600 26550	18650 29900	20750 33200	22400 35850	24050 38500	25750 41150	27400 43800
MSA : Danville, VA FY 1991 MEDIAN FAMILY INCOME: 31800	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
MSA : Johnson City-Kingsport-Bristol, TN-VA FY 1991 MEDIAN FAMILY INCOME: 27600	9650 15450	11050 17700	12400 19900	13800 22100	14900 23850	16000 25600	17100 27400	18200 29150
MSA : Lynchburg, VA FY 1991 MEDIAN FAMILY INCOME: 35500	12450 19900	14200 22700	15950 25550	17750 28400	19150 30650	20600 32950	22000 35200	23450 37500
MSA : Norfolk-Virginia Beach-Newport News, VA FY 1991 MEDIAN FAMILY INCOME: 37300	13050 20900	14900 23850	16800 26850	18650 29850	20150 32250	21650 34600	23150 37000	24600 39400
MSA : Richmond-Petersburg, VA FY 1991 MEDIAN FAMILY INCOME: 44800	15100 24200	17300 27650	19450 31100	21600 34550	23350 37300	25050 40100	26800 42850	28500 45600
MSA : Roanoke, VA FY 1991 MEDIAN FAMILY INCOME: 38700	13500 21600	15450 24700	17350 27800	19300 30900	20850 33350	22400 35800	23950 38300	25500 40750
MSA : Washington, DC-MD-VA FY 1991 MEDIAN FAMILY INCOME: 57300	20050 26600	22900 30400	25800 34200	28650 38000	30950 41050	33250 44100	35550 47100	37800 50150
COUNTY : VA ACCOMACK FY 1991 MEDIAN FAMILY INCOME: 27400	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA ALLEGHANY FY 1991 MEDIAN FAMILY INCOME: 34200	11950 19150	13700 21900	15400 24600	17100 27350	18450 29550	19850 31750	21200 33950	22550 36100
COUNTY : VA AMELIA FY 1991 MEDIAN FAMILY INCOME: 31800	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA APPOMATTOX FY 1991 MEDIAN FAMILY INCOME: 38500	13400 21450	15300 24500	17250 27600	19150 30650	20700 33100	22200 35550	23750 38000	25300 40450

STATE: VIRGINIA  
 PREPARED: 2-1-91

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : VA AUGUSTA FY 1991 MEDIAN FAMILY INCOME: 34800	12200 19500	13900 22250	15650 29050	17400 27850	18800 30050	20200 32300	21600 34500	22950 36750
COUNTY : VA BATH FY 1991 MEDIAN FAMILY INCOME: 28500	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA BEDFORD FY 1991 MEDIAN FAMILY INCOME: 34400	11700 18700	13350 21400	15050 24050	16700 26700	18050 28850	19350 31000	20700 33150	22050 35250
COUNTY : VA BLAND FY 1991 MEDIAN FAMILY INCOME: 30800	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA BRUNSWICK FY 1991 MEDIAN FAMILY INCOME: 25900	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA BUCHANAN FY 1991 MEDIAN FAMILY INCOME: 28900	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA BUCKINGHAM FY 1991 MEDIAN FAMILY INCOME: 26400	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA CAROLINE FY 1991 MEDIAN FAMILY INCOME: 33800	11850 18950	13500 21650	15200 24350	16900 27050	18250 29200	19600 31350	20950 33550	22300 35700
COUNTY : VA CARROLL FY 1991 MEDIAN FAMILY INCOME: 27300	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA CHARLOTTE FY 1991 MEDIAN FAMILY INCOME: 25100	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA CLARKE FY 1991 MEDIAN FAMILY INCOME: 36600	12800 20500	14650 23400	16450 26350	18300 29300	19750 31600	21250 33950	22700 36300	24150 38650
COUNTY : VA CRAIG FY 1991 MEDIAN FAMILY INCOME: 35400	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000

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STATE: VIRGINIA  
 PREPARED: 2-11-91

		----- I N C O M E L I M I T S -----							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : VA CULPEPER	PROGRAM								
FY 1991 MEDIAN FAMILY INCOME: 39500	VERY LOW-INCOME	13850	15800	17750	19750	21350	22900	24500	26050
	LOW-INCOME	22100	25300	28450	31600	34150	36650	39200	41700
COUNTY : VA CUMBERLAND									
FY 1991 MEDIAN FAMILY INCOME: 25000	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250
	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000
COUNTY : VA DICKENSON									
FY 1991 MEDIAN FAMILY INCOME: 28700	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250
	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000
COUNTY : VA ESSEX									
FY 1991 MEDIAN FAMILY INCOME: 32700	VERY LOW-INCOME	11450	13100	14700	16350	17650	18950	20250	21600
	LOW-INCOME	18300	20950	23550	26150	28250	30350	32450	34550
COUNTY : VA FAUQUIER									
FY 1991 MEDIAN FAMILY INCOME: 47000	VERY LOW-INCOME	14100	16100	18150	20150	21750	23350	25000	26600
	LOW-INCOME	23900	27300	30750	34150	36900	39600	42350	45100
COUNTY : VA FLOYD									
FY 1991 MEDIAN FAMILY INCOME: 28800	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250
	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000
COUNTY : VA FRANKLIN									
FY 1991 MEDIAN FAMILY INCOME: 31700	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250
	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000
COUNTY : VA FREDERICK									
FY 1991 MEDIAN FAMILY INCOME: 36300	VERY LOW-INCOME	12700	14500	16350	18150	19600	21050	22500	23950
	LOW-INCOME	20350	23250	26150	29050	31350	33700	36000	38350
COUNTY : VA GILES									
FY 1991 MEDIAN FAMILY INCOME: 30100	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250
	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000
COUNTY : VA GRAYSON									
FY 1991 MEDIAN FAMILY INCOME: 27100	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250
	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000
COUNTY : VA GREENSVILLE									
FY 1991 MEDIAN FAMILY INCOME: 27300	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250
	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000
COUNTY : VA HALIFAX									
FY 1991 MEDIAN FAMILY INCOME: 27700	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250
	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000

STATE: VIRGINIA  
 PREPARED: 2-1-91

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : VA HENRY FY 1991 MEDIAN FAMILY INCOME: 33700	11800 18850	13500 21550	15150 24250	16850 26950	18200 29100	19550 31250	20900 33450	22250 35600
COUNTY : VA HIGHLAND FY 1991 MEDIAN FAMILY INCOME: 30700	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA ISLE OFWIGHT FY 1991 MEDIAN FAMILY INCOME: 37500	11250 20350	12900 23250	14500 26150	16100 29050	17400 31350	18700 33700	19950 36000	21250 38350
COUNTY : VA KING + QUEEN FY 1991 MEDIAN FAMILY INCOME: 29700	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA KING GEORGE FY 1991 MEDIAN FAMILY INCOME: 42400	14850 23750	16950 27150	19100 30550	21200 33900	22900 36650	24600 39350	26300 42050	28000 44750
COUNTY : VA KING WILLIAM FY 1991 MEDIAN FAMILY INCOME: 38500	12300 19800	14100 22650	15850 25450	17600 28300	19000 30550	20400 32850	21800 35100	23250 37350
COUNTY : VA LANCASTER FY 1991 MEDIAN FAMILY INCOME: 32400	11350 18150	12950 20750	14600 23350	16200 25900	17500 28000	18800 30050	20100 32150	21400 34200
COUNTY : VA LEE FY 1991 MEDIAN FAMILY INCOME: 22700	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA LOUISA FY 1991 MEDIAN FAMILY INCOME: 35400	12400 19800	14150 22650	15950 25500	17700 28300	19100 30600	20550 32850	21950 35100	23350 37400
COUNTY : VA LUNENBURG FY 1991 MEDIAN FAMILY INCOME: 27700	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA MADISON FY 1991 MEDIAN FAMILY INCOME: 33200	11600 18600	13300 21250	14950 23900	16600 26550	17950 28700	19250 30800	20600 32950	21900 35050
COUNTY : VA MATHEWS FY 1991 MEDIAN FAMILY INCOME: 36700	12300 19700	14100 22550	15850 25350	17600 28150	19000 30400	20400 32650	21800 34900	23250 37150

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STATE: VIRGINIA  
 PREPARED: 2-1-91

		-----I N C O M E L I M I T S-----							
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : VA MECKLENBURG									
FY 1991 MEDIAN FAMILY INCOME: 28600	VERY LOW-INCOME LOW-INCOME	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA MIDDLESEX									
FY 1991 MEDIAN FAMILY INCOME: 29300	VERY LOW-INCOME LOW-INCOME	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA MONTGOMERY									
FY 1991 MEDIAN FAMILY INCOME: 33700	VERY LOW-INCOME LOW-INCOME	11800 18850	13500 21550	15150 24250	16850 26950	18200 29100	19550 31250	20900 33450	22250 35600
COUNTY : VA NELSON									
FY 1991 MEDIAN FAMILY INCOME: 28300	VERY LOW-INCOME LOW-INCOME	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA NORTHAMPTON									
FY 1991 MEDIAN FAMILY INCOME: 24000	VERY LOW-INCOME LOW-INCOME	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA NORTHUMBERLD									
FY 1991 MEDIAN FAMILY INCOME: 32400	VERY LOW-INCOME LOW-INCOME	11350 18150	12950 20750	14600 23350	16200 25900	17500 28000	18800 30050	20100 32150	21400 34200
COUNTY : VA NOTTOWAY									
FY 1991 MEDIAN FAMILY INCOME: 31000	VERY LOW-INCOME LOW-INCOME	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA ORANGE									
FY 1991 MEDIAN FAMILY INCOME: 36300	VERY LOW-INCOME LOW-INCOME	12700 20350	14500 23250	16350 26150	18150 29050	19600 31350	21050 33700	22500 36000	23950 38350
COUNTY : VA PAGE									
FY 1991 MEDIAN FAMILY INCOME: 28700	VERY LOW-INCOME LOW-INCOME	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA PATRICK									
FY 1991 MEDIAN FAMILY INCOME: 29500	VERY LOW-INCOME LOW-INCOME	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA PRINCEEDWARD									
FY 1991 MEDIAN FAMILY INCOME: 28200	VERY LOW-INCOME LOW-INCOME	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : VA PULASKI									
FY 1991 MEDIAN FAMILY INCOME: 32100	VERY LOW-INCOME LOW-INCOME	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000

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STATE: VIRGINIA  
 PREPARED: 2-1-91

		-----I N C O M E L I M I T S-----									
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	PERSON	
COUNTY : VA RAPPAHANNOCK	VERY LOW-INCOME	13100	14950	16850	18700	20200	21700	23200	24700		
FY 1991 MEDIAN FAMILY INCOME: 37400	LOW-INCOME	20950	23950	26950	29900	32300	34700	37100	39500		
COUNTY : VA RICHMOND	VERY LOW-INCOME	11600	13300	14950	16600	17950	19250	20600	21900		
FY 1991 MEDIAN FAMILY INCOME: 33200	LOW-INCOME	18600	21250	23900	26550	28700	30800	32950	35050		
COUNTY : VA ROCKBRIDGE	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250		
FY 1991 MEDIAN FAMILY INCOME: 30100	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000		
COUNTY : VA ROCKINGHAM	VERY LOW-INCOME	11650	13300	15000	16650	18000	19300	20650	22000		
FY 1991 MEDIAN FAMILY INCOME: 33300	LOW-INCOME	18650	21300	24000	26650	28750	30900	33050	35150		
COUNTY : VA RUSSELL	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250		
FY 1991 MEDIAN FAMILY INCOME: 26900	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000		
COUNTY : VA SHENANDOAH	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250		
FY 1991 MEDIAN FAMILY INCOME: 30200	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000		
COUNTY : VA SMYTH	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250		
FY 1991 MEDIAN FAMILY INCOME: 28500	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000		
COUNTY : VA SOUTHAMPTON	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250		
FY 1991 MEDIAN FAMILY INCOME: 31700	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000		
COUNTY : VA SPOTSYLVANIA	VERY LOW-INCOME	14850	16950	19100	21200	22900	24600	26300	28000		
FY 1991 MEDIAN FAMILY INCOME: 42400	LOW-INCOME	23750	27150	30550	33900	36650	39350	42050	44750		
COUNTY : VA SURRY	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250		
FY 1991 MEDIAN FAMILY INCOME: 29600	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000		
COUNTY : VA SUSSEX	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250		
FY 1991 MEDIAN FAMILY INCOME: 30800	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000		
COUNTY : VA TAZEWELL	VERY LOW-INCOME	11250	12900	14500	16100	17400	18700	19950	21250		
FY 1991 MEDIAN FAMILY INCOME: 28400	LOW-INCOME	18050	20600	23200	25750	27800	29900	31950	34000		

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STATE: VIRGINIA  
 PREPARED: 2-1-91

		-----I N C O M E L I M I T S-----									
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON		
COUNTY	: VA WARREN										
FY 1991	MEDIAN FAMILY	11600	13250	14900	16550	17850	19200	20500	21850	PROGRAM	VERY LOW-INCOME
INCOME:	33100	18550	21200	23850	26500	28600	30700	32850	34950	PROGRAM	LOW-INCOME
COUNTY	: VA WESTMORELAND										
FY 1991	MEDIAN FAMILY	11250	12900	14500	16100	17400	18700	19950	21250	PROGRAM	VERY LOW-INCOME
INCOME:	30500	18050	20600	23200	25750	27800	29900	31950	34000	PROGRAM	LOW-INCOME
COUNTY	: VA WISE										
FY 1991	MEDIAN FAMILY	11250	12900	14500	16100	17400	18700	19950	21250	PROGRAM	VERY LOW-INCOME
INCOME:	31600	18050	20600	23200	25750	27800	29900	31950	34000	PROGRAM	LOW-INCOME
COUNTY	: VA WYTHE										
FY 1991	MEDIAN FAMILY	11250	12900	14500	16100	17400	18700	19950	21250	PROGRAM	VERY LOW-INCOME
INCOME:	29700	18050	20600	23200	25750	27800	29900	31950	34000	PROGRAM	LOW-INCOME
INDEP. CITY	: VA BEDFORD										
FY 1991	MEDIAN FAMILY	11250	12900	14500	16100	17400	18700	19950	21250	PROGRAM	VERY LOW-INCOME
INCOME:	31800	18050	20600	23200	25750	27800	29900	31950	34000	PROGRAM	LOW-INCOME
INDEP. CITY	: VA BUENA VISTA										
FY 1991	MEDIAN FAMILY	11250	12900	14500	16100	17400	18700	19950	21250	PROGRAM	VERY LOW-INCOME
INCOME:	30900	18050	20600	23200	25750	27800	29900	31950	34000	PROGRAM	LOW-INCOME
INDEP. CITY	: VA CLIFTONFORGE										
FY 1991	MEDIAN FAMILY	12400	14150	15950	17700	19100	20550	21950	23350	PROGRAM	VERY LOW-INCOME
INCOME:	35400	19800	22650	25500	28300	30600	32850	35100	37400	PROGRAM	LOW-INCOME
INDEP. CITY	: VA COVINGTON										
FY 1991	MEDIAN FAMILY	11250	12900	14500	16100	17400	18700	19950	21250	PROGRAM	VERY LOW-INCOME
INCOME:	31800	18050	20600	23200	25750	27800	29900	31950	34000	PROGRAM	LOW-INCOME
INDEP. CITY	: VA EMPORIA										
FY 1991	MEDIAN FAMILY	11250	12900	14500	16100	17400	18700	19950	21250	PROGRAM	VERY LOW-INCOME
INCOME:	27600	18050	20600	23200	25750	27800	29900	31950	34000	PROGRAM	LOW-INCOME
INDEP. CITY	: VA FRANKLIN										
FY 1991	MEDIAN FAMILY	11250	12900	14500	16100	17400	18700	19950	21250	PROGRAM	VERY LOW-INCOME
INCOME:	31200	18050	20600	23200	25750	27800	29900	31950	34000	PROGRAM	LOW-INCOME
INDEP. CITY	: VA FREDERICKSBG										
FY 1991	MEDIAN FAMILY	13250	15100	17000	18900	20400	21900	23450	24950	PROGRAM	VERY LOW-INCOME
INCOME:	37800	21150	24200	27200	30250	32650	35100	37500	39900	PROGRAM	LOW-INCOME
INDEP. CITY	: VA GALAX										
FY 1991	MEDIAN FAMILY	11250	12900	14500	16100	17400	18700	19950	21250	PROGRAM	VERY LOW-INCOME
INCOME:	26600	18050	20600	23200	25750	27800	29900	31950	34000	PROGRAM	LOW-INCOME

STATE: VIRGINIA  
 PREPARED: 2-1-91

PROGRAM	-----I N C O M E L I M I T S-----							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
INDEP. CITY : VA HARRISONBURG FY 1991 MEDIAN FAMILY INCOME: 37800	13250 21150	15100 24200	17000 27200	18900 30250	20400 32650	21900 35100	23450 37500	24950 39900
INDEP. CITY : VA LEXINGTON FY 1991 MEDIAN FAMILY INCOME: 32000	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
INDEP. CITY : VA MARTINSVILLE FY 1991 MEDIAN FAMILY INCOME: 33800	11850 18950	13500 21650	15200 24350	16900 27050	18250 29200	19600 31350	20950 33550	22300 35700
INDEP. CITY : VA NORTON FY 1991 MEDIAN FAMILY INCOME: 29500	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
INDEP. CITY : VA RADFORD FY 1991 MEDIAN FAMILY INCOME: 36900	12900 20650	14750 23600	16600 26550	18450 29500	19950 31900	21400 34250	22900 36600	24350 38950
INDEP. CITY : VA SOUTH BOSTON FY 1991 MEDIAN FAMILY INCOME: 32000	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
INDEP. CITY : VA STAUNTON FY 1991 MEDIAN FAMILY INCOME: 37200	13000 20850	14900 23800	16750 26800	18600 29750	20100 32150	21600 34500	23050 36900	24550 39300
INDEP. CITY : VA WAYNESBORO FY 1991 MEDIAN FAMILY INCOME: 36400	12750 20400	14550 23300	16400 26200	18200 29100	19650 31450	21100 33800	22550 36100	24000 38450
INDEP. CITY : VA WINCHESTER FY 1991 MEDIAN FAMILY INCOME: 34200	11950 19150	13700 21900	15400 24600	17100 27350	18450 29550	19850 31750	21200 33950	22550 36100

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STATE: WEST VIRGINIA  
 PREPARED: 2-1-91

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW-INCOME LOW-INCOME	12250 19600	14000 22400	15750 25200	17500 28000	18900 30250	20300 32500	21700 34700	23100 36950
MSA : Charleston, WV FY 1991 MEDIAN FAMILY INCOME: 35000								
VERY LOW-INCOME LOW-INCOME	12650 20200	14450 23100	16250 26000	18050 28900	19500 31200	20950 33500	22400 35800	23850 38100
MSA : Cumberland, MD-WV FY 1991 MEDIAN FAMILY INCOME: 28000								
VERY LOW-INCOME LOW-INCOME	10700 17100	12200 19500	13700 21950	15250 24400	16450 26350	17700 28300	18900 30250	20150 32200
MSA : Huntington-Ashland, WV-KY-OH FY 1991 MEDIAN FAMILY INCOME: 30500								
VERY LOW-INCOME LOW-INCOME	12500 20000	14300 22850	16050 25700	17850 28550	19300 30850	20700 33150	22150 35400	23550 37700
MSA : Parkersburg-Marietta, WV-OH FY 1991 MEDIAN FAMILY INCOME: 35700								
VERY LOW-INCOME LOW-INCOME	11650 18650	13300 21300	15000 24000	16650 26650	18000 28750	19300 30900	20650 33050	22000 35150
MSA : Steubenville-Weirton, OH-WV FY 1991 MEDIAN FAMILY INCOME: 33300								
VERY LOW-INCOME LOW-INCOME	10900 17450	12500 19950	14050 22450	15600 24950	16850 26950	18100 28950	19350 30950	20600 32950
MSA : Wheeling, WV-OH FY 1991 MEDIAN FAMILY INCOME: 31200								
COUNTY : WV BARBOUR FY 1991 MEDIAN FAMILY INCOME: 23800								
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
COUNTY : WV BERKELEY FY 1991 MEDIAN FAMILY INCOME: 35000								
VERY LOW-INCOME LOW-INCOME	12250 19600	14000 22400	15750 25200	17500 28000	18900 30250	20300 32500	21700 34700	23100 36950
COUNTY : WV BOONE FY 1991 MEDIAN FAMILY INCOME: 38900								
VERY LOW-INCOME LOW-INCOME	12450 21650	14250 24750	16000 27850	17800 30950	19200 33450	20650 35900	22050 38400	23500 40850
COUNTY : WV BRAXTON FY 1991 MEDIAN FAMILY INCOME: 20300								
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
COUNTY : WV CALHOUN FY 1991 MEDIAN FAMILY INCOME: 18000								
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
COUNTY : WV CLAY FY 1991 MEDIAN FAMILY INCOME: 23700								
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
COUNTY : WV CLAY FY 1991 MEDIAN FAMILY INCOME: 23700								

STATE: WEST VIRGINIA  
 PREPARED: 2-1-91

		-----I N C O M E L I M I T S-----							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY :	WV DODDRIDGE								
FY 1991	MEDIAN FAMILY	10200	11700	13150	14600	15750	16950	18100	19250
INCOME:	22200	16350	18700	21000	23350	25250	27100	28950	30850
COUNTY :	WV FAYETTE								
FY 1991	MEDIAN FAMILY	10200	11700	13150	14600	15750	16950	18100	19250
INCOME:	26900	16350	18700	21000	23350	25250	27100	28950	30850
COUNTY :	WV GILMER								
FY 1991	MEDIAN FAMILY	10200	11700	13150	14600	15750	16950	18100	19250
INCOME:	20400	16350	18700	21000	23350	25250	27100	28950	30850
COUNTY :	WV GRANT								
FY 1991	MEDIAN FAMILY	10200	11700	13150	14600	15750	16950	18100	19250
INCOME:	25500	16350	18700	21000	23350	25250	27100	28950	30850
COUNTY :	WV GREENBRIER								
FY 1991	MEDIAN FAMILY	10200	11700	13150	14600	15750	16950	18100	19250
INCOME:	26600	16350	18700	21000	23350	25250	27100	28950	30850
COUNTY :	WV HAMPSHIRE								
FY 1991	MEDIAN FAMILY	10200	11700	13150	14600	15750	16950	18100	19250
INCOME:	27900	16350	18700	21000	23350	25250	27100	28950	30850
COUNTY :	WV HARDY								
FY 1991	MEDIAN FAMILY	10200	11700	13150	14600	15750	16950	18100	19250
INCOME:	25300	16350	18700	21000	23350	25250	27100	28950	30850
COUNTY :	WV HARRISON								
FY 1991	MEDIAN FAMILY	10450	11950	13450	14950	16150	17350	18550	19750
INCOME:	29900	16750	19150	21550	23900	25850	27750	29650	31550
COUNTY :	WV JACKSON								
FY 1991	MEDIAN FAMILY	10600	12100	13650	15150	16350	17550	18800	20000
INCOME:	30300	16950	19400	21800	24250	26200	28100	30050	32000
COUNTY :	WV JEFFERSON								
FY 1991	MEDIAN FAMILY	11800	13500	15150	16850	18200	19550	20900	22250
INCOME:	33700	18850	21550	24250	26950	29100	31250	33450	35600
COUNTY :	WV LEWIS								
FY 1991	MEDIAN FAMILY	10200	11700	13150	14600	15750	16950	18100	19250
INCOME:	25200	16350	18700	21000	23350	25250	27100	28950	30850
COUNTY :	WV LINCOLN								
FY 1991	MEDIAN FAMILY	10200	11700	13150	14600	15750	16950	18100	19250
INCOME:	27200	16350	18700	21000	23350	25250	27100	28950	30850

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STATE: WEST VIRGINIA  
 PREPARED: 2-1-91

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
COUNTY : WV LOGAN FY 1991 MEDIAN FAMILY INCOME: 32700	11450 18300	13100 20950	14700 23550	16350 26150	17650 28250	18950 30350	20250 32450	21600 34550
COUNTY : WV MCDOWELL FY 1991 MEDIAN FAMILY INCOME: 24600	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
COUNTY : WV MARION FY 1991 MEDIAN FAMILY INCOME: 32200	11250 18050	12900 20600	14500 23200	16100 25750	17400 27800	18700 29900	19950 31950	21250 34000
COUNTY : WV MASON FY 1991 MEDIAN FAMILY INCOME: 34300	12000 19200	13700 21950	15450 24700	17150 27450	18500 29650	19900 31850	21250 34000	22650 36200
COUNTY : WV MERCER FY 1991 MEDIAN FAMILY INCOME: 29200	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
COUNTY : WV MINGO FY 1991 MEDIAN FAMILY INCOME: 29400	10300 16450	11750 18800	13250 21150	14700 23500	15900 25400	17050 27300	18250 29150	19400 31050
COUNTY : WV MONONGALIA FY 1991 MEDIAN FAMILY INCOME: 34000	11900 19050	13600 21750	15300 24500	17000 27200	18350 29350	19700 31550	21100 33750	22450 35900
COUNTY : WV MONROE FY 1991 MEDIAN FAMILY INCOME: 22500	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
COUNTY : WV MORGAN FY 1991 MEDIAN FAMILY INCOME: 30800	10800 17250	12300 19700	13850 22200	15400 24650	16650 26600	17850 28600	19100 30550	20350 32500
COUNTY : WV NICHOLAS FY 1991 MEDIAN FAMILY INCOME: 27300	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
COUNTY : WV PENDLETON FY 1991 MEDIAN FAMILY INCOME: 24700	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
COUNTY : WV PLEASANTS FY 1991 MEDIAN FAMILY INCOME: 28700	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850

STATE: WEST VIRGINIA  
 PREPARED: 2-1-91

-----I N C O M E L I M I T S-----  
 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON

COUNTY : WV POCAHONTAS  
 FY 1991 MEDIAN FAMILY  
 INCOME: 26500

COUNTY : WV PRESTON  
 FY 1991 MEDIAN FAMILY  
 INCOME: 27700

COUNTY : WV RALEIGH  
 FY 1991 MEDIAN FAMILY  
 INCOME: 30800

COUNTY : WV RANDOLPH  
 FY 1991 MEDIAN FAMILY  
 INCOME: 25600

COUNTY : WV RITCHIE  
 FY 1991 MEDIAN FAMILY  
 INCOME: 21200

COUNTY : WV ROANE  
 FY 1991 MEDIAN FAMILY  
 INCOME: 21300

COUNTY : WV SUMMERS  
 FY 1991 MEDIAN FAMILY  
 INCOME: 23200

COUNTY : WV TAYLOR  
 FY 1991 MEDIAN FAMILY  
 INCOME: 27700

COUNTY : WV TUCKER  
 FY 1991 MEDIAN FAMILY  
 INCOME: 23300

COUNTY : WV TYLER  
 FY 1991 MEDIAN FAMILY  
 INCOME: 28800

COUNTY : WV UPSHUR  
 FY 1991 MEDIAN FAMILY  
 INCOME: 26600

COUNTY : WV WEBSTER  
 FY 1991 MEDIAN FAMILY  
 INCOME: 20600

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10800 17250	12300 19700	13850 22200	15400 24650	16650 26600	17850 28600	19100 30550	20350 32500
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850

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STATE: WEST VIRGINIA  
 PREPARED: 2-1-91

COUNTY : WV WETZEL  
 FY 1991 MEDIAN FAMILY  
 INCOME: 39100

COUNTY : WV WIRT  
 FY 1991 MEDIAN FAMILY  
 INCOME: 22200

COUNTY : WV WYOMING  
 FY 1991 MEDIAN FAMILY  
 INCOME: 30800

PROGRAM	I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
VERY LOW-INCOME LOW-INCOME	12650 21100	14500 24100	16300 27150	18100 30150	19550 32550	21000 34950	22450 37400	23900 39800
VERY LOW-INCOME LOW-INCOME	10200 16350	11700 18700	13150 21000	14600 23350	15750 25250	16950 27100	18100 28950	19250 30850
VERY LOW-INCOME LOW-INCOME	10800 17250	12300 19700	13850 22200	15400 24650	16650 26600	17850 28600	19100 30550	20350 32500

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STATE: WISCONSIN  
 PREPARED: 2-1-91

PROGRAM	I N C O M E L I M I T S							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
MSA : Appleton-Oshkosh-Neenah, WI FY 1991 MEDIAN FAMILY INCOME: 40500	13700 21950	15700 25100	17650 28200	19600 31350	21150 33850	22750 36400	24300 38900	25850 41400
MSA : Duluth, MN-WI FY 1991 MEDIAN FAMILY INCOME: 31800	11150 17800	12700 20350	14300 22900	15900 25450	17150 27450	18450 29500	19700 31550	21000 33600
MSA : Eau Claire, WI FY 1991 MEDIAN FAMILY INCOME: 34100	11950 19100	13650 21800	15350 24550	17050 27300	18400 29450	19800 31650	21150 33850	22500 36000
MSA : Green Bay, WI FY 1991 MEDIAN FAMILY INCOME: 39000	13650 21850	15600 24950	17550 28100	19500 31200	21050 33700	22600 36200	24200 38700	25750 41200
MSA : Janesville-Beloit, WI FY 1991 MEDIAN FAMILY INCOME: 38300	13400 21450	15300 24500	17250 27600	19150 30650	20700 33100	22200 35550	23750 38000	25300 40450
PMSA: Kenosha, WI FY 1991 MEDIAN FAMILY INCOME: 41000	14350 22950	16400 26250	18450 29500	20500 32800	22150 35400	23800 38050	25400 40650	27050 43300
MSA : La Crosse, WI FY 1991 MEDIAN FAMILY INCOME: 36600	12800 20500	14650 23400	16450 26350	18300 29300	19750 31600	21250 33950	22700 36300	24150 38650
MSA : Madison, WI FY 1991 MEDIAN FAMILY INCOME: 43800	15350 24550	17500 28050	19700 31550	21900 35050	23650 37850	25400 40650	27150 43450	28900 46250
PMSA: Milwaukee, WI FY 1991 MEDIAN FAMILY INCOME: 41800	14650 23400	16700 26750	18800 30100	20900 33450	22550 36100	24250 38800	25900 41450	27600 44150
MSA : Minneapolis-St. Paul, MN-WI FY 1991 MEDIAN FAMILY INCOME: 48000	16800 26600	19200 30400	21600 34200	24000 38000	25900 41050	27850 44100	29750 47100	31700 50150
PMSA: Racine, WI FY 1991 MEDIAN FAMILY INCOME: 41800	14650 23400	16700 26750	18800 30100	20900 33450	22550 36100	24250 38800	25900 41450	27600 44150
MSA : Sheboygan, WI FY 1991 MEDIAN FAMILY INCOME: 37900	13250 21200	15150 24250	17050 27300	18950 30300	20450 32750	22000 35150	23500 37600	25000 40000

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1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: DELAWARE

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
PMSA: Wilmington, DE-NU-MD	1979	6961	11277	15270	18871	22017	25496	29550	34828	45349	58698	
	FY91	13120	21256	28782	35570	41500	48057	55699	65647	85478	110640	1.885
COUNTY : DE KENT	1979	5536	8668	11485	14464	17334	20677	24297	28480	35527	44399	
	FY91	10347	16201	21467	27035	32400	38648	45414	53233	66405	82988	1.869
COUNTY : DE DE SUSSEX	1979	5890	8954	11613	14259	16907	19912	23220	27423	34723	44631	
	FY91	11008	16735	21705	26650	31600	37216	43399	51254	64898	83417	1.869

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

030791 101412

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE : CONNECTICUT

NON MSA PART : CT WINDHAM

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
1979	6794	10262	13342	16174	18884	21578	24576	28781	34647	42053	
FY91	13923	21030	27342	33146	38700	44220	50364	58982	71003	86181	2.049

030791 101412

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: DIST. OF COLUMBIA

YR 1ST 2ND 3RD 4TH MEDIAN 6TH 7TH 8TH 9TH 9.5TH ADJ.

MSA : Washington, DC-MD-VA

1979 9033 14370 18982 23148 27403 32190 37453 44840 59265 71076  
FY91 18888 30047 39691 48402 57300 67309 78314 93760 123923 148620 2.091

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

030791 101412

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: FLORIDA		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA	: Bradenton, FL	1979	6076	8939	11275	13681	16190	18931	22105	26752	35467	47194	
		FY91	12422	18275	23051	27970	33100	38703	45193	54693	72511	96486	2.044
MSA	: Daytona Beach, FL	1979	5591	8152	10351	12489	15088	17945	21295	25995	33997	44144	
		FY91	11487	16749	21267	25660	31000	36870	43752	53409	69850	90698	2.055
PMSA	: Fort Lauderdale-Hollywood-Pompano Beach, FL	1979	7041	10408	13399	16392	19591	22980	27115	32962	43711	59768	
		FY91	15166	22419	28862	35309	42200	49500	58407	71001	94155	128743	2.154
MSA	: Fort Myers-Cape Coral, FL	1979	6200	9227	11653	14095	16757	19918	23210	27947	37492	49487	
		FY91	12653	18831	23783	28767	34200	40651	47370	57038	76518	100999	2.041
MSA	: Fort Pierce, FL	1979	5705	8734	11466	14205	16814	19915	23616	28812	38019	49508	
		FY91	12079	18492	24276	30076	35600	42165	50001	61003	80496	104822	2.117
MSA	: Fort Walton Beach, FL	1979	6168	8899	11345	14040	16955	20391	23906	28769	36690	45987	
		FY91	12441	17950	22884	28320	34200	41130	48220	58030	74007	92760	2.017
MSA	: Gainesville, FL	1979	4337	7596	10500	13455	16722	20125	23746	28490	37876	48605	
		FY91	9103	15944	22039	28242	35100	42243	49843	59801	79502	102023	2.099
MSA	: Jacksonville, FL	1979	5176	8616	11588	14755	17912	21293	25054	30123	38186	47711	
		FY91	10489	17460	23483	29902	36300	43151	50773	61046	77386	96689	2.027
MSA	: Lakeland-Winter Haven, FL	1979	5586	8539	11133	13770	16511	19375	22731	27177	34874	45535	
		FY91	10217	15618	20363	25186	30200	35438	41576	49709	63787	83287	1.829
MSA	: Melbourne-Titusville-Palm Bay, FL	1979	6712	10161	13103	16175	19388	22631	26701	31810	39037	48279	
		FY91	13155	19915	25681	31702	38000	44356	52333	62346	76511	94625	1.960
PMSA	: Miami-Hialeah, FL	1979	5124	8718	11914	15243	18641	22289	26776	33092	44924	62784	
		FY91	10445	17771	24286	31073	38000	45436	54583	67458	91578	127986	2.039
MSA	: Naples, FL	1979	6098	9474	12783	16002	19173	22422	27306	35195	50656	75280	
		FY91	12722	19765	26668	33384	40000	46778	56967	73426	105681	157054	2.086
MSA	: Ocala, FL	1979	4580	7064	9190	11206	13440	16190	19345	23451	31604	41401	
		FY91	8996	13875	18051	22011	26400	31801	37999	46064	62079	81323	1.964
MSA	: Orlando, FL	1979	6112	9527	12336	15355	18288	21523	25415	30483	39071	49558	
		FY91	13000	20264	26239	32661	38900	45781	54059	64839	83107	105413	2.127
MSA	: Panama City, FL	1979	5096	7825	10351	12654	15374	18251	21847	26471	34300	43590	
		FY91	9579	14709	19457	23786	28900	34308	41067	49760	64477	81940	1.880
MSA	: Pensacola, FL	1979	4742	7975	10799	13606	16624	19961	23415	28042	35462	43835	
		FY91	8842	14871	20137	25372	31000	37222	43663	52291	66128	81742	1.865

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: MARYLAND

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA : Baltimore, MD	1979	6335	10759	14754	18391	21794	25456	29547	34787	44477	56440	
	FY91	12644	21474	29448	36707	43500	50809	58974	69433	88774	112652	1.996
MSA : Cumberland, MD-WV	1979	5794	8738	11388	14211	16855	19473	22279	26660	33410	39871	
	FY91	9625	14515	18918	23607	28000	32349	37010	44288	55501	66234	1.661
MSA : Hagerstown, MD	1979	6574	10312	13318	16415	19333	22372	25864	30164	37528	46184	
	FY91	11731	18401	23766	29292	34500	39923	46154	53828	66969	82415	1.785
MSA : Washington, DC-MD-VA	1979	9033	14370	18982	23148	27403	32190	37453	44840	59265	71076	
	FY91	18888	30047	39691	48402	57300	67309	78314	93760	123923	148620	2.091
PMSA : Wilmington, DE-NU-MD	1979	6961	11277	15270	18871	22017	25496	29550	34828	45349	58698	
	FY91	13120	21256	28782	35570	41500	48057	55699	65647	85478	110640	1.885
COUNTY : MD CAROLINE	1979	5541	8410	11302	14362	17104	19916	23013	27227	34011	41215	
	FY91	10820	16422	22070	28045	33400	38891	44938	53167	66415	80482	1.953
COUNTY : MD DORCHESTER	1979	5483	8402	11215	13870	16699	19697	22618	27006	34928	43560	
	FY91	10835	16603	22162	27409	33000	38924	44696	53368	69023	86081	1.976
COUNTY : MD GARRETT	1979	5152	7812	10340	12609	14958	17816	20451	24007	29845	36734	
	FY91	9334	14153	18733	22844	27100	32277	37051	43494	54071	66552	1.812
COUNTY : MD KENT	1979	5421	8528	11021	13644	16346	19577	23340	28346	37582	48073	
	FY91	10579	16642	21508	26626	31900	38205	45549	55318	73343	93816	1.952
COUNTY : MD ST MARYS	1979	7247	10608	13989	17312	20572	23901	27436	32558	39800	48259	
	FY91	16662	24390	32164	39804	47300	54954	63081	74858	91509	110959	2.299
COUNTY : MD SOMERSET	1979	5363	7685	10123	12048	14601	17271	20354	24410	32157	39770	
	FY91	10578	15158	19967	23764	28800	34066	40147	48147	63428	78445	1.972
COUNTY : MD TALBOT	1979	6862	10488	13817	16833	19733	23634	27231	33634	45445	62807	
	FY91	13388	20462	26957	32841	38500	46111	53128	65621	88665	122539	1.951
COUNTY : MD WICOMICO	1979	6225	9795	12757	15665	18446	21415	25146	29665	37080	46730	
	FY91	12283	19328	25173	30912	36400	42258	49621	58538	73170	92213	1.973
COUNTY : MD WORCESTER	1979	5914	8908	11486	13959	16619	19551	22901	27612	35819	47445	
	FY91	11672	17581	22669	27550	32800	38586	45198	54496	70693	93639	1.974

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

030791 101412

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE : MAINE

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	:	ME SOMERSET										
		1979	5074	7244	9249	11358	13659	16072	18645	21896	27305	33571
		FY91	10549	15061	19230	23615	28400	33417	38766	45526	56772	69801
COUNTY	:	ME WALDO										
		1979	4723	6692	8748	10793	12649	15025	17655	20858	25601	32316
		FY91	9446	13385	17497	21587	25300	30052	35312	41719	51206	64637
COUNTY	:	ME WASHINGTON										
		1979	4165	6304	8190	10022	12209	14885	17415	21225	26936	33443
		FY91	8392	12701	16502	20193	24600	29991	35089	42766	54273	67384
NON MSA PART :		ME YORK										
		1979	6506	9643	12178	14761	17254	19721	22383	25855	31838	38747
		FY91	13838	20511	25903	31397	36700	41947	47609	54994	67720	82416

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991



1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: RHODE ISLAND

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
PMSA: Fall River, MA-RI	1979	5801	8791	11712	14488	16990	19652	22458	26527	33409	39643	
	FY91	12120	18368	24471	30272	35500	41062	46925	55427	69806	82832	2.089
MSA : New London-Norwich, CT-RI	1979	7585	11326	14657	17528	20345	23338	26961	31811	39563	48463	
	FY91	16254	24271	31410	37563	43600	50014	57778	68172	84784	103857	2.143
PMSA: Pawtucket-Woonsocket-Attleboro, RI-MA	1979	6653	10300	13682	16672	19525	22369	25747	30130	37949	46719	
	FY91	13731	21259	28239	34411	40300	46170	53142	62188	78327	96428	2.064
PMSA: Providence, RI	1979	6521	10353	13627	16683	19683	22528	26209	31163	39546	49499	
	FY91	13450	21355	28108	34411	40600	46468	54061	64279	81571	102101	2.063
NON MSA PART: RI KENT	1979	5749	10590	14686	17632	20874	23640	26781	30469	37970	46166	
	FY91	11650	21460	29760	35730	42300	47905	54270	61743	76944	93552	2.026
NON MSA PART: RI NEWPORT	1979	6483	10060	13305	16564	19547	22675	26223	31013	38862	47372	
	FY91	14029	21769	28792	35844	42300	49069	56746	67112	84097	102513	2.164
NON MSA PART: RI WASHINGTON	1979	6165	9900	13451	15721	17759	20549	23765	29134	37196	45199	
	FY91	12497	20068	27267	31868	36000	41655	48175	59058	75401	91624	2.027

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (C0) JANUARY 28, 1991

030791 101412

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

COUNTY : PA WAYNE

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
1979	6018	8570	10816	13042	15494	17995	21087	25110	31519	38879	
FY91	11691	16648	21012	25336	30100	34958	40965	48780	61231	75529	1.943

030791 101412

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	:	PA JUNIATA	1979 5810	8714	11075	13335	15658	18291	21237	24903	30835	37022
			FY91 10278	15415	19592	23590	27700	32357	37569	44054	54549	65494
COUNTY	:	PA LAWRENCE	1979 6594	10218	13411	16380	19198	21952	25296	29461	36535	45529
			FY91 11540	17883	23471	28667	33600	38420	44272	51562	63942	79684
COUNTY	:	PA MCKEAN	1979 6538	9918	12648	15150	17579	20272	23219	27252	34238	42342
			FY91 11789	17885	22807	27319	31700	36556	41870	49143	61740	76354
COUNTY	:	PA MIFFLIN	1979 5806	8736	11402	14239	17011	19705	22427	26173	32492	38633
			FY91 10273	15457	20175	25195	30100	34866	39683	46311	57492	68358
COUNTY	:	PA MONTGOMERY	1979 6864	10722	13497	16055	18654	21499	24897	29389	36269	46175
			FY91 12326	19255	24238	28832	33500	38609	44711	52778	65134	82923
COUNTY	:	PA NORTHUMBERLAND	1979 6170	8924	11220	13483	15861	18312	21187	24624	30270	36004
			FY91 11086	16035	20160	24227	28500	32904	38070	44245	54390	64694
COUNTY	:	PA PIKE	1979 6342	9362	11821	14358	17054	19654	23352	27722	35711	45446
			FY91 12346	18225	23012	27951	33200	38261	45460	53968	69520	88472
COUNTY	:	PA POTTER	1979 5108	7913	10559	12973	15383	17664	20316	23473	28830	35071
			FY91 9231	14300	19082	23444	27800	31922	36714	42420	52101	63379
COUNTY	:	PA SCHUYLKILL	1979 6422	9235	11557	13900	16214	18585	21370	24971	31057	37972
			FY91 11723	16859	21098	25375	29600	33928	39012	45586	56697	69321
COUNTY	:	PA SNYDER	1979 6753	9843	12369	15022	17218	19601	22296	26005	32369	38994
			FY91 11923	17378	21838	26522	30400	34607	39365	45914	57150	68847
COUNTY	:	PA SULLIVAN	1979 5663	8197	10430	12579	14559	16953	19624	23350	29624	35920
			FY91 10696	15483	19700	23760	27500	32021	37067	44105	55955	67848
COUNTY	:	PA SUSQUEHANNA	1979 5880	8804	11385	13882	16383	18976	21897	25437	31694	38409
			FY91 11090	16605	21473	26182	30900	35790	41299	47976	59778	72443
COUNTY	:	PA TIOGA	1979 5361	8211	10881	13435	16007	18538	21494	25111	31160	37958
			FY91 10114	15491	20528	25347	30200	34975	40552	47376	58788	71614
COUNTY	:	PA UNION	1979 6928	10195	12949	15653	18082	20880	23911	27435	34793	42703
			FY91 12260	18042	22916	27701	32000	36951	42315	48552	61573	75572
COUNTY	:	PA VENANGO	1979 6848	10846	13977	16718	19531	22107	24938	28926	36510	45288
			FY91 10869	17214	22184	26535	31000	35088	39582	45911	57949	71882
COUNTY	:	PA WARREN	1979 7078	10715	13828	16688	19160	21744	24652	28882	35412	44517
			FY91 12781	19349	24971	30135	34600	39260	44517	52156	63948	80390

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

COUNTY	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY : PA BEDFORD	1979	5508	8191	10583	12955	15372	17660	20524	24258	30561	38113	
	FY91	9710	14440	18657	22838	27100	31133	36182	42765	53877	67191	1.763
COUNTY : PA BRADFORD	1979	5677	8762	11448	13992	16401	18989	21878	25735	32331	38787	
	FY91	10695	16507	21568	26361	30900	35775	41218	48485	60912	73075	1.884
COUNTY : PA BUTLER	1979	8051	11958	15336	18170	20923	23739	26920	31322	38629	47535	
	FY91	12890	19146	24554	29092	33500	38008	43101	50149	61849	76108	1.601
COUNTY : PA CAMERON	1979	6124	9271	12310	14293	16831	19308	22098	26741	32867	38133	
	FY91	11061	16745	22234	25815	30400	34873	39913	48299	59364	68875	1.806
COUNTY : PA CLARION	1979	6371	9807	12755	15730	18915	21781	25003	29292	35549	44144	
	FY91	10104	15554	20229	24948	30000	34545	39655	46458	56382	70014	1.586
COUNTY : PA CLEARFIELD	1979	6493	9615	12271	14874	17368	20261	23283	26886	33168	40929	
	FY91	11140	16497	21054	25520	29800	34763	39948	46130	56909	70225	1.716
COUNTY : PA CLINTON	1979	6372	9685	12368	14804	17036	19428	22075	25629	31740	38334	
	FY91	11258	17111	21852	26156	30100	34326	39003	45282	56079	67730	1.767
COUNTY : PA CRAWFORD	1979	6363	9583	12355	15140	17933	20695	23764	27645	34389	42365	
	FY91	11496	17313	22322	27353	32400	37390	42935	49946	62131	76541	1.807
COUNTY : PA ELK	1979	7729	11333	14183	16724	19404	22148	25096	28939	35886	45348	
	FY91	13941	20441	25582	30165	35000	39949	45266	52198	64729	81796	1.804
COUNTY : PA FOREST	1979	5866	8525	10699	12824	15491	17856	20914	24178	30212	35150	
	FY91	9315	13537	16990	20364	24600	28355	33211	38395	47977	55818	1.588
COUNTY : PA FRANKLIN	1979	7541	11002	13862	16642	19253	22017	25178	29119	35482	42882	
	FY91	13121	19143	24119	28956	33500	38309	43809	50666	61738	74614	1.740
COUNTY : PA FULLTON	1979	5058	7993	10735	12924	15371	17580	20534	23973	29275	35066	
	FY91	8917	14092	18926	22785	27100	30994	36202	42265	51613	61823	1.763
COUNTY : PA GREENE	1979	5727	8972	11862	14797	17866	20827	23778	27796	34119	39934	
	FY91	8911	13960	18457	23024	27800	32407	36999	43251	53090	62138	1.556
COUNTY : PA HUNTINGDON	1979	5857	8534	10895	13258	15744	18014	20839	24154	29644	35655	
	FY91	10304	15014	19168	23326	27700	31693	36664	42496	52155	62731	1.759
COUNTY : PA INDIANA	1979	6710	10418	13295	16108	18933	21568	24731	28767	35711	44593	
	FY91	11376	17663	22541	27310	32100	36567	41930	48773	60546	75605	1.695
COUNTY : PA JEFFERSON	1979	6256	9623	12406	15162	17663	20260	23111	27168	34279	44161	
	FY91	10731	16507	21281	26009	30300	34755	39645	46605	58803	75756	1.715

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: PENNSYLVANIA

	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA : Allentown-Bethlehem-Easton, PA-NU	1979	7949	11941	15424	18388	21272	24261	27534	32364	39886	48734	
	FY91	14424	21668	27988	33366	38600	44023	49962	58727	72376	88432	1.815
MSA : Altoona, PA	1979	6235	9462	12115	14533	17533	20168	22949	26759	32945	39641	
	FY91	11024	16729	21420	26402	31000	35658	40575	47312	58249	70089	1.768
PMSA : Beaver County, PA	1979	7760	12194	16238	19735	22238	25358	28653	33224	40270	48307	
	FY91	10747	16888	22489	27333	30800	35121	39684	46015	55774	66905	1.385
MSA : Erie, PA	1979	7060	10903	14194	16973	19803	22422	25682	30007	37382	46581	
	FY91	12656	19545	25444	30426	35500	40194	46039	53792	67013	83503	1.793
MSA : Harrisburg-Lebanon-Carlisle, PA	1979	7965	11866	15218	17983	20752	23705	27106	31685	38985	47785	
	FY91	15045	22414	28746	33969	39200	44778	51202	59852	73641	90264	1.889
MSA : Johnstown, PA	1979	6435	9719	12566	15548	18355	21036	23992	27882	34688	43667	
	FY91	9956	15037	19442	24056	28400	32548	37121	43140	53671	67564	1.547
MSA : Lancaster, PA	1979	7939	11767	15086	17754	20566	23381	26718	31356	39065	48182	
	FY91	15054	22314	28608	33667	39000	44338	50666	59461	74080	91369	1.896
PMSA : Philadelphia, PA-NU	1979	6286	10519	14333	17887	21247	24820	28819	34262	44273	57075	
	FY91	12189	20397	27793	34684	41200	48128	55882	66437	85849	110673	1.939
PMSA : Pittsburgh, PA	1979	7101	11069	14723	17902	20984	24125	27782	33024	41539	51424	
	FY91	12250	19095	25398	30883	36200	41618	47927	56970	71659	88712	1.725
MSA : Reading, PA	1979	7512	11404	14838	17774	20696	23517	26800	31273	38804	47593	
	FY91	13974	21214	27602	33064	38500	43747	49855	58175	72185	88535	1.860
MSA : Scranton--Wilkes-Barre, PA	1979	6609	9692	12186	14730	17159	19873	22635	26609	33345	40305	
	FY91	12633	18526	23293	28156	32800	37987	43267	50863	63740	77044	1.912
MSA : Sharon, PA	1979	7294	10947	14251	17096	19974	22482	25664	29869	37142	45847	
	FY91	11320	16989	22117	26533	31000	34892	39830	46357	57645	71155	1.552
MSA : State College, PA	1979	6615	10391	13503	16320	19098	21952	25366	30101	38790	47933	
	FY91	12677	19913	25877	31276	36600	42069	48612	57686	74338	91860	1.916
MSA : Williamsport, PA	1979	6393	9642	12357	15039	17753	20456	23245	27022	33830	40696	
	FY91	12351	18628	23874	29056	34300	39522	44910	52208	65361	78627	1.932
MSA : York, PA	1979	7843	11699	15080	17835	20473	23042	26296	30327	37742	46790	
	FY91	14404	21485	27695	32755	37600	42318	48294	55697	69315	85932	1.837
COUNTY : PA ARMSTRONG	1979	6652	9681	12418	15461	18020	20684	23723	27431	33890	40297	
	FY91	11258	16385	21018	26168	30500	35008	40152	46428	57360	68205	1.693

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (C0) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: OREGON

COUNTY	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY : OR HOOD RIVER	1979	6528	10304	13190	16489	19508	22062	26242	31423	39860	47926	
	FY91	10641	16796	21501	26878	31800	35963	42777	51222	64975	78124	1.630
COUNTY : OR JEFFERSON	1979	5831	8871	11735	14626	16762	19912	23174	26858	34337	43414	
	FY91	9531	14500	19182	23908	27400	32549	37881	43903	56128	70966	1.635
COUNTY : OR JOSEPHINE	1979	4761	7450	9852	12348	15042	17792	21089	25329	32417	39553	
	FY91	7501	11738	15522	19455	23700	28032	33227	39908	51075	62319	1.576
COUNTY : OR KLAMATH	1979	5643	8882	11985	15232	18045	21039	24460	28513	35387	45055	
	FY91	9569	15061	20323	25829	30600	35677	41478	48351	60007	76402	1.696
COUNTY : OR LAKE	1979	6091	9102	11710	14928	17938	20878	24015	27940	34170	40728	
	FY91	10322	15425	19845	25298	30400	35382	40698	47350	57908	69022	1.695
COUNTY : OR LINCOLN	1979	5785	8673	11753	14880	17869	21081	24717	29458	37489	48441	
	FY91	9064	13590	18416	23316	28000	33033	38730	46159	58743	75905	1.567
COUNTY : OR LINN	1979	5713	9046	12236	15484	18523	21474	24592	28621	35864	43945	
	FY91	10023	15871	21468	27167	32500	37677	43148	50217	62926	77104	1.755
COUNTY : OR MALHEUR	1979	5067	7553	9811	12286	15020	17502	20719	25543	32656	41520	
	FY91	8568	12772	16591	20776	25400	29597	35037	43195	55223	70213	1.691
COUNTY : OR MORROW	1979	7011	10728	13758	16911	19992	22942	26471	31085	38619	48924	
	FY91	11642	17815	22847	28083	33200	38098	43959	51621	64133	81246	1.661
COUNTY : OR SHERMAN	1979	5413	8683	11153	13350	16104	18999	22744	26368	35231	39140	
	FY91	8840	14180	18214	21802	26300	31027	37144	43062	57536	63920	1.633
COUNTY : OR TILLAMOOK	1979	6005	8968	11659	14346	17162	19932	23563	28384	36013	46808	
	FY91	9412	14056	18274	22486	26900	31241	36933	44489	56447	73367	1.567
COUNTY : OR UMATILLA	1979	6357	9761	12583	15408	18323	21381	24673	29124	35877	44923	
	FY91	10581	16247	20945	25647	30500	35590	41070	48479	59719	74777	1.665
COUNTY : OR UNION	1979	5772	9214	12042	15168	17886	21072	24194	28139	34761	44206	
	FY91	9584	15299	19995	25186	29700	34990	40174	46725	57721	73404	1.661
COUNTY : OR WALLOWA	1979	6035	8711	11178	13745	16497	19313	22215	26293	34323	46261	
	FY91	10023	14468	18565	22829	27400	32077	36897	43670	57007	76835	1.661
COUNTY : OR WASCO	1979	6049	10134	13237	16807	20441	22916	25859	29974	39630	50799	
	FY91	9883	16558	21628	27462	33400	37444	42252	48976	64754	83004	1.634
COUNTY : OR WHEELER	1979	5340	6850	8338	9810	12109	14374	17927	21874	29416	38068	
	FY91	8863	11370	13840	16283	20100	23859	29757	36309	48828	63189	1.660

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: VERMONT		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA	: Burlington, VT	1979	7430	11388	14736	17944	20855	24127	27899	33275	42104	49810	
		FY91	14749	22606	29252	35621	41400	47895	55383	66055	83582	98879	1.985
COUNTY	: VT ADDISON	1979	6144	9265	11748	14172	16548	19229	22355	26492	33927	42118	
		FY91	11918	17972	22788	27491	32100	37300	43364	51389	65811	81700	1.940
COUNTY	: VT BENNINGTON	1979	6752	9741	12251	14541	16882	19677	22838	27202	34587	45125	
		FY91	13638	19675	24745	29371	34100	39745	46130	54945	69862	91148	2.020
COUNTY	: VT CALEDONIA	1979	5652	8282	10749	13104	15248	17800	20570	24071	30244	36782	
		FY91	11008	16131	20936	25523	29700	34670	40066	46885	58909	71643	1.948
NON MSA PART:	VT CHITTENDEN	1979	7678	11552	14776	17222	19794	22808	26013	30029	38705	49894	
		FY91	15244	22935	29337	34193	39300	45284	51647	59621	76846	99062	1.985
COUNTY	: VT ESSEX	1979	5411	7791	10051	12002	14327	16390	18725	21661	26794	32614	
		FY91	10537	15171	19573	23372	27900	31917	36464	42182	52177	63511	1.947
COUNTY	: VT FRANKLIN	1979	5452	8105	10628	12814	15755	18629	21627	25819	33311	42057	
		FY91	10623	15793	20709	24969	30700	36300	42142	50310	64909	81951	1.949
COUNTY	: VT GRAND ISLE	1979	5269	7999	10130	12350	14192	16918	19791	23461	31328	38125	
		FY91	10246	15556	19700	24017	27600	32901	38488	45625	60925	74143	1.945
COUNTY	: VT LAMOILLE	1979	5576	8432	10795	13191	15766	17870	20522	24813	30759	38938	
		FY91	10857	16419	21020	25685	30700	34796	39961	48316	59894	75821	1.947
COUNTY	: VT ORANGE	1979	5495	7932	10152	12219	14529	16774	19591	23296	28254	34561	
		FY91	10665	15395	19704	23716	28200	32557	38025	45216	54839	67081	1.941
COUNTY	: VT ORLEANS	1979	5289	7584	10048	12122	14335	16642	19374	22805	30341	37531	
		FY91	10293	14760	19556	23592	27900	32390	37707	44385	59052	73046	1.946
COUNTY	: VT RUTLAND	1979	6238	9271	12037	14783	17071	19709	22555	26458	33375	40719	
		FY91	12606	18736	24326	29876	34500	39831	45583	53470	67449	82291	2.021
COUNTY	: VT WASHINGTON	1979	6181	9163	11879	14538	17005	19803	22807	27125	33876	41611	
		FY91	11994	17781	23052	28212	33000	38429	44259	52638	65739	80750	1.941
COUNTY	: VT WINDHAM	1979	5905	8823	11346	14011	16526	19192	22313	26535	34122	42198	
		FY91	11934	17831	22930	28317	33400	38788	45095	53628	68962	85284	2.021
COUNTY	: VT WINDSOR	1979	6712	9982	12670	15332	17797	20558	23554	27969	35655	46043	
		FY91	13577	20191	25629	31013	36000	41584	47645	56576	72123	93136	2.023

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: VIRGINIA		1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA	YR											
MSA : Charlottesville, VA	1979	6638	10115	13336	16293	19369	22464	26291	31545	42534	58181	
	FY91	14222	21672	28573	34909	41500	48131	56331	67588	91133	124658	2.143
MSA : Danville, VA	1979	5540	8465	11106	13739	16386	19232	22348	26455	33055	41037	
	FY91	10751	16427	21553	26663	31800	37323	43370	51340	64149	79639	1.941
MSA : Johnson City-Kingsport-Bristol, TN-VA	1979	5143	7935	10510	13035	15867	18738	21786	25941	33087	40581	
	FY91	8946	13802	18281	22673	27600	32593	37895	45123	57553	70588	1.739
MSA : Lynchburg, VA	1979	6265	9793	12836	15746	18470	21582	25123	29663	37497	46870	
	FY91	12041	18822	24671	30264	35500	41481	48287	57013	72070	90085	1.922
MSA : Norfolk-Virginia Beach-Newport News, VA	1979	5548	9373	12368	15648	18879	22087	25841	30729	38508	47779	
	FY91	10961	18518	24435	30916	37300	43638	51055	60712	76081	94398	1.976
MSA : Richmond-Petersburg, VA	1979	6537	10779	14564	18014	21138	24376	28106	33229	41684	51568	
	FY91	13854	22845	30867	38178	44800	51662	59568	70425	88345	109293	2.119
MSA : Roanoke, VA	1979	6211	9911	13067	16241	19211	22168	25778	29991	38186	48552	
	FY91	12511	19965	26323	32717	38700	44656	51929	60415	76924	97806	2.014
MSA : Washington, DC-MD-VA	1979	9033	14370	18982	23148	27403	32190	37453	44840	59265	71076	
	FY91	18888	30047	39691	48402	57300	67309	78314	93760	123923	148620	2.091
COUNTY : VA ACCOMACK	1979	4194	6713	8890	11200	13803	16852	20033	24956	34215	46070	
	FY91	8325	13325	17647	22232	27400	33452	39767	49539	67919	91452	1.985
COUNTY : VA ALLEGHANY	1979	6177	9564	12316	15062	17759	20889	23957	27896	34083	42589	
	FY91	11895	18418	23717	29006	34200	40227	46136	53721	65636	82017	1.926
COUNTY : VA AMELIA	1979	5744	8311	10986	13515	16211	19095	21919	25463	32519	39774	
	FY91	11267	16303	21550	26513	31800	37457	42996	49949	63790	78021	1.962
COUNTY : VA APPOMATTOX	1979	6629	9767	12971	15665	18352	21188	24456	28718	35249	44284	
	FY91	13906	20489	27211	32863	38500	44449	51305	60246	73947	92901	2.098
COUNTY : VA AUGUSTA	1979	6759	10159	12629	15422	18100	21018	24654	28727	35944	45244	
	FY91	12995	19532	24281	29651	34800	40410	47401	55232	69107	86988	1.923
COUNTY : VA BATH	1979	5767	8356	10796	12977	14839	18464	23774	29190	37127	42583	
	FY91	11076	16048	20734	24923	28500	35462	45660	56062	71306	81785	1.921
COUNTY : VA BEDFORD	1979	6475	9718	12191	15068	17764	20334	23373	27185	34776	43058	
	FY91	12538	18818	23607	29179	34400	39376	45261	52643	67343	83381	1.937
COUNTY : VA BLAND	1979	4884	8334	11346	13513	15554	17728	19510	23018	27354	32549	
	FY91	9671	16502	22467	26758	30800	35104	38633	45580	54166	64453	1.980

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991



1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: VIRGINIA		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: VA BRUNSWICK	1979	4384	6723	8777	10855	13111	15531	18756	22748	28847	34022	
		FY91	8660	13280	17338	21443	25900	30680	37051	44937	56985	67208	1.975
COUNTY	: VA BUCHANAN	1979	4292	7591	10625	13722	16716	19353	22068	26300	33162	39660	
		FY91	7420	13123	18369	23723	28900	33459	38152	45469	57333	68567	1.729
COUNTY	: VA BUCKINGHAM	1979	4546	6955	9032	11137	13420	15982	18831	23228	29514	36346	
		FY91	8942	13681	17767	21908	26400	31439	37044	43727	58060	71500	1.967
COUNTY	: VA CAROLINE	1979	5409	8100	10571	13483	16413	19418	23006	26863	33796	41803	
		FY91	11138	16680	21769	27766	33800	39988	47377	55320	69597	86086	2.059
COUNTY	: VA CARROLL	1979	4567	7155	9535	11707	13780	15960	18484	21514	26824	33128	
		FY91	9047	14174	18890	23193	27300	31618	36619	42622	53141	65630	1.981
COUNTY	: VA CHARLOTTE	1979	3856	6083	8334	10591	12775	15665	18694	22048	28032	35319	
		FY91	7595	11951	16374	20808	25100	30778	36729	43319	55076	69393	1.965
COUNTY	: VA CLARKE	1979	6654	10387	13192	16377	18922	21881	26262	30905	41850	62335	
		FY91	12870	20091	25516	31677	36600	42323	50797	59778	80948	120571	1.934
COUNTY	: VA CRAIG	1979	6063	8576	11023	13471	16072	18222	20544	22749	27052	32668	
		FY91	13354	18889	24279	29671	35400	40135	45249	50106	59584	71954	2.203
COUNTY	: VA CULPEPER	1979	5331	8761	11818	14899	17811	20902	24271	28441	37419	47918	
		FY91	11822	19429	26209	33041	39500	46355	53826	63074	82985	106269	2.218
COUNTY	: VA CUMBERLAND	1979	4104	6300	8551	10829	12719	15492	18174	22377	29428	37576	
		FY91	8066	12383	16807	21285	25000	30450	35722	43983	57842	73858	1.966
COUNTY	: VA DICKENSON	1979	4236	7352	9990	12342	15398	17914	20755	24010	29679	37405	
		FY91	7895	13703	18620	23003	28700	33389	38684	44751	55318	69718	1.864
COUNTY	: VA ESSEX	1979	5535	8804	11424	13902	16484	19290	22897	27146	35508	46936	
		FY91	10980	17464	22662	27577	32700	38266	45421	53850	70438	93108	1.984
COUNTY	: VA FAUQUIER	1979	7037	11064	14582	17775	21205	24931	29453	34608	46196	61576	
		FY91	15597	24522	32320	39397	47000	55258	65281	76707	102391	136480	2.216
COUNTY	: VA FLOYD	1979	4448	7237	9791	11966	14584	17095	19548	23929	28294	36097	
		FY91	8783	14291	19334	23630	28800	33758	38602	45279	55874	71283	1.975
COUNTY	: VA FRANKLIN	1979	5936	8932	11642	14206	16398	18891	22115	25994	32372	38611	
		FY91	11475	17267	22505	27462	31700	36519	42751	50250	62580	74641	1.933
COUNTY	: VA FREDERICK	1979	6894	10280	13085	15930	18782	21669	25114	28644	35128	45007	
		FY91	13324	19868	25289	30787	36300	41879	48537	55360	67891	86985	1.933

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

COUNTY	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
VA GILES	1979	5666	8495	10900	13069	15273	17432	20702	24366	31295	37583	
	FY91	11166	16741	21481	25756	30100	34354	40799	48020	61676	74068	1,971
VA GRAYSON	1979	5127	7163	9185	11502	13691	15639	17556	20402	25958	34897	
	FY91	10148	14178	18180	22767	27100	30955	34750	40383	51381	69075	1,979
VA GREENSVILLE	1979	4714	6839	9113	11276	13828	17035	20028	23149	30491	37642	
	FY91	9306	13501	17991	22261	27300	33631	39540	45702	60197	74314	1,974
VA HALIFAX	1979	4436	6988	9762	11818	14094	16676	19582	23077	27725	34505	
	FY91	8718	13734	19185	23226	27700	32774	38485	45354	54490	67815	1,965
VA HENRY	1979	6184	9419	12056	15119	17426	19873	22360	26231	32824	39377	
	FY91	11959	18215	23315	29238	33700	38432	43241	50727	63478	76150	1,934
VA HIGHLAND	1979	4857	7715	10189	13007	15953	18814	21769	26326	34028	41796	
	FY91	9346	14846	19607	25030	30700	36205	41892	50661	65483	80432	1,924
VA ISLE OFWIGHT	1979	5295	9548	12948	15950	19003	21851	24723	28360	36063	45082	
	FY91	10449	18841	25551	31475	37500	43120	48787	55964	71165	88963	1,973
VA KING + QUEEN	1979	5063	7201	9515	11695	15009	18131	20839	24778	32697	42439	
	FY91	10018	14249	18828	23142	29700	35877	41236	49031	64701	83978	1,979
VA KING GEORGE	1979	5550	9307	12807	16629	20631	24544	28395	33563	42284	49187	
	FY91	11406	19127	26320	34175	42400	50441	58356	68977	86900	101087	2,055
VA KING WILLIAM	1979	5969	10184	13554	16908	19446	21931	25764	30475	39982	49869	
	FY91	11817	20162	26834	33475	38500	43419	51008	60335	79158	98732	1,980
VA LANCASTER	1979	4755	7720	10315	12810	16349	19665	22984	27435	40055	54239	
	FY91	9423	15299	20441	25386	32400	38971	45549	54369	79379	107489	1,982
VA LEE	1979	3545	5957	8073	10084	12174	14757	17878	21411	27031	32760	
	FY91	6610	11107	15053	18802	22700	27516	33335	39923	50402	61085	1,865
VA LOUISA	1979	5167	7574	10345	13202	16002	18570	21586	25400	31868	39379	
	FY91	11430	16755	22885	29205	35400	41080	47753	56190	70499	87115	2,212
VA LUNENBURG	1979	5048	7297	9315	11584	14100	16493	19844	23614	31136	38811	
	FY91	9916	14335	18299	22757	27700	32401	38984	46390	61167	76245	1,965
VA MADISON	1979	5150	8152	10569	12388	14976	17326	20043	23490	29546	37356	
	FY91	11416	18072	23430	27462	33200	38409	44432	52074	65499	82813	2,217
VA MATHEWS	1979	7096	9944	12594	15620	18501	21217	24923	29122	38566	49241	
	FY91	14076	19725	24982	30985	36700	42087	49439	57768	76502	97678	1,984

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

COUNTY	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
STATE: VIRGINIA												
VA MECKLENBURG	1979	4256	7240	9607	11938	14516	17231	20076	23828	30667	37474	
	FY91	8385	14264	18928	23520	28600	33949	39554	46946	60421	73832	1.970
VA MIDDLESEX	1979	5231	7617	10200	12409	14808	17788	21883	26540	35012	44169	
	FY91	10350	15071	20182	24553	29300	35196	43299	52513	69276	87395	1.979
VA MONTGOMERY	1979	6040	9066	11819	14623	17084	19999	23568	28825	36213	45569	
	FY91	11914	17883	23314	28845	33700	39450	46490	56860	71433	89889	1.973
VA NELSON	1979	4784	7029	9139	11551	14404	17661	20759	24566	31883	42416	
	FY91	9399	13810	17955	22694	28300	34699	40785	48265	62641	83336	1.965
VA NORTHAMPTON	1979	3573	5808	8059	10283	12130	14526	17881	21820	27471	35524	
	FY91	7069	11491	15945	20345	24000	28740	35378	43172	54353	70286	1.979
VA NORTHUMBERLD	1979	6210	8807	11208	13773	16370	19414	23074	28333	38873	57534	
	FY91	12291	17431	22183	27259	32400	38424	45668	56077	76938	113873	1.979
VA NOTTOWAY	1979	4574	7561	10534	13337	15802	18301	21489	25603	32154	41490	
	FY91	8973	14832	20665	26164	31000	35902	42156	50227	63078	81394	1.962
VA ORANGE	1979	5354	8288	10890	13410	16401	19432	22669	27007	35336	43843	
	FY91	11849	18343	24102	29680	36300	43008	50172	59774	78208	97036	2.213
VA PAGE	1979	5397	7901	10297	12453	14824	17211	20300	24089	30030	36889	
	FY91	10448	15296	19935	24109	28700	33321	39301	46637	58139	71418	1.936
VA PATRICK	1979	5337	8027	10106	12590	15267	17863	20462	23294	28589	33763	
	FY91	10312	15510	19527	24327	29500	34516	39538	45010	55241	65239	1.932
VA PRINCEEDWARD	1979	4349	6916	9276	11688	14365	17414	20540	24095	32027	38417	
	FY91	8537	13576	18209	22944	28200	34185	40322	47301	62872	75416	1.963
VA PULASKI	1979	6165	9039	11475	13889	16246	18722	21528	25127	31288	38790	
	FY91	12181	17859	22673	27442	32100	36992	42536	49647	61821	76644	1.976
VA RAPPAHANNOCK	1979	5478	8161	11159	14432	16878	20205	23978	28093	40285	49373	
	FY91	12138	18083	24727	31979	37400	44772	53132	62251	89267	109405	2.216
VA RICHMOND	1979	5633	8776	11377	14179	16767	19499	22655	27227	34737	39804	
	FY91	11153	17377	22527	28075	33200	38609	44858	53911	68782	78815	1.980
VA ROCKBRIDGE	1979	5447	8200	10635	13086	15649	17976	20957	25503	31525	37057	
	FY91	10477	15772	20455	25170	30100	34575	40309	49053	60636	71277	1.923
VA ROCKINGHAM	1979	6361	9547	12451	15080	17309	19987	22732	27112	34492	43755	
	FY91	12237	18367	23953	29011	33300	38452	43733	52159	66357	84178	1.924

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: VIRGINIA

COUNTY	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
VA RUSSELL	1979	4733	7709	10327	12644	15596	18475	21653	25404	32189	38748	
	FY91	8163	13296	17812	21808	26900	31865	37347	43816	55519	66832	1.725
VA SHENANDOAH	1979	5789	8617	11083	13290	15626	18137	20982	24821	32602	40779	
	FY91	11188	16653	21419	25685	30200	35052	40551	47970	63009	78812	1.933
VA SMYTH	1979	5333	7916	10090	12262	14381	16538	19027	22202	28101	35155	
	FY91	10568	15687	19996	24300	28500	32774	37707	43999	55690	69669	1.982
VA SOUTHAMPTON	1979	3456	6384	9579	13141	16088	19152	22667	26513	33320	40167	
	FY91	6809	12579	18874	25893	31700	37737	44663	52241	65654	79145	1.970
VA SPOTSYLVANIA	1979	7150	11061	14703	17645	20599	23458	26527	30225	37619	46017	
	FY91	14717	22767	30263	36319	42400	48284	54601	62213	77433	94719	2.058
VA SURRY	1979	4816	7835	9909	12516	15027	17738	20743	25773	32591	38619	
	FY91	9486	15433	19518	24653	29600	34940	40859	50767	64197	76071	1.970
VA SUSSEX	1979	4345	7205	9555	12156	15633	18173	21202	25408	32628	41481	
	FY91	8560	14195	18825	23949	30800	35804	41771	50058	64283	81725	1.970
VA TAZEWELL	1979	5308	8359	11106	13810	16431	19449	22322	26256	32611	39946	
	FY91	9174	14448	19196	23869	28400	33616	38582	45381	56366	69044	1.728
VA WARREN	1979	6469	9682	12242	14522	17106	20054	23246	26784	33180	39358	
	FY91	12517	18734	23688	28099	33100	38804	44980	51826	64203	76157	1.935
VA WESTMORELAND	1979	5063	7639	10405	12933	15395	18073	21823	26970	34299	45594	
	FY91	10030	15134	20613	25622	30500	35805	43234	53431	67951	90329	1.981
VA WISE	1979	5111	8327	11070	14186	16942	19883	22401	26627	33704	41979	
	FY91	9532	15531	20647	26459	31600	37085	41782	49664	62864	78298	1.865
VA WYTHE	1979	5743	8214	10370	12647	15003	17519	20284	23647	29999	37552	
	FY91	11368	16260	20528	25036	29700	34680	40154	46811	59386	74338	1.980
VA BEDFORD	1979	5077	7464	10934	13402	16445	19575	23007	27232	35361	43007	
	FY91	9817	14433	19143	25915	31800	37852	44489	52659	68378	83163	1.934
VA BUENA VISTA	1979	6898	10195	12179	14054	16091	18410	20871	23709	28965	33031	
	FY91	13246	19577	23387	26988	30900	35353	40079	45529	55622	63430	1.920
VA CLIFTONFORGE	1979	5759	9584	12432	15088	18404	21485	24446	28857	35948	44814	
	FY91	11077	18434	23912	29021	35400	41326	47021	55506	69145	86199	1.923
VA COVINGTON	1979	6032	8753	11439	14173	16551	18846	21519	25848	31721	36553	
	FY91	11589	16817	21978	27231	31800	36209	41345	49662	60946	70230	1.921

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

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1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE:	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
VIRGINIA												
INDEP. CITY : VA EMPORIA	1979	4746	7648	10167	11772	14010	17581	20588	25884	32851	44138	
	FY91	9349	15066	20029	23191	27600	34634	40558	50992	64717	86952	1.970
INDEP. CITY : VA FRANKLIN	1979	3504	6907	9479	12896	15836	19120	23143	29335	37533	47762	
	FY91	6903	13608	18675	25407	31200	37670	45596	58977	73947	94100	1.970
INDEP. CITY : VA FREDERICKSBG	1979	6292	9910	12946	15616	18392	21733	25968	32454	41605	50332	
	FY91	12931	20367	26607	32094	37800	44666	53370	66700	85508	103444	2.055
INDEP. CITY : VA GALAX	1979	5283	7278	9151	11302	13426	15378	18177	21754	28019	39437	
	FY91	10466	14419	18130	22391	26600	30467	36012	43099	55512	78133	1.981
INDEP. CITY : VA HARRISONBURG	1979	6867	9513	12725	16066	19648	22347	25965	31563	39853	49573	
	FY91	13211	18301	24481	30908	37800	42992	49953	60722	76671	95371	1.924
INDEP. CITY : VA LEXINGTON	1979	5514	8361	11054	13425	16651	20358	24990	31424	42060	50773	
	FY91	10596	16068	21243	25800	32000	39124	48025	60390	80831	97575	1.922
INDEP. CITY : VA MARTINSVILLE	1979	5548	8888	11418	14151	17469	20290	24129	30056	39646	49248	
	FY91	10734	17197	22092	27380	33800	39258	46686	58154	76709	95287	1.935
INDEP. CITY : VA NORTON	1979	5382	7359	10226	12789	15863	19216	22419	30252	37754	46805	
	FY91	10008	13685	19017	23783	29500	35735	41692	56258	70210	87042	1.860
INDEP. CITY : VA RADFORD	1979	6673	9671	13302	16013	18680	21826	25451	30129	38236	54374	
	FY91	13181	19103	26276	31631	36900	43114	50275	59516	75530	107409	1.975
INDEP. CITY : VA SOUTH BOSTON	1979	4770	7569	11492	14074	16316	18453	21185	26326	33692	46521	
	FY91	9355	14844	22538	27602	32000	36191	41549	51632	66078	91240	1.961
INDEP. CITY : VA STAUNTON	1979	7510	10836	13559	16584	19369	22125	25688	29814	37687	50772	
	FY91	14423	20811	26041	31851	37200	42493	49336	57260	72381	97512	1.921
INDEP. CITY : VA WAYNESBORO	1979	6806	10459	13315	16203	18950	21744	25069	29859	38854	50102	
	FY91	13073	20090	25576	31123	36400	41766	48153	57354	74632	96238	1.921
INDEP. CITY : VA WINCHESTER	1979	5644	8724	11565	14565	17689	21331	25134	30565	40129	57928	
	FY91	10912	16867	22359	28160	34200	41241	48594	59287	77585	111998	1.933

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: WASHINGTON		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
MSA :	Bellingham, WA	1979	6371	10134	13481	16741	19922	22951	26590	31279	39966	51962	
		FY91	10777	17142	22804	28319	33700	38823	44979	52911	67606	87898	1,692
MSA :	Bremerton, WA	1979	7577	11412	15149	18405	21455	24658	28388	33491	41233	49767	
		FY91	12854	19361	25701	31225	36400	41834	48162	56819	69954	84433	1,697
MSA :	Olympia, WA	1979	7019	10928	14529	17899	21152	24540	28070	33279	41179	49175	
		FY91	11149	17359	23079	28432	33600	38981	44589	52863	65412	78114	1,589
MSA :	Richland-Kennewick-Pasco, WA	1979	7860	12936	17417	21215	24470	27627	31667	36415	45273	56104	
		FY91	13908	22890	30819	37540	43300	48886	56035	64436	80111	99276	1,770
PMSA:	Seattle, WA	1979	8589	13486	17836	21396	24803	28366	32740	38213	48254	64243	
		FY91	15202	23869	31568	37869	43900	50206	57948	67634	85407	113706	1,770
MSA :	Spokane, WA	1979	6442	9995	13200	16339	19428	22433	26047	30758	38443	48274	
		FY91	10809	16771	22149	27416	32600	37642	43706	51611	64506	81003	1,678
PMSA:	Tacoma, WA	1979	6553	10104	13370	16943	20310	23496	27079	32152	40122	49556	
		FY91	11292	17412	23040	29197	35000	40490	46664	55407	69141	85399	1,723
PMSA:	Vancouver, WA	1979	7233	11263	15254	18588	21483	24513	28235	32914	39818	48685	
		FY91	12524	19503	26413	32187	37200	42446	48891	56993	68948	84303	1,732
MSA :	Yakima, WA	1979	5417	8475	11376	14444	17571	20799	24304	28676	36663	47505	
		FY91	9187	14373	19293	24496	29800	35274	41219	48633	62179	80567	1,696
COUNTY :	WA ADAMS	1979	5755	9943	13235	16019	18642	21417	24493	28749	37881	47958	
		FY91	9817	16961	22576	27325	31800	36533	41780	49040	64618	81807	1,706
COUNTY :	WA ASOTIN	1979	5642	8179	11608	15213	18235	21588	25569	29367	36100	46067	
		FY91	8384	12155	17251	22608	27100	32083	37999	43643	53650	68462	1,486
COUNTY :	WA CHELAN	1979	6087	9541	12617	15795	19072	22072	25882	30932	39546	49883	
		FY91	10149	15908	21037	26336	31800	36802	43154	51574	66104	83173	1,667
COUNTY :	WA CLALLAM	1979	6453	10170	13205	16515	19796	22894	26265	30886	39216	49575	
		FY91	10072	15874	20611	25778	30900	35735	40997	48210	61213	77382	1,561
COUNTY :	WA COLUMBIA	1979	5855	8441	11752	14271	17236	19470	22280	25038	32760	51889	
		FY91	8696	12537	17454	21196	25600	28918	33091	37188	48657	77068	1,485
COUNTY :	WA COWLITZ	1979	6608	10892	15069	18386	21525	24626	27592	32265	39155	48674	
		FY91	10100	16647	23032	28102	32900	37639	42173	49315	59846	74396	1,528
COUNTY :	WA DOUGLAS	1979	6127	9820	12530	15751	19334	22162	25591	30323	36023	45760	
		FY91	10204	16354	20868	26232	32200	36909	42620	50501	59994	76211	1,665

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: WEST VIRGINIA		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	:	1979	5090	8013	10593	13476	16072	19347	22720	26252	32248	39575	
		FY91	9754	15355	20300	25825	30800	37076	43540	50308	61799	75840	1.916
COUNTY	:	1979	4797	7215	9744	12584	15397	18489	21397	25429	31731	37574	
		FY91	8505	12792	17276	22312	27300	32782	37938	45087	56261	66621	1.773
COUNTY	:	1979	4525	6607	8443	10347	12866	14840	17430	21187	25589	32058	
		FY91	8687	12684	16208	19864	24700	28489	33461	40674	49125	61544	1.920
COUNTY	:	1979	5539	8737	12077	15761	18495	20878	23661	27769	34516	40968	
		FY91	8595	13557	18740	24457	28700	32397	36716	43091	53560	63572	1.552
COUNTY	:	1979	4904	7390	10023	12182	14978	17419	20435	24302	32043	38666	
		FY91	8676	13074	17733	21553	26500	30818	36154	42996	56692	68410	1.769
COUNTY	:	1979	4371	7456	9822	12439	15218	18098	20879	24717	31134	39136	
		FY91	7956	13571	17878	22641	27700	32942	38004	44990	56670	71235	1.820
COUNTY	:	1979	5912	9030	11795	14833	17744	20549	23626	27702	34834	45140	
		FY91	10262	15674	20473	25747	30800	35668	41009	48085	60464	78353	1.736
COUNTY	:	1979	4949	7518	10237	12598	15264	18014	20997	24914	32202	39683	
		FY91	8300	12608	17168	21128	25600	30212	35215	41784	54007	66554	1.677
COUNTY	:	1979	4645	7136	9319	11382	13664	16397	19250	23035	29834	36152	
		FY91	7206	11071	14458	17659	21200	25440	29866	35739	46288	56090	1.552
COUNTY	:	1979	4440	6801	8950	11206	13687	16314	19111	22663	28013	34539	
		FY91	6909	10583	13928	17439	21300	25388	29740	35268	43594	53750	1.556
COUNTY	:	1979	3772	6156	8103	10306	13276	15994	18988	23222	29046	38034	
		FY91	6591	10757	14160	18009	23200	27949	33181	40580	50758	66464	1.748
COUNTY	:	1979	5375	8188	10793	12965	15423	17854	21060	24845	30776	37634	
		FY91	9653	14705	19384	23285	27700	32066	37824	44622	55274	67591	1.796
COUNTY	:	1979	4712	7244	9438	11381	13855	16592	19422	22183	29457	35266	
		FY91	7924	12182	15871	19139	23300	27902	32662	37305	49537	59306	1.682
COUNTY	:	1979	5462	8308	11694	14989	18520	21332	24183	27786	32236	37548	
		FY91	8493	12919	18185	23309	28800	33172	37606	43209	50129	58389	1.555
COUNTY	:	1979	4922	7735	10359	12923	15865	18576	21198	24961	31574	38093	
		FY91	8252	12968	17368	21667	26600	31145	35541	41850	52938	63868	1.677
COUNTY	:	1979	3655	5708	7583	9418	11645	14328	16883	20204	24704	30474	
		FY91	6465	10097	13414	16660	20600	25346	29866	35740	43701	53908	1.769

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: WEST VIRGINIA

COUNTY	YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
: WV WETZEL	1979	5210	8479	12009	15925	19783	22755	26040	29678	35875	41833	
	FY91	10297	16758	23735	31474	39100	44973	51466	58656	70904	82680	1.976
: WV WIRT	1979	4687	6701	8632	10838	14303	16814	19733	22286	28756	33679	
	FY91	7274	10400	13397	16821	22200	26097	30628	34590	44632	52273	1.552
: WV WYOMING	1979	4248	8129	11248	14624	17745	20821	23396	27013	33016	39207	
	FY91	7373	14109	19523	25382	30800	36139	40608	46886	57305	68051	1.736

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

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1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: WEST VIRGINIA		1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.	
MSA	: Charleston, WV	1979 FY91	6514 11221	10355 17838	13870 23893	17175 29587	20317 35000	23375 40268	26940 46409	32043 55200	39720 68425	49090 84567	1.723
MSA	: Cumberland, MD-WV	1979 FY91	5794 9625	8738 14515	11388 18918	14211 23607	16855 28000	19473 32349	22279 37010	26660 44288	33410 55501	39871 66234	1.661
MSA	: Huntington-Ashland, WV-KY-OH	1979 FY91	5169 9020	8239 14360	11169 19490	14342 25027	17478 30500	20727 36169	24167 42172	28573 49861	35646 62204	44382 77448	1.745
MSA	: Parkersburg-Marietta, WV-OH	1979 FY91	6465 12238	10043 19012	13082 24765	16116 30509	18858 35700	21578 40849	24900 47138	29050 54994	35736 67651	45467 86073	1.893
MSA	: Steubenville-Weirton, OH-WV	1979 FY91	6964 10494	11189 16860	15147 22825	18797 28325	23098 33300	25365 38223	28595 43090	33049 49802	40068 60379	48555 73168	1.507
MSA	: Wheeling, WV-OH	1979 FY91	6363 10123	10036 15967	13483 21451	16622 26446	19610 31200	22354 35565	25726 40930	29750 47332	36517 58099	45255 72001	1.591
COUNTY	: WV BARBOUR	1979 FY91	4482 7513	7047 11812	9513 15946	11786 19756	14198 23800	17273 28954	19893 33346	23948 40143	29475 49408	36002 60349	1.676
COUNTY	: WV BERKELEY	1979 FY91	5832 11195	9069 17408	12079 23186	15311 29390	18233 35000	21663 41584	24862 47725	29169 55992	36054 69209	43938 84343	1.920
COUNTY	: WV BOONE	1979 FY91	5057 10651	8730 18388	11860 24981	15238 32096	18468 38900	21063 44365	23743 50010	27394 57701	34114 71855	42774 90096	2.106
COUNTY	: WV BRAXTON	1979 FY91	3633 6109	5912 9942	8022 13490	10025 16859	12071 20300	15193 25550	18564 31219	21690 36476	26848 45150	33487 56315	1.682
COUNTY	: WV CALHOUN	1979 FY91	3688 5725	5599 8692	7126 11063	9267 14387	11594 18000	14288 22182	17178 26669	20695 32129	27061 42012	32928 51121	1.553
COUNTY	: WV CLAY	1979 FY91	2965 6241	4998 10520	7549 15890	9442 19875	11259 23700	13422 28253	16470 34669	19597 41251	24529 51633	29274 61621	2.105
COUNTY	: WV DODDRIDGE	1979 FY91	4434 7982	6769 12186	8749 15751	10604 19090	12331 22200	14730 26519	17535 31568	22194 39956	28548 51396	35608 64106	1.800
COUNTY	: WV FAYETTE	1979 FY91	5214 9226	7775 13757	10064 17808	12392 21927	15202 26900	18210 32222	21435 37929	25371 44894	32092 56786	37998 67237	1.770
COUNTY	: WV GILMER	1979 FY91	4053 6807	6054 10168	7917 13297	9823 16498	12146 20400	14814 24881	17994 30222	21523 36149	25107 42168	34213 57462	1.680
COUNTY	: WV GRANT	1979 FY91	3783 7249	6020 11536	8521 16328	11072 21217	13307 25500	15812 30300	19587 37534	23279 44609	28439 54497	34935 66945	1.916

PREPARED BY HUD OFFICE OF ECONOMIC AFFAIRS, ECONOMIC AND MARKET ANALYSIS DIVISION (CO) JANUARY 28, 1991

1979 & ESTIMATED FY91 DECILE DISTRIBUTIONS OF FAMILY INCOME BY METROPOLITAN STATISTICAL AREAS AND NON METROPOLITAN COUNTIES

STATE: WEST VIRGINIA		YR	1ST	2ND	3RD	4TH	MEDIAN	6TH	7TH	8TH	9TH	9.5TH	ADJ.
COUNTY	: WV GREENBRIER	1979 FY91	5068 8969	7540 13344	9945 17600	12115 21441	15030 26600	17978 31817	21011 37185	24612 43558	31822 56318	40863 72319	1.770
COUNTY	: WV HAMPSHIRE	1979 FY91	5052 9691	7851 15060	9809 18816	11817 22668	14544 27900	17045 32697	20298 38937	24095 46221	31391 60217	38544 73939	1.918
COUNTY	: WV HARDY	1979 FY91	3944 7559	6564 12580	8841 16945	10999 21081	13200 25300	15432 29577	18298 35071	21985 42137	26631 51042	31540 60451	1.917
COUNTY	: WV HARRISON	1979 FY91	5366 9650	8272 14877	10966 19722	13755 24738	16625 29900	19636 35315	22748 40912	26824 48242	34121 61366	43437 78121	1.798
COUNTY	: WV JACKSON	1979 FY91	4820 7483	8653 13434	12272 19053	16144 25064	19516 30300	22900 35553	26241 40741	30579 47476	37368 58016	45654 70881	1.553
COUNTY	: WV JEFFERSON	1979 FY91	6119 11731	9190 17619	12109 23216	15013 28784	17577 33700	20441 39191	23887 45798	28472 54588	35586 68228	43981 84323	1.917
COUNTY	: WV LEWIS	1979 FY91	4548 7644	7201 12104	9670 16254	12548 21091	14992 25200	17730 29802	20561 34560	24441 41082	29791 50075	35911 60362	1.681
COUNTY	: WV LINCOLN	1979 FY91	3205 6336	5863 11591	8204 16219	10832 21415	13758 27200	16762 33139	19760 39066	22355 44196	27992 55341	33720 66665	1.977
COUNTY	: WV LOGAN	1979 FY91	4723 9323	8030 15852	10807 21334	13488 26627	16564 32700	19651 38794	22710 44833	27140 53578	34218 67551	42807 84507	1.974
COUNTY	: WV MCDOWELL	1979 FY91	3878 6754	6663 11605	9080 15815	11450 19944	14123 24600	17438 30374	20882 36373	24594 42838	30283 52748	36861 64205	1.742
COUNTY	: WV MARION	1979 FY91	5765 10474	9208 16730	12025 21848	14785 26863	17722 32200	20639 37500	23922 43465	27971 50821	34204 62146	42040 76384	1.817
COUNTY	: WV MASON	1979 FY91	5565 10990	8554 16894	11425 22564	14523 28683	17367 34300	20157 39810	23185 45790	27728 54763	34774 68679	43886 86675	1.975
COUNTY	: WV MERCER	1979 FY91	5352 9369	8281 14496	10970 19204	13768 24102	16680 29200	19612 34332	22705 39747	26964 47203	34297 60040	43939 76919	1.751
COUNTY	: WV MINGO	1979 FY91	3456 6826	6137 12122	8923 17625	11886 23478	14884 29400	18020 35594	21505 42478	25726 50815	32674 64540	39556 78133	1.975
COUNTY	: WV MONONGALIA	1979 FY91	6099 11103	9248 16837	12140 22102	15377 27995	18675 34000	21951 39964	25651 46700	31000 56439	39502 71917	48684 88634	1.821
COUNTY	: WV MONROE	1979 FY91	4357 7620	6939 12135	9098 15911	10999 19236	12865 22500	15354 26853	18572 32481	21725 37995	27091 47380	31501 55093	1.749

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