

## **2025 FFIEC Census File Information** **(Release dated 07/10/2025)**

### **Summary**

- File is for HMDA/CRA processing year: 2025
- Number of records: 87276
- This release covers demographic data provided in the 2020 Census Demographic and Housing Characteristics (DHC) file and fields from the 2016-2020 5-year American Community Survey.
- Indices 86, 87, 874, and 875 were expected to be available in the DHC but are no longer available in any file. They have been marked “NA” to preserve index compatibility and will be removed at a future date if they are still unavailable.
- 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.
- Metropolitan Statistical Area/Metropolitan Division (MSA/MD) definitions reflect the July 2023 OMB Bulletin 23-01. 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 369 underwater tracts (tract number  $\geq 990000$  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 13 MSA |
|---------------|-------------|--------------|-----------------|---------------------|------|--------------|
| United States | 51          | 3144         | 1186            | 1958                | 385  | 37           |
| Puerto Rico   | 1           | 78           | 66              | 12                  | 6    | NA           |
| Island Areas  | 4           | 13           | NA              | 13                  | NA   | NA           |
| <b>Total</b>  | 56          | 3235         | 1252            | 1983                | 391  | 37           |

\*HMDA/CRA MSA count = Total MSA count – MSA with MD count + MD count = 385-13+37=409

**Number of records**

| 2025                                                  | OMB MSA/MD | Non-Metro or MSA/MD = 99999 | Total        |
|-------------------------------------------------------|------------|-----------------------------|--------------|
| <b>Tracts w/o small counties</b>                      | 71368      | 14161                       | <b>85529</b> |
| <b>Small Counties</b>                                 | 325        | 1422                        | <b>1747</b>  |
| <b>Records on File</b>                                | 71693      | 15583                       | <b>87276</b> |
| <b>State/County</b>                                   |            |                             | <b>3235</b>  |
| <b>MSA/MD/State/County</b>                            | 1252       | 1983                        | <b>3235</b>  |
| <b>Number of CRA Distressed or Underserved Tracts</b> | 0          | 4583                        | <b>4583</b>  |

## **Detailed information**

### **FFIEC Census 2025** **(Updated July 10, 2025)**

#### **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 Demographic and Housing Characteristics file 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 July 21, 2023 OMB released an update to MSA/MD delineations that are incorporated in the 2025 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).

***Connecticut***

As announced June 6, 2022, all 8 counties in Connecticut were replaced with 9 new planning regions. The new planning regions are incorporated into the 2024 FFIEC Census file. For more information, visit

<https://www.federalregister.gov/documents/2022/06/06/2022-12063/change-to-county-equivalents-in-the-state-of-connecticut>.

**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 except for those underwater tracts whose boundaries were updated to reflect the Connecticut planning region changes.

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 may also be additional 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.

### ***Split tract flag***

The 2025 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.

### ***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.

### ***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 "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**

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 OMB boundary 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 Census<sup>1</sup>. 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) 2025, HUD adopted the 2023 American Community Survey (ACS) estimates. The 2023 ACS estimates include the OMB’s July 2023 revisions to the MSA/MD delineations, so no recalculations were necessary.

#### ***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 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.

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<sup>1</sup> 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.

The U. S. Census Bureau's web site ([www.census.gov](http://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**

The 2025 FFIEC Census File includes demographics for population and housing items for Puerto Rico and 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.