



FY 2018 MEDIAN FAMILY INCOME DOCUMENTATION SYSTEM

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Median Family Income Calculation Methodology

Estimates of median family income for metropolitan and non-metropolitan areas are developed as follows:

1. The U.S. Census Bureau's 2011-2015 5-year ACS median family income(MFI) estimates are used as the basis for calculating HUD's FY2018 MFIs, provided the estimate is statistically reliable. For FY2018, the test for reliability is whether the margin of error for the estimate is less than 50% of the estimate itself and whether the ACS estimate is based on at least 100 survey cases. HUD does not receive the exact number of survey cases, but rather a categorical variable known as the count indicator, indicating a range of cases. An estimate based on at least 100 cases corresponds to a count indicator of 4 or higher.

If an area does not have a reliable 2011-2015 5-year estimate, HUD checks whether the area has had minimally reliable estimates in any of the past 3 years (a minimally reliable estimate is an estimate where the margin of error for the estimate is less than 50% of the estimate itself). If so, the FY2018 MFI is the average of the inflated ACS estimates. **Note:** HUD began using the count indicator in assessing statistical reliability beginning with the FY 2018 Fair Market Rent estimates. In order to use as much local data as possible, HUD averages the minimally reliable estimates from the last three 5-year ACS estimates.

If an area has not had a minimally reliable estimate in the past 3 years, the estimate from the next larger encompassing geography is used. For example, sub-areas of metropolitan areas would be assigned the MFI estimate of the entire metropolitan area and for non-metropolitan counties, the estimate from all non-metropolitan portions of the State (state non-metropolitan).

2. If there is a statistically reliable 2015 1-year ACS estimate of median family income available, HUD replaces the 5-year data with the 1-year data. **Pike County, IL** does not have published, statistically reliable local area 1-year 2015 ACS Survey results.
3. Once the appropriate 2015 ACS data has been selected, an inflation factor based on the CBO forecast of the national CPI is calculated to inflate the estimate from 2015 to April, 2018 (or mid FY2018).

MFI Step by Step Calculation

1. The following are the 2015 American Community Survey 5-year median income estimate, margin of error, and sample size category for **Pike County, IL**:

Area	ACS ₂₀₁₅ 5-Year Median Income	ACS ₂₀₁₅ 5-Year Margin of Error	Ratio	Sample Size Category	Result
Pike County, IL	\$51,736	\$2,794	$\frac{\$2,794}{\$51,736} = 0.054$	6	0.054 < .5 and 6.0 >= 4 Use ACS₂₀₁₅ Median Income

2. There is no ACS₂₀₁₅ 1-year estimate available, so the ACS₂₀₁₅ 5-year value is used for the estimate of median income.
 3. The calculation of the CPI Inflation Factor is as follows:

Area	FY2018 <u>CPI</u>	2015 Annual <u>CPI</u>	<u>CPI Inflation Factor</u>
Pike County, IL	249.8	237.017	$\frac{249.8}{237.017} = 1.05393$

4. The FY 2018 median family income is estimated as follows:

Area	ACS ₂₀₁₅ 5-Year Estimate	<u>CPI Inflation Factor</u>	FY 2018 Area MFI Estimate
Pike County, IL	\$51,736	1.05393	$(\$51,736 * 1.05393) = \$54,526$

5. In keeping with HUD policy, the median family income estimate is rounded to the nearest \$100:

Area	Unrounded FY 2018 MFI Estimate	Rounded FY 2018 MFI Estimate
Pike County, IL	\$54,526	\$54,500

NOTE: Due to differences in the computing platforms used to generate the official FY 2018 MFI estimates, and this web system, the calculated value shown may differ slightly from the official published value because of rounding.

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Median Family Income:

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