FY 2005 HUD INCOME LIMITS BRIEFING MATERIAL

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I. OVERVIEW OF HUD PUBLIC HOUSING/ SECTION 8 INCOME LIMITS

Overview

The Department of Housing and Urban Development (HUD) is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. The major active assisted housing programs are the Public Housing program, the Section 8 Housing Assistance Payments program, and Section 202 housing for the elderly and Section 811 housing for persons with disabilities.

Income limits are calculated for metropolitan areas and non-metropolitan counties in the United States and its territories using the Fair Market Rent (FMR) area definitions used in the Section 8 program. They are based on HUD estimates of median family income, with adjustments for family size. Adjustments are also made for areas that have unusually high or low income to housing cost relationships.

The statutory basis for HUD's income limit policies is Section 3 of the U.S. Housing Act of 1937, as amended. Attachment 1 provides the key excerpts relevant to income limits, which may be summarized as follows:

- 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.
- The 1998 Act amendments establish a 30 percent of median family income program targeting standard.
- Income limits for non-metropolitan areas may not be less than limits based on the State non-metropolitan median family income level.
- Income limits are adjusted for family size.
- Income limits are adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.
- The Secretary of Agriculture is to be consulted prior to establishing income limits for rural areas, since these limits also apply to certain Rural Housing and Community Development Service programs.

Median Income Estimates

Income limits start with the development of estimates of median family¹ income for the 356 metropolitan areas and 2,302 non-metropolitan FMR/income limit areas (including U.S. territories). Attachment 2 provides a detailed explanation of how median family income estimates are calculated. The major steps are as follows:

- Decennial 2000 Census income distributions are aggregated to the FMR/income limit area level, and mid-1999 estimates of median family income (MFI) are estimated based on these data.² (The Census asks for total income for 1999; the closest "as of" date for this reporting is mid-1999)
- The mid-1999 MFI Census-based estimate is updated to mid-2000 using the Census Current Population Survey (CPS) P-60 series data for 1999 and 2000 (the March 2000 and 2001 CPS surveys).
- The American Community Survey (ACS) data for 2000 through 2003 were used to estimate state-level changes in family incomes. (The ACS has larger samples than the CPS and provides more precise and localized income estimates, but it was started too late to provide a good indicator of the change in incomes between mid-1999 and mid-2000.)
- County-level Bureau of Labor Statistics data are used to calculate local changes in average wages. These changes were used in combination with state-level median family income changes to estimate local changes in median family incomes. Based on an analysis of 1990-2000 income change patterns, the ACS change is given a weight of 83 percent and the local BLS change factor a weight of 17 percent in the initial determination of an area's median family income change.

¹ Family refers to the Census definition of a family, which is a householder with one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households.

² To permit members of the public to replicate its estimates, HUD uses publicly released Census income distributions. The Census has released a new distribution of median family incomes that permits more accurate calculations. These data were used in re-estimating 2000 Census estimates of median family income. The new data permit median family income estimates to be calculated that replicate or come very close to Census published median income estimates. Attachment 7 shows the differences between the original medians published by HUD and the current medians based on the new distributions. The biggest differences were in areas with small populations. The new income distributions and the programs used to generate 1999 medians family incomes can be downloaded at www.huduser.org.

- Delays in the availability of BLS and ACS data mean that estimates need to be trended to produce a current estimate. There is a one and three-fourths year difference between the "as of" date of the CPS/ACS income change factor estimates available to HUD and the "as of" date of the HUD income estimates. The trending factor used is 3.57 percent per year, which is based on the average change in MFI's between the last two Censuses.
- For the outlying territories, which currently lack CPS or ACS coverage, national ACS income changes are used as surrogates.

Income Limit Calculations

HUD's Public Housing/Section 8 very low-income and lowincome limits are calculated in accordance with Section 3(b)(2)of the U.S. Housing Act of 1937, as amended. The very-low income limits (usually based on 50 percent of MFI) are considered to have the strongest statutory basis, partly because they are so well-defined and have been the subject of specific legislative adjustments, and partly because other income limits are linked to their calculation. Because there are currently several legislated income limit standards (e.g., 30%, 50%, 60%, 65%, 80%, 95%, 100%, 115%, 125%) which were intended to have progressive relationships, the very low income limits have been used as the basis for deriving other income limits (e.g., otherwise low-income limits would be less than very low income limits in areas where very low income limits had been adjusted upward by more than 60 percent because of unusually low area median family incomes).

<u>Very Low-Income Limits</u>: Very low-income limits are calculated using a set of formula relationships. The first step is to calculate a four-person income limit equal to 50 percent of the estimated area median family income. Adjustments are then made if this estimate is outside formula constraints.

More specifically, the very low-income limit for a fourperson family is calculated as follows:

- (1) 50 percent of the area median family income is calculated and set as the preliminary four-person family income limit;
- (2) the four-person very low-income limit is increased if it would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized twobedroom Section 8 FMR (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income);

- (3) the four-person very low-income limit is reduced if it would otherwise be greater than the amount at which 30 percent of it equals 100 percent of the two-bedroom FMR or 80 percent of the U.S. median family income level (this adjusts income limits downward for areas of unusually high median family incomes);
- (4) to minimize program management problems, income limits are held at FY 2004 levels for areas where lower income limits would result because of FMR reductions; and,
- (5) income limits are never set at less than the amounts calculated using the State non-metropolitan median family income level in place of the local median family income estimate established by HUD.

Table 1 summarizes the rules governing very low-income limit determinations:

Table 1	
Summary of Income Limits Determinations	for
FY 2005 Very Low Income Limits	

	Type Income Limit	Non-metro	Metropolitan
	Calculation	Counties	Areas
		000110200	
1.	Limits based on 50% of local	802	258
	median family income		
2.	Limits based on State non-	1339	39
	metropolitan median family		
	income level		
3.	Limits increased to the	0	7
	amount at which 35% of 4-		
	person family's income		
	equals 85% of the 2-bedroom		
	Section 8 FMR		
4.	Limits decreased to the	0	1
	greater of 80% of the U.S.		
	median family income or the		
	amount at which 30% of a 4-		
	person family's income		
	equals 100% of the 2-bedroom		
	FMR	161	<u>г</u> 1
5.	Limits maintained at last	TOT	51
	year's level if they would		
	otherwise be decreased by		
	Census rebenchmarking or reductions in FMRs		
	TOTALS	2302	356
	TOTALS	2302	550

In implementing the 1987 Housing Community Development Act amendment that established minimum income limits for nonmetropolitan areas based on the State non-metropolitan median family income level, HUD used its discretion to apply this policy to metropolitan areas. This avoids the inequitable anomaly of assigning higher income limits to a non-metropolitan county than are assigned to an adjacent metropolitan area whose median family income is less than the State non-metro level but above the non-metro county's level.

Low-Income Limits: Most four-person low-income limits are the higher of 80 percent of the area median family income or 80 percent of the State non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, calculating low-income limits as 80 percent of median would produce anomalies inconsistent with statutory intent (e.g., very low income limits could be higher than low income limits). The calculation normally used, therefore, is to set the four-person low-income limit at 1.6 (i.e., 80%/50%) times the relevant four-person very low-income limit. The only exception is that the resulting income limit may not exceed the U.S. median family income level (\$58,000 for FY 2005) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting income limits in areas where the very low income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

HUD has adjusted low-income limits for areas of unusually high or low income since passage of the 1974 legislation that established the basic income limit system now used. Underlying the decision to set minimum and maximum low-income limits is the assumption that families in unusually poor areas should be defined as low-income if they are unable to afford standard quality housing even if their incomes exceed 80 percent of the local median family income. Similarly, families in unusually affluent areas are not considered low-income even if their income is less than 80 percent of the local median family income level unless justified by area housing costs.

Table 2 summarizes the rules governing low-income limit determinations and how many areas are affected by each provision:

Table 2							
Summary c	of I	Income	- Lin	nits	Det	cerminations	
for	FΥ	2005	Low	Inco	me	Limits	

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 80% of local median family income	781	233
2.	Limits based on State nonmetropolitan median family income level	1338	38
3.	Limits increased for high	1	7

	housing costs proportional to such increases for very low- income limits (i.e., set at 80/50ths of the adjusted very low-income limits)		
4.	Limits decreased because of unusually high incomes in relationship to housing costs	0	0
5.	Four-person base low-income limit capped at the higher of the U.S. median of \$58,000 or 80/50ths of the minimum 4- person very low-income limit	22	30
б.	Limits maintained at last year's level if they would otherwise be decreased by Census rebenchmarking or reductions in FMRs	160	48

<u>30 Percent of Area Median Family Income Limits:</u> The Quality Housing and Work Responsibility Act of 1998 established a new income limit standard based on 30 percent of median family income. The Act specified that the standard could be adjusted for areas of unusually high or low family income. Another statutory change was made in 1999 to clarify that these income limits should be tied to the Section 8 very low-income limits. The 30 percent income limits therefore are calculated as 30/50ths (60 percent) of the Section 8 very low-income limits. They are then checked against Supplemental Security Income (SSI) benefits, which provide the minimum entitlement income for elderly and disabled households. The one-person 30 percent income limits are increased if they would otherwise be less than the minimum SSI level.

Family Size Adjustments

The statutory guidance governing income limits requires that income limits are to be higher for larger families and lower for smaller families. The same family size adjustments are used for all income limits. They are as follows:

Number	of	Persons	in	Family	and	Percentage	Adjust	ments
1	2	3		4	5	6	7	8
70%	80	8 90	00	Base	108	3% 116%	124%	132%

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. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) Income limits are rounded to the nearest \$50.

Income Limit Applications

HUD income limits apply to the following programs:

Program	Income Limits Standard
Dept. of HUD:	
Public Housing	Very low-income or low-income standards
All Section 8 Programs	Very low-income or low-income standards
Indian Housing (1996 Act)	"Low-Income" is defined as the greater of 80% of the median family income for the Indian area or of the U.S. national median family income
Section 202 Elderly and Section 811 Handicapped programs	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
HOME Investment Partnerships Act of 1990	"60 percent of median" and "65 percent of median" are used as income targeting and qualification requirements; both limits are tied to Section 8 income limit determinations
National Homeownership Trust Act of 1990	"95 percent" of median is referenced as the eligibility standard, with a "115 percent" of median standard for high cost areas
Low-Income Housing Preservation and Resident Homeownership Act of 1990	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

Rural Housing and Community Development Service:

Rental and

Assistance based on HUD Section 8 very low-

ownership	income	or low-income	standards,	or income
assistance programs	limits	tied to these	standards	

Dept. of Treasury:

Low Income Rental Tax credits and Current standard is Section 8 very low-income Tax-exempt Rental standard or 120% of that definition (i.e., the Housing Bonds "60%" of median standard) Tax-exempt Mortgage Revenue Bonds for Generally set at 115% of area median income, homeownership with "115%" defined as 230% of the Section 8 financing very low-income standard "Difficult-to-Areas with the worst housing cost problems use Develop" Area the FMR-to-median family-income ratio as an Designation indicator of problems; this designation is awarded to 20 percent of the metro and nonmetro areas (using HUD area definitions) with the most severe problems and is recalculated annually; such areas receive special additional tax benefits under this program Areas, as defined by the Census, where 50% of "Qualified Census Tract" (Tax Credit all households have incomes less than 60 percent of the area median family income, Program Definition) adjusted for household size; such areas receive special additional tax benefits under this program; this calculation is based on 1990 Census data and income limit policies and area definitions in effect as of the date estimates are prepared "Qualified Census Areas, as defined by the Census, where 50% of Tract" (Mortgage all families have incomes less that 80 percent

Revenue Bond of the area median family income, based on Program) 1990 Census data

Federal Deposit Insurance Corporation:

Disposition of Not less than 35 percent of all dwelling units Multifamily Housing must be made available for occupancy and be to Non-profit and affordable for low-income families, and at Public Agencies least 20 percent must be made available for occupancy and be affordable for very lowincome 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". This 65 percent figure is defined in relation to the very low-income standard (i.e., normally as 65/50ths of the standard) Disposition of For rentals, priority is given to non-profits Single Family and public agencies that make the dwellings Housing 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 area median income, as determined by the Secretary of HUD, are given a purchase priority for the first 3 months a property is for sale.

Federal Housing Finance Board:

Rental program	Very low-income, "60% of median" (defined as
funding Priorities	120% of very low-income), and low-income standards used
Homeownership	115% and 140% of median family income limits

funding priorities are used

Government Sponsored Enterprises (GSE's):

Low- and Moderate-Income Housing Goals of Freddie Mac and Fannie Mae Goals of Freddie Mac and Fannie Mae Goals for percentages of loans are established for households with incomes below specified percentages of the HUD-published median family income for metropolitan and nonmetropolian areas, as detailed in 24 CFR, Part 81. The area definitions used relate to OMB metropolitan area definitions and the median family income estimates for the nonmetropolitan portions of each state.

Other Federal Banking Regulatory Provisions:

Targeting of loan funds to low-income households and areas

Varies by agency

Rural Housing and Community Development Service:

Rental and ownership assistance programs Assistance based on HUD Section 8 very lowincome or low-income standards, or income limits tied to these standards

Uniform Relocation E: Act da da

Extent of replacement housing assistance dependent on qualifying as Low-Income, as defined by HUD; Act applies to all Federal agencies that initiate action that forces households to relocate from their residence

Assistance

Veterans Administration

Eligibility for Eligibility for non-service related income support payments to with incomes below the HUD low-income standard veterans

U.S. HOUSING ACT OF 1937 PROVISIONS RELATED TO INCOME LIMITS (As Amended through 1999)

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 and Rockland Counties, in the State of New York, as if each 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 portions of such metropolitan statistical area that does not include Westchester or Rockland Counties, the Secretary shall determine or establish area median incomes and income ceilings and limits as if such portion included Westchester and Rockland Counties. In determining areas that are designated as difficult development areas for the purposes of the low-income housing tax credit, the Secretary shall include Westchester and Rockland Counties, New York, in the New York City metropolitan area.

Section 16:

Sec. 16. (a) Income Eligibility for Public Housing

(2)(A) Targeting.-Except as provided in paragraph 4, of the public housing dwelling units of a public housing agency made available for occupancy in any fiscal year by eligible families, not less than 40 percent shall be occupied by families whose incomes at the time of commencement of occupancy do not exceed 30 percent of the area median income, as determined by the Secretary with adjustments for smaller and larger families. (4)(D) Fungibility Floor.- Notwithstanding any authority under subparagraph (A), of the public housing dwelling units of a public housing agency made available for occupancy in any fiscal year by eligible families, not less than 30 percent shall be occupied by families whose incomes at the time of commencement of occupancy do not exceed 30 percent of the area median income, as determined by the Secretary with adjustments for smaller and larger families; except that the Secretary may establish income ceilings higher or lower than 30 percent of the area median income on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.

Sec. 16. (b) Income eligibility for Tenant-Based Section 8 Assistance

(1) IN GENERAL.—Of the families initially provided tenant-based assistance under section 8 by a public housing agency in any fiscal year, not less than 75 percent shall be families whose incomes do not exceed 30 percent of the area median income, as determined by the Secretary with adjustments for smaller and larger families; except that the Secretary may establish income ceilings higher or lower than 30 percent of the area median income on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.

Sec. 16. (c) Income Eligibility for Project-based Section 8 Assistance

(1) Pre-1981 Act Projects.-Not more than 25 percent of the dwelling units that were available for occupancy under 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.

(2) Post-1981 Act Projects.-Not more than 15 per cent of the dwelling units which became available for occupancy under 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.

(3) Targeting.-For each project assisted under a contract for projectbased assistance, of the dwelling units that become available for occupancy in any fiscal year that are assisted under the contract, not less than 40 percent shall be available for leasing only by families whose incomes at the time of commencement of occupancy do not exceed 30 percent of the area median income, as determined by the Secretary with adjustments for smaller and larger families.

(5) Exception.-The limitations established in paragraphs (1), (2), and(3) shall not apply to dwelling units made available under project-based contracts under section 8 for the purpose of preventing displacement, or ameliorating the effects of displacement.

Section 567 of the HCD Act of 1987 Amendment Affecting Section 3 of the 1937 Act:

"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.

HUD METHODOLOGY FOR ESTIMATING FY 2005 MEDIAN FAMILY INCOMES (ECONOMIC AND MARKET ANALYSIS DIVISION, OFFICE OF ECONOMIC AFFAIRS, PD&R)

FY 2005 HUD estimates of median family income are based on 2000 Census data estimates updated with county-level bureau of labor statistics earnings data, Census American Community Survey (ACS) state-level data, and Census Current Population Survey (CPS) data. Separate median family income estimates (MFIs) are calculated for all Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), and nonmetropolitan counties.

HUD has begun to increasingly rely on Census American Community Survey (ACS) data as the basis for calculating median family income estimates. The ACS surveys were initiated in 2000, but the first full-scale annual survey of approximately three million households started in 2005. The 2005 survey will provide data in 2006 that can be used to estimate median family incomes for most metropolitan areas, and subsequent surveys will eventually provide estimates for all but the smallest non-metropolitan counties. HUD's FY 2004 income estimates used ACS state-level data as a control on local median family income changes. Based on research, the FY 2005 HUD median family income estimates are even more reliant on ACS data.

The income adjustment factors used to update the 2000 Census-based estimates of Median Family incomes (MFIs) are developed in several steps. Census CPS and ACS survey data are used to develop national and state level estimates of change in median family incomes. Annual data on median family incomes are available at the national and regional level from the CPS. State-level ACS income data are now available for calendar years 2000 through 2003. CPS P-60 national data were used to cover the period between the 2000 Census and the first ACS data. In previous years, BLS local area wage data were used as in indicator of relative income change within states, but these indicators were constrained so that they equaled the CPS changes at the CPS Census Divisional level. Retrospective analysis of the 1990-2000 period showed that BLS average wage changes had larger differences with median family income changes than in the previous decade and that, by themselves, they were not the best available predictor of local changes in median family incomes. Based on statistical testing, HUD concluded that a combination of state ACS and local BLS data offered the best approach to calculating local median family income estimates until more localized ACS data begin to be available in 2006.

The Census, ACS, and CPS estimates are based on different samples, have different timing, use somewhat different methodologies, and produce somewhat different estimates.³ The year-to-year income change factors derived from these data sets (e.g., the national CPS MFI from one year to the next) should, however, be reasonably consistent over time. The decennial Census has the largest samples, but is only available every 10 years and may be more subject to non-response bias. The 2000-2004 ACS had relatively large samples, provides annual estimates, and should be less subject to non-response bias than the Census. The 2000-2004 ACS has larger sample sizes than the CPS, and therefore produces more accurate estimates.

Estimates of income need to be associated with a point in time. This poses the need to attribute an "as of" date to estimates when such dates are not explicitly defined. The 2000 Census income data, for instance, are based

³ The national MFI from the Census was \$50,046; the March 2000 CPS produced a MFI estimate of \$48,952; and the first ACS survey, which collected data during the course of 2000 and effectively represented a measurement a year after those of the other surveys, had a MFI estimate of \$49,628.

on questions regarding total income for 1999. For most households, income for a year is based on an income stream with at least some changes during the year. For purposes of estimation, HUD assumes that the 2000 Census income estimates have an "as of" date of mid-1999. For the same reason, it assumes that March CPS income estimates, which are based on responses to questions about the previous year's total income, also relate to the middle of the previous calendar year.

ACS estimates present a more complex timing issue, because they are based on samples drawn throughout a year that ask about income for the previous 12 months. Adjustments are made to incomes collected prior to December to make them approximate December reporting. Income figures collected in January are inflated by the CPI change from January to December of that year, the February changes are inflated from February to December, etc. If median income changes during the year (which are not known when the estimates are done) exactly paralleled the CPI changes, an ACS-based median family income estimate would approximate a median family income estimate based on surveying all respondents in December. That, in turn, means that the ACS income data have an approximate "as of" date of the middle of the year if median incomes changed at the same pace during the course of a year.

The importance of the "as of" assumptions becomes less important over time. After the initial income estimates are produced, annual updates are estimated using the same data sources. Any estimation error or bias associated with the "as of" assumptions affects only the first year a data series starts to be used. The impact of this type of bias cannot be measured but, since it is a fixed amount and incomes increase over time, the effect should be modest. The potential for bias is further mitigated by the fact that the CPI and CPS changes for the period in question were very similar at the national level.

The step-by-step normal procedures used to develop FY 2005 estimates are as follows:

- 1. The 2000 Census was used to estimate what are treated as mid-1999 local median family income estimates.
- 2. The March 2000 and 2001 CPS surveys, which provided what were effectively mid-1999 and mid-2000 median family income estimates, provided an estimate of change in median family income levels at the national level that was applied to 2000 Census-based local median family income estimates to update them from mid-1999 to mid-2000. The national change in median family incomes for this period was 3.58 percent. (Multi-state Census Division CPS changes could have been used in place of a national factor, but research suggests that it is questionable whether this would have improved estimation accuracy if used only for one year.)
- 3. The 2000 and 2003 American Community Surveys were used to estimate the change in State MFIs for the mid-2000 to mid-2003 period. The ACS income change factors for each State for the 2000-2003 period were calculated as follows:

ACS MFI (2003)=3-year increase factor forACS MFI (2000)ACS Median Family Income

4. State and Local (metropolitan areas and nonmetropolitan counties) BLS average wage changes for all employees for the 1999-2002 period were calculated:

BLS Wages (2002)____ BLS Employees (2002)

__ = 3 year BLS wage increase factor

BLS Wages (1999) BLS Employees (1999)

5. Local area update factors were derived using local BLS average wage changes in conjunction with State level Income changes. They were combined according to the results of research done on the determinants of income change between 1990 and 2000.⁴

(17% * Local BLS Average wage change)
+ (83% * ACS State Income Change) = Local Update Factor

6. A state level factor was generated using the same formula, as follows:

(17% * State BLS Average wage change)
+ (83% * ACS State Income Change) = State Update Factor

7. A state ACS control factor was developed that adjusted for differences between the step 6 update factor and the actual ACS state change factor for the same period. Changes in BLS-reported average wages, even though they lead to changes in family income, are not a direct measure of changes in family income and require adjustment if being used for that purpose. This was done as follows:

> ACS State MFI (2003) ACS State MFI (2000)

> > = State control factor

State Update factor Generated in Step 6

8. Local area update factors were adjusted with the state control factor as follows:

Local update factor (step 5) * State control factor (step 7) = Adjusted local update factor

9. Convert the step 1 median family income estimate to an April 1, 2005 estimate as follows:

Step 1 median family income
* Step 2 mid-1999 to mid-2000 CPS factor
* Step 8 adjusted local update factor
* 1.035 (3.5% annual trending) * 1.75 years
= FY 2005 Median Family Income estimate

Median Family Income estimates are frozen if they would otherwise be less than the previous year's estimate (held harmless).

⁴ In ten low-population counties with suspect wage changes, which in the past have typically been associated with reporting errors, BLS wage increases/ decreases were constrained to fall within the 99th percentile of the BLS wage change distribution.

AREAS WITH ADJUSTED FY 2005 VERY LOW INCOME LIMITS

METROPOLITAN AREA	FY2005 MEDIAN INCOME	50% OF MEDIAN	4-PERSON VLI LIMIT	TYPE OF VLI ADJUSTMENT
Aquadilla, PR MSA	15500	7750	9600	Historical Exception
Altoona, PA MSA	46750	23375	24250	State Median Based
Arecibo, PR PMSA	17200	8600	13700	Historical Exception
Atlanta, GA MSA	70250	35125	35600	Historical Exception
AustinSan Marcos, TX MSA	67300	33650	35550	Historical Exception
Bakersfield, CA MSA	46600	23300	24550	State Median Based
Benton Harbor, MI MSA	53500	26750	27550	Historical Exception
Boston, MANH PMSA	82600	41300	41350	Historical Exception
BoulderLongmont, CO PMSA	82000	41000	43500	Historical Exception
Brown County, OH MSA*	49400 31850	24700 15925	26500 21200	Historical Exception State Median Based
Brownsville-Harlingen, TX Caguas, PR PMSA	20400	10200	11850	Historical Exception
Charlotte-Gastonia, NC-SC	61800	30900	32050	Historical Exception
Chicago, IL PMSA	69700	34850	37700	Historical Exception
ChicoParadise, CA MSA	48200	24100	24550	State Median Based
Cumberland, MDWV MSA	47450	23725	29550	State Median Based
Dallas, TX PMSA	65100	32550	33250	Historical Exception
Danbury, CT PMSA	96500	48250	46400	Low Housing CostU
Danville, VA MSA	46600	23300	24500	State Median Based
DaytonSpringfield, OH M	58800	29400	30100	Historical Exception
DeKalb County MSA*	66050	33025	33950	Historical Exception
Decatur, AL MSA	50850 53750	25425 26875	26400 27150	Historical Exception
Decatur, IL MSA Detroit, MI PMSA	67800	33900	34950	Historical Exception Historical Exception
El Paso, TX MSA	38250	19125	21200	State Median Based
ElkhartGoshen, IN MSA	58050	29025	29650	Historical Exception
FitchburgLeominster, MA	62600	31300	31650	State Median Based
Fort Lauderdale, FL PMSA	58100	29050	30100	Historical Exception
Fort Wayne, IN MSA	59400	29700	29900	Historical Exception
Fresno, CA MSA	45900	22950	24550	State Median Based
Gallatin County, KY MSA*	49200	24600	28450	Historical Exception
Grand Junction, CO MSA	50400	25200	26950	State Median Based
GreensboroWinston-Salem, N		27750	28050	Historical Exception
Hickory-Morganton, NC	49800 63800	24900 31900	25750 32050	Historical Exception
Indianapolis, IN MSA Jackson, MS MSA	50600	25300	26550	Historical Exception Historical Exception
Jacksonville, NC MSA	41300	20650	22600	State Median Based
Jamestown, NY MSA	47500	23750	24950	State Median Based
Jersey City, NJ PMSA	53800	26900	32050	High Housing Cost
Johnstown, PA MSA	43600	21800	24250	State Median Based
Kane County, UT MSA*	48400	24200	24650	State Median Based
Kendall County MSA*	78500	39250	43500	Historical Exception
Kokomo, IN MSA	61000	30500	30950	Historical Exception
Laredo, TX MSA	33650	16825	21200	State Median Based
Las Cruces, NM MSA Las Vegas, NVAZ MSA	38800 56550	19400 28275	19550 29550	State Median Based State Median Based
Los AngelesLong Beach, CA	54450	27225	32750	High Housing Cost
Mansfield, OH MSA	51550	25775	25900	State Median Based
Mayagüez, PR MSA	18100	9050	11350	Historical Exception
McAllenEdinburg-Mission, 7		14900	21200	State Median Based
Memphis, TNARMS MSA	54550	27275	28650	Historical Exception
Merced, CA MSA	44750	22375	24550	State Median Based
Miami, FL PMSA	46350	23175	27050	High Housing Cost
MilwaukeeWaukesha, WI	65200	32600	33600	Historical Exception
Muncie, IN MSA	52200	26100	26400	State Median Based
Naples, FL MSA	63300	31650	34900	Historical Exception
Nashville, TN MSA	60900 56700	30450	30800	Historical Exception
New Bedford, MA PMSA New LondonNorwich, CT-ri	56700 68500	28350 34250	31650 35650	State Median Based State Median Based
New York, NY PMSA	54400	27200	31400	Historical Exception
Oakland, CA PMSA	82200	41100	41400	Historical Exception
Ocala, FL MSA	43100	21550	21600	State Median Based
Ohio County, IN MSA*	59100	29550	30650	Historical Exception
Orange County, CA PMSA	75700	37850	38400	High Housing Cost

AREAS WITH ADJUSTED FY 2005 VERY LOW INCOME LIMITS

	Y2005 MEDIAN	50% OF	4-PERSON	TYPE OF VLI
METROPOLITAN AREA	INCOME	MEDIAN	VLI LIMIT	ADJUSTMENT
Pendleton County MSA*	50600	25300	26350	Historical Exception
Pittsfield, MA MSA	59900	29950	31650	State Median Based
Ponce, PR MSA	17000	8500	13400	Historical Exception
ProvidenceFall River, RI-MA	63850	31925	36600	State Median Based
Pueblo, CO MSA	47100	23550	26950	State Median Based
Racine, WI PMSA	64300	32150	32500	Historical Exception
RaleighDurhamChapel Hill,	NC 69800	34900	35650	Historical Exception
Redding, CA MSA	47500	23750	24550	State Median Based
Rochester, MN MSA	72500	36250	37150	Historical Exception
Rocky Mount, NC MSA	46400	23200	24400	Historical Exception
San Diego, CA MSA	63400	31700	34500	High Housing Cost
San Francisco, CA PMSA	95000	47500	56550	Historical Exception
San Jose, CA PMSA	105500	52750	53050	Historical Exception
San JuanBayamón, PR PMSA	22050	11025	15150	Historical Exception
Santa CruzWatsonville, CA	75300	37650	39250	High Housing Cost
SeattleBellevueEverette	72250	36125	38950	Historical Exception
Sheboygan, WI MSA	61900	30950	31350	Historical Exception
Springfield, IL MSA	61400	30700	32450	Historical Exception
Springfield, MA MSA	61500	30750	31650	State Median Based
SteubenvilleWeirton, OH	46500	23250	25900	State Median Based
Sumter, SC MSA	45950	22975	23150	State Median Based
Terre Haute, IN MSA	48800	24400	26400	State Median Based
Topeka, KS MSA	58850	29425	29600	Historical Exception
Ventura, CA PMSA	77400	38700	40300	High Housing Cost
VisaliaTulare-Porterville, (CA 42700	21350	24550	State Median Based
Waterbury, CT PMSA	66550	33275	35650	State Median Based
West Palm BeachBoca Raton, B	FL 62100	31050	31400	Historical Exception
Wichita, KS MSA	58850	29425	29500	Historical Exception
Williamsport, PA MSA	47800	23900	24250	State Median Based
WilmingtonNewark, DE-MD	74700	37350	37950	Historical Exception
Yakima, WA MSA	46600	23300	24950	State Median Based
YoungstownWarren, OH MS	50950	25475	25900	State Median Based
Yuba City, CA MSA	46600	23300	24550	State Median Based
Yuma, AZ MSA	39800	19900	20500	State Median Based

AREAS WITH ADJUSTED FY 2005 LOW INCOME LIMITS

Aguadilla, PR MSA 15500 7750 15350 Historical Exception Alconar, PA MSA 78700 39350 58000 Capped by US Median Ann Arbor, MI PMSA 78050 39255 58000 Capped by US Median Arecibo, FR PMSA 17200 8600 21900 Historical Exception Auslint-San Ma Na 7750 35125 56000 Capped by US Median Auslint-San Ma Na 7750 35125 56000 Capped by US Median Benton Harbor, MI NSA 6600 35100 56000 Capped by US Median BoulderLonsmont, CO PMSA 82000 41000 56000 Capped by US Median Bridgeoort, CT PMSA 7660 38100 56000 Capped by US Median Brownsville-Harlingen, TX 38400 56000 Capped by US Median Brownsville-Harlingen, TX 38400 56000 Capped by US Median Brownsville-Harlingen, TX 38400 58000 Capped by US Median Brownsville-Harlingen, TX 38400 58000 Capped by US Median	METROPOLITAN AREA	FY2005 MEDIAN INCOME	50% OF MEDIAN	4-PERSON LI LIMIT	TYPE OF LI ADJUSTMENT
Alcona, PA MSA 44750 23375 38800 State Median Based Annchorse, AK MSA 78700 39350 58000 Capped by US Median Arecibo, FMSA 78050 39025 58000 Capped by US Median Arecibo, FMSA 70500 35120 59800 Historical Exception Atlanta, GA MSA 70500 35120 59800 Historical Exception Atlanta, GA MSA 70500 35120 59800 Historical Exception Atlanta, GA MSA 70500 25750 44100 Historical Exception Bakersfield, CA MSA 846600 41300 66150 Historical Exception Booton, MA-NN FMSA 82600 41300 66150 Historical Exception Booton, MA-NN FMSA 82600 41300 66150 Historical Exception Browar Contagenot, CO PMSA 82600 41300 66150 Historical Exception Browar Contagenot, CO PMSA 82600 42700 83000 Capped by US Median Browar Contagenot, CO PMSA 82600 42400 Historical Exception Browar Contagenot, CO PMSA 82600 42400 Historical Exception Charlotte-Gastonia, NC-SC 61800 30900 51300 Historical Exception Charlotte-Gastonia, NC-SC 61800 30900 51300 Historical Exception Charlotte-Gastonia, NC-SC 61800 32500 53200 State Median Based Danville, YA MSA 445200 24105 43300 State Median Based Danville, YA MSA 45200 24105 43300 Historical Exception Danville, YA MSA 45200 24200 Historical Exception Danville, YA MSA 45200 24200 Historical Exception Danville, YA MSA 45200 24200 Historical Exception Danville, YA MSA 45000 23400 33200 State Median Based Davton-Springfield, OH 58800 29400 48150 Historical Exception Decalus, IL MSA 50800 29400 48150 Historical Exception Decalus, IL MSA 51080 29400 48150 Historical Exception Decalus, IL MSA 51080 29425 44250 Historical Exception Decalus, IL MSA 51080 29425 44250 Historical Exception Decalus, IL MSA 51000 20500 Historical Exception Decalus, IL MSA 51000 24500 Historical Exception Decalus, IL MSA 51000 24500 Historical Exception Dickney-Morganton, NC 49800 24600 41200 Historical Exception Historical Exception Dichaes County, MSA 44500 24500 Historical Exception Hist	Aquadilla, PR MSA	15500	7750	15350	Historical Exception
Anchorage, AK MSA 78700 39350 58000 Capped by US Median Arm Arbor, MI PMSA 7050 39025 58000 Capped by US Median Arecibo, PR PMSA 17200 8600 21900 Historical Exception Austin-San Macrosa TX MSA 71200 8600 21900 Historical Exception Austin-San Macrosa TX MSA 71200 8600 21900 Historical Exception Bergen-Passaic, NJ PMSA 85500 41750 58000 Capped by US Median Berdon HA-NN PMSA 82600 41300 66150 Historical Exception Boulder-Longmont, CO PMSA 82000 41000 58000 Capped by US Median Bridgeport, CT PMSA 73650 36625 58000 Historical Exception Boulder-Longmont, CO PMSA 82000 41000 58000 Capped by US Median Brown Courcy, OM MSA 73650 36625 58000 Capped by US Median Brown Courcy, OM MSA 69700 34850 58000 Capped by US Median Brown Courcy, OM MSA 69700 34850 58000 Capped by US Median Charlotte-Gastonia, NC-SC 20400 10200 18950 Historical Exception Chico-Paradise, CA MSA 69700 34850 58000 Capped by US Median Chico-Paradise, CA MSA 69700 34850 58000 Capped by US Median Chico-Paradise, CA MSA 47450 23725 47300 State Median Based Cumberland, MD-WW MSA 55800 24400 12200 18950 Historical Exception Dallas, TF MSA 55100 24500 44850 58000 Capped by US Median Dallas, TF MSA 55100 2450 58000 Capped by US Median Dallas, TM SA 5560 33025 54300 Historical Exception Dallas, TM SA 5560 33025 54300 Historical Exception Dallas, TM SA 5560 33025 54300 Historical Exception Decatur, LM MSA 5560 33025 54300 Historical Exception Decatur, M SA 5560 33025 54300 Historical Exception Decatur, MSA 5560 33025 54300 Historical Exception Decatur, MSA 55600 25425 42550 Historical Exception Decatur, MSA 5560 27700 48650 Historical Exception Decatur, MSA 5560 23300 State Median Based Gallatin County MSA 65800 29700 48650 Historical Exception Ducthes County, MSA 55600 2755 43450 Historical Exception Fort Mayne, IM MSA 5560 2755 43500 Historical Exception Ducthes County, MSA 55600 2755 44500 Historical Exception Indianpolis, IM MSA 55600 2755 44500 Historical Exception Indianpolis, IM MSA 5560 2775 45850 Historical Exception Indianpolis, IM MSA 55600 2755 44500 H					-
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	Muncie, IN MSA	52200	26100	42250	State Median Based

AREAS WITH ADJUSTED FY 2005 LOW INCOME LIMITS

I	FY2005 MEDIAN	50% OF	4-person	TYPE OF LI
METROPOLITAN AREA	INCOME	MEDIAN	LI LIMIT	ADJUSTMENT
Naples, FL MSA	63300	31650	55850	Historical Exception
Nashua, NH PMSA	78900	39450	58000	Capped by US Median
Nashville, TN MSA	60900	30450	49300	Historical Exception
NassauSuffolk, NY PMSA	88850	44425	61750	Historical Exception
New Bedford, MA PMSA	56700	28350	50650	State Median Based
New HavenMeriden, CT PMSA	73450	36725	58000	Capped by US Median
New LondonNorwich, CT-RI	68500	34250	57050	State Median Based
New York, NY PMSA Newark, NJ PMSA	54400 80300	27200 40150	50250 58000	Historical Exception Capped by US Median
Oakland, CA PMSA	82200	40130	66250	Historical Exception
Ocala, FL MSA	43100	21550	34550	State Median Based
Ohio County, IN MSA*	59100	29550	49050	Historical Exception
Orange County, CA PMSA	75700	37850	61450	High Housing Cost
Pendleton County MSA*	50600	25300	42150	Historical Exception
Pittsfield, MA MSA	59900	29950	50650	State Median Based
Ponce, PR MSA	17000	8500	21450	Historical Exception
ProvidenceFall River, RI-MA	63850	31925	58000	Capped by US Median
Pueblo, CO MSA	47100	23550	43100	State Median Based
Racine, WI PMSA	64300	32150	52000	Historical Exception
RaleighDurhamChapel Hill,	NC 69800	34900	57050	Historical Exception
Redding, CA MSA	47500	23750	39300	State Median Based
Rochester, MN MSA	72500	36250	58000	Capped by US Median
Rockland County MSA*	91750	45875	58000	Capped by US Median
Rocky Mount, NC MSA	46400	23200	39050	Historical Exception
San Diego, CA MSA	63400	31700	55200	High Housing Cost
San Francisco, CA PMSA	95000	47500	90500	Historical Exception
San Jose, CA PMSA	105500	52750	84900	Historical Exception
San JuanBayamón, PR PMSA	22050	11025	24250	Historical Exception
Santa CruzWatsonville, CA	75300	37650	62800	High Housing Cost
Santa Rosa, CA PMSA	74600	37300	58000	Capped by US Median
SeattleBellevueEverette	72250	36125	58000	Capped by US Median
Sheboygan, WI MSA	61900	30950	50150	Historical Exception
Springfield, IL MSA	61400	30700	51900	Historical Exception
Springfield, MA MSA	61500	30750	50650	State Median Based
StamfordNorwalk, CT PMSA	111600	55800	69600	Historical Exception
SteubenvilleWeirton, OH	46500	23250	41450	State Median Based
Sumter, SC MSA	45950	22975 24400	37050 42250	State Median Based State Median Based
Terre Haute, IN MSA	48800 58850	29425	47350	Historical Exception
Topeka, KS MSA Trenton, NJ PMSA	83800	41900	58000	Capped by US Median
VallejoFairfieldNapa, CA	73900	36950	58000	Capped by US Median
Vallejo-Fallield-Napa, CA Ventura, CA PMSA	77400	38700	64500	High Housing Cost
VisaliaTulare-Porterville, (21350	39300	State Median Based
Washington, DCMDVAWV	89300	44650	58000	Capped by US Median
Waterbury, CT PMSA	66550	33275	57050	State Median Based
West Palm BeachBoca Raton, H		31050	50250	Historical Exception
Westchester County MSA*	93400	46700	60300	Historical Exception
Wichita, KS MSA	58850	29425	47200	Historical Exception
Williamsport, PA MSA	47800	23900	38800	State Median Based
WilmingtonNewark, DE-MD	74700	37350	58000	Capped by US Median
Yakima, WA MSA	46600	23300	39900	State Median Based
YoungstownWarren, OH MSA	50950	25475	41450	State Median Based
Yuba City, CA MSA	46600	23300	39300	State Median Based
Yuma, AZ MSA	39800	19900	32800	State Median Based

Attachment 5 FY 2004 - 2005 Distribution of changes in Area Median Income --(100 Percent = FY 2004 Income Level)

					Perce	ent Cha	ange					
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105 1% to 110%	110 1% to 115%	115 1% to 120%	120 1% to 125	125 1% or more	Medi- an
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Attachment 5-A FY 2004 - 2005 Distribution of changes in Area Median Income --(100 Percent = FY 2004 Income Level) Metropolitan areas

					Perce	ent Cha	ange					
	less than 80%	80% to 84.9%	85% to 89.9%	90% to 94.9%	95 to 99.9	100% to 105%	105 1% to 110%	110 1% to 115%	115 1% to 120%	120 1% to 125	125 1% or more	Medi- an
AKLARZCOTELFGUIIADILINSYLMADEMMMSTRODENNVYHOKORARTSODENTYUAVIVAWIWWYS						$\begin{array}{c} 255\\ 411\\ 62\\ 9\\ 24\\ 311\\ 6\\ 32\\ 933\\ 76\\ 233\\ 716\\ 54\\ 900\\ 966\\ 399\\ 7\\ 2\\ 166\\ 589\\ 911\\ 695\\ 400\\ 266\\ 100\\ 266\\ 100\\ 133\\ 477\\ 616\\ 322\\ 10\\ 266\\ 32\\ 10\\ 266\\ 32\\ 10\\ 266\\ 32\\ 10\\ 266\\ 32\\ 10\\ 266\\ 32\\ 10\\ 266\\ 32\\ 10\\ 206\\ 10\\ 10\\ 10\\ 10\\ 10\\ 10\\ 10\\ 10\\ 10\\ 10$	4 19 19 1 22 11 16 3 1 5 2 1 1 1 6 10 1 3 7 8 4 1 2 2 2 2 2 1 2 9 6 1 41 1 1 2 2 2 2 1 2 2 1 2 2 1 2 2 2 1 2 2 2 1 2 2 2 1 2 2 2 2 2 1 2 2 2 1 1 1 1 1 2 2 2 1	1 2 1 1 1 2 1 1 2 1 1 2 1 1 2 1 1 2 1 2	1 1 1 1 1 1 1 6			100 103 100 101 105 101 108 100 103 103 103 103 103 100 100 100 101 100 100

Attachment 5-B FY 2004 - 2005 Distribution of changes in Area Median Income --(100 Percent = FY 2004 Income Level) Non-Metropolitan counties

	Percent Change												
	less	80%	85%	90%	Pe	rce	100%	105	110	115	120	125	
	than 80%	to 84.9%	to 89.9%	to 94.9%	95 99.		to 105%	1% to 110%	1% to 115%	1% to 120%	1% to 125	1% or more	Medi- an
AK AL AR AZ CA							25 41 62 9 24	4 1	1				100 103 100 100 100
CO CT DE							31 6	19 1	2				105 101 108
FL GA GU							32 93 1	22	1	1			100 104 100
HI IA ID IL							3 76 23 71	11 16 3	1 2	1			103 103 105 100
IN KS KY LA							54 90 96 39	1 5 2 1	1				100 101 100 100
MA MD ME							7 2 16	1 6	1				103 107 103
MI MN MO MS							58 59 91 70	10 1 3		1			101 103 100 101
MT NC ND NE							45 65 41 82	3 7 7 4	1	1			103 100 102 101
NH NM NV							10 26 10	1	2				100 100 104
NY OH OK OR							13 47 61 26	10 2 2	1				105 102 100 100
PA PR RI							32 1	2 2					101 100 108
SC SD TN TX							29 61 58 188	2 1 2 9 6	1				100 100 103 100
UT VA VI VT							23 14 2 13	1 41 1	4				101 107 102 100
WA WI WV							27 49 42	3 1					100 103 100
WY US							21 2065	211	21	5			101 101

Attachment 5 (c) FY 2004 - 2005 Distribution of changes in Area Median Income --(100 Percent = FY 2004 Income Level) Non-Metropolitan counties

Attachment 6 (a) FY 2005 HUD ESTIMATES OF MEDIAN FAMILY INCOMES FOR STATES AND METROPOLITAN AND NONMETROPOLITAN PORTIONS OF STATES

TOTAL METRO NONMETRO TOTAL METRO NONMETRO ALABAMA 48,650 52,750 41,300 54,164 35,300 ALASKA 72,400 78,700 68,200 59,036 63,682 55,200 ARIZANSAS 45,300 51,200 40,950 46,723 48,376 33,613 ARKANSAS 45,300 51,200 40,000 38,664 43,441 34,709 CALFORNIA 62,500 63,100 49,100 55,870 57,935 46,019 CONNECTICUT 77,100 77,400 71,450 65,521 65,774 60,555 DEL AVARRE 67,350 77,50 56,950 49,280 54,766 39,106 HAWAII 64,200 67,750 56,950 56,951 60,118 50,477 IDAHO 50,850 56,650 44,000 55,45 58,721 43,314 ILLNOIS 63,300 63,505 50,261 52,010 44,879 ILLNOIS <		FY 2	2005 Estim	ates	2000	Census Esti	mates
LASKA 72,400 78,700 68,200 59,036 63,682 55,205 ARKANSAS 45,300 55,200 40,950 46,723 48,376 36,156 ARKANSAS 45,300 51,200 40,000 38,664 43,441 34,709 CCLERADO 65,400 67,850 57,935 57,935 46,019 COLNACCTICUT 77,100 77,400 71,250 65,521 65,764 60,555 DELAWARE 67,350 77,550 57,575 0 46,283 40 GEORGIA 58,400 64,900 46,350 49,283 45,476 39,106 IDAN 52,550 56,650 47,700 43,490 48,459 40,788 ILLINOIS 63,300 62,750 50,261 52,010 45,872 IOWA 57,650 63,600 48,059 43,134 43,144 NIDANA 57,650 63,000 53,571 43,314 43,144 NIDANA 57,650 50,050		TOTAL	METRO	NONMETRO	TOTAL	METRO	NONMETRO
ARIZONA 53,300 55,200 40,950 46,723 48,376 36,156 ARKANSAS 45,300 51,200 40,000 38,664 43,441 34,709 CALIFORNIA 62,500 63,100 49,100 55,024 55,813 41,644 CONNECTICUT 77,100 77,400 71,250 65,221 65,764 60,555 DELAWARE 67,350 71,450 55,100 56,225 83,301 37,429 GEORGIA 58,400 64,900 46,350 49,280 54,766 39,106 HAWAII 64,200 67,750 56,950 56,961 60,118 50,547 IDAHO 50,850 56,650 47,700 43,409 48,459 40,788 ILLINOIS 63,300 66,950 49,400 55,545 53,728 44,599 KANSAS 56,650 64,600 48,050 53,128 44,599 KANSAS 56,650 64,700 48,050 53,128 44,599 <t< td=""><td>ALABAMA</td><td>48,650</td><td>52,750</td><td>41,300</td><td>41,657</td><td>45,164</td><td>35,360</td></t<>	ALABAMA	48,650	52,750	41,300	41,657	45,164	35,360
ARKANSAS 45,300 51,200 40,000 38,664 43,441 34,709 CALIFORNIA 62,500 63,100 49,100 53,024 53,613 41,644 COLORADO 65,400 67,850 53,900 55,870 57,935 46,019 CONNECTICUT 77,100 77,450 55,170 0 46,283 46,283 0 FLORIDA 52,550 53,350 43,200 45,625 48,330 37,429 GEORGIA 58,400 64,900 46,350 49,280 54,766 39,106 HAWNII 64,200 67,750 56,950 56,951 60,711 43,490 48,459 IDAHO 50,850 56,650 47,700 43,490 48,459 40,788 ILLINOIS 63,300 66,950 49,400 55,545 56,571 42,113 KENTUCKY 48,000 57,600 40,100 40,938 48,890 34,627 LOUISIAN 77,5550 60,150 43,700 <t< td=""><td>ALASKA</td><td>72,400</td><td>78,700</td><td>68,200</td><td>59,036</td><td>63,682</td><td>55,205</td></t<>	ALASKA	72,400	78,700	68,200	59,036	63,682	55,205
CALIDRNIA 62,500 63,100 49,100 53,024 53,613 41,644 CONNECTICUT 77,100 77,400 71,250 65,521 65,764 60,555 DELAWARE 67,350 71,450 55,750 50 46,233 46,230 37,429 Dist. of Columbia 55,750 55,750 0 46,255 46,330 37,429 GEORGIA 58,400 64,900 46,350 49,280 54,766 39,106 HAWAII 64,200 67,750 56,950 56,661 60,118 50,547 IDAHO 50,850 56,650 47,700 43,490 48,459 40,788 ILLINOIS 63,300 66,950 49,400 55,545 58,721 43,812 KENTUCKY 48,000 57,600 40,100 40,938 48,890 34,627 IOWA 57,650 60,650 48,000 39,004 39,774 41,865 MAINE 52,550 60,150 48,000 37,701	ARIZONA	53,300	55,200	40,950	46,723	48,376	36,156
COLORADO 65,400 67,850 53,900 55,870 57,935 46,019 CONNECTICUT 77,100 77,450 71,250 65,521 65,764 60,555 Dist. of Columbia 55,750 55,750 0 46,283 46,283 0 FLORIDA 52,550 53,350 43,200 45,625 46,330 37,429 GEORGIA 58,400 64,900 46,550 49,280 54,766 39,106 HAWAII 64,200 67,750 56,950 56,961 60,118 50,547 IDAHO 50,850 56,650 47,700 43,490 48,459 40,788 ILLINOIS 63,300 69,950 49,400 55,545 56,771 42,113 KENTUCKY 48,000 57,600 40,100 40,938 48,890 34,627 LOUISIANA 47,550 50,050 39,900 39,774 41,866 33,358 MAINE 52,550 60,150 48,700 45,195 51,714	ARKANSAS	45,300	51,200	40,000	38,664	43,441	34,709
CONNECTICUT 77,100 77,400 71,250 65,251 65,764 60,555 DELAWARE 67,350 71,450 55,100 55,258 58,619 45,203 Dist. of Columbia 55,750 53,350 43,200 45,625 46,330 37,429 GEORGIA 58,400 64,900 46,350 49,280 54,766 39,106 HAWAII 64,200 67,750 56,950 56,961 60,118 50,547 IDAHO 50,850 56,650 47,700 43,490 48,459 43,314 INDIANA 57,650 63,800 53,550 48,005 53,128 44,599 KANSAS 56,650 46,600 48,050 48,050 51,714 41,855 MAINE 52,550 60,150 39,900 39,774 41,866 33,358 MAINE 52,550 61,603 62,061 52,405 MAINE 52,506 74,800 53,657 56,559 43,163 MAINE 52,500	CALIFORNIA	62,500	63,100	49,100	53,024	53,613	41,644
DELAWARE 67,350 71,450 55,100 55,285 58,619 45,203 Dist. of Columbia 55,750 0 46,283 46,283 0 FLORIDA 52,550 53,350 43,200 45,625 46,330 37,429 GEORGIA 58,400 64,900 46,350 49,280 54,766 39,106 HAWAII 64,200 67,750 56,961 60,118 50,547 IDAHO 50,850 56,650 47,700 43,490 48,459 40,788 ILLINOIS 63,300 65,2750 50,261 52,010 45,872 IOWA 57,650 63,800 53,550 48,005 48,907 42,113 KENTUCKY 48,000 57,600 40,100 40,938 48,890 34,627 LOUISIANA 47,550 50,050 53,950 61,875 63,172 48,565 MARYLAND 75,250 76,00 59,050 51,874 64,856 43,450 MINESOTA 6	COLORADO	65,400	67,850	53,900	55,870	57,935	46,019
Dist. of Columbia 55,750 55,750 46,283 46,283 46,283 7,429 GEORGIA 52,550 53,350 43,200 45,625 46,330 37,429 GEORGIA 58,400 64,900 46,350 49,280 54,766 39,106 HAWAII 64,200 67,750 56,950 56,961 60,118 50,547 IDAHO 50,850 56,650 47,700 43,490 48,459 40,788 INDIANA 57,600 59,800 52,750 50,261 52,010 45,872 IOWA 57,650 63,800 53,550 48,005 53,128 44,599 KANSAS 56,650 44,600 49,624 56,657 42,113 KENTUCKY 48,000 57,600 40,100 40,938 48,890 34,627 LOUISIANA 47,550 50,050 39,900 39,774 41,865 33,358 MANNE 52,550 60,150 48,700 45,195 51,714 41,855 <td>CONNECTICUT</td> <td>77,100</td> <td>77,400</td> <td>71,250</td> <td>65,521</td> <td>65,764</td> <td>60,555</td>	CONNECTICUT	77,100	77,400	71,250	65,521	65,764	60,555
FLORIDA 52,550 53,350 43,200 45,625 46,330 37,429 GEORGIA 56,400 64,900 46,350 49,280 54,766 39,106 HAWAII 64,200 67,750 56,951 60,118 50,547 IDAHO 50,850 56,650 47,700 43,490 48,459 40,788 ILLINOIS 63,300 66,950 49,400 55,454 58,721 43,314 INDIANA 57,800 59,800 53,550 48,005 53,128 44,599 KANSAS 56,650 64,600 40,050 49,624 56,571 42,113 KENTUCKY 48,000 57,600 40,100 40,383 48,890 34,627 LOUISIANA 47,550 50,050 39,900 39,774 41,866 33,358 MARYLAND 75,250 76,800 59,550 61,875 63,172 48,565 MASSACHUSETTS 74,400 74,900 63,250 61,875 64,561 54,750	DELAWARE	67,350	71,450	55,100	55,258	58,619	45,203
GEORGIA 58,400 64,900 46,350 49,280 54,766 39,106 HAWAII 64,200 67,750 56,950 56,961 60,118 50,547 IDAHO 50,850 56,650 49,400 55,545 58,721 43,314 INDIANA 57,800 59,800 52,750 50,261 52,010 45,872 IOWA 57,650 63,800 53,550 48,005 53,128 44,599 KANSAS 56,650 64,600 48,050 49,624 56,597 42,113 KENTUCKY 48,000 57,600 40,100 40,938 48,890 34,627 LOUISIANA 47,550 50,050 39,900 53,457 65,559 43,163 MARYLAND 75,250 76,800 59,050 61,636 62,061 52,405 MICHIGAN 61,300 64,850 49,500 53,457 56,559 43,163 MISSOURI 56,100 63,200 54,505 56,559 44,946 <td< td=""><td>Dist. of Columbia</td><td>55,750</td><td>55,750</td><td>0</td><td>46,283</td><td>46,283</td><td>0</td></td<>	Dist. of Columbia	55,750	55,750	0	46,283	46,283	0
HAWAII64,20067,75056,95056,96160,11850,847IDAHO50,85056,65047,70043,49048,45940,788ILLINOIS63,30066,95049,40055,54558,72143,314INDIANA57,86059,80052,75050,26152,01045,872IOWA57,65063,80053,55048,00553,12844,599KANSAS56,65064,60048,05049,62456,59742,113KENTUCKY48,00057,60040,10040,93848,89034,627LOUISIANA47,55050,05039,90039,77441,86633,358MAINE52,55060,15048,70045,19551,71441,855MARYLAND77,525076,80059,05061,87563,17248,565MASSACHUSETTS74,40074,90063,25061,66362,06152,405MINNESOTA66,95073,70054,35056,87262,60446,161MISSISSIPPI40,70048,90036,50037,40544,94633,657MISSIOURI56,10063,30044,45046,04551,66366,860MONTANA48,15051,60050,05050,84950,92150,271NEW JARSKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65050,05050,84950,22150,427NEW HAMPSHIRE68,00074,30060,300 <td>FLORIDA</td> <td>52,550</td> <td>53,350</td> <td>43,200</td> <td>45,625</td> <td>46,330</td> <td>37,429</td>	FLORIDA	52,550	53,350	43,200	45,625	46,330	37,429
IDAHO 50,850 56,650 47,700 43,490 48,459 40,788 ILLINOIS 63,300 66,950 49,400 55,545 58,721 43,314 INDIANA 57,650 63,800 53,550 48,005 53,128 44,599 KANSAS 56,650 64,600 40,050 49,624 56,597 42,113 KENTUCKY 48,000 57,600 40,100 40,938 48,890 34,627 LOUISIANA 47,550 50,050 39,900 39,774 41,866 33,358 MARYLAND 75,250 76,800 59,050 61,875 63,172 48,565 MASACHUSETTS 74,400 74,900 63,250 51,663 62,061 52,405 MINNESOTA 61,300 64,850 49,500 53,457 56,559 43,163 MINNESOTA 66,300 74,500 54,505 54,663 36,860 MONTANA 48,150 51,600 46,400 40,484 33,932 39,034	GEORGIA	58,400	64,900	46,350	49,280	54,766	39,106
ILLINOIS 63,300 66,950 49,400 55,545 58,721 43,314 INDIANA 57,600 59,800 52,750 50,261 52,010 45,872 IOWA 57,650 63,800 53,550 48,005 53,128 44,599 KANSAS 56,650 64,600 48,050 49,624 56,597 42,113 KENTUCKY 48,000 57,650 60,150 48,700 41,866 33,358 MAINE 52,550 60,150 48,700 41,866 33,358 MARYLAND 75,250 76,800 59,050 61,875 63,172 48,565 MINNESOTA 66,950 73,700 54,350 56,872 62,604 46,161 MISSOURI 56,100 63,300 44,450 46,045 51,663 36,860 MONTANA 48,150 51,600 50,150 48,032 59,027 41,942 NEVADA 59,550 59,650 50,150 48,032 50,027 41,952	HAWAII	64,200	67,750	56,950	56,961	60,118	50,547
INDIANA 57,800 59,800 52,750 50,261 52,010 45,872 IOWA 57,650 63,800 53,550 48,005 53,128 44,599 KANSAS 56,650 64,600 48,050 49,624 56,597 42,113 KENTUCKY 48,000 57,600 40,100 40,938 48,890 34,627 LOUISIANA 47,550 50,050 39,900 39,774 41,866 33,358 MARYLAND 75,250 60,150 48,700 45,195 51,714 41,856 MASSACHUSETTS 74,400 74,900 63,250 61,663 62,061 52,405 MINNESOTA 66,950 73,700 54,350 56,672 62,604 46,161 MISSISIPPI 40,700 48,900 36,500 37,405 54,923 39,034 NEBRASKA 57,400 65,800 50,150 48,032 55,027 41,952 NEW HAMPSHIRE 68,000 74,300 60,300 57,577 62,7	IDAHO	50,850	56,650	47,700	43,490	48,459	40,788
IOWA 57,650 63,800 53,550 48,005 53,128 44,599 KANSAS 56,650 64,600 48,050 49,624 56,597 42,113 KENTUCKY 48,000 57,600 40,100 40,938 48,890 34,627 LOUISIANA 47,550 50,050 39,900 39,774 41,866 33,358 MAINE 52,550 60,150 48,700 45,195 51,714 41,855 MASSACHUSETTS 74,400 74,900 63,250 61,663 62,061 52,405 MICHIGAN 61,300 64,850 49,500 53,457 56,559 43,163 MINSSISIPPI 40,700 48,900 36,500 37,405 44,946 33,657 MISSOURI 56,100 63,300 44,450 46,045 51,663 36,860 MONTANA 48,150 51,600 46,400 40,488 43,392 39,034 NEWARSKA 57,670 59,650 59,650 50,50,27 41,526 <td>ILLINOIS</td> <td>63,300</td> <td>66,950</td> <td>49,400</td> <td>55,545</td> <td>58,721</td> <td>43,314</td>	ILLINOIS	63,300	66,950	49,400	55,545	58,721	43,314
KANSAS56,65064,60048,05049,62456,59742,113KENTUCKY48,00057,60040,10040,93848,89034,627LOUISIANA47,55050,05039,90039,77441,86633,358MAINE52,55060,15048,70045,19551,71441,855MARYLAND75,25076,80059,05061,87563,17248,565MASSACHUSETTS74,40074,90063,25061,66362,06152,405MICHIGAN61,30064,85049,50053,45756,55943,163MINNESOTA66,95073,70054,35056,87262,60446,161MISSISSIPFI40,70048,90036,50037,40544,94633,657MISSOURI51,10063,30044,45046,04551,66339,034NEBRASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW JERSEY77,80077,800065,37000NEW JERSEY77,80077,80051,63152,58442,901NORTH CAROLINA53,00057,57045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,66649,84239,664OHIO57,95059,40051,80050,37041,53449,20240,018RHODE ISLAND64,55063,30048,450 <td>INDIANA</td> <td>57,800</td> <td>59,800</td> <td>52,750</td> <td>50,261</td> <td>52,010</td> <td>45,872</td>	INDIANA	57,800	59,800	52,750	50,261	52,010	45,872
KENTUCKY48,00057,60040,10040,93848,89034,627LOUISIANA47,55050,05039,90039,77441,86633,388MAINE52,55060,15048,70045,19551,71441,855MARYLAND75,25076,80059,05061,87563,17248,565MASSACHUSETTS74,40074,90063,25061,66362,06152,405MICHIGAN61,30064,85049,50053,45756,55943,163MINNESOTA66,95073,70054,35056,87262,60446,161MISSISIPPI40,70048,90036,65037,40544,94633,657MISSOURI56,10063,30044,45046,04551,66336,860MONTANA48,15051,60046,40040,48843,39239,034NEVADA59,55059,65050,50550,84950,92150,427NEVADA59,50559,65050,96550,27762,75351,278NEW JAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JORK60,10061,75049,15043,65649,84239,664OHIO57,50059,40051,80152,25640,075NORTH CARCLINA53,00057,50048,30048,68052,25640,728PENNSYLVANIA57,40059,50048,64050,87041,534ORLDARDA47,40052,50048,615043,234 <t< td=""><td>IOWA</td><td>57,650</td><td>63,800</td><td>53,550</td><td>48,005</td><td>53,128</td><td>44,599</td></t<>	IOWA	57,650	63,800	53,550	48,005	53,128	44,599
LOUISIANA47,55050,05039,90039,77441,86633,358MAINE52,55060,15048,70045,19551,71441,855MARYLAND75,25076,80059,05061,87563,17248,565MASSACHUSETTS74,40074,90063,25061,66362,06152,405MICHIGAN61,30064,85049,50053,45756,55943,163MINNESOTA66,95073,70054,35056,87262,60446,161MISSISSIPPI40,70048,90036,50037,40544,94633,657MISSOURI56,10063,30044,45046,04551,66336,860MONTANA48,15051,60046,40040,48843,39239,034NEBASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW JARSEY77,80077,80065,37000NEW JERSEY77,80077,80065,3700NEW YORK60,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,37551,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815<	KANSAS	56,650	64,600	48,050	49,624	56,597	42,113
MAINE52,55060,15048,70045,19551,71441,855MARYLAND75,25076,80059,05061,87563,17248,565MASSACHUSETTS74,40074,90063,25061,66362,06152,405MICHIGAN61,30064,85049,50053,45756,55943,163MINNESOTA66,95073,70054,35056,87262,60446,161MISSISSIPPI40,70048,90036,50037,40544,94633,657MISSOURI56,10063,30044,45046,04551,66336,860MONTANA48,15051,60046,40040,48843,39239,034NEBRASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,800065,37000NEW VORK60,10061,15049,90051,69152,58442,901NORTH DAKOTA54,10061,75044,16550,23640,075NORTH DAKOTA54,00059,50045,20046,33550,23640,075ORLHOMA47,40059,50045,20046,33550,23640,075OREGON58,60063,30048,80048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,870<	KENTUCKY	48,000	57,600	40,100	40,938	48,890	34,627
MARYLAND75,25076,80059,05061,87563,17248,565MASSACHUSETTS74,40074,90063,25061,66362,06152,405MINNESOTA66,95073,70054,35056,55943,163MINNESOTA66,95073,70054,35056,87262,60446,161MISSISIPPI40,70048,90036,50037,40544,94633,657MISSOURI56,10063,30044,45046,04551,66336,860MONTANA48,15051,60046,40040,48843,39239,034NEBASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW JAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37000NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,90051,69153,48735,250OREGON58,60063,30048,30048,68052,05840,778PENNSYLVANIA57,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,150	LOUISIANA	47,550	50,050	39,900	39,774	41,866	33,358
MASSACHUSETTS74,40074,90063,25061,66362,06152,405MICHIGAN61,30064,85049,50053,45756,55943,163MINNESOTA66,95073,70054,35056,87262,60446,161MISSISSIPPI40,70048,90036,50037,40544,94633,657MISSOURI56,10063,30044,45046,04551,66336,860MONTANA48,15051,60046,40040,48843,39239,034NEBRASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37000NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,35073,15052,78052,25840,728PENNSYLVANIA57,60055,50046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TEXAS53,00055,50042,4	MAINE	52,550	60,150	48,700	45,195	51,714	41,855
MICHIGAN61,30064,85049,50053,45756,55943,163MINNESOTA66,95073,70054,35056,87262,60446,161MISSISSIPPI40,70048,90036,50037,40544,94633,657MISSOURI56,10063,30044,45046,04551,66336,860MONTANA48,15051,60046,40040,48843,39239,034NEBRASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37000NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,30741,534RHODE ISLAND64,55063,30048,30048,68052,05840,728PENNSYLVANIA57,40055,50042,40044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40048	MARYLAND	75,250	76,800	59,050	61,875	63,172	48,565
MINNESOTA66,95073,70054,35056,87262,60446,161MISSISSIPPI40,70048,90036,50037,40544,94633,657MISSOURI56,10063,30044,45046,04551,66336,860MONTANA48,15051,60046,40040,48843,39239,034NEERASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37000NEW MEXICO46,20052,80039,10039,42545,01033,393NEW YORK60,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,79944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145SOUTH DAKOTA49,85057,55046,15043,23449,22040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,950	MASSACHUSETTS	74,400	74,900	63,250	61,663	62,061	52,405
MISSISSIPPI40,70048,90036,50037,40544,94633,657MISSOURI56,10063,30044,45046,04551,66336,860MONTANA48,15051,60046,40040,48843,39239,034NEBRASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37000NEW MEXICO46,20052,80039,10039,42545,01033,393NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,35560,37044,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,65057,18146,100VIRGINIA65,15071,80049,9	MICHIGAN	61,300	64,850	49,500	53,457	56,559	43,163
MISSOURI56,10063,30044,45046,04551,66336,860MONTANA48,15051,60046,40040,48843,39239,034NEBRASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37000NEW MEXICO46,20052,80039,10039,42545,01033,393NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,4	MINNESOTA	66,950	73,700	54,350	56,872	62,604	46,161
MONTANA48,15051,60046,40040,48843,39239,034NEBRASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37000NEW JERSEY77,80052,80039,10039,42545,01033,393NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA65,15071,80048,950<	MISSISSIPPI	40,700	48,900	36,500	37,405	44,946	33,657
NEBRASKA57,40065,80050,15048,03255,02741,952NEVADA59,55059,65059,05050,84950,92150,427NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37065,3700NEW MEXICO46,20052,80039,10039,42545,01033,393NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,15043,23449,92040,018TENNESSEE50,30055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,65557,18146,100VIRGINIA41,50064,400	MISSOURI	56,100	63,300	44,450	46,045	51,663	36,860
NEVADA59,55059,65059,05050,84950,92150,427NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37065,3700NEW MEXICO46,20052,80039,10039,42545,01033,393NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,72253,31643,819VERMONT58,85069,200 <td< td=""><td>MONTANA</td><td>48,150</td><td>51,600</td><td>46,400</td><td>40,488</td><td>43,392</td><td>39,034</td></td<>	MONTANA	48,150	51,600	46,400	40,488	43,392	39,034
NEW HAMPSHIRE68,00074,30060,30057,57762,75351,278NEW JERSEY77,80077,800065,37065,3700NEW MEXICO46,20052,80039,10039,42545,01033,393NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA65,15071,80048,95054,16959,70640,703WASHINGTON61,50064,400 <td< td=""><td>NEBRASKA</td><td>57,400</td><td>65,800</td><td>50,150</td><td>48,032</td><td>55,027</td><td>41,952</td></td<>	NEBRASKA	57,400	65,800	50,150	48,032	55,027	41,952
NEW JERSEY77,80077,800065,37065,3700NEW MEXICO46,20052,80039,10039,42545,01033,393NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,20055,80048,62557,18146,100VIRGINIA65,15071,80048,95054,16959,70640,703WASHINGTON61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,400 <td>NEVADA</td> <td>59,550</td> <td>59,650</td> <td>59,050</td> <td>50,849</td> <td>50,921</td> <td>50,427</td>	NEVADA	59,550	59,650	59,050	50,849	50,921	50,427
NEW MEXICO46,20052,80039,10039,42545,01033,393NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA65,15071,80048,95054,16959,70640,703WASHINGTON61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050	NEW HAMPSHIRE	68,000	74,300	60,300	57,577	62,753	51,278
NEW YORK60,10061,15049,90051,69152,58442,901NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,40040,60036,48441,54533,174WISCONSIN60,80064,75054,40052,91256,36047,342WYOMING55,25055,800	NEW JERSEY	77,800	77,800	0	65,370	65,370	0
NORTH CAROLINA53,00057,50045,20046,33550,23640,075NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA65,15071,80048,95054,16959,70640,703WASHINGTON61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,40040,60036,48441,54533,174WISCONSIN60,80064,75054,40052,91256,36047,342WYOMING55,25055,8	NEW MEXICO	46,200	52,800	39,100	39,425		33,393
NORTH DAKOTA54,10061,75049,15043,65649,84239,664OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,40040,60036,48441,54533,174WISCONSIN60,80064,75054,40052,91256,36047,342WYOMING55,25055,80054,95045,68546,15945,472	NEW YORK	60,100	61,150	49,900	51,691	52,584	42,901
OHIO57,95059,40051,80050,03751,30744,740OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA65,15071,80048,95054,16959,70640,703WASHINGTON61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,40040,60036,48441,54533,174WISCONSIN60,80064,75054,40052,91256,36047,342WYOMING55,25055,80054,95045,68546,15945,472	NORTH CAROLINA	53,000	57,500	45,200	46,335	50,236	40,075
OKLAHOMA47,40052,25041,05040,70944,83735,250OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,95054,16959,70640,703WASHINGTON61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,40040,60036,48441,54533,174WISCONSIN60,80064,75054,40052,91256,36047,342WYOMING55,25055,80054,95045,68546,15945,472	NORTH DAKOTA	54,100	61,750	49,150	43,656	49,842	39,664
OREGON58,60063,30048,30048,68052,05840,728PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,40040,60036,48441,54533,174WISCONSIN60,80064,75054,40052,91256,36047,342WYOMING55,25055,80054,95045,68546,15945,472	OHIO		59,400		50,037	51,307	44,740
PENNSYLVANIA57,40059,50048,45049,18450,87041,534RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA65,15071,80048,95054,16959,70640,703WASHINGTON61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,40040,60036,48441,54533,174WISCONSIN60,80064,75054,40052,91256,36047,342WYOMING55,25055,80054,95045,68546,15945,472	OKLAHOMA						
RHODE ISLAND64,55063,95073,15052,78052,25659,815SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA65,15071,80048,95054,16959,70640,703WASHINGTON61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,40040,60036,48441,54533,174WISCONSIN60,80064,75054,40052,91256,36047,342WYOMING55,25055,80054,95045,68546,15945,472	OREGON					-	
SOUTH CAROLINA52,40055,40046,30044,22746,64739,189SOUTH DAKOTA49,85057,55046,15043,23449,92040,018TENNESSEE50,30054,75042,95043,51747,36637,145TEXAS53,00055,50042,40045,86247,95136,724UTAH57,45060,00049,30051,02253,31643,819VERMONT58,85069,20055,80048,62557,18146,100VIRGINIA65,15071,80048,95054,16959,70640,703WASHINGTON61,50064,40049,90053,76156,49242,818WEST VIRGINIA44,40050,40040,60036,48441,54533,174WISCONSIN60,80064,75054,40052,91256,36047,342WYOMING55,25055,80054,95045,68546,15945,472	PENNSYLVANIA					-	
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WYOMING55,25055,80054,95045,68546,15945,472	WEST VIRGINIA						
	WISCONSIN						
US 58,000 61,200 46,900 50,046 52,754 40,491	WYOMING						
	US	58,000	61,200	46,900	50,046	52,754	40,491

Attachment 6 (b) UNCONSTRAINED ESTIMATES OF FY 2005 MEDIAN FAMILY INCOMES FOR STATES AND METROPOLITAN AND NONMETROPOLITAN PORTIONS OF STATES (For informational purposes only)

METROPOLITAN AND		-	-			imates
	TOTAL		NONMETRO	TOTAL	METRO	NONMETRO
ALABAMA	48,650	52,750	41,300	41,657	45,164	35,360
ALASKA	67,200	72,500	62,850	59,036	63,682	55,205
ARIZONA	52,950	54,800	40,950	46,723	48,376	36,156
ARKANSAS	44,100	49,600	39,600	38,664	43,441	34,709
CALIFORNIA	62,100	62,800	48,750	53,024	53,613	41,644
COLORADO	65,400	67,850	53,900	55,870	57,935	46,019
CONNECTICUT	77,100	77,400	71,250	65,521	65,764	60,555
DELAWARE	67,350	71,450	55,100	55,258	58,619	45,203
Dist. of Columbia	55,750	55,750	0	46,283	46,283	0
FLORIDA	52,550	53,350	43,100	45,625	46,330	37,429
GEORGIA	58,400	64,900	46,350	49,280	54,766	39,106
HAWAII	64,200	67,750	56,950	56,961	60,118	50,547
IDAHO	50,850	56,650	47,700	43,490	48,459	40,788
ILLINOIS	63,300	66,950	49,400	55,545	58,721	43,314
INDIANA	57,800	59,800	52,750	50,261	52,010	45,872
IOWA	57,650	63,800	53,550	48,005	53,128	44,599
KANSAS	56,650	64,600	48,050	49,624	56,597	42,113
KENTUCKY	46,800	55,850	39,550	40,938	48,890	34,627
LOUISIANA	47,550	50,050	39,900	39,774	41,866	33,358
MAINE	52,550	60,150	48,700	45,179	51,714	41,836
MARYLAND	75,250	76,800	59,050	61,875	63,172	48,565
MASSACHUSETTS	74,400	74,900	63,250	61,663	62,061	52,405
MICHIGAN	61,300	64,850	49,500	53,457	56,559	43,163
MINNESOTA	66,950	73,700	54,350	56,872	62,604	46,161
MISSISSIPPI	40,150	48,250	36,100	37,405	44,946	33,657
MISSOURI	55,500	62,250	44,450	46,045	51,663	36,860
MONTANA	48,150	51,600	46,400	40,488	43,392	39,034
NEBRASKA	57,400	65,800	50,150	48,032	55,027	41,952
NEVADA	59,550	59,650	59,050	50,849	50,921	50,427
NEW HAMPSHIRE	66,400	72,350	59,150	57,577	62,753	51,278
NEW JERSEY	77,150	77,150	0	65,370	65,370	0
NEW MEXICO	45,150	51,550	38,250	39,425	45,010	33,393
NEW YORK	60,100	61,150	49,900	51,691	52,584	42,901
NORTH CAROLINA	52,050	56,450	45,000	46,335	50,236	40,075
NORTH DAKOTA	54,100	61,750	49,150	43,656	49,842	39,664
OHIO	57,950	59,400	51,800	50,037	51,307	44,740
OKLAHOMA	47,400	52,250	41,050	40,709	44,837	35,250
OREGON	57,550	61,550	48,150	48,680	52,058	40,728
PENNSYLVANIA	57,400	59,350	48,450	49,184	50,870	41,534
RHODE ISLAND	64,550	63,950	73,150	52,780	52,256	59,815
SOUTH CAROLINA	52,250	55,100	46,300	44,227	46,647	39,189
SOUTH DAKOTA	49,850	57,550	46,150	43,234	49,920	40,018
TENNESSEE	50,300	54,750	42,950	43,517	47,366	37,145
TEXAS	52,550	54,950	42,050	45,862	47,951	36,724
UTAH	57,450	60,000	49,300	51,022	53,316	43,819
VERMONT	58,850	69,200	55,800	48,625	57,181	46,100
VIRGINIA	65,150	71,800	48,950	54,169	59,706	40,703
WASHINGTON	61,100	64,200	48,700	53,761	56,492	42,818
WEST VIRGINIA	44,200	50,300	40,200	36,484	41,545	33,174
WISCONSIN	60,800	64,750	54,400	52,912	56,360	47,342
WYOMING	55,250	55,800	54,950	45,685	46,159	45,472
US	58,000	61,150	46,900	50,046	52,754	40,491

Attachment 7-A	
Distribution of Differences between original HUD Medians and	
New HUD Medians - MSĀs	
(100 Percent = Original Median)	

	Percent Change											
	90% or less	90% to 92%	92% to 94%	94% to 96%	96% to 98%	With- in 2%	102% to 104%	104% to 106%	106% to 108%	108% to 110%	110% or more	Medi- an
A A L A A Z A C O C T E L A A I L I N S Y A A A M M M M M M M M M N N N N N N N N						$\begin{array}{c} 1\\ 11\\ 5\\ 4\\ 255\\ 7\\ 7\\ 2\\ 200\\ 7\\ 1\\ 1\\ 2\\ 3\\ 6\\ 9\\ 10\\ 3\\ 3\\ 9\\ 4\\ 6\\ 3\\ 3\\ 11\\ 1\\ 2\\ 3\\ 8\\ 3\\ 2\\ 15\\ 13\\ 4\\ 5\\ 14\\ 6\\ 1\\ 6\\ 2\\ 7\\ 2\\ 8\\ 3\\ 11\\ 1\\ 8\\ 11\\ 1\\ 8\\ 355\end{array}$	1					$\begin{array}{c} 100\\ 100\\ 100\\ 100\\ 100\\ 100\\ 100\\ 100$

Attachment 7-B	
Distribution of Differences between Original HUD Medians ar	nd
New HUD Medianns - NonMetro counties *	
(100 Percent = Original Median)	

	Percent Change											
	90% or less	90% to 92%	92% to 94%	94% to 96%	96% to 98%	With- in 2%	102% to 104%	104% to 106%	106% to 108%	108% to 110%	110% or more	Medi- an
AK AL AR AZ CA CO CT DE					3	23 45 60 9 23 47 5	2 3 1 2 1	1				100 100 100 100 100 100 100 100
FL GA HI IA					8 2 3	33 105 3 87	3	1				100 100 100 100
ID IL IN KS KY LA					3 2 2	37 73 55 95 93 38	1 1 2	1				100 100 100 100 100 100
MA MD ME MI MN MO MS MT NC					1 1 1	8 9 16 58 69 92 70 50 64	2 2 1					100 100 100 100 100 100 100 100 100
ND NE NH NV NY OH OK OR PA					3	49 79 10 26 14 24 49 63 26 34	4	1				100 100 100 100 100 100 100 100 100 100
PR RI SC SD TN TX UT VA VI VI WA WI				1	3 7 1 1	1 2 30 59 66 183 23 53 2 14 25 52	1 2 4 5 2	1				100 100 100 100 100 100 100 100 100 100
WV WY US				1	38	43 21 2216	41	5				100 100 100