



CRA Boundaries 2023

(Based on 2020 Census Tracts)

Each year, in order to help ensure that Low and Moderate income neighborhoods have access to financial services and loans, the U.S. Department of Housing and Urban Development (HUD) works with the Federal Financial Institutions Examination Council (FFIEC) to describe neighborhoods across the country by median family income. This data are used to determine the Income Level of each neighborhood relative to the MSA or non-MSA County in which it is located, represented by Census Tracts. These income levels are characterized as Low, Moderate, Middle and High income based on the income of a census tract relative to the MSA or non-MSA county it is situated in, based on HUD annual estimates of income. Census tracts categorized as either having low or moderate income are particularly

This shapefile created by RPM Consulting, LLC can be used in any GIS to prepare both paper and digital CRA maps. In conjunction with RPM's BranchInfo Banking Competitor Database, branch locations can be analyzed relative to Low and Moderate income areas for analysis of Service and Lending Test performance and performance context. Columns are named to maintain consistency with FFIEC terminology.

Data Sources

Census tract and MSA/MDA income levels and income percentage calculations are taken directly from FFIEC reporting

The percentage of estimated unbanked households and the national index are produced by RPM's MarketBank dataset using a model based upon raw data from the Federal Reserve's 2022 Survey of Consumer Finances. The penetration rate represents the percentage of resident households who do not have a primary checking or savings relationship with a bank, thrift, or credit union.

RPM's Household Economic Resiliency index is an estimate of the relative ability of resident households to meet their financial obligations if faced with a 90 day disruption in income. The index is part of RPM's MarketBank dataset, and is produced by a statistical model based upon raw data from the Federal Reserve's 2022 Survey of Household Economic Decisionmaking.



File Layout

Field Name	Description
GEOID	Combined FIPS Code
STATE_ABBV	State abbreviation
COUNTYNAME	County name
STATE_NAME	State name
YEAR	Data vintage
MSA_MD	MSA/MD Code
STATEFIPS	State FIPS Code
COUNTYFIPS	County FIPS Code
TRACT	Census Tract FIPS Code
PRIN_CITY	Principal city status
SMALLCNTY	Small county status
SPLIT	Split tract flag
DEMOG_FLAG	Demographic data flag
URBN_RURAL	Urban/Rural Status
MSAMEDFINC	MSA Median Family Income
MSAMEDHINC	MSA Median Household Income
INCOME_PCT	Tract Income percent of Median family income
FFIEC_EST	FFIEC Estimated MSA/MD median family income
INCOMELVL	Census tract income level (1=low, 2=moderate, 3=middle, 4=high)
POVERTY	"X" if tract meets poverty criteria
UNEMPLOYMT	"X" if tract meets high unemployment criteria
DISTRESSED	"X" if tract meets distressed area criteria
RURAL	"X" if tract meets remote/rural criteria
PREV_DISTR	Previous year CRA distressed criteria. 'X' - Yes , ' ' (blank space) - No
PREV_UNSRV	Previous year CRA underserved criterion. 'X' - Yes , ' ' (blank space) - No
PREV_DORU	Meets at least one of current or previous year's CRA distressed/underserved tract criteria? 'X' - Yes, ' ' (blank space) - No
POP	Total persons
FAMILIES	Total families
HOUSEHOLDS	Total households
HASDATA	Contains population data
NOBANKIDX	National index of unbanked households (RPM MarketBank estimate 100 = national average)
HH_RESIDX	Household economic resiliency index (RPM MarketBank estimate 100 = national average)
NOBANKPEN	Percentage of households estimated to be unbanked (RPM MarketBank estimate)
INCOMEDESC	Census tract income level description (low, moderate, middle, high)

Information contained in this dataset was compiled by RPM Consulting, LLC and obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed by RPM