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 <u>2009</u> 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.¹

From 2017-2021, MMCTs were determined using the <u>American Community Survey 5-year</u> <u>estimates from 2011-2015</u> (2015 ACS 5-Year).² As of January 1, 2022, new 2020 Decennial Census boundaries are in place. Updated data from the <u>2020 Decennial Census</u> 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 2022-2026.³

¹ 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 <u>2016</u> <u>Interagency Fair Lending Webinar</u>, <u>July 2018 Consumer Compliance Supervision Bulletin</u>, and the <u>2019</u> <u>Interagency Fair Lending Webinar</u>.

² 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* <u>FFIEC Census and Demographic Data</u>.

³ See <u>FFIEC Census Product Page</u> (containing links to current data files); <u>FFIEC Announces the Use of American</u> <u>Community Survey Data In Its Census Data Files</u> (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.⁴ 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

⁴ 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* <u>OMB March 2020 delineations</u>.

with any aspect of access to or terms of credit).⁵

Using the Report

Census tracts are shaded by color based on the percentage of Black/Hispanic population <u>or</u> 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%).⁶

0% - 25%	> 25% - 50%	> 50% - 75%	> 75% - 100%
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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.⁷ For these MSAs, the MD is also presented. A list of the MDs is in included in the zip file.

Key Definitions

<u>Majority Minority Census Tract</u>. 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).

<u>Black/Hispanic</u>. 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.

<u>All Minority</u>. 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.

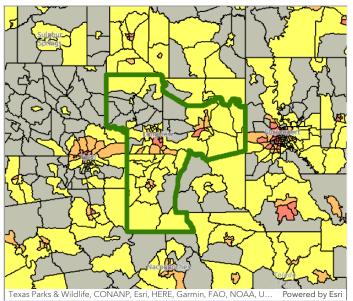
⁵ See <u>2009 Interagency Fair Lending Examination Procedures, at page 30.</u>

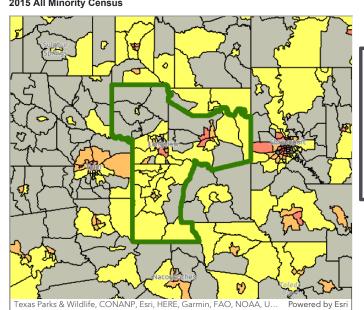
⁶ There can also be census tracts with unknown populations. Those census tracts are included in the table totals and are represented in the map with dark gray shading.

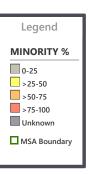
⁷ The report includes information about the MDs currently in effect. See <u>OMB March 2020 delineations</u>.

LONGVIEW, TX

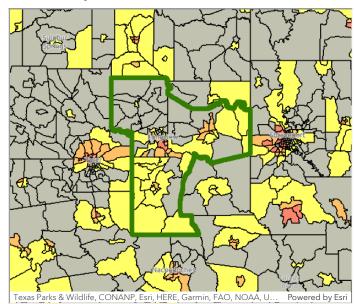
2020 All Minority Census

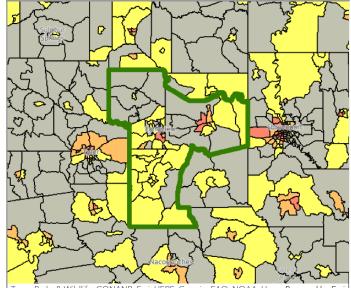






2020 B/H Minority Census





Texas Parks & Wildlife, CONANP, Esri, HERE, Garmin, FAO, NOAA, U... Powered by Esri

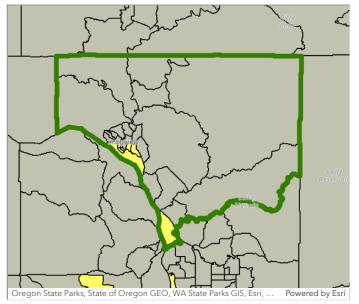
Majority M	Minority Minority					Majority M	inority Tra	acts (2015)			
		<= 50% All	> 50% All	<= 50%			Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	70	53	17	54	16	Number	59	45	14	48	11
Percentage	100%	76%	24%	77%	23%	Percentage	100%	76%	24%	81%	19%

2015 All Minority Census

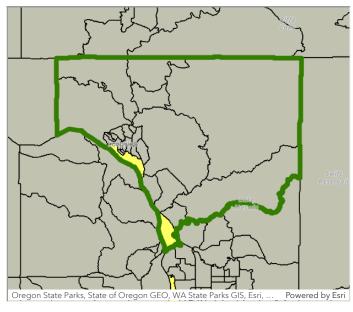
2015 B/H Minority Census

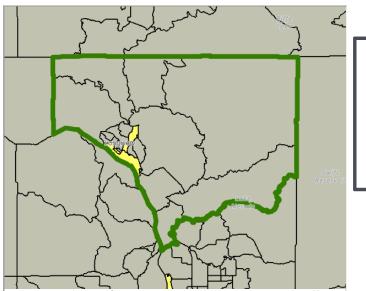
LONGVIEW, WA

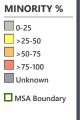
2020 All Minority Census







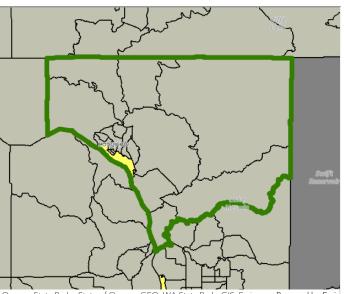




Powered by Esri

Legend

2015 B/H Minority Census



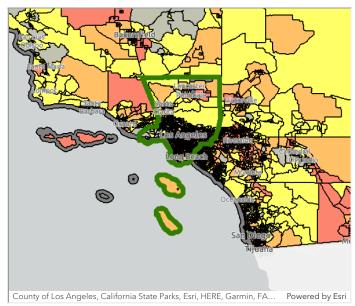
Oregon State Parks, State of Oregon GEO, WA State Parks GIS, Esri, ...

Г	Oregon	State Parks,	State of	Oregon	GEO, W	'A State	Parks (GIS, Esri,	Powered by Esri

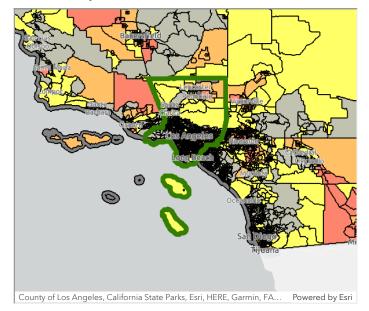
Majority M	Minority Minority				Majority Mi	inority Tra	acts (2015)				
	Total TractsTracts <= 50%						Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	30	30	0	30	0	Number	24	24	0	24	0
Percentage	ercentage 100% 100% 0% 100% 0%					Percentage	100%	100%	0%	100%	0%

LOS ANGELES-LONG BEACH-GLENDALE, CA

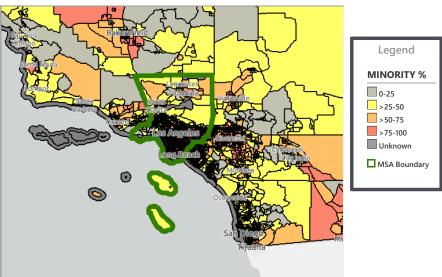
2020 All Minority Census





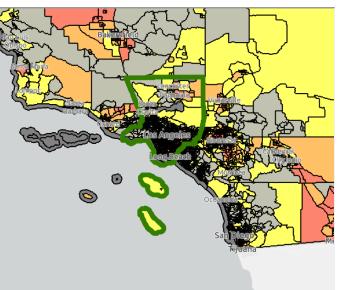


2015 All Minority Census



County of Los Angeles, California State Parks, Esri, HERE, Garmin, FA... Powered by Esri

2015 B/H Minority Census

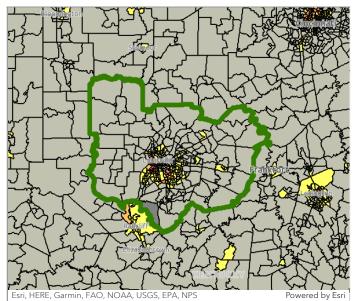


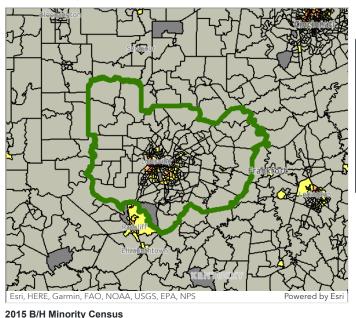
County of Los Angeles, California State Parks, Esri, HERE, Garmin, FA... Powered by Esri

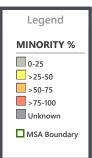
Majority Mi	nority Tra	acts (2020)				Majority M	inority Tra	icts (2015)			
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	2498	549	1949	1160	1338	Number	2346	589	1757	1052	1294
Percentage	100%	22%	78%	46%	54%	Percentage	100%	25%	75%	45%	55%

LOUISVILLE/JEFFERSON COUNTY, KY-IN

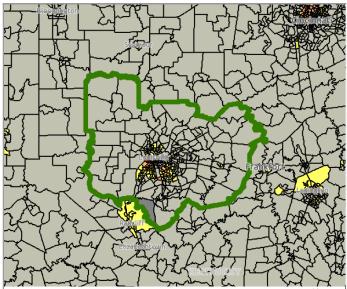
2020 All Minority Census

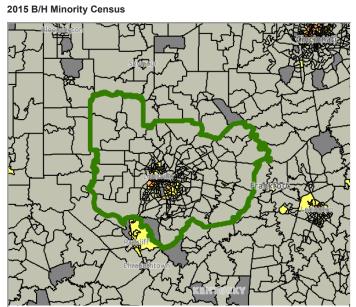






2020 B/H Minority Census





Esri, HERE, Garmin, FAO, NOAA, USGS, EPA, NPS Powered by Esri Esri, HERE, Garmin, FAO, NOAA, USGS, EPA, NPS

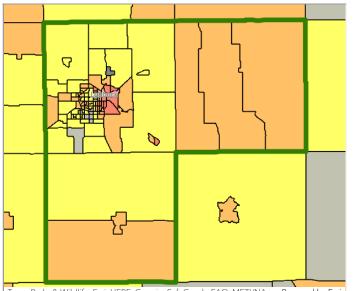
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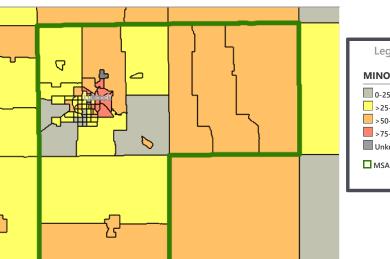
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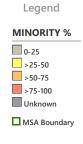
Majority M	inority Tra	cts (2020)				Majority M	inority Tra	icts (2015)			
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	337	277	60	295	42	Number	299	258	41	265	34
Percentage	100%	82%	18%	88%	12%	Percentage	100%	86%	14%	89%	11%

LUBBOCK, TX

2020 All Minority Census

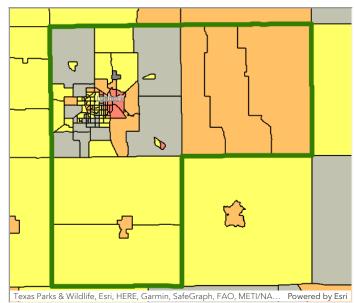






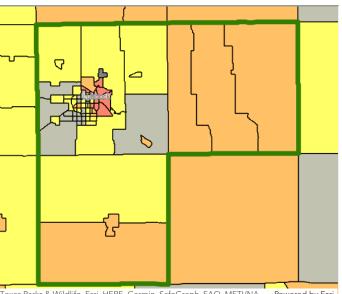
Texas Parks & Wildlife, Esri, HERE, Garmin, SafeGraph, FAO, METI/NA... Powered by Esri

2020 B/H Minority Census



2015 B/H Minority Census

2015 All Minority Census



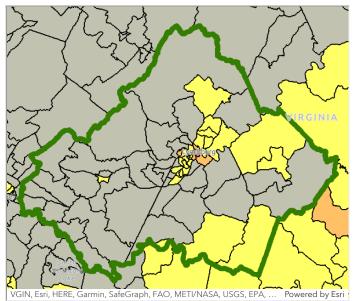
Texas Parks & Wildlife, Esri, HERE, Garmin, SafeGraph, FAO, METI/NA... Powered by Esri

Texas Parks & Wildlife, Esri, HERE, Garmin, SafeGraph, FAO, METI/NA... Powered by Esri

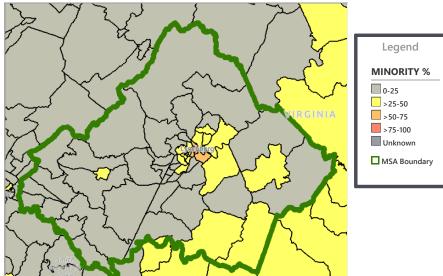
Majority Mi	inority Tra	acts (2020)				Majority Mi	inority Tra	acts (2015)			
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	112	59	53	71	41	Number	74	46	28	52	22
Percentage	100%	53%	47%	63%	37%	Percentage	100%	62%	38%	70%	30%

LYNCHBURG, VA

2020 All Minority Census

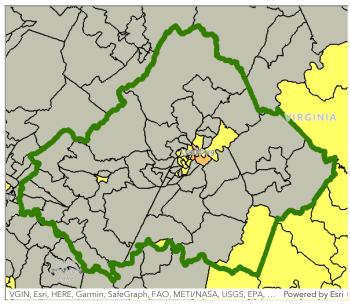


2015 All Minority Census

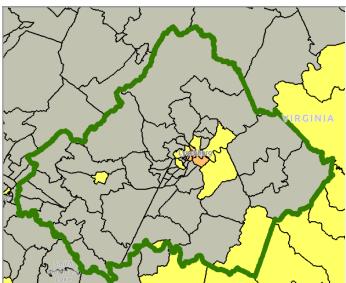


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2020 B/H Minority Census



VGIN, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, ...



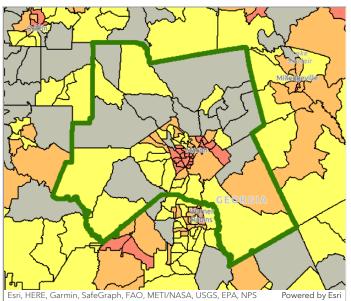
SI A VGIN, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, ...

Majority M	Minority Minority					Majority M	inority Tra	icts (2015)			
		<= 50% All	> 50% All	<= 50%			Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	69	63	6	64	5	Number	60	55	5	55	5
Percentage	100%	91%	9%	93%	7%	Percentage	100%	92%	8%	92%	8%

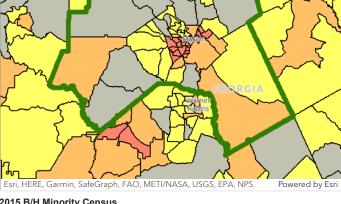
2015 B/H Minority Census

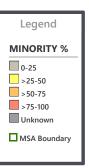
MACON-BIBB COUNTY, GA

2020 All Minority Census

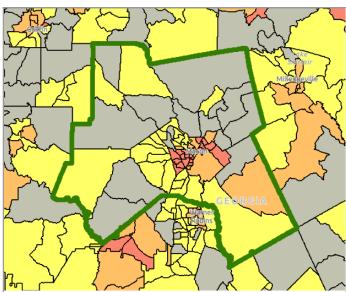






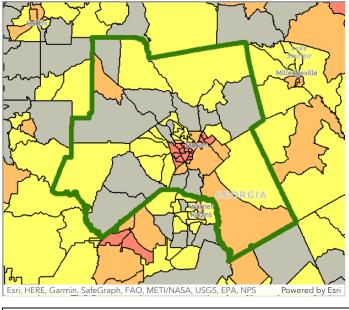


2020 B/H Minority Census



Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS Powered by Esri



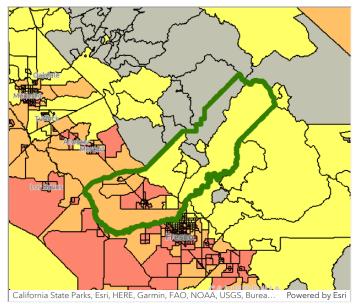


Powered by Esri

Majority Mi	Minority Minority					Majority M	inority Tra	icts (2015)			
	Total TractsTracts > 50% All MinorityTracts > 50% All B/H MinorityTracts > 50% B/H Minority						Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	68	34	34	40	28	Number	60	31	29	32	28
Percentage	100%	50%	50%	59%	41%	Percentage	100%	52%	48%	53%	47%

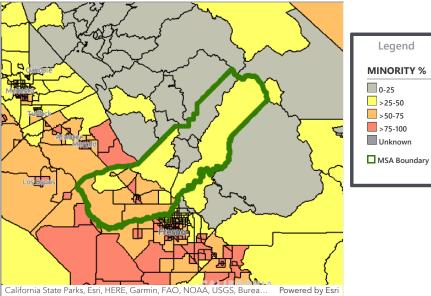
MADERA, CA

2020 All Minority Census



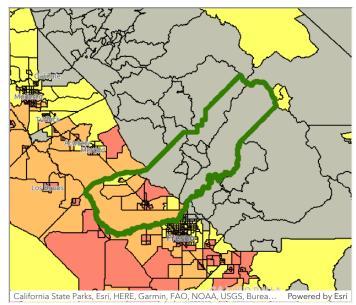
2015 All Minority Census

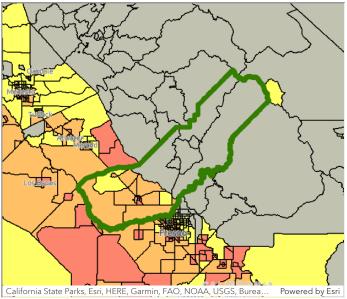
2015 B/H Minority Census



California State Parks, Esri, HERE, Garmin, FAO, NOAA, USGS, Burea...

2020 B/H Minority Census



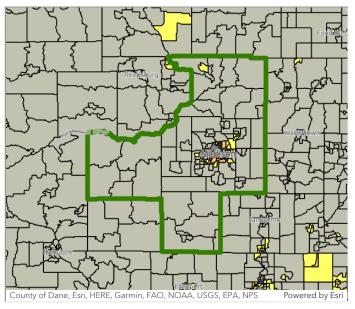


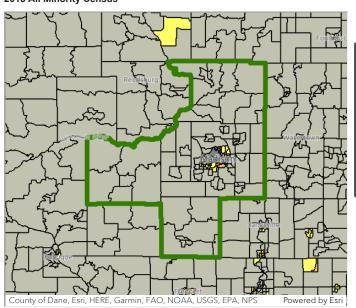
Powered by Esri

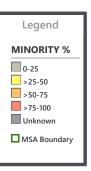
Majority M	inority Tra	icts (2020)				Majority M	inority Tra	acts (2015)			
	Total TractsTracts < 50%						Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	34	9	25	10	24	Number	23	8	15	8	15
Percentage	100%	26%	74%	29%	71%	Percentage	100%	35%	65%	35%	65%

MADISON, WI

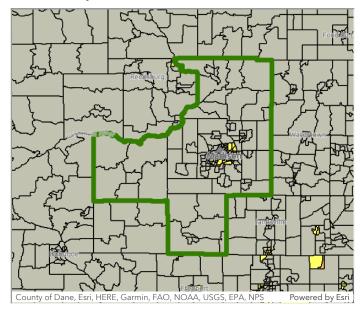
2020 All Minority Census

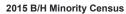


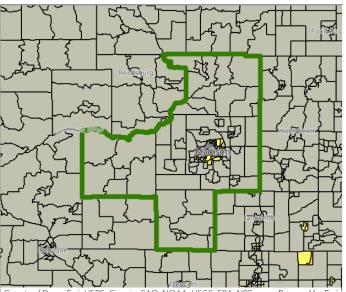




2020 B/H Minority Census





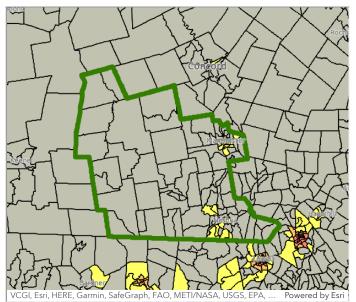


County of Dane, Esri, HERE, Garmin, FAO, NOAA, USGS, EPA, NPS Powered by Esri

Majority Mi	ority Minority Tracts (2020) Total Tracts Tracts Tracts Tracts S 50% All Minority Minority Tracts S 50% B/H Minority					Majority M	inority Tra	icts (2015)			
	Total TractsTracts > 50% All MinorityTracts > 50% All B/H MinorityTracts > 50% B/H Minority						Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	152	144	8	151	1	Number	133	129	4	132	1
Percentage	ercentage 100% 95% 5% 99% 1%					Percentage	100%	97%	3%	99%	1%

MANCHESTER-NASHUA, NH

2020 All Minority Census



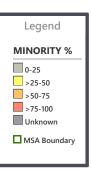


VCGI, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, ...

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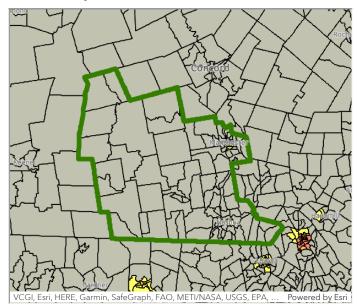
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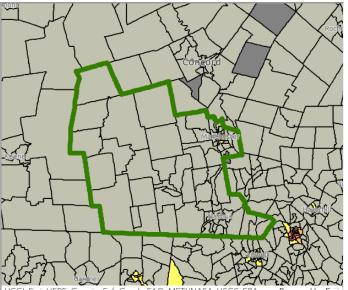
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2020 B/H Minority Census



2015 B/H Minority Census

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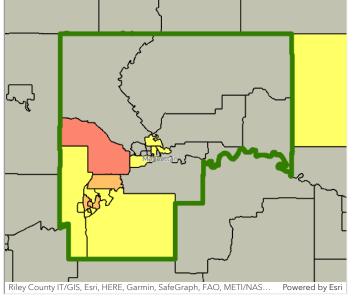


VCGI, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, ... Powered by Esri

Majority Mi	ority Minority Tracts (2020) Total Tracts Tracts Tracts Tracts S 50% All Minority Minority Tracts S 50% B/H Minority B/H Minority C 2020)					Majority M	inority Tra	icts (2015)			
		<= 50% All	> 50% All	<= 50%			Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	103	100	3	103	0	Number	86	85	1	86	0
Percentage	100%	97%	3%	100%	0%	Percentage	100%	99%	1%	100%	0%

MANHATTAN, KS

2020 All Minority Census





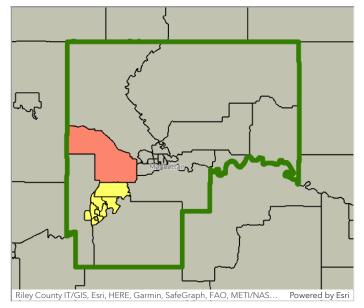
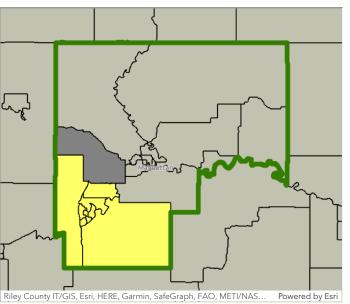


Image: County IT/GIS, Esri, HERE, Garmin, SafeGraph, FAO, METI/NAS... Powered by Esri





Tracts > 50% B/H Minority

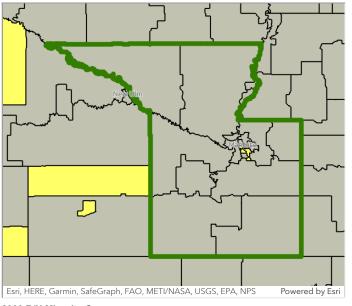
0 0%

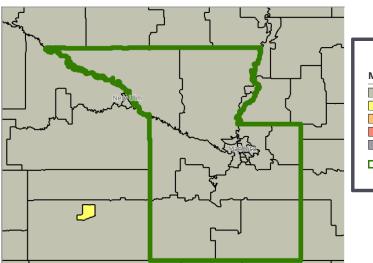
Majority Mi	Total Tracts<= 50% All Minority> 50% All Minority<= 50% B/H Minority> 9 B/ B/nber33285321					Majority N	Majority Minority Tracts (2015)						
		<= 50% All	> 50% All	<= 50%	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority			
Number	33	28	5	32	1	Number	26	24	2	26			
Percentage	100%	85%	15%	97%	3%	Percentage	100%	92%	8%	100%			

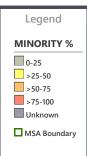
Г

MANKATO, MN

2020 All Minority Census

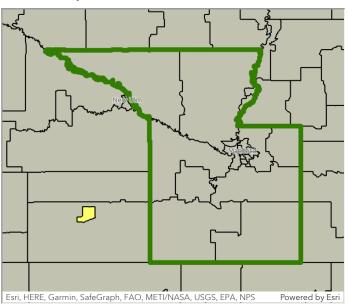






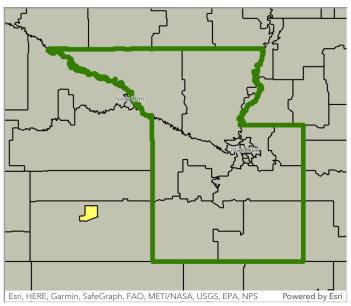
Powered by Esri

2015 B/H Minority Census



Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS

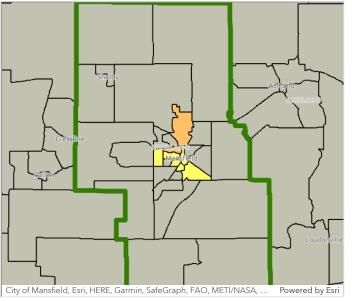
2020	B/H	Minority	Census
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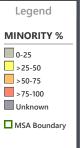
Majority Minority Tracts (2020)						Majority Minority Tracts (2015)						
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority	
Number	23	23	0	23	0	Number	23	23	0	23	0	
Percentage	100%	100%	0%	100%	0%	Percentage	100%	100%	0%	100%	0%	

MANSFIELD, OH

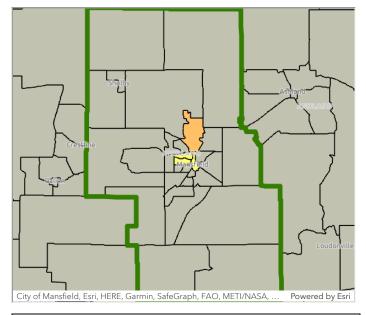
2020 All Minority Census



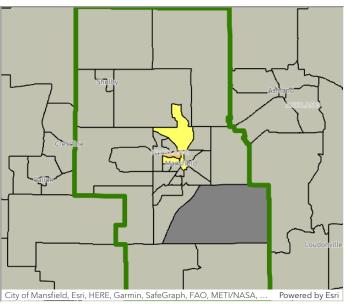




2020 B/H Minority Census



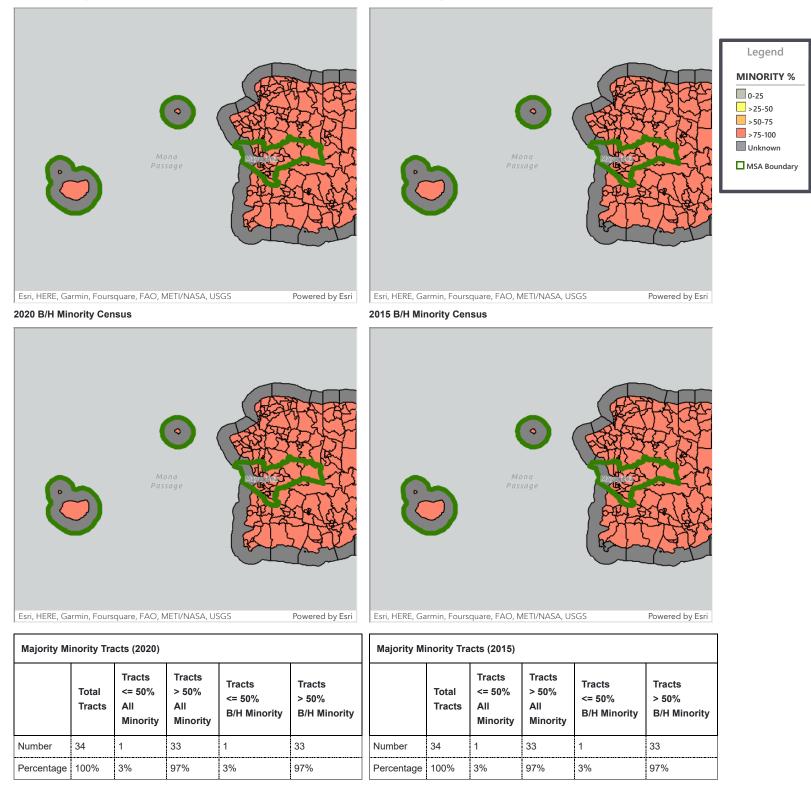




Majority Mi	Majority Minority Tracts (2020)							Majority Minority Tracts (2015)						
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority			
Number	30	28	2	29	1	Number	30	28	2	29	1			
Percentage	100%	93%	7%	97%	3%	Percentage	100%	93%	7%	97%	3%			

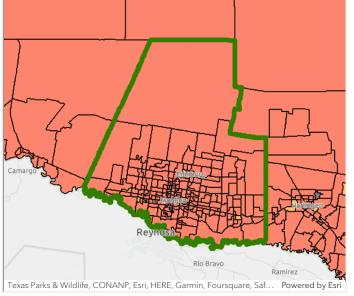
MAYAGÜEZ, PR

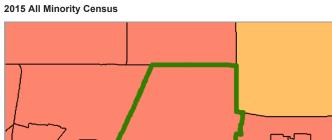
2015 All Minority Census



MCALLEN-EDINBURG-MISSION, TX

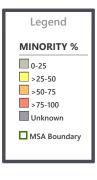
2020 All Minority Census





Re

Texas Parks & Wildlife, CONANP, Esri, HERE, Garmin, Foursquare, Saf...



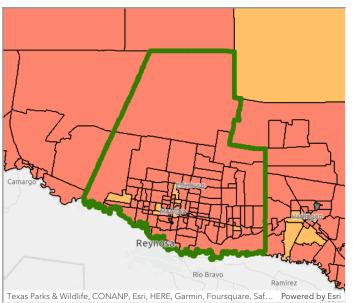
17

Powered by Esri

Ramirez

2015 B/H Minority Census

Cama



Río Bravo

2020 B/H Minority Census

Majority Minority Tracts (2020)

Total

212

Number

Percentage 100%

Tracts

Tracts

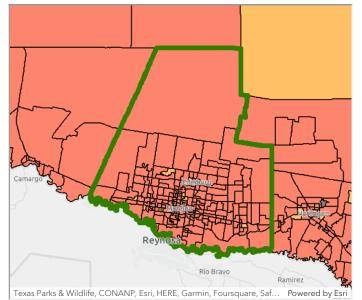
<= 50%

Minority

All

2

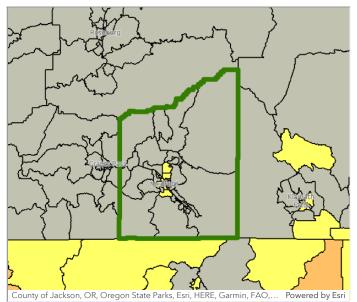
1%

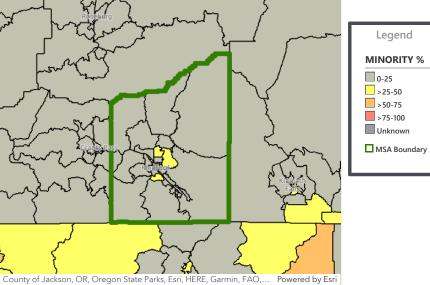


			Majority Mi	Majority Minority Tracts (2015)							
Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority			
 210	2	210	Number	113	1	112	1	112			
99%	1%	99%	Percentage	100%	1%	99%	1%	99%			

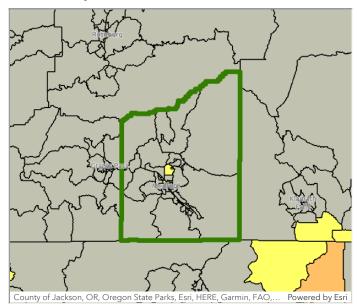
MEDFORD, OR

2020 All Minority Census





2020 B/H Minority Census





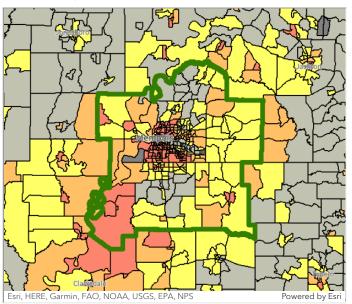


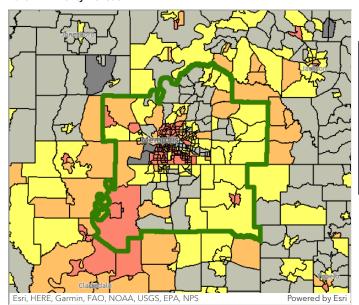
Powered by Esri County of Jackson, OR, Oregon State Parks, Esri, HERE, Garmin, FAO,...

Majority M	Majority Minority Tracts (2020)							Minority Tracts (2015)					
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		
Number	52	52	0	52	0	Number	41	41	0	41	0		
Percentage	100%	100%	0%	100%	0%	Percentage	100%	100%	0%	100%	0%		

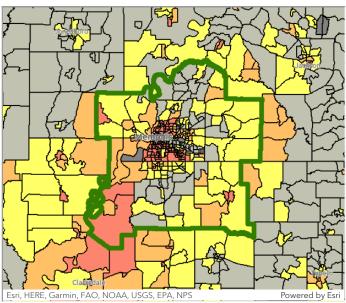
MEMPHIS, TN-MS-AR

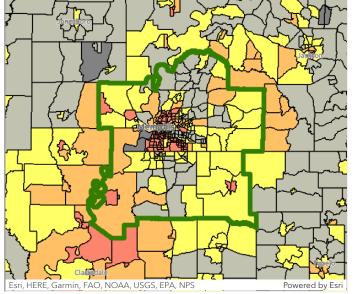
2020 All Minority Census





2020 B/H Minority Census





Majority Mi			Majority M	inority Tra	acts (2015))					
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	354	142	212	167	187	Number	312	146	166	155	157
Percentage	100%	40%	60%	47%	53%	Percentage	100%	47%	53%	50%	50%

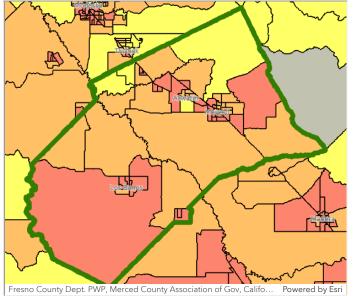
2015 All Minority Census

2015 B/H Minority Census

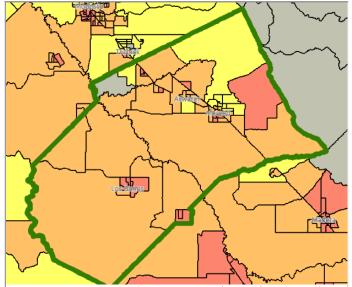
Legend MINORITY % 0-25 >25-50 >50-75 >75-100 Unknown MSA Boundary

MERCED, CA

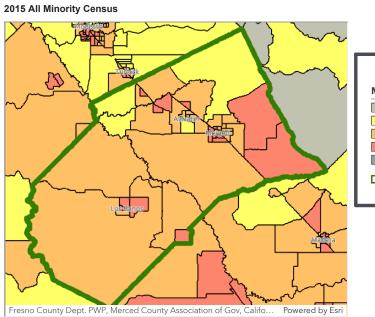
2020 All Minority Census

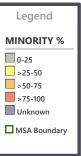




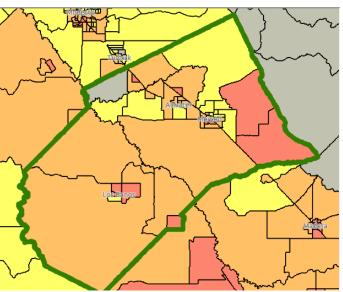








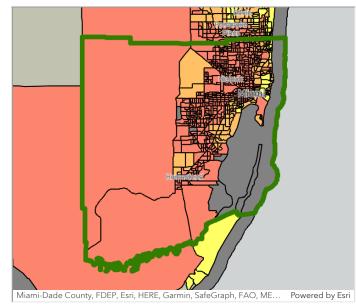
2015 B/H Minority Census



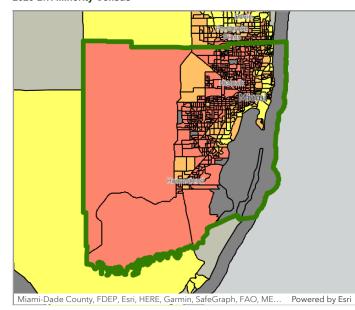
Fresno County Dept. PWP, Merced County Association of Gov, Califo... Powered by Esri

Majority Mi	nority Tra	icts (2020)				Majority Minority Tracts (2015)					
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority
Number	63	4	59	11	52	Number	49	4	45	15	34
Percentage	100%	6%	94%	17%	83%	Percentage	100%	8%	92%	31%	69%

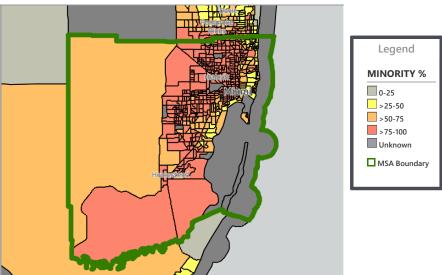
MIAMI-MIAMI BEACH-KENDALL, FL



2020 B/H Minority Census

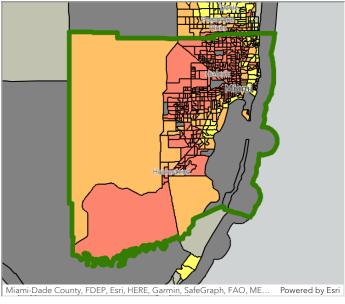


2015 All Minority Census





2015 B/H Minority Census

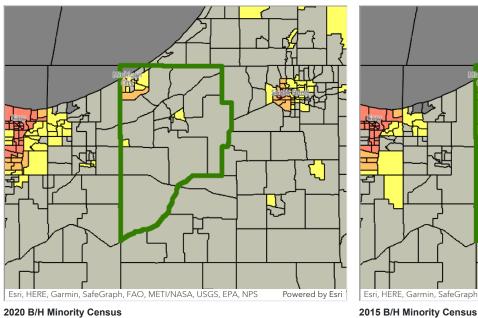


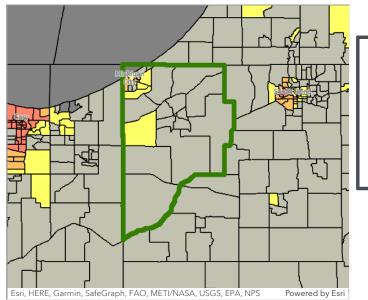
Powered by Esri

Majority Mi	Majority Minority Tracts (2020)						Minority Tracts (2015)					
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority	
Number	707	34	673	66	641	Number	519	49	470	61	458	
Percentage	100%	5%	95%	9%	91%	Percentage	100%	9%	91%	12%	88%	

MICHIGAN CITY-LA PORTE, IN

2020 All Minority Census

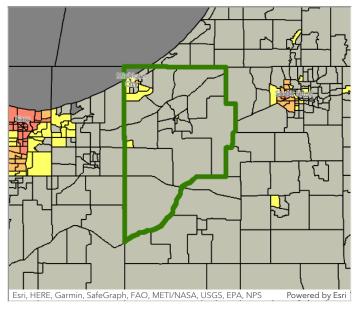


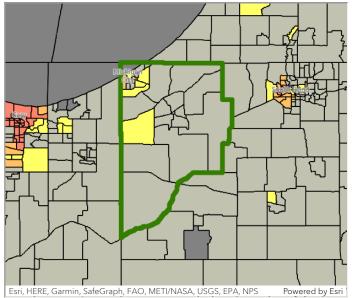


Legend MINORITY % 0-25 >25-50 >50-75 >75-100 Unknown

MSA Boundary

2020 B/H Minority Census





Majority Mi	Majority Minority Tracts (2020)						Anority Tracts (2015)					
	Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority		Total Tracts	Tracts <= 50% All Minority	Tracts > 50% All Minority	Tracts <= 50% B/H Minority	Tracts > 50% B/H Minority	
Number	31	28	3	30	1	Number	29	27	2	27	2	
Percentage	100%	90%	10%	97%	3%	Percentage	100%	93%	7%	93%	7%	