



RESCINDED

OCC 2002-18

Subject: Community Reinvestment Act
Date: May 22, 2002

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

Description: Income Level, Median Family Income

This rescission does not change the status of the transmitted document. To determine the current status of the transmitted document, refer to the Code of Federal Regulations, www.occ.gov, or the original issuer of the document.

The regulation implementing the CRA, 12 CFR 25, classifies the income level of an individual or geographic area as low-, moderate-, middle-, or upper-income, based on the area median income. Area median income is defined as "the median family income for the MSA, if a person or geography is located in an MSA" or "the statewide non-metropolitan median family income, if a person or geography is located outside an MSA." Low-income means an individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography. Similarly, moderate-income means an individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography. Middle-income means an individual income that is at least 80 percent and less than 120 percent of the area median income or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography. Upper-income means an individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.

Please direct questions regarding this bulletin to your supervisory office or to the Compliance Division in Washington, D.C. at (202) 874-4428.

David G. Hammaker
Deputy Comptroller for Compliance

Related Links

- 1990 U.S. Census & HUD estimated median family incomes for MSA, by state [PDF](#), [Excel](#)

CENSUS 1990 MEDIAN INCOME AND HUD 2002 ESTIMATED MSA MEDIAN FAMILY INCOME

<u>STATE NAME</u>	<u>MSA CODE</u>	<u>MSA NAME</u>	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2002 MEDIAN FAMILY INCOME</u>
TX	40	ABILENE, TX	29,317	41,200
PR	60	AGUADILLA, PR	8,253	14,400
OH	80	AKRON, OH	35,193	55,600
GA	120	ALBANY, GA	29,346	44,900
NY	160	ALBANY-SCHENECTADY-TROY, NY	39,425	55,500
NM	200	ALBUQUERQUE, NM	31,959	51,000
LA	220	ALEXANDRIA, LA	25,049	37,700
PA	240	ALLENTOWN-BETHLEHEM-EASTON, PA	37,523	55,700
PA	280	ALTOONA, PA	28,368	41,800
TX	320	AMARILLO, TX	30,688	44,800
AK	380	ANCHORAGE, AK	50,109	60,500
MI	440	ANN ARBOR, MI	45,123	76,000
AL	450	ANNISTON, AL	28,340	44,000
WI	460	APPLETON-OSHKOSHNEENAH, WI	37,202	61,900
PR	470	ARECIBO, PR	8,576	14,200
NC	480	ASHEVILLE, NC	30,367	49,000
GA	500	ATHENS, GA	31,965	50,100
GA	520	ATLANTA, GA	41,047	71,200
NJ	560	ATLANTIC-CAPE MAY, NJ	39,034	51,800
AL	580	AUBURN-OPELIKA, AL	32,597	49,700
GA	600	AUGUSTA-AIKEN, GA-SC	33,051	49,900
TX	640	AUSTIN-SAN MARCOS, TX	35,481	71,100
CA	680	BAKERSFIELD, CA	31,714	40,300
MD	720	BALTIMORE, MD	42,206	66,400
ME	730	BANGOR, ME	33,618	43,600
MA	740	BARNSTABLE-YARMOUTH, MA	38,056	56,500
LA	760	BATON ROUGE, LA	32,467	49,200
TX	840	BEAUMONT-PORT ARTHUR, TX	30,910	46,800
WA	860	BELLINGHAM, WA	35,007	50,200
MI	870	BENTON HARBOR, MI	32,219	55,100
NJ	875	BERGEN-PASSAIC, NJ	52,659	78,900
MT	880	BILLINGS, MT	31,534	48,600
MS	920	BILOXI-GULFPORT-PASCAGOULA, MS	27,305	44,400
NY	960	BINGHAMTON, NY	35,873	46,800
AL	1000	BIRMINGHAM, AL	32,038	52,700
ND	1010	BISMARCK, ND	33,277	52,800
IN	1020	BLOOMINGTON, IN	32,860	54,000
IL	1040	BLOOMINGTON-NORMAL, IL	39,762	69,300
ID	1080	BOISE CITY, ID	32,339	54,500
MA	1120	BOSTON, MA-NH	48,688	74,200
CO	1125	BOULDER-LONGMONT, CO	43,782	87,900
TX	1145	BRAZORIA, TX	39,344	57,100
WA	1150	BREMERTON, WA	36,388	51,500
CT	1160	BRIDGEPORT, CT	48,221	75,000
MA	1200	BROCKTON, MA	44,405	63,500
TX	1240	BROWNSVILLE-HARLINGEN-SAN BENITO, TX	18,731	29,100
TX	1260	BRYAN-COLLEGE STATION, TX	31,057	46,200

* REFLECTS 2002 GEOGRAPHY AS DEFINED BY THE OFFICE OF MANAGEMENT AND BUDGET (OMB)

CENSUS 1990 MEDIAN INCOME AND HUD 2002 ESTIMATED MSA MEDIAN FAMILY INCOME

<u>STATE NAME</u>	<u>MSA CODE</u>	<u>MSA NAME</u>	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2002 MEDIAN FAMILY INCOME</u>
NY	1280	BUFFALO-NIAGARA FALLS, NY	34,831	50,800
VT	1305	BURLINGTON, VT	41,968	57,400
PR	1310	CAGUAS, PR	10,284	17,400
OH	1320	CANTON-MASSILLON, OH	32,485	51,900
WY	1350	CASPER, WY	32,471	46,200
IA	1360	CEDAR RAPIDS, IA	38,143	67,100
IL	1400	CHAMPAIGN-URBANA, IL	35,631	59,600
SC	1440	CHARLESTON-NORTH CHARLESTON, SC	31,647	49,200
WV	1480	CHARLESTON, WV	30,296	45,900
NC	1520	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	36,307	64,100
VA	1540	CHARLOTTESVILLE, VA	38,429	63,600
GA	1560	CHATTANOOGA, TN-GA	30,637	50,000
WY	1580	CHEYENNE, WY	32,588	48,300
IL	1600	CHICAGO, IL	42,758	75,400
CA	1620	CHICO-PARADISE, CA	28,314	39,200
OH	1640	CINCINNATI, OH-KY-IN	36,658	64,300
TN	1660	CLARKSVILLE-HOPKINSVILLE, TN-KY	26,324	44,400
OH	1680	CLEVELAND-LORAIN-ELYRIA, OH	36,500	60,000
CO	1720	COLORADO SPRINGS, CO	33,932	56,800
MO	1740	COLUMBIA, MO	34,123	57,000
SC	1760	COLUMBIA, SC	35,732	56,400
GA	1800	COLUMBUS, GA-AL	27,820	45,400
OH	1840	COLUMBUS, OH	36,792	63,400
TX	1880	CORPUS CHRISTI, TX	28,499	42,300
OR	1890	CORVALLIS, OR	35,559	57,400
WV	1900	CUMBERLAND, MD-WV	27,016	38,800
TX	1920	DALLAS, TX	38,754	66,500
CT	1930	DANBURY, CT	60,308	98,100
VA	1950	DANVILLE, VA	28,683	43,300
IA	1960	DAVENPORT-MOLINEROCK ISLAND, IA-IL	34,082	53,600
OH	2000	DAYTON-SPRINGFIELD, OH	35,999	60,200
FL	2020	DAYTONA BEACH, FL	29,722	46,700
AL	2030	DECATUR, AL	31,211	52,800
IL	2040	DECATUR, IL	34,862	54,300
CO	2080	DENVER, CO	40,222	69,900
IA	2120	DES MOINES, IA	37,304	66,900
MI	2160	DETROIT, MI	40,727	69,900
AL	2180	DOTHAN, AL	28,928	45,900
DE	2190	DOVER, DE	33,594	52,100
IA	2200	DUBUQUE, IA	33,828	54,600
MN	2240	DULUTH-SUPERIOR, MN-WI	30,561	50,800
NY	2281	DUTCHESS COUNTY, NY	49,305	68,100
WI	2290	EAU CLAIRE, WI	31,613	51,500
TX	2320	EL PASO, TX	24,057	36,300
IN	2330	ELKHART-GOSHEN, IN	35,153	59,300
NY	2335	ELMIRA, NY	32,015	45,500
OK	2340	ENID, OK	28,220	39,500
PA	2360	ERIE, PA	32,145	43,700

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OR	2400	EUGENE-SPRINGFIELD, OR	30,763	43,800
IN	2440	EVANSVILLE-HENDERSON, IN-KY	33,523	54,700
ND	2520	FARGO-MOORHEAD, ND-MN	33,819	55,900
NC	2560	FAYETTEVILLE, NC	27,966	43,700
AR	2580	FAYETTEVILLE-SPRINGDALE-ROGERS, AR	29,073	49,100
MA	2600	FITCHBURG-LEOMINSTER, MA	39,551	60,900
AZ	2620	FLAGSTAFF, AZ-UT	30,286	48,200
MI	2640	FLINT, MI	36,760	55,600
AL	2650	FLORENCE, AL	28,843	44,400
SC	2655	FLORENCE, SC	28,719	47,200
CO	2670	FORT COLLINS-LOVELAND, CO	36,932	60,800
FL	2680	FORT LAUDERDALE, FL	36,801	60,200
FL	2700	FORT MYERS-CAPE CORAL, FL	32,310	52,100
FL	2710	FORT PIERCE-PORT ST. LUCIE, FL	33,541	52,400
AR	2720	FORT SMITH, AR-OK	26,404	39,700
FL	2750	FORT WALTON BEACH, FL	31,663	50,400
IN	2760	FORT WAYNE, IN	36,533	59,800
TX	2800	FORT WORTH-ARLINGTON, TX	37,571	61,300
CA	2840	FRESNO, CA	30,012	40,300
AL	2880	GADSDEN, AL	27,072	39,200
FL	2900	GAINESVILLE, FL	31,403	48,100
TX	2920	GALVESTON-TEXAS CITY, TX	35,403	52,500
IN	2960	GARY, IN	36,921	56,800
NY	2975	GLENS FALLS, NY	34,038	45,300
NC	2980	GOLDSBORO, NC	27,445	45,300
ND	2985	GRAND FORKS, ND-MN	29,793	48,800
CO	2995	GRAND JUNCTION, CO	27,637	42,700
MI	3000	GRAND RAPIDS-MUSKEGON-HOLLAND, MI	36,722	61,300
MT	3040	GREAT FALLS, MT	27,902	41,900
CO	3060	GREELEY, CO	30,801	47,900
WI	3080	GREEN BAY, WI	37,121	61,900
NC	3120	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	34,869	56,100
NC	3150	GREENVILLE, NC	30,167	49,100
SC	3160	GREENVILLE-SPARTANBURG-ANDERSON, SC	32,471	53,200
MD	3180	HAGERSTOWN, MD	34,615	53,500
OH	3200	HAMILTON-MIDDLETOWN, OH	38,674	62,600
PA	3240	HARRISBURG-LEBANON-CARLISLE, PA	37,389	55,400
CT	3280	HARTFORD, CT	48,418	66,600
MS	3285	HATTIESBURG, MS	24,469	39,100
NC	3290	HICKORY-MORGANTON-LENOIR, NC	31,514	51,500
HI	3320	HONOLULU, HI	45,313	62,600
LA	3350	HOUMA, LA	24,464	38,300
TX	3360	HOUSTON, TX	36,886	59,600
WV	3400	HUNTINGTON-ASHLAND, WV-KY-OH	26,374	37,600
AL	3440	HUNTSVILLE, AL	37,650	60,600
IN	3480	INDIANAPOLIS, IN	37,198	64,100
IA	3500	IOWA CITY, IA	39,606	64,800
MI	3520	JACKSON, MI	33,968	53,600

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MS	3560	JACKSON, MS	31,575	53,100
YN	3580	JACKSON, TN	28,349	49,200
FL	3600	JACKSONVILLE, FL	34,276	55,600
NC	3605	JACKSONVILLE, NC	24,857	40,100
NY	3610	JAMESTOWN, NY	29,927	40,800
WI	3620	JANESVILLE-BELOIT, WI	35,605	59,700
NJ	3640	JERSEY CITY, NJ	35,250	60,100
TN	3660	JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	27,236	41,800
PA	3680	JOHNSTOWN, PA	26,144	35,000
AR	3700	JONESBORO, AR	27,169	42,500
MO	3710	JOPLIN, MO	26,193	43,600
MI	3720	KALAMAZOO-BATTLE CREEK, MI	34,702	53,800
IL	3740	KANKAKEE, IL	33,561	55,400
MO	3760	KANSAS CITY, MO-KS	37,652	64,500
WI	3800	KENOSHA, WI	35,657	59,700
TX	3810	KILLEEN-TEMPLE, TX	26,430	39,800
TN	3840	KNOXVILLE, TN	30,967	52,000
IN	3850	KOKOMO, IN	36,770	61,900
WI	3870	LA CROSSE, WI-MN	33,226	54,000
LA	3880	LAFAYETTE, LA	24,153	37,400
IN	3920	LAFAYETTE, IN	34,977	58,800
LA	3960	LAKE CHARLES, LA	29,180	42,800
FL	3980	LAKELAND-WINTER HAVEN, FL	28,966	47,000
PA	4000	LANCASTER, PA	37,791	53,900
MI	4040	LANSING-EAST LANSING, MI	38,660	60,100
TX	4080	LAREDO, TX	19,527	32,200
NM	4100	LAS CRUCES, NM	24,721	36,800
NV	4120	LAS VEGAS, NV-AZ	33,965	54,300
KS	4150	LAWRENCE, KS	35,632	56,000
MA	4160	LAWRENCE, MA-NH	46,609	67,400
OK	4200	LAWTON, OK	26,756	39,400
ME	4240	LEWISTON-AUBURN, ME	32,040	43,300
KY	4280	LEXINGTON, KY	32,687	56,300
OH	4320	LIMA, OH	33,291	52,300
NE	4360	LINCOLN, NE	36,467	62,600
AR	4400	LITTLE ROCK-NORTH LITTLE ROCK, AR	31,598	49,700
TX	4420	LONGVIEW-MARSHALL, TX	28,627	41,500
CA	4480	LOS ANGELES-LONG BEACH, CA	39,035	55,100
IN	4520	LOUISVILLE, KY-IN	32,975	56,300
MA	4560	LOWELL, MA-NH	48,399	75,200
TX	4600	LUBBOCK, TX	30,380	45,500
VA	4640	LYNCHBURG, VA	31,863	50,000
GA	4680	MACON, GA	32,971	51,100
WI	4720	MADISON, WI	41,529	71,300
NH	4760	MANCHESTER, NH	43,942	62,100
OH	4800	MANSFIELD, OH	31,682	49,200
PR	4840	MAYAGUEZ, PR	9,689	15,300
TX	4880	MCALLEN-EDINBURGMISSION, TX	17,619	29,200

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<u>STATE NAME</u>	<u>MSA CODE</u>	<u>MSA NAME</u>	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2002 MEDIAN FAMILY INCOME</u>
OR	4890	MEDFORD-ASHLAND, OR	29,801	41,900
FL	4900	MELBOURNE-TITUSVILLE-PALM BAY, FL	35,402	52,900
TN	4920	MEMPHIS, TN-AR-MS	31,990	57,300
CA	4940	MERCED, CA	28,269	39,400
FL	5000	MIAMI, FL	31,113	48,200
NJ	5015	MIDDLESEX-SOMERSET-HUNTERDON, NJ	55,147	90,000
WI	5080	MILWAUKEE-WAUKESHA, WI	39,005	67,200
MN	5120	MINNEAPOLIS-ST. PAUL, MN-WI	43,063	76,700
MT	5140	MISSOULA, MT	30,360	45,200
AL	5160	MOBILE, AL	28,192	45,100
CA	5170	MODESTO, CA	32,923	46,500
NJ	5190	MONMOUTH-OCEAN, NJ	46,616	69,900
LA	5200	MONROE, LA	26,285	38,100
AL	5240	MONTGOMERY, AL	32,049	53,000
IN	5280	MUNCIE, IN	31,724	48,900
SC	5330	MYRTLE BEACH, SC	28,504	47,100
FL	5345	NAPLES, FL	38,428	69,800
NH	5350	NASHUA, NH	49,951	71,100
TN	5360	NASHVILLE, TN	35,797	61,600
NY	5380	NASSAU-SUFFOLK, NY	56,726	83,000
MA	5400	NEW BEDFORD, MA	33,927	47,500
CT	5480	NEW HAVEN-MERIDEN, CT	46,805	65,300
CT	5520	NEW LONDON-NORWICH, CT-RI	42,416	58,600
LA	5560	NEW ORLEANS, LA	29,212	44,000
NY	5600	NEW YORK, NY	37,515	62,800
NJ	5640	NEWARK, NJ	50,047	78,700
NY	5660	NEWBURGH, NY-PA	42,859	58,700
VA	5720	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	34,688	53,800
CA	5775	OAKLAND, CA	47,516	74,500
FL	5790	OCALA, FL	26,089	41,600
TX	5800	ODESSA-MIDLAND, TX	30,955	42,700
OK	5880	OKLAHOMA CITY, OK	32,406	46,000
WA	5910	OLYMPIA, WA	35,859	53,000
IA	5920	OMAHA, NE-IA	36,011	64,400
CA	5945	ORANGE COUNTY, CA	51,269	75,600
FL	5960	ORLANDO, FL	34,389	54,700
KY	5990	OWENSBORO, KY	29,696	47,400
FL	6015	PANAMA CITY, FL	28,217	46,300
WV	6020	PARKERSBURG-MARIETTA, WV-OH	30,290	45,200
FL	6080	PENSACOLA, FL	29,922	45,300
IL	6120	PEORIA-PEKIN, IL	36,406	57,800
PA	6160	PHILADELPHIA, PA-NJ	41,908	63,300
AZ	6200	PHOENIX-MESA, AZ	35,425	57,900
AR	6240	PINE BLUFF, AR	26,361	38,800
PA	6280	PITTSBURGH, PA	32,787	48,900
MA	6320	PITTSFIELD, MA	39,104	50,400
ID	6340	POCATELLO, ID	31,725	46,900
PR	6360	PONCE, PR	8,455	13,900

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ME	6400	PORTLAND, ME	39,346	53,900
OR	6440	PORTLAND-VANCOUVER, OR-WA	36,705	57,200
NH	6450	PORTSMOUTH-ROCHESTER, NH-ME	40,510	57,300
RI	6480	PROVIDENCE-FALL RIVER-WARWICK, RI-MA	38,773	54,100
UT	6520	PROVO-OREM, UT	30,536	50,400
CO	6560	PUEBLO, CO	25,784	39,400
FL	6580	PUNTA GORDA, FL	29,522	44,900
WI	6600	RACINE, WI	37,992	65,000
NC	6640	RALEIGH-DURHAM-CHAPEL HILL, NC	39,723	71,300
SD	6660	RAPID CITY, SD	29,570	49,300
PA	6680	READING, PA	37,755	53,300
CA	6690	REDDING, CA	30,333	39,000
NV	6720	RENO, NV	38,225	62,300
WA	6740	RICHLAND-KENNEWICK-PASCO, WA	35,709	49,500
VA	6760	RICHMOND-PETERSBURG, VA	40,195	65,900
CA	6780	RIVERSIDE-SAN BERNARDINO, CA	37,274	50,300
VA	6800	ROANOKE, VA	34,942	56,300
MN	6820	ROCHESTER, MN	43,197	74,300
NY	6840	ROCHESTER, NY	40,519	54,900
IL	6880	ROCKFORD, IL	37,078	59,800
NC	6895	ROCKY MOUNT, NC	28,912	48,800
CA	6920	SACRAMENTO, CA	38,850	57,300
MI	6960	SAGINAW-BAY CITY-MIDLAND, MI	34,727	55,100
MN	6980	ST. CLOUD, MN	32,693	56,300
MO	7000	ST. JOSEPH, MO	28,721	46,500
MO	7040	ST. LOUIS, MO-IL	37,995	61,400
OR	7080	SALEM, OR	31,452	46,700
CA	7120	SALINAS, CA	36,223	53,800
UT	7160	SALT LAKE CITY-OGDEN, UT	35,240	57,200
TX	7200	SAN ANGELO, TX	28,571	44,400
TX	7240	SAN ANTONIO, TX	29,898	46,200
CA	7320	SAN DIEGO, CA	39,798	60,100
CA	7360	SAN FRANCISCO, CA	49,282	86,100
CA	7400	SAN JOSE, CA	53,771	96,000
PR	7440	SAN JUAN-BAYAMON, PR	11,482	18,800
CA	7460	SAN LUIS OBISPO-ATASCADEROPASO ROBLES, CA	37,087	50,300
CA	7480	SANTA BARBARA-SANTA MARIA-LOMPOC, CA	41,289	56,800
CA	7485	SANTA CRUZ-WATSONVILLE, CA	43,131	69,000
NM	7490	SANTA FE, NM	38,146	63,100
CA	7500	SANTA ROSA, CA	41,961	63,400
FL	7510	SARASOTA-BRADENTON, FL	33,128	53,400
GA	7520	SAVANNAH, GA	31,881	50,700
PA	7560	SCRANTON--WILKES-BARRE--HAZLETON, PA	30,676	45,100
WA	7600	SEATTLE-BELLEVUE-EVERETT, WA	43,103	77,900
PA	7610	SHARON, PA	29,347	39,500
WI	7620	SHEBOYGAN, WI	36,708	62,700
TX	7640	SHERMAN-DENISON, TX	30,114	45,100
LA	7680	SHREVEPORT-BOSSIER CITY, LA	27,402	40,100

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IA	7720	SIoux CITY, IA-NE	30,450	52,300
SD	7760	SIoux FALLS, SD	34,101	58,800
IN	7800	SOUTH BEND, IN	34,206	55,700
WA	7840	SPOKANE, WA	31,784	46,600
IL	7880	SPRINGFIELD, IL	37,373	64,900
MO	7920	SPRINGFIELD, MO	29,389	49,200
MA	8000	SPRINGFIELD, MA	38,097	50,700
CT	8040	STAMFORD-NORWALK, CT	69,403	115,500
PA	8050	STATE COLLEGE, PA	34,313	47,800
OH	8080	STEUBENVILLE-WEIRTON, OH-WV	29,169	39,400
CA	8120	STOCKTON-LODI, CA	34,701	47,500
SC	8140	SUMTER, SC	25,684	39,900
NY	8160	SYRACUSE, NY	36,672	50,300
WA	8200	TACOMA, WA	35,108	52,000
FL	8240	TALLAHASSEE, FL	34,476	57,200
FL	8280	TAMPA-ST. PETERSBURG-CLEARWATER, FL	31,244	50,500
IN	8320	TERRE HAUTE, IN	29,561	47,400
AR	8360	TEXARKANA, TX-AR	28,088	40,700
OH	8400	TOLEDO, OH	35,775	56,700
KS	8440	TOPEKA, KS	35,987	59,200
NJ	8480	TRENTON, NJ	48,490	74,100
AZ	8520	TUCSON, AZ	30,985	49,200
OK	8560	TULSA, OK	32,578	46,900
AL	8600	TUSCALOOSA, AL	30,135	48,900
TX	8640	TYLER, TX	31,042	47,600
NY	8680	UTICA-ROME, NY	31,702	42,500
CA	8720	VALLEJO-FAIRFIELD-NAPA, CA	42,468	57,200
CA	8735	VENTURA, CA	50,103	74,700
TX	8750	VICTORIA, TX	31,686	47,300
NJ	8760	VINELAND-MILLVILLE-BRIDGETON, NJ	34,572	50,200
CA	8780	VISALIA-TULARE-PORTERVILLE, CA	26,697	37,400
TX	8800	WACO, TX	28,954	46,300
DC	8840	WASHINGTON, DC-MD-VA-WV	52,807	91,500
CT	8880	WATERBURY, CT	45,198	62,200
IA	8920	WATERLOO-CEDAR FALLS, IA	32,438	48,700
WI	8940	WAUSAU, WI	34,988	57,700
FL	8960	WEST PALM BEACH-BOCA RATON, FL	38,539	62,800
OH	9000	WHEELING, WV-OH	27,288	40,600
KS	9040	WICHITA, KS	35,931	59,000
TX	9080	WICHITA FALLS, TX	28,853	40,900
PA	9140	WILLIAMSPORT, PA	30,462	41,900
DE	9160	WILMINGTON-NEWARK, DE-MD	44,332	75,900
NC	9200	WILMINGTON, NC	31,537	50,100
MA	9240	WORCESTER, MA-CT	42,220	58,400
WA	9260	YAKIMA, WA	27,507	40,500
CA	9270	YOLO, CA	36,866	57,000
PA	9280	YORK, PA	37,590	53,600
OH	9320	YOUNGSTOWN-WARREN, OH	30,605	46,400

* REFLECTS 2002 GEOGRAPHY AS DEFINED BY THE OFFICE OF MANAGEMENT AND BUDGET (OMB)

CENSUS 1990 MEDIAN INCOME AND HUD 2002 ESTIMATED MSA MEDIAN FAMILY INCOME

<u>STATE NAME</u>	<u>MSA CODE</u>	<u>MSA NAME</u>	<u>1990 CENSUS MEDIAN* FAMILY INCOME</u>	<u>HUD ESTIMATED 2002 MEDIAN FAMILY INCOME</u>
CA	9340	YUBA CITY, CA	27,665	39,300
AZ	9360	YUMA, AZ	25,648	36,800
NON-MSA AREAS OF THE FOLLOWING STATES:				
AL	9999	nonmetro portion of ALABAMA	24,084	39,300
AK	9999	nonmetro portion of ALASKA	44,045	50,100
AZ	9999	nonmetro portion of ARIZONA	23,997	34,200
AR	9999	nonmetro portion of ARKANSAS	22,208	34,200
CA	9999	nonmetro portion of CALIFORNIA	29,946	39,200
CO	9999	nonmetro portion of COLORADO	28,257	46,000
CT	9999	nonmetro portion of CONNECTICUT	43,591	59,900
DE	9999	nonmetro portion of DELAWARE	31,112	49,600
FL	9999	nonmetro portion of FLORIDA	25,874	40,200
GA	9999	nonmetro portion of GEORGIA	26,690	42,200
HI	9999	nonmetro portion of HAWAII	37,990	52,400
ID	9999	nonmetro portion of IDAHO	27,799	41,400
IL	9999	nonmetro portion of ILLINOIS	29,693	46,700
IN	9999	nonmetro portion of INDIANA	30,800	50,300
IA	9999	nonmetro portion of IOWA	29,303	49,400
KS	9999	nonmetro portion of KANSAS	28,067	44,200
KY	9999	nonmetro portion of KENTUCKY	22,542	36,300
LA	9999	nonmetro portion of LOUISIANA	21,177	31,600
ME	9999	nonmetro portion of MAINE	30,719	40,500
MD	9999	nonmetro portion of MARYLAND	33,695	54,800
MA	9999	nonmetro portion of MASSACHUSETTS	37,765	52,100
MI	9999	nonmetro portion of MICHIGAN	27,893	44,800
MN	9999	nonmetro portion of MINNESOTA	28,933	48,500
MS	9999	nonmetro portion of MISSISSIPPI	21,994	36,000
MO	9999	nonmetro portion of MISSOURI	24,324	40,600
MT	9999	nonmetro portion of MONTANA	26,977	39,600
NE	9999	nonmetro portion of NEBRASKA	27,623	45,800
NV	9999	nonmetro portion of NEVADA	35,577	56,500
NH	9999	nonmetro portion of NEW HAMPSHIRE	36,623	51,000
NM	9999	nonmetro portion of NEW MEXICO	23,165	33,700
NY	9999	nonmetro portion of NEW YORK	31,472	43,600
NC	9999	nonmetro portion of NORTH CAROLINA	27,206	43,700
ND	9999	nonmetro portion of NORTH DAKOTA	26,194	41,700
OH	9999	nonmetro portion of OHIO	30,562	48,700
OK	9999	nonmetro portion of OKLAHOMA	24,139	34,200
OR	9999	nonmetro portion of OREGON	27,616	38,300
PA	9999	nonmetro portion of PENNSYLVANIA	28,934	41,100
PR	9999	nonmetro portion of PUERTO RICO	7,717	13,800
RI	9999	nonmetro portion of RHODE ISLAND	40,639	56,200
SC	9999	nonmetro portion of SOUTH CAROLINA	26,904	43,700
SD	9999	nonmetro portion of SOUTH DAKOTA	25,547	44,800
TN	9999	nonmetro portion of TENNESSEE	24,935	42,600
TX	9999	nonmetro portion of TEXAS	24,585	36,100
UT	9999	nonmetro portion of UTAH	30,183	42,900

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CENSUS 1990 MEDIAN INCOME AND HUD 2002 ESTIMATED MSA MEDIAN FAMILY INCOME

<u>STATE</u> <u>NAME</u>	<u>MSA</u> <u>CODE</u>	<u>MSA NAME</u>	<u>1990 CENSUS MEDIAN*</u> <u>FAMILY INCOME</u>	<u>HUD ESTIMATED</u> <u>2002 MEDIAN</u> <u>FAMILY INCOME</u>
VT	9999	nonmetro portion of VERMONT	32,453	43,400
VI	9999	nonmetro portion of VIRGIN ISLANDS	24,036	37,500
VA	9999	nonmetro portion of VIRGINIA	28,301	43,000
WA	9999	nonmetro portion of WASHINGTON	29,671	40,200
WV	9999	nonmetro portion of WEST VIRGINIA	22,654	32,400
WI	9999	nonmetro portion of WISCONSIN	30,290	50,800
VI	9999	nonmetro portion of VIRGIN ISLANDS	24,036	37,500
WY	9999	nonmetro portion of WYOMING	32,096	47,200

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