



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
DIVISION OF INFORMATION TECHNOLOGY

DATE: February 24, 2004 (Addendum on August 5, 2004 and August 23, 2004)

SUBJECT: 2004 Preliminary FFIEC Census File

The Federal Reserve on behalf of FFIEC creates a combined census file from the U. S. Census Bureau's decennial census for HMDA/CRA, Fair Lending, and research use. The resulting FFIEC Census File is updated annually with current Office of Management and Budget (OMB) metropolitan statistical area (MSA) or metropolitan component definitions and released for FFIEC and public usage.

In June 2003, OMB applied its 2000 Standards for defining metropolitan areas to the 2000 census data. Metropolitan area boundaries in effect prior to June 2003 are now obsolete and all metropolitan Median Family Income (MFI) values were re-calculated for the new OMB definitions with 2000 demographic data. Since the new OMB definitions represent such a significant change, the U.S. Census Bureau is considering re-calculating the metropolitan and non-metropolitan MFI figures; however, it is not known when Census will release the revised MFI data.

In the interim, the FFIEC will release a “preliminary” version of these data with December 2003 updates from OMB (the 2004 FFIEC Census File) on February 24, 2004. The file consists of the following fields: As of Date (year), Metropolitan Statistical Area/Metropolitan Division (MSA/MD) Code, FIPS State Code, FIPS County Code, Census Tract, MSA/MD Median Family Income, MSA/MD Median Household Income, MSA/MD Median Family Income Percentage, Median Household Income (tract level) (SF3.P53), Median Family Income (tract level) (SF3.P77), and Income Indicator. The Federal Reserve calculated the MFI values for metropolitan areas and non-metropolitan portions of the states using the method recommended by the Census Bureau and public census data from table SF3.P76. The “preliminary” FFIEC Census File will be released through the FFIEC *web site* only. When the Census Bureau releases the new MFI figures for 2004, and HUD publishes their “estimated” 2004 MFIs for CBSAs, the FFIEC will release a “final” version of the 2004 FFIEC census products with the updated MFI figures.

Addendum (August 5, 2004): HUD’s 2004 Estimated Median Family Income figures for MSA/MDs and the non-metropolitan portion of the states were added to the preliminary version of the 2004 FFIEC Census File.

Addendum (August 23, 2004): The 2004 “preliminary” FFIEC Census File has been finalized.

CENSUS FILE FOR USE WITH HMDA/CRA
2000 DEMOGRAPHICS (FINAL VERSION)

Special Note: The data for the 2004 FFIEC Census File has been finalized. This version (previously called "preliminary") contains only a subset of the fields to be carried on the 2004 FFIEC Census File. The data file is available in a tab delimited format from the FFIEC web site.

- File is for HMDA/CRA processing year: 2004
- Number of records: 68065
- Census tract numbers for the entire nation, Puerto Rico and four Island Areas are represented on this file.
- Census tract numbers are from the 2000 Census Demographics.
- Metropolitan Statistical Area/Metropolitan Division (MSA/MD) definitions are for the edit processing year indicated.
- Small counties are counties with a population of no more than 30,000. Small counties have 999999 in the census tract field.
- 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.

Instructions on performing edit verifications of MSA/MD /state/county/tract combinations:

- The MSA/MD code will equal 99999 if the state/county/tract falls outside of a Metropolitan Statistical Area/Metropolitan Division.
- Refer to the HMDA or CRA edits to understand the logic of verifying geographic code combinations. The edit logic for HMDA and CRA differ slightly. (The edits may be obtained by calling the HMDA Assistance Line at (202) 452-2016 and/or the CRA Assistance Line at (202) 872-7584. You may also request a copy via electronic mail at hmdahelp@frb.gov and/or crahelp@frb.gov or via Internet at www.ffiec.gov/hmda and/or www.ffiec.gov/cra.)

Notes:

None of the 163 underwater tracts (tract = 000000) are included on this file.

Geographic changes in the 2004 FFIEC Census File:

1. Metropolitan Statistical Areas and Metropolitan Divisions announced by the Office of Management and Budget (OMB) on June 6, 2003 and updated December 2003 replaced previous Metropolitan Statistical Areas and Primary Metropolitan Statistical Areas. MSA/MD replaces the term MA for HMDA and CRA. The following MSA/MD changes are included in the 2004 FFIEC Census File per OMB's December 2003 update:
 - Suffolk County-Nassau County, NY Metropolitan Division (code 44844) was changed to Nassau-Suffolk, NY Metropolitan Division (code 35004)
 - Bristol, VA Metropolitan Statistical Area (code 14980) was deleted and its two counties (Bristol city, VA and Washington County, VA) were added to Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area (code 28700)

- Florence, AL Metropolitan Statistical Area (code 22460) was changed to Florence-Muscle Shoals, AL Metropolitan Statistical Area (code 22520)

Refer to <http://www.census.gov/population/estimates/metro-city/03msa.txt> and <http://www.whitehouse.gov/omb/bulletins/index.html#2004>.

2. Broomfield County, CO was added. The Census Bureau will not provide demographics for Broomfield County until the next decennial census. Demographic approximations for Broomfield County were obtained from the 2000 Census demographics for Broomfield city and the 6 tracts that were entirely in Broomfield city when it became Broomfield County (Nov. 2001). All medians except for the HUD estimated median family income are calculated on this file for the 19 tracts in Broomfield County. For the tract listings of the affected counties: Adams, Boulder, Broomfield, Jefferson, and Weld, refer to <http://www2.census.gov/geo/tiger/tiger2002/CO/>.
3. Clifton Forge, VA was removed as a county-equivalent and included in Alleghany County as a town. Refer to <http://www2.census.gov/geo/tiger/tiger2002/VA/> for Alleghany County tract listing.

Summary of 2004 Census counties:

	State	County	Metro. Counties	Non-Metro. Counties	MSA*	MD in 11 MSA
United States	51	3141	1090	2051	361	29
Puerto Rico	1	78	68	10	8	
Island Areas	4	13		13		
Total	56	3232	1158	2074	369	29

*HMDA/CRA MSA count = Total MSA count – MSA with MD count + MD count = 369-11+29=387

There are no split tracts in the 2004 FFIEC Census File.

For HMDA purposes, it is optional for a HMDA reporter to code census tract numbers or 'NA' for small counties. If an institution is both a HMDA and CRA reporter, refer to the census tract reporting section in Appendix A of the HMDA Getting It Right Guide.

For CRA purposes, 1998 was the first year that a CRA reporter could code census tracts in any county as 'NA'. This option is used if the business or farm can only provide a Rural Route or P.O. Box for its address and the institution is not able to determine a geocode based on the information provided.

American Samoa, Guam, The Commonwealth of the Northern Mariana Islands, and the Virgin Islands are not valid for HMDA purposes (used for CRA reporting only). Population and housing data for these Island Areas are included for 2004. The Island Areas use different surveys than the U.S.; therefore, population and housing items may come from different census table numbers. The list below shows these items and their corresponding census tables. *Note: The table below shows only the items available in this version of the 2004 FFIEC Census File.*

Field Name	U.S.	U.S. Virgin Islands	American Samoa, Guam, The Commonwealth of the Northern Mariana Islands
Median Household Income in 1999 (tract level)	SF3.P53(1)	SF.PBG42(1)tract	SF.PBG46(1)tract
MSA/MD Median	Calculated from	SF.PBG42(1)state	SF.PBG46(1)state

Household Income	SF3.P52		
Median Family Income in 1999 (tract level)	SF3.P77(1)	SF.PBG63(1)tract	SF.PBG69(1) tract
MSA/MD Median Family Income	Calculated from SF3.P76	SF.PBG63(1)state	SF.PBG69(1) state
MSA/MD Median Family Income Percentage	(SF3.P77)/(MSA /MD Median Family Income)	SF.PBG63(1)tract/ SF.PBG63(1)state	SF.PBG69(1)tract / SF.PBG69(1)state

Record Information

2004	OMB MSA/MD	Non-Metro or MSA/MD = 99999	Total
Tracts w/o small counties	53750	12537	66287
Small Counties	295	1483	1778
Records on File	54045	14020	68065
State/County			3232
MSA/MD/State/County	1158	2074	3232

Note: See Appendix for additional information.

System Title and Acronym:

HMDA/CRA

Descriptive File Name:

Census File Format for use with 2004 HMDA/CRA Data

Note: The table below shows only the items available in this version of the 2004 FFIEC Census File. The data file is in a tab delimited format.

Element Label	Length	Type*	Comments, Values, Keys, Etc.
“As of Date”	4	N	Key field. Contains HMDA/CRA collection year, e.g. 2004.
Metropolitan Statistical Area/Metropolitan Division (MSA/MD) Code	5	N	Key field. Zero-filled. Non-metro area = 99999.
FIPS State Code	2	N	Key field. Zero-filled.
FIPS County Code	3	N	Key field. Zero-filled.
Census Tract	6	N	Key field. Zero-filled. Implied decimal point, e.g., 8001.24. Field contains 999999 or valid census tract numbers.
MSA/MD Median Family Income	8	N	Zero-filled. Calculated from SF3.P76.
MSA/MD Median Household Income	8	N	Zero-filled. Calculated from SF3.P52.
MSA/MD Median Family Income Percentage	6(2d)	N	Zero-filled, 2 decimal places with decimal point. The tract median family income as a percentage of the MSA/MD median family income.
HUD Estimated MSA/MD Median Family Income	8	N	Zero-filled, adjusted annually by HUD. Note: This column was added July 21, 2004
Median Household Income in 1999 (tract level) (SF3.P53)	8	N	Zero-filled. SF3.P53(1)
Median Family Income in 1999 (tract Level) (SF3.P77)	8	N	Zero-filled. SF3.P77(1)
Income Indicator	1	N	Identifies not available, low, moderate, middle, and upper income area. Codes: 0 – Not Available: if tract median family income (MFI)= 0 1 – Low: if tract median family income < 50% of MSA/MD MFI 2 – Moderate: if tract median family income ≥ 50% and < 80% of MSA/MD MFI 3 – Middle: if tract median family income ≥ 80% and < 120% of MSA/MD MFI 4 – Upper: if tract median family income ≥ 120% of MSA/MD MFI

*AN – alphanumeric (character); N – numeric (zoned decimal)

APPENDIX

FFIEC Census 2004 **(last updated February 2004)**

BACKGROUND:

Each decade, the U. S. Census Bureau compiles geographic and demographic data. 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

Data were obtained from Summary File 1 and Summary File 3 DVDs ordered from the U. S. Census Bureau with the corresponding technical documents. The American Fact Finder on the U. S. Census Bureau web site was used to verify both the extracted and calculated fields.

Data for the Island Areas were obtained directly from The American Fact Finder on the U.S. Census Bureau web site.

DEFINITIONS:

Metropolitan Areas

Metropolitan Statistical Areas and Metropolitan Divisions announced by the Office of Management and Budget on June 6, 2003 and updated December 2003 replaced previous Metropolitan Statistical Areas and Primary Metropolitan Statistical Areas. MSA/MD replaces the term MA for HMDA and CRA. Refer to <http://www.census.gov/population/estimates/metro-city/03msa.txt> and <http://www.whitehouse.gov/omb/bulletins/index.html#2004>.

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 state. These codes are assigned in alphabetical order of county or county equivalent within state, except for the independent cities, which are assigned codes following the county codes.

The U. S. Census Bureau's web site (www.census.gov Census Geography Reference Resources) has more information on counties.

Small Counties

With the 2000 Census, all counties are tracted. Small counties with no more than 30,000 inhabitants, for 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 Exceptions

Crawford County, MO –

OMB lists Sullivan City, Crawford County, MO as part of the St. Louis, MO-IL MSA/MD (41180). The Bureau of Census Lists Crawford County, MO as unclassified. HMDA will continue to classify it as non-metro.

Broomfield County, CO

Broomfield County, CO became a county with the 2004 FFIEC Census File. The Census Bureau will not provide demographics for Broomfield County until the next decennial census. Demographic approximations for Broomfield County were obtained from the 2000 Census demographics for Broomfield city and the 6 tracts that were entirely in Broomfield city when it became Broomfield County (Nov. 2001). All medians except for the HUD estimated median family income are calculated on this file for the 19 tracts in Broomfield County. For the tract listings of the affected counties: Adams, Boulder, Broomfield, Jefferson, and Weld, refer to <http://www2.census.gov/geo/tiger/tiger2002/CO/>.

Clifton Forge, VA

Clifton Forge, VA was removed as a county-equivalent and included in Alleghany County as a town. Refer to <http://www2.census.gov/geo/tiger/tiger2002/VA/> for Alleghany County tract listing.

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. This is the first decennial census for which the entire United States is covered by census tracts. The 1990 census had some counties with census tracts and others with Block Numbering Areas (BNAs). For Census 2000, all BNAs were replaced with census tracts, which may or may not represent the same areas.

Census tracts are identified by a four-digit basic 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 (www.census.gov) has more information on tracts.

Special Tracts

The U. S. Census Bureau reserves the basic 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 number 0000.00 identifies underwater tracts. These tracts have not been included on the FFIEC Census File.

Medians

FFIEC-calculated Median Family Income and Median Household Income figures (for both MSA/MD and tract level¹) differ slightly (less than .2% on average) from the figures published by U.S. Census Bureau for the 2000 census. Because of the switch to MSA/MD in the 2004 FFIEC Census File, values for U.S. MSA/MD Median Family Income and U.S. MSA/MD Median Household Income will be calculated for every MSA/MD because the data is not available at this time from census. The medians for Island Areas are taken directly from The American Fact Finder on the U.S. Census Bureau web site.

Calculation of Medians

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 (not available in this version of file).

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 determined from 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:** if tract median family income = 0

1 -- **Low:** if tract median family income is > 0% and < 50% of the MSA/MD median family income

2 -- **Moderate:** if tract median family income is >= 50% and < 80% of the MSA/MD median family income

3 -- **Middle:** if tract median family income is >= 80% and < 120% of the MSA/MD median family income

4 -- **Upper:** if tract median family income is >= 120% of the MSA/MD median family income

Puerto Rico/Island Areas

Puerto Rico and the United States had identical surveys for Census 2000. Therefore, all data including minority population are available for Puerto Rico. The Island Areas had different surveys. The 2004 FFIEC Census File includes selected demographics for population and housing items.

¹ Demographic approximations for Broomfield County, CO were obtained from the 2000 Census demographics for Broomfield city. Therefore, the FFIEC calculated the tract level medians for these tracts in Broomfield and other affected counties.

Numeric Field Width on FFIEC Census File

Eight-character field width is the standard for most numerical values in the FFIEC Census File. This is justified since the largest number represented is approximately 33 million, the population of California.