

US CENSUS AND HUD ESTIMATED MSA MEDIAN FAMILY INCOMES FOR 1997 HMDA REPORTS

MSA FIPS CODE NO.	MSA NAME	1990 CENSUS MED. * FAMILY INCOME	HUD ESTIMATED 1997 MEDIAN FAMILY INCOME
0040	ABILENE, TX	29,317	37,500
0060	AGUADILLA, PR	8,253	10,900
0080	AKRON, OH	35,193	44,300
0120	ALBANY, GA	29,346	37,400
0160	ALBANY-SCHENECTADY-TROY, NY	39,425	47,000
0200	ALBUQUERQUE, NM	31,959	44,400
0220	ALEXANDRIA, LA	25,049	33,000
0240	ALLENTOWN-BETHLEHEM-EASTON, PA	37,523	45,800
0280	ALTOONA, PA	28,368	34,600
0320	AMARILLO, TX	30,688	39,800
0380	ANCHORAGE, AK	50,109	58,600
0440	ANN ARBOR, MI	45,123	58,100
0450	ANNISTON, AL	28,340	36,000
0460	APPLETON-OSHKOSH-NEENAH, WI	37,202	47,600
0470	ARECIBO, PR	8,576	11,700
0480	ASHEVILLE, NC	30,367	38,600
0500	ATHENS, GA	31,965	39,800
0520	ATLANTA, GA	41,047	53,100
0560	ATLANTIC-CAPE MAY, NJ	39,034	46,300
0600	AUGUSTA-AIKEN, GA-SC	33,051	41,600
0640	AUSTIN-SAN MARCOS, TX	35,481	48,600
0680	BAKERSFIELD, CA	31,714	37,700
0720	BALTIMORE, MD	42,206	54,100
0730	BANGOR, ME	33,618	38,900
0740	BARNSTABLE-YARMOUTH, MA	38,056	44,700
0760	BATON ROUGE, LA	32,467	42,600
0840	BEAUMONT-PORT ARTHUR, TX	30,910	40,900
0860	BELLINGHAM, WA	35,007	43,500
0870	BENTON HARBOR, MI	32,219	42,600
0875	BERGEN-PASSAIC, NJ	52,659	65,300
0880	BILLINGS, MT	31,534	43,900
0920	BILOXI-GULFPORT-PASCAGOULA, MS	27,305	34,600
0960	BINGHAMTON, NY	35,873	41,000
1000	BIRMINGHAM, AL	32,038	41,900
1010	BISMARCK, ND	33,277	43,400

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1040	BLOOMINGTON-NORMAL, IL	39,762	54,400
1080	BOISE CITY, ID	32,339	46,200
1120	BOSTON, MA-NH	48,688	59,600
1125	BOULDER-LONGMONT, CO	43,782	61,200
1145	BRAZORIA, TX	39,344	50,400
1150	BREMERTON, WA	36,388	45,600
1160	BRIDGEPORT, CT	48,221	59,600
1200	BROCKTON, MA	44,405	53,900
1240	BROWNSVILLE-HARLINGEN-SAN BENITO, TX	18,731	24,900
1260	BRYAN-COLLEGE STATION, TX	31,057	38,900
1280	BUFFALO-NIAGARA FALLS, NY	34,831	42,600
1305	BURLINGTON, VT	41,968	48,900
1310	CAGUAS, PR	10,284	14,900
1320	CANTON-MASSILLON, OH	32,485	41,800
1350	CASPER, WY	32,471	41,200
1360	CEDAR RAPIDS, IA	38,143	50,700
1400	CHAMPAIGN-URBANA, IL	35,631	46,600
1440	CHARLESTON-NORTH CHARLESTON, SC	31,647	39,500
1480	CHARLESTON, WV	30,296	37,900
1520	CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	36,307	47,300
1540	CHARLOTTESVILLE, VA	38,429	49,300
1560	CHATTANOOGA, TN-GA	30,637	39,500
1580	CHEYENNE, WY	32,588	43,800
1600	CHICAGO, IL	42,758	55,800
1620	CHICO-PARADISE, CA	28,314	34,200
1640	CINCINNATI, OH-KY-IN	36,658	48,400
1660	CLARKSVILLE-HOPKINSVILLE, TN-KY	26,324	34,900
1680	CLEVELAND-LORAIN-ELYRIA, OH	36,500	46,900
1720	COLORADO SPRINGS, CO	33,932	45,300
1740	COLUMBIA, MO	34,123	46,400
1760	COLUMBIA, SC	35,732	44,300
1800	COLUMBUS, GA-AL	27,820	35,500
1840	COLUMBUS, OH	36,792	48,100
1880	CORPUS CHRISTI, TX	28,499	37,800
1900	CUMBERLAND, MD-WV	27,016	32,700

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1920	DALLAS, TX	38,754	52,300
1930	DANBURY, CT	60,308	74,800
1950	DANVILLE, VA	28,683	35,500
1960	DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	34,082	43,600
2000	DAYTON-SPRINGFIELD, OH	35,999	46,400
2020	DAYTONA BEACH, FL	29,722	37,400
2030	DECATUR, AL	31,211	41,400
2040	DECATUR, IL	34,862	42,800
2080	DENVER, CO	40,222	54,900
2120	DES MOINES, IA	37,304	50,600
2160	DETROIT, MI	40,727	53,300
2180	DOTHAN, AL	28,928	36,900
2190	DOVER, DE	33,594	40,900
2200	DUBUQUE, IA	33,828	45,000
2240	DULUTH-SUPERIOR, MN-WI	30,561	40,600
2281	DUTCHESS COUNTY, NY	49,305	56,100
2290	EAU CLAIRE, WI	31,613	40,100
2320	EL PASO, TX	24,057	31,100
2330	ELKHART-GOSHEN, IN	35,153	46,100
2335	ELMIRA, NY	32,015	38,800
2340	ENID, OK	28,220	35,000
2360	ERIE, PA	32,145	38,200
2400	EUGENE-SPRINGFIELD, OR	30,763	37,700
2440	EVANSVILLE-HENDERSON, IN-KY	33,523	41,900
2520	FARGO-MOORHEAD, ND-MN	33,819	43,800
2560	FAYETTEVILLE, NC	27,966	34,800
2580	FAYETTEVILLE-SPRINGDALE-ROGERS, AR	29,073	39,100
2600	FITCHBURG-LEOMINSTER, MA	39,551	48,200
2620	FLAGSTAFF, AZ-UT	30,286	40,800
2640	FLINT, MI	36,760	48,100
2650	FLORENCE, AL	28,843	36,500
2655	FLORENCE, SC	28,719	37,200
2670	FORT COLLINS-LOVELAND, CO	36,932	50,600
2680	FORT LAUDERDALE, FL	36,801	47,700
2700	FORT MYERS-CAPE CORAL, FL	32,310	41,100

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2710	FORT PIERCE-PORT ST. LUCIE, FL	33,541	42,900
2720	FORT SMITH, AR-OK	26,404	34,400
2750	FORT WALTON BEACH, FL	31,663	39,200
2760	FORT WAYNE, IN	36,533	46,000
2800	FORT WORTH-ARLINGTON, TX	37,571	50,400
2840	FRESNO, CA	30,012	35,600
2880	GADSDEN, AL	27,072	33,100
2900	GAINESVILLE, FL	31,403	39,000
2920	GALVESTON-TEXAS CITY, TX	35,403	47,100
2960	GARY, IN	36,921	46,400
2975	GLENS FALLS, NY	34,038	39,900
2980	GOLDSBORO, NC	27,445	35,300
2985	GRAND FORKS, ND-MN	29,793	38,800
2995	GRAND JUNCTION, CO	27,637	37,900
3000	GRAND RAPIDS-MUSKEGON-HOLLAND, MI	36,722	47,400
3040	GREAT FALLS, MT	27,902	37,100
3060	GREELEY, CO	30,801	41,300
3080	GREEN BAY, WI	37,121	47,700
3120	GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	34,869	43,500
3150	GREENVILLE, NC	30,167	39,600
3160	GREENVILLE-SPARTANBURG-ANDERSON, SC	32,471	41,600
3180	HAGERSTOWN, MD	34,615	42,500
3200	HAMILTON-MIDDLETOWN, OH	38,674	48,800
3240	HARRISBURG-LEBANON-CARLISLE, PA	37,389	45,200
3280	HARTFORD, CT	48,418	58,900
3285	HATTIESBURG, MS	24,469	31,200
3290	HICKORY-MORGANTON-LENOIR, NC	31,514	40,500
3320	HONOLULU, HI	45,313	57,900
3350	HOUMA, LA	24,464	32,000
3360	HOUSTON, TX	36,886	49,100
3400	HUNTINGTON-ASHLAND, WV-KY-OH	26,374	32,800
3440	HUNTSVILLE, AL	37,650	50,200
3480	INDIANAPOLIS, IN	37,198	48,800
3500	IOWA CITY, IA	39,606	52,300
3520	JACKSON, MI	33,968	43,100

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3560	JACKSON, MS	31,575	41,000
3580	JACKSON, TN	28,349	38,200
3600	JACKSONVILLE, FL	34,276	43,100
3605	JACKSONVILLE, NC	24,857	30,900
3610	JAMESTOWN, NY	29,927	36,000
3620	JANESVILLE-BELOIT, WI	35,605	47,300
3640	JERSEY CITY, NJ	35,250	44,700
3660	JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	27,236	34,000
3680	JOHNSTOWN, PA	26,144	29,700
3700	JONESBORO, AR	27,169	36,400
3710	JOPLIN, MO	26,193	34,700
3720	KALAMAZOO-BATTLE CREEK, MI	34,702	42,900
3740	KANKAKEE, IL	33,561	43,600
3760	KANSAS CITY, MO-KS	37,652	50,200
3800	KENOSHA, WI	35,657	44,500
3810	KILLEEN-TEMPLE, TX	26,430	35,600
3840	KNOXVILLE, TN	30,967	40,600
3850	KOKOMO, IN	36,770	46,900
3870	LA CROSSE, WI-MN	33,226	41,800
3880	LAFAYETTE, LA	24,153	33,300
3920	LAFAYETTE, IN	34,977	45,900
3960	LAKE CHARLES, LA	29,180	38,400
3980	LAKELAND-WINTER HAVEN, FL	28,966	37,200
4000	LANCASTER, PA	37,791	45,000
4040	LANSING-EAST LANSING, MI	38,660	48,800
4080	LAREDO, TX	19,527	27,300
4100	LAS CRUCES, NM	24,721	32,500
4120	LAS VEGAS, NV-AZ	33,965	46,100
4150	LAWRENCE, KS	35,632	45,800
4160	LAWRENCE, MA-NH	46,609	55,800
4200	LAWTON, OK	26,756	34,700
4240	LEWISTON-AUBURN, ME	32,040	37,500
4280	LEXINGTON, KY	32,687	42,500
4320	LIMA, OH	33,291	42,300
4360	LINCOLN, NE	36,467	49,100

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4400	LITTLE ROCK-NORTH LITTLE ROCK, AR	31,598	42,200
4420	LONGVIEW-MARSHALL, TX	28,627	36,700
4480	LOS ANGELES-LONG BEACH, CA	39,035	47,800
4520	LOUISVILLE, KY-IN	32,975	42,700
4560	LOWELL, MA-NH	48,399	59,100
4600	LUBBOCK, TX	30,380	39,400
4640	LYNCHBURG, VA	31,863	39,700
4680	MACON, GA	32,971	40,400
4720	MADISON, WI	41,529	54,600
4760	MANCHESTER, NH	43,942	51,700
4800	MANSFIELD, OH	31,682	38,900
4840	MAYAGUEZ, PR	9,689	12,500
4880	MCALLEN-EDINBURG-MISSION, TX	17,619	24,800
4890	MEDFORD-ASHLAND, OR	29,801	36,200
4900	MELBOURNE-TITUSVILLE-PALM BAY, FL	35,402	44,500
4920	MEMPHIS, TN-AR-MS	31,990	42,800
4940	MERCED, CA	28,269	34,600
5000	MIAMI, FL	31,113	39,100
5015	MIDDLESEX-SOMERSET-HUNTERDON, NJ	55,147	70,000
5080	MILWAUKEE-WAUKESHA, WI	39,005	50,700
5120	MINNEAPOLIS-ST. PAUL, MN-WI	43,063	57,300
5160	MOBILE, AL	28,192	36,100
5170	MODESTO, CA	32,923	41,000
5190	MONMOUTH-OCEAN, NJ	46,616	56,600
5200	MONROE, LA	26,285	33,700
5240	MONTGOMERY, AL	32,049	41,900
5280	MUNCIE, IN	31,724	40,300
5330	MYRTLE BEACH, SC	28,504	36,300
5345	NAPLES, FL	38,428	51,300
5350	NASHUA, NH	49,951	59,600
5360	NASHVILLE, TN	35,797	47,500
5380	NASSAU-SUFFOLK, NY	56,726	68,500
5400	NEW BEDFORD, MA	33,927	40,900
5480	NEW HAVEN-MERIDEN, CT	46,805	57,200
5520	NEW LONDON-NORWICH, CT-RI	42,416	52,300
5560	NEW ORLEANS, LA	29,212	38,300

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5600	NEW YORK, NY	37,515	47,300
5640	NEWARK, NJ	50,047	62,800
5660	NEWBURGH, NY-PA	42,859	51,700
5720	NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	34,688	43,600
5775	OAKLAND, CA	47,516	60,100
5790	OCALA, FL	26,089	33,300
5800	ODESSA-MIDLAND, TX	30,955	37,500
5880	OKLAHOMA CITY, OK	32,406	40,800
5910	OLYMPIA, WA	35,859	46,500
5920	OMAHA, NE-IA	36,011	48,500
5945	ORANGE COUNTY, CA	51,269	63,200
5960	ORLANDO, FL	34,389	43,100
5990	OWENSBORO, KY	29,696	36,800
6015	PANAMA CITY, FL	28,217	36,100
6020	PARKERSBURG-MARIETTA, WV-OH	30,290	37,800
6080	PENSACOLA, FL	29,922	38,000
6120	PEORIA-PEKIN, IL	36,406	46,000
6160	PHILADELPHIA, PA-NJ	41,908	51,300
6200	PHOENIX-MESA, AZ	35,425	47,500
6240	PINE BLUFF, AR	26,361	34,300
6280	PITTSBURGH, PA	32,787	39,800
6320	PITTSFIELD, MA	39,104	44,200
6340	POCATELLO, ID	31,725	41,500
6360	PONCE, PR	8,455	11,800
6400	PORTLAND, ME	39,346	46,400
6440	PORTLAND-VANCOUVER, OR-WA	36,705	46,300
6450	PORTSMOUTH-ROCHESTER, NH-ME	40,510	47,900
6480	PROVIDENCE-FALL RIVER-WARWICK, RI-MA	38,773	46,900
6520	PROVO-OREM, UT	30,536	41,800
6560	PUEBLO, CO	25,784	34,800
6580	PUNTA GORDA, FL	29,522	36,900
6600	RACINE, WI	37,992	49,100
6640	RALEIGH-DURHAM-CHAPEL HILL, NC	39,723	52,300
6660	RAPID CITY, SD	29,570	39,200
6680	READING, PA	37,755	45,600
6690	REDDING, CA	30,333	36,100

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6720	RENO, NV	38,225	52,500
6740	RICHLAND-KENNEWICK-PASCO, WA	35,709	45,600
6760	RICHMOND-PETERSBURG, VA	40,195	50,500
6780	RIVERSIDE-SAN BERNARDINO, CA	37,274	44,800
6800	ROANOKE, VA	34,942	43,800
6820	ROCHESTER, MN	43,197	57,100
6840	ROCHESTER, NY	40,519	47,200
6880	ROCKFORD, IL	37,078	47,100
6895	ROCKY MOUNT, NC	28,912	37,800
6920	SACRAMENTO, CA	38,850	48,400
6960	SAGINAW-BAY CITY-MIDLAND, MI	34,727	44,100
6980	ST. CLOUD, MN	32,693	43,300
7000	ST. JOSEPH, MO	28,721	37,400
7040	ST. LOUIS, MO-IL	37,995	49,300
7080	SALEM, OR	31,452	40,000
7120	SALINAS, CA	36,223	45,600
7160	SALT LAKE CITY-OGDEN, UT	35,240	47,700
7200	SAN ANGELO, TX	28,571	38,200
7240	SAN ANTONIO, TX	29,898	38,900
7320	SAN DIEGO, CA	39,798	48,600
7360	SAN FRANCISCO, CA	49,282	64,400
7400	SAN JOSE, CA	53,771	70,200
7440	SAN JUAN-BAYAMON, PR	11,482	16,100
7460	SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	37,087	43,800
7480	SANTA BARBARA-SANTA MARIA-LOMPOC, CA	41,289	49,300
7485	SANTA CRUZ-WATSONVILLE, CA	43,131	55,200
7490	SANTA FE, NM	38,146	53,300
7500	SANTA ROSA, CA	41,961	51,300
7510	SARASOTA-BRADENTON, FL	33,128	41,400
7520	SAVANNAH, GA	31,881	39,100
7560	SCRANTON--WILKES-BARRE--HAZLETON, PA	30,676	37,700
7600	SEATTLE-BELLEVUE-EVERETT, WA	43,103	55,100
7610	SHARON, PA	29,347	34,600
7620	SHEBOYGAN, WI	36,708	48,500
7640	SHERMAN-DENISON, TX	30,114	38,300
7680	SHREVEPORT-BOSSIER CITY, LA	27,402	36,000

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7720	SIOUX CITY, IA-NE	30,450	41,700
7760	SIOUX FALLS, SD	34,101	45,700
7800	SOUTH BEND, IN	34,206	43,900
7840	SPOKANE, WA	31,784	39,900
7880	SPRINGFIELD, IL	37,373	49,900
7920	SPRINGFIELD, MO	29,389	38,800
8000	SPRINGFIELD, MA	38,097	45,500
8040	STAMFORD-NORWALK, CT	69,403	86,600
8050	STATE COLLEGE, PA	34,313	40,100
8080	STEUBENVILLE-WEIRTON, OH-WV	29,169	34,700
8120	STOCKTON-LODI, CA	34,701	42,600
8140	SUMTER, SC	25,684	32,300
8160	SYRACUSE, NY	36,672	43,600
8200	TACOMA, WA	35,108	44,800
8240	TALLAHASSEE, FL	34,476	44,100
8280	TAMPA-ST. PETERSBURG-CLEARWATER, FL	31,244	40,500
8320	TERRE HAUTE, IN	29,561	36,900
8360	TEXARKANA, TX-TEXARKANA, AR	28,088	35,500
8400	TOLEDO, OH	35,775	44,500
8440	TOPEKA, KS	35,987	47,600
8480	TRENTON, NJ	48,490	61,100
8520	TUCSON, AZ	30,985	40,100
8560	TULSA, OK	32,578	40,900
8600	TUSCALOOSA, AL	30,135	38,300
8640	TYLER, TX	31,042	40,800
8680	UTICA-ROME, NY	31,702	37,200
8720	VALLEJO-FAIRFIELD-NAPA, CA	42,468	51,800
8735	VENTURA, CA	50,103	61,100
8750	VICTORIA, TX	31,686	40,600
8760	VINELAND-MILLVILLE-BRIDGETON, NJ	34,572	43,000
8780	VISALIA-TULARE-PORTERVILLE, CA	26,697	32,100
8800	WACO, TX	28,954	39,100
8840	WASHINGTON, DC-MD-VA-WV	52,807	70,300
8880	WATERBURY, CT	45,198	54,700
8920	WATERLOO-CEDAR FALLS, IA	32,438	41,200
8940	WAUSAU, WI	34,988	45,200

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8960	WEST PALM BEACH-BOCA RATON, FL	38,539	48,800
9000	WHEELING, WV-OH	27,288	33,800
9040	WICHITA, KS	35,931	45,800
9080	WICHITA FALLS, TX	28,853	36,600
9140	WILLIAMSPORT, PA	30,462	35,500
9160	WILMINGTON-NEWARK, DE-MD	44,332	57,600
9200	WILMINGTON, NC	31,537	40,000
9240	WORCESTER, MA-CT	42,220	51,000
9260	YAKIMA, WA	27,507	34,300
9270	YOLO, CA	36,866	48,200
9280	YORK, PA	37,590	44,700
9320	YOUNGSTOWN-WARREN, OH	30,605	38,900
9340	YUBA CITY, CA	27,665	34,100
9360	YUMA, AZ	25,648	33,500
9999	nonmetro portion of ALABAMA	24,500	31,500
9999	nonmetro portion of ALASKA	44,045	48,500
9999	nonmetro portion of ARIZONA	23,997	31,200
9999	nonmetro portion of ARKANSAS	22,208	29,500
9999	nonmetro portion of CALIFORNIA	29,946	35,400
9999	nonmetro portion of COLORADO	28,257	38,700
9999	nonmetro portion of CONNECTICUT	43,591	53,000
9999	nonmetro portion of DELAWARE	31,112	39,400
9999	nonmetro portion of FLORIDA	25,874	32,500
9999	nonmetro portion of GEORGIA	26,690	33,600
9999	nonmetro portion of HAWAII	37,990	48,500
9999	nonmetro portion of IDAHO	27,799	37,300
9999	nonmetro portion of ILLINOIS	29,693	37,600
9999	nonmetro portion of INDIANA	30,800	39,000
9999	nonmetro portion of IOWA	29,303	39,200
9999	nonmetro portion of KANSAS	28,067	36,100
9999	nonmetro portion of KENTUCKY	22,542	28,800
9999	nonmetro portion of LOUISIANA	21,177	27,400
9999	nonmetro portion of MAINE	30,719	35,900
9999	nonmetro portion of MARYLAND	33,695	43,100
9999	nonmetro portion of MASSACHUSETTS	37,765	44,900

* REFLECTS 1997 GEOGRAPHY AS DEFINED BY OMB

US CENSUS AND HUD ESTIMATED MSA MEDIAN FAMILY INCOMES FOR 1997 HMDA REPORTS

MSA FIPS CODE NO.	MSA NAME	1990 CENSUS MED. * FAMILY INCOME	HUD ESTIMATED 1997 MEDIAN FAMILY INCOME
9999	nonmetro portion of MICHIGAN	27,893	35,500
9999	nonmetro portion of MINNESOTA	28,933	38,400
9999	nonmetro portion of MISSISSIPPI	21,994	28,300
9999	nonmetro portion of MISSOURI	24,324	31,900
9999	nonmetro portion of MONTANA	27,349	36,100
9999	nonmetro portion of NEBRASKA	27,623	37,100
9999	nonmetro portion of NEVADA	35,577	49,500
9999	nonmetro portion of NEW HAMPSHIRE	36,623	43,100
9999	nonmetro portion of NEW MEXICO	23,165	30,600
9999	nonmetro portion of NEW YORK	31,472	37,100
9999	nonmetro portion of NORTH CAROLINA	27,206	35,000
9999	nonmetro portion of NORTH DAKOTA	26,194	34,000
9999	nonmetro portion of OHIO	30,562	38,800
9999	nonmetro portion of OKLAHOMA	24,139	30,800
9999	nonmetro portion of OREGON	28,125	34,600
9999	nonmetro portion of PENNSYLVANIA	28,934	34,500
9999	nonmetro portion of RHODE ISLAND	40,639	46,400
9999	nonmetro portion of SOUTH CAROLINA	26,904	34,700
9999	nonmetro portion of SOUTH DAKOTA	25,547	34,500
9999	nonmetro portion of TENNESSEE	24,935	33,200
9999	nonmetro portion of TEXAS	24,585	31,500
9999	nonmetro portion of UTAH	30,183	38,500
9999	nonmetro portion of VERMONT	32,453	38,200
9999	nonmetro portion of VIRGINIA	28,301	34,800
9999	nonmetro portion of WASHINGTON	29,671	35,100
9999	nonmetro portion of WEST VIRGINIA	22,654	27,600
9999	nonmetro portion of WISCONSIN	30,290	39,600
9999	nonmetro portion of WYOMING	32,096	41,900
9999	nonmetro portion of PUERTO RICO	7,717	10,600

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