

## Census Reports by Metropolitan Statistical Area

This Report contains maps and census tract information for multiple Metropolitan Statistical Areas (MSAs). The purpose of this Report is to help lenders understand the census tract boundary and demographic composition changes that result from the 2020 Decennial Census update. In particular, the Report is designed to help lenders understand where majority minority census tracts (MMCTs) are located in the markets in which they operate. This information is important to assess redlining risk using the following risk factors set forth in the [2009 Interagency Fair Lending Examination Procedures](#):

- The Community Reinvestment Act (CRA) Assessment Area – whether the bank’s assessment areas appear to inappropriately exclude majority minority census tracts.
- Branching – whether the bank’s strategy for branch or loan production office locations appears to exclude majority minority census tracts.
- Marketing and Outreach – whether the bank’s marketing and outreach strategy appears to treat majority minority census tracts less favorably.
- Lending record – whether the bank’s record of Home Mortgage Disclosure Act mortgage lending and/or CRA small business lending shows statistically significant disparities in majority minority census tracts when compared with similar lenders.<sup>1</sup>

From 2017-2021, MMCTs were determined using the [American Community Survey 5-year estimates from 2011-2015](#) (2015 ACS 5-Year).<sup>2</sup> As of January 1, 2022, new 2020 Decennial Census boundaries are in place. Updated data from the [2020 Decennial Census](#) data source impacts whether a census tract is considered an MMCT because the 2020 Decennial Census data products include the following updates:

- number of census tracts in an MSA
- geographic dimensions of census tracts
- tract population counts, including demographic composition

The FFIEC Census Population Data will remain fixed from 2022-2026.<sup>3</sup>

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<sup>1</sup> The 2009 Interagency Fair Lending Examination Procedures discuss other risk factors for redlining not addressed in this document. For more information regarding the Federal Reserve’s risk assessment for redlining, see the [2016 Interagency Fair Lending Webinar](#), [July 2018 Consumer Compliance Supervision Bulletin](#), and the [2019 Interagency Fair Lending Webinar](#).

<sup>2</sup> The FFIEC publishes certain census, income, and Metropolitan Area data for geographies. The population data currently in effect are extracted from the 2020 Decennial Census. See [FFIEC Census and Demographic Data](#).

<sup>3</sup> See [FFIEC Census Product Page](#) (containing links to current data files); [FFIEC Announces the Use of American Community Survey Data In Its Census Data Files](#) (announcing plans to update the census information every five years).

### *Contents*

The Report consists of maps to show boundary and demographic changes by MSA and tables to show changes in the number of census tracts in an MSA and the number of MMCTs in an MSA.<sup>4</sup> The Report allows for side-by-side comparison of the relevant MSA showing both the 2015 ACS 5-Year and 2020 Decennial Census data sources.

The Report presents **maps** to visualize the following information for each MSA:

- Revised geography dimensions (tract boundaries) of census tracts
- Changes to racial and national origin composition, measured by Black/Hispanic
- Changes to racial and national origin composition, measured by All Minority

The Report contains **tables** to present information within the relevant MSA about:

- Changes to total number of census tracts
- Changes to number of MMCTs, defining the minority population as Black/Hispanic
- Changes to number of MMCTs, defining the minority population as All Minority

### *Caveats:*

The Report contains two sets of maps for each MSA so that more than one definition of minority population (Black/Hispanic and All Minority) can be visualized and to identify MMCTs using both definitions of minority population. As part of consumer compliance examinations, the Federal Reserve typically conducts initial redlining risk analysis defining MMCTs as those that are majority Black/Hispanic unless specific facts indicate that using an All Minority definition is warranted. There could be circumstances in which other definitions of MMCT are appropriate, for example if the market areas include American Indian Reservations. In such cases, the Federal Reserve may also conduct additional analysis of the market with one or more additional MMCT definitions.

Federal Reserve redlining analyses review all of the facts and circumstances related to a bank's activities. As such, the Report should be used for informational purposes regarding the demographics of the markets served by institutions. Markets may require additional analysis to evaluate redlining risk. The Report does not represent a legal conclusion because, among other reasons, it contains no information or analysis about any market player's activities in a specified time period or over time. In addition, for a full understanding of redlining risk, other redlining risk factors will also need to be considered (for example, whether the institution has an oral or written policy that suggests the institution links the racial or national origin character of an area

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<sup>4</sup> The report contains information for each MSA as delineated by the Office of Management and Budget (OMB). Pursuant to 44 U.S.C. § 3504(e)(3), 31 U.S.C. § 1104(d) and Executive Order No. 10253 (June 11, 1951), OMB delineates MSAs, Metropolitan Divisions, among other area delineations. The report uses the MSAs currently in effect. See [OMB March 2020 delineations](#).

with any aspect of access to or terms of credit).<sup>5</sup>

### *Using the Report*

Census tracts are shaded by color based on the percentage of Black/Hispanic population or All Minority population compared to the total tract population (0 to 25%, greater than 25% to 50%, greater than 50% to 75%, and greater than 75% to 100%).<sup>6</sup>



The data and maps presented in the Report are static and do not include elements that can be manipulated or added. Each MSA has a set of maps that include all census tracts in the MSA and the MSA boundary. Many MSAs cover a large geography and/or have dense population areas. It can be hard to identify all of the majority minority areas in these maps. For those MSAs, there is an additional custom set of maps that zoom into the part of the MSA that includes the majority of the MMCTs. The maps should be used together to understand the demographics of the MSA.

For ease of use, the data and maps are presented in a series of pdfs. As noted above, the 2020 Decennial Census boundaries and related data will remain fixed until 2026. Many MSAs are broken into Metropolitan Divisions (MDs) as delineated by OMB.<sup>7</sup> For these MSAs, the MD is also presented. A list of the MDs is included in the zip file.

### *Key Definitions*

Majority Minority Census Tract. For purposes of the tables contained in the Report, a census tract is considered a “Majority Minority Census Tract” if the population of the relevant minority group is greater than 50% of the total tract population (Black/Hispanic or All Minority).

Black/Hispanic. The Report uses “Black/Hispanic” to refer to the population count of people who identified as Black, Hispanic, or both in the U.S. Census.

All Minority. The Report uses “All Minority” to refer to the population count of people who identified as Black, Hispanic, Asian, Native American, Native Hawaiian, Pacific Islander, or two or more races in the U.S. Census.

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<sup>5</sup> See [2009 Interagency Fair Lending Examination Procedures, at page 30.](#)

<sup>6</sup> There can also be census tracts with unknown populations. Those census tracts are included in the table totals and are represented in the map with dark gray shading.

<sup>7</sup> The report includes information about the MDs currently in effect. See [OMB March 2020 delineations.](#)