Median vs Average
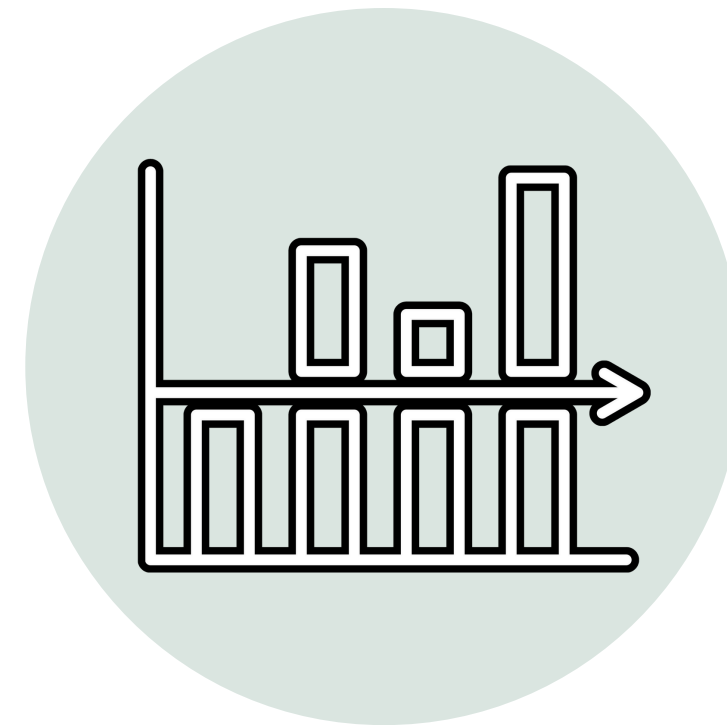
The exact middle point in a sorted list.
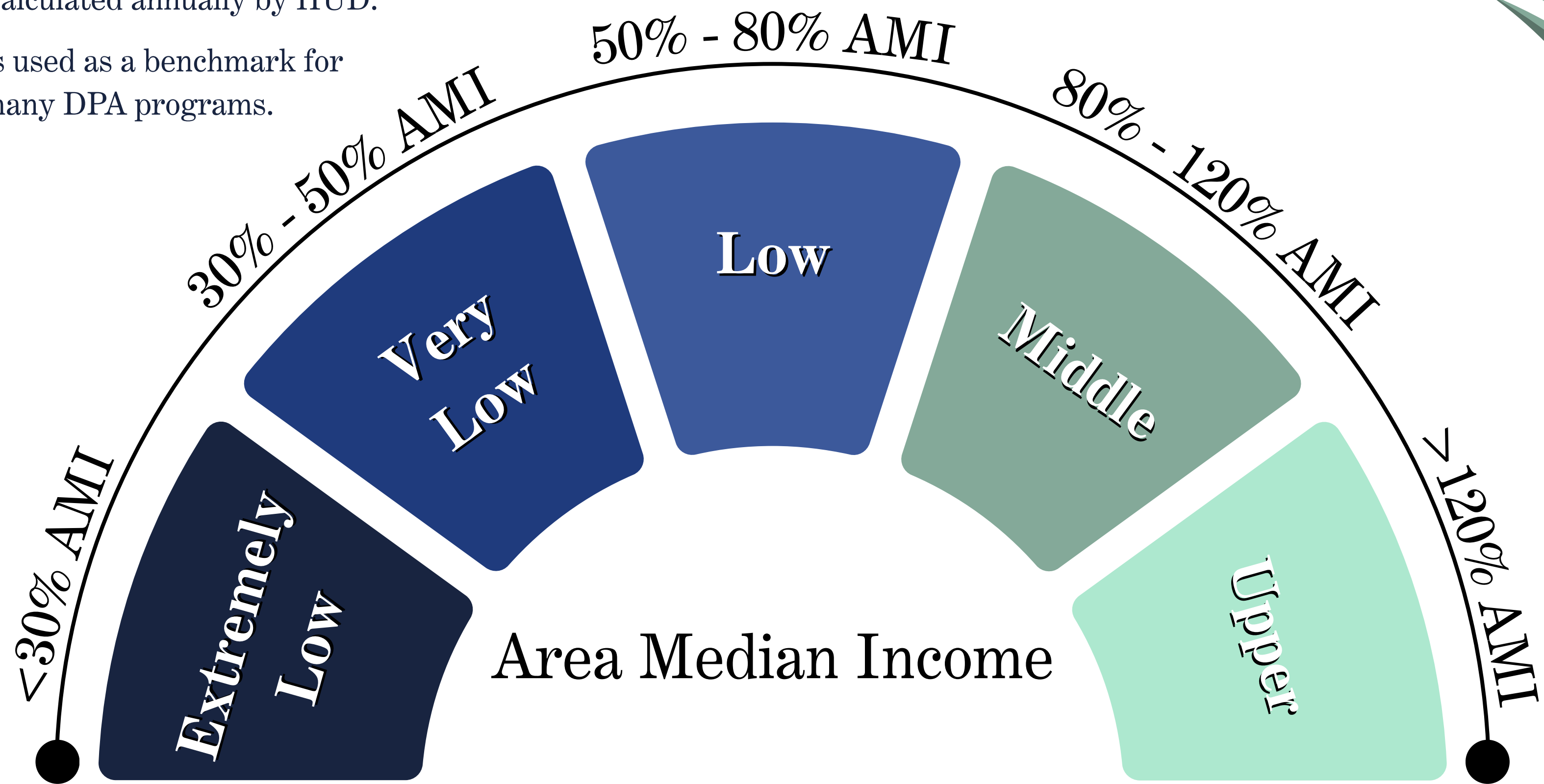
The sum of all values in a data list divided by the number of values

AMI is a midpoint of a specific area's income, calculated annually by HUD.

AMI is used as a benchmark for many DPA programs.

50% - 80% AMI

30% - 50% AMI

80% - 120% AMI

<30% AMI

Very Low

Low

Middle

Extremely Low

>120% AMI

Upper

Area Median Income

Median Income, a midpoint does not mean average or majority income

Median
The exact middle point in a sorted list

Average
The sum of all values in a data list divided by the number of values

Local Area Median Income

Massachusetts

$136,300

Boston

$160,900

★ Lowell

$132,900

Based on Household Size of 4