

2022 FFIEC Census File Information **(Release dated 08/26/2022)**

Due to delays with multiple products from the U.S. Census Bureau, the FFIEC faces myriad challenges in releasing the 2022 FFIEC Census Flat File. In order to provide as much certainty as possible, the FFIEC will release various Census products in a sequential manner.

In March, using the Census Redistricting Data, the FFIEC released a limited flat file as the first part of the FFIEC 2022 release. These fields cover only demographic information, not tract income categories used in CRA or other fields that are derived from the ACS Five Year Survey (2016-2020). These fields are populated from the Redistricting Data release from August 12, 2021. Some fields that are normally available in the full census release are not available in the Redistricting Data. When a field is normally included in the FFIEC flat file but is not available in the Redistricting Data, the field will be left blank. This release was sufficient to provide the public with each census tract's minority population percentage based on the 2020 Census.

On February 1, 2017, the FFIEC provided a [list of census tracts](#) and the corresponding CRA tract income status (the historical file may be downloaded [here](#)). Providing this list earlier than the flat file release (which occurred on July 7, 2017) allowed institutions to monitor 2017 lending to low- and moderate-income census tracts. The 2016-2020 ACS was released on March 17, 2022. The FFIEC released a list of census tracts and the corresponding income tract categories shortly thereafter.

This release is the second release of the flat file. It appends the ACS fields to the previously released Redistricting demographic fields.

In calendar year 2023, the 2022 FFIEC Census flat file will be updated for a third time. The missing demographic fields from the earlier releases will be backfilled with the Decennial Census Demographic and Housing Characteristics (DHC, formerly known as SF-1) files. Currently, the DHC file release is tentatively scheduled for 2023.

Supporting documentation for the 2022 FFIEC Census Flat File (August release) can be found in the associated FFIEC Census file definitions spreadsheet file (also available for download). That file contains the full listing of included fields, the Census sources for each, the field positions, and any additional technical information about the fields.

Summary

- File is for HMDA/CRA processing year: 2022
- Number of records (as of 08/26/2022): 87275
- This release covers demographic data provided in the 2020 Census State Redistricting Data (Public Law 94-171) Summary File (Redistricting Data) and fields from the 2016-2020 5-year American Community Survey.
- Fields that are not available in this release are still included for index compatibility reasons but are marked “NA.” These fields will be populated after the Demographic Housing Characteristics files are released.
- Census state, county, and tract numbers for the entire nation, Puerto Rico, and the four Island Areas are represented in this file.
- Census state, county, and tract numbers are from the 2020 Decennial Census.
- The Census Bureau has not released the summary files for the four Island Areas (American Samoa, Commonwealth of the Northern Mariana Islands, Guam, and the U.S. Virgin Islands). Therefore, this release of the 2022 FFIEC Census File does not include demographics for the Island Areas.
- The Census Bureau has not released the Urban/Rural block level data. Therefore, the Urban/Rural flag is not included in this release of the 2022 FFIEC Census File.
- Metropolitan Statistical Area/Metropolitan Division (MSA/MD) definitions reflect the March 2020 OMB Bulletin 20-01. The MSA/MD code will equal 99999 if the state/county/tract falls outside of a Metropolitan Statistical Area/Metropolitan Division.
- Small counties are counties with a population of no more than 30,000. Small counties have 999999 in the census tract field and ‘S’ in the Small County Flag field. The individual tracts are also represented in this file for small counties and are flagged ‘S’.
- What in previous data releases had been known as HUD Estimated Median Family Income is now known as FFIEC Estimated Median Family Income.
- Median incomes within MSA/MD boundaries are the MSA/MD Median Family Incomes. Those median incomes outside of MSA/MDs (MSA/MD=99999) are the Median Family Incomes for non-metro areas of the state.
- All of the 368 underwater tracts (tract number ≥ 990000 and not equal to 999999) are included in this file.

- Summary of Census counties included in this release:

	State codes	County codes	Metro. Counties	Non-Metro. Counties	MSA*	MD in 11 MSA
United States	51	3143	1180	1963	384	31
Puerto Rico	1	78	71	7	8	NA
Island Areas	4	13	NA	13	NA	NA
Total	56	3234	1251	1983	392	31

*HMDA/CRA MSA count = Total MSA count – MSA with MD count + MD count = 392-11+31=412

2022	OMB MSA/MD	Non-Metro or MSA/MD= 99999	Total
Tracts w/o small counties	71554	13974	85528
Small Counties	318	1429	1747
Records on File	71872	15403	87275
State/County			3234
MSA/MD/State/County	1251	1983	3234
Number of CRA Distressed or Underserved Tracts		2315	2315

Detailed information

FFIEC Census 2022 **(Last updated August 2022)**

Background

Each year, the U.S. Census Bureau compiles geographic and demographic data from a sample of the United States and releases it in the form of the American Community Survey. The Federal Reserve System takes a subset of the data and creates calculated fields where appropriate for HMDA/CRA, Fair Lending, and research use. The resulting FFIEC Census File is used in many areas of the Federal Reserve System and is also made available to the public.

Data Extraction

This release contains data that were obtained from the 2020 Redistricting Data and 2016-2020 5-Year American Community Survey archives downloaded from the U.S. Census Bureau FTP site with the corresponding technical documents. The data.census.gov web site was used to verify both the extracted and calculated fields.

Definitions

Metropolitan areas

On March 6, 2020 OMB released an update to MSA/MD delineations that are incorporated in the 2022 FFIEC Census file.

Refer to <https://www.census.gov/geographies/reference-files/time-series/demo/metro-micro/delineation-files.html> and <https://www.whitehouse.gov/omb/information-for-agencies/bulletins> for the latest updates.

Counties (and statistically equivalent entities)

Each county and statistically equivalent entity defined by the U.S. Census Bureau is assigned a three-digit Federal Information Processing Standards (FIPS) code that is unique within each state. These codes are assigned in alphabetical order of county or county equivalent within each state, except for the independent cities, which are assigned codes following the county codes.

Small counties

Beginning with the 2000 Census, all counties are tracted. Small counties with no more than 30,000 inhabitants, for the purposes of HMDA, are rolled up to the county level and assigned tract number 9999.99. Thus, in the FFIEC Census File, a small county with 12 census tracts will have 13 tracts with the small county's MSA/MD-State-County combination: 12 census tracts and one small county tract number 9999.99.

County Changes***Valdez-Cordova Census Area, AK***

Effective January 2, 2019, Valdez-Cordova Census Area, AK, (02-261) was deleted and split to create two new census areas: Chugach Census Area, Alaska (02-063), and Copper River Census Area, Alaska (02-066).

Tracts

Census tracts are small, relatively permanent statistical subdivisions of a county or statistically equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of decennial census data. For the 2020 Census, the Census Bureau drew new tract boundaries that do not necessarily coincide with Census 2010 tract boundaries. This release relies on the 2020 Census tract boundaries.

Census tracts are identified by a four-digit base number and a two-digit numeric suffix; for example, 6059.02 and 7099.00. In the FFIEC Census File, the tract is six digits with an implied decimal point (e.g. 605902 and 709900).

The U.S. Census Bureau's web site (<https://www.census.gov/geographies/reference-maps/2020/geo/2020pl-maps/2020-census-tract.html>) has more information on tract boundaries.

Special tracts

The U.S. Census Bureau reserves the base census tract numbers 9400.00 to 9499.00 for census tracts delineated within American Indian reservations and off-reservation trust lands that exist in multiple states or counties.

The census tract numbers in the 9900s range identify underwater tracts. These tracts have been included in the FFIEC Census File.

Flags

All flags are one-character fields that give information about a tract.

Principal city flag

In each MSA/MD, the largest place and, in some cases, one or more additional places are designated as "principal cities" under the official standards from the Office of Management and Budget (OMB). A few MSA/MDs do not have principal cities. The largest principal city and, in some cases, up to two additional principal cities, are included in the title of the MSA/MD; there also are principal cities that are not included in an MSA/MD title. The list of principal cities is provided by OMB. If any part of a tract on the FFIEC Census File is in a principal city, the entire tract is flagged as such. The Principal City Flag field has two possible values: '0' indicates that it is not a principal city tract and '1' indicates that it is a principal city tract. For small counties (tract = '999999'), if at least one tract in the county is in a principal city, then the small county record is flagged as being in a principal city.

Small county flag

For HMDA purposes, the definition of a small county is a county with a total population less than or equal to 30,000. Note: for CRA purposes, the figure is 500,000. The small county flag is calculated on the total population of the county in which a tract lies. The small county flag has three possible values: ‘T’ indicates a tracted county (non-small county); ‘S’ indicates a small county; and ‘I’ indicates an Island Area. However, Island Area data is not included in this release of the 2022 FFIEC Census File.

Split tract flag

The 2022 FFIEC Census File does not contain any split tracts; therefore, this flag will always be “N.”

Demographic data flag

The Demographic Data Flag indicates the presence of demographic data. An “X” in this field indicates that persons/population and/or the tract median family income data are zero or suppressed by the U.S. Census Bureau for reasons of confidentiality. A “D” in this field indicates that the persons/population and the tract median family income are both non-zero. An “I” in this field indicates an Island Area. However, Island Area data is not included in this release of the 2022 FFIEC Census File.

Urban/rural flag

If a tract contains blocks that are all urban or all rural, it is flagged as ‘U’ or ‘R’, respectively. A third designation of mixed (‘M’) defines a tract containing blocks that are both urban and rural. These designations are defined by Census at the block level rather than the tract level. An ‘I’ in this field indicates an Island Area. However, Island Area data is not included in this release of the 2022 FFIEC Census File.

Distressed or underserved middle income nonmetropolitan tract flags

The FFIEC Census File carries seven flags relating to CRA Distressed or Underserved criteria:

- Distressed Criterion: Poverty Rate Flag
- Distressed Criterion: Unemployment Flag
- Distressed Criterion: Population Flag
- Underserved Criterion: Remote Rural (Low Density) Flag
- Carried from previous year: Distressed Flag
- Carried from previous year: Underserved Flag
- Distressed or Underserved Tract Flag

Possible values for these flags are: ‘X’ – meets criterion, ‘ ’ (blank space) – does not meet criterion, and ‘N’ – Not Available. The two “Carried from previous year” flags are not available for this release as the 2020 Decennial Census saw major changes to the census tract codes as compared to the 2010 Decennial Census used for previous releases. The “Distressed or Underserved Tract Flag” indicates whether or not the tract is considered a CRA Distressed or Underserved Middle Income Nonmetropolitan Tract. It is flagged with an ‘X’ if any of the other six flags are flagged with an ‘X’. For details on the calculation of the three distressed criteria (Poverty, Population, and Unemployment) and

the one underserved criteria (Remote Rural (Low Density)), see the “Source Information and Methodology” PDF at <http://www.ffiec.gov/cra/examinations.htm>.

Median incomes

On March 6, 2020, OMB released an update to MSA/MD delineations that are incorporated in the 2022 FFIEC Census file. Due to the implementation of the new OMB delineations, the FFIEC has recalculated the MSA/MD Median Family and Household Incomes in the cases where an MSA/MD boundary change has occurred and the data is not available from Census. The following sections give details of the methodology used for deriving the MSA/MD Median Family and Household Incomes. Please note that all tables used below are from the 2016-2020 ACS dataset to be consistent with the rest of the FFIEC Census file.

MSA/MD (or statewide non-metro) median family and median household incomes

- If a boundary remains the same after the OMB revisions, the Median Family Income is directly from Census ACS table B19113 at the MSA/MD (or statewide non-metro) level. The Median Household Income comes from Census ACS table B19013 at the MSA/MD (or statewide non-metro) level.
- If a boundary change has occurred and the MSA/MD (or Statewide Non-Metro) contains a single county, the Median Family Income is taken directly from Census ACS table B19113 at the county level. The Median Household Income is taken directly from Census ACS table B19013 at the county level.
- If a boundary change has occurred and the MSA/MD (or Statewide Non-Metro) contains multiple counties, the Median Family Income is calculated from ACS table B19101 using Pareto interpolation, since the data is not available from Census¹. The Median Household Income is calculated from Census ACS table B19001, again using Pareto interpolation.

FFIEC estimated median family income (MFI)

In general, the FFIEC Estimated MFI is derived by using the U.S. Department of Housing and Urban Development’s (HUD) methodology published on its website (<https://www.huduser.gov/portal/datasets/il.html>). For Fiscal Year (FY) 2022, HUD adopted the 2019 American Community Survey (ACS) estimates. The 2019 ACS estimates include the OMB’s September 2018 revisions to the MSA/MD delineations, so no recalculations were necessary. As such, the FFIEC Estimated MFI was taken directly from HUD.

Interpolation methods

Two methods are used to calculate medians in the FFIEC Census File: **Pareto interpolation** and **linear interpolation**. Pareto interpolation is used to calculate income

¹ As was the case with the 2010 Census, FFIEC calculated MFIs will differ slightly from the figures published by the U.S. Census Bureau. This is because the internal tabulations used by the U.S. Census Bureau to create ACS MFI and median household income estimates contain finer gradations than the versions of the tables released to the public by the U.S. Census Bureau. Also note that the FFIEC does not calculate the margin of error.

medians (median family incomes and median household incomes). Linear interpolation is used for all other types of medians such as median housing age and median person age.

The U. S. Census Bureau's web site (www.census.gov) has more information on interpolation.

Income Level Indicator

Income level indicator identifies each census tract as not available, low, moderate, middle, or upper. It is calculated by taking the tract median family income as a percentage of the MSA/MD median family income (tract median family income / MSA/MD median family income).

The codes are:

- 0: Not Available. Tract median family income = 0.
- 1: Low. Tract median family income is $> 0\%$ and $< 50\%$ of the MSA/MD median family income.
- 2: Moderate. Tract median family income is $\geq 50\%$ and $< 80\%$ of the MSA/MD median family income.
- 3: Middle. Tract median family income is $\geq 80\%$ and $< 120\%$ of the MSA/MD median family income.
- 4: Upper. Tract median family income is $\geq 120\%$ of the MSA/MD median family income.

Puerto Rico/Island Areas

This release of the 2022 FFIEC Census File includes demographics for population and housing items for Puerto Rico but not for the four Island Areas.

1-4 Unit Subtotal

The "1-4 unit subtotal" field is derived by adding up all single attached units, single detached units, 2 units, 3 or 4 units, mobile homes, boats, RVs, vans, etc. Census defines mobile homes, boats, RVs, and vans as living quarters occupied as housing units if they are considered a person's permanent residence and are not used exclusively for recreation.

Numeric field width on FFIEC Census File

Eight-character field width is the standard for most numerical values in the FFIEC Census File.