



FY 2021 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. A special tabulation of Median Family Income (MFI) estimates from the 2014-2018 5-year ACS was prepared by the U.S. Census Bureau and used by HUD as the basis for calculating HUD's FY2021 MFIs. Estimates of MFI from this tabulation are used if they are determined to be statistically reliable. For FY2021, 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.

Note: HUD began using the count indicator in assessing statistical reliability beginning with the FY 2021 Fair Market Rent estimates. HUD does not receive the exact number of survey cases in this special tabulation, 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 2014-2018 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 FY2021 MFI is the average of the inflated ACS 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, HUD checks whether the area has had minimally reliable estimates in any of the past 2 years. If so, the FY2021 MFI is the average of the inflated ACS estimates. In order to use as much local data as possible, HUD averages the minimally reliable estimates from the last two 5-year ACS estimates.

If an area has not had a minimally reliable estimate in the past two 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).

- If there is a statistically reliable 2018 1-year ACS estimate of median family income available, HUD replaces the 5-year data with the 1-year data. **Frio County, TX** does not have published, statistically reliable local area 1-year 2018 ACS results.
- Once the appropriate 2018 ACS data has been selected, an inflation factor based on the CBO projection of the national CPI for FY2021 is calculated to inflate the estimate from 2018 to April, 2021 (or mid FY2021). **Note:** The CPI projection used in this calculation is from the CBO's February 2021 release of it's [10-Year Economic Projections](#).

MFI Step by Step Calculation

- The following are the 2018 American Community Survey 5-year median income estimate, margin of error, and sample size category for **Frio County, TX**:

Area	ACS ₂₀₁₈ 5-Year Median Income	ACS ₂₀₁₈ 5-Year Margin of Error	Ratio	Sample Size Category	Result
Frio County, TX	\$48,839	\$9,738	$\frac{\$9,738}{\$48,839} = 0.199$	5	0.199 < .5 and 5.0 >= 4 Use ACS₂₀₁₈ Median Income

- Since there is no ACS₂₀₁₈ 1-year estimate available, the ACS₂₀₁₈ 5-year value is used for the estimate of median income.
- The calculation of the CPI Inflation Factor is as follows:

Area	FY2021 <u>CPI</u>	2018 Annual <u>CPI</u>	<u>CPI Inflation Factor</u>
Frio County, TX	262.5	251.107	$\frac{262.5}{251.107} = 1.04537$

- The FY 2021 median family income is estimated as follows:

Area	ACS ₂₀₁₈ 5-Year Estimate	<u>CPI Inflation Factor</u>	FY 2021 Area MFI Estimate
Frio County, TX	\$48,839	1.04537	$(\$48,839 * 1.04537) = \$51,055$

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

Area	Unrounded	Rounded

	FY 2021 MFI Estimate	FY 2021 MFI Estimate
Frio County, TX	\$51,055	\$51,100

NOTE: Due to differences in the computing platforms used to generate the official FY 2021 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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Abilene, TX MSA

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