



# US Census 2020

What *Wiz* Clients Can Expect

March 2022



Wolters Kluwer

# Presenters



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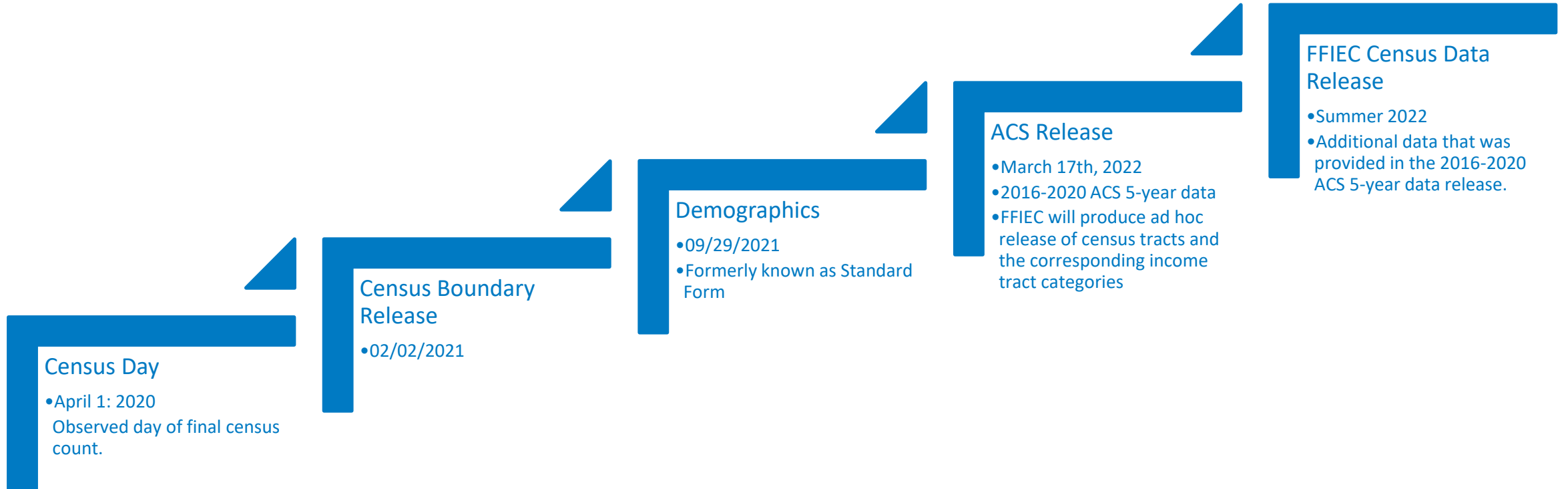


**Ron Paulson**  
Technical Product  
Manager

# Agenda

- Review of Census Timeline
- Implications of Change
- Wiz updates
- Overview of changes in Wiz

# US Census Timeline



# CRA *Wiz* Timeline

- On-Premise
  - CRA *Wiz* 7.5 SP1 – 2020 Census Update (March 25<sup>th</sup>, 2022)
  - Geocoding Data
    - Q1 2022 (2020 Census) March 25<sup>th</sup>
    - Q2 2022 (2020 Census – full update) Mid-April
  - Mapping Data – March 25<sup>th</sup>, 2022
  - Additional Census Updates – As available
- SaaS
  - HMDA *Wiz* and CRA *Wiz* SaaS 5.3 (March 25<sup>th</sup>, 2022)
  - Q2 Dataset Release (Late April)
    - Q2 2022 Geocoding Data
    - Additional Census Data available

# US Census – The Numbers

- There were 331,449,281 people living in the United States as of April 1, 2020
  - Population 2010: 308,745,358
  - This represents a growth of 7.4% since 2010.
- TOTAL Census Tracts: 85,395
  - 2010 Census Tracts: 73,058

# County Changes- Alaska

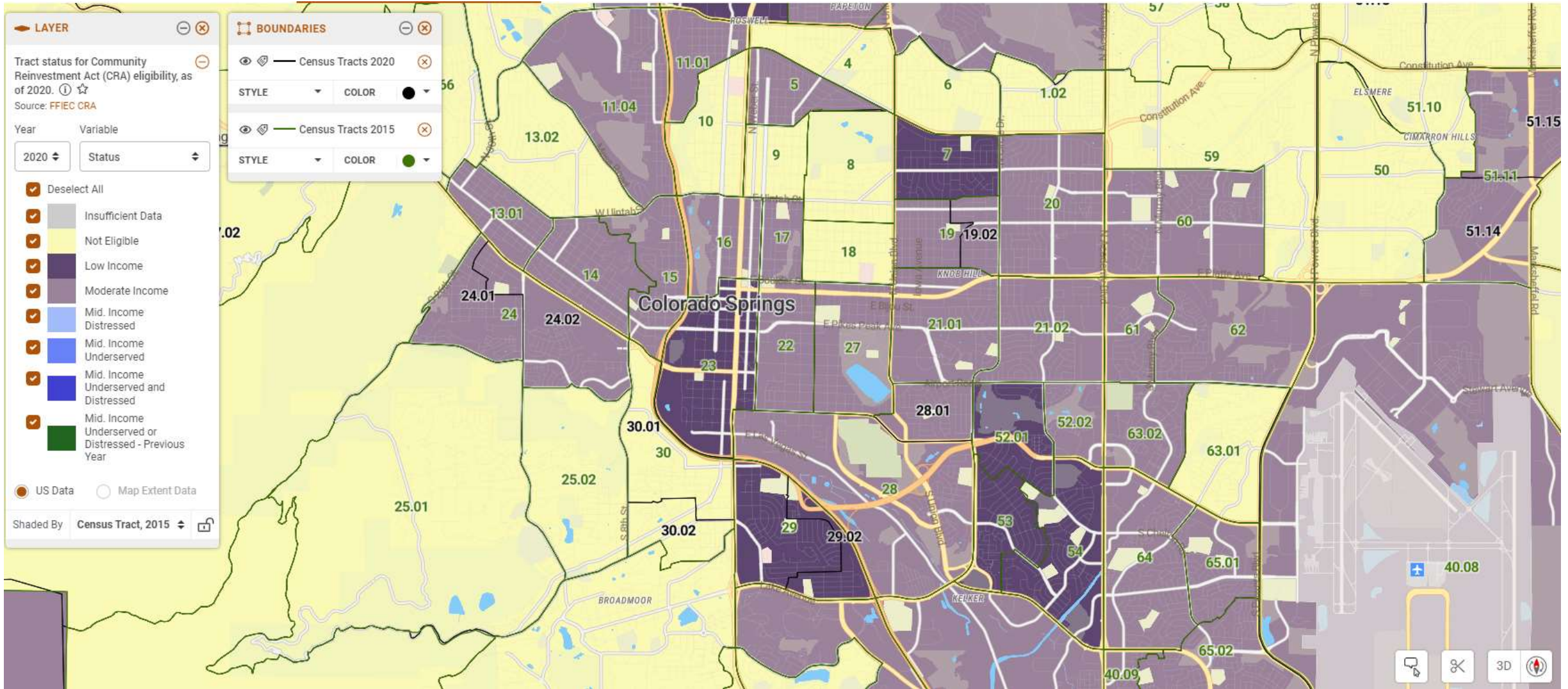
## New Counties:

- Chugach Census Area, Alaska (02-063)
- Copper River Census Area, Alaska (02-066)

## Deleted Counties:

- Valdez-Cordova Census Area, Alaska (02-261)





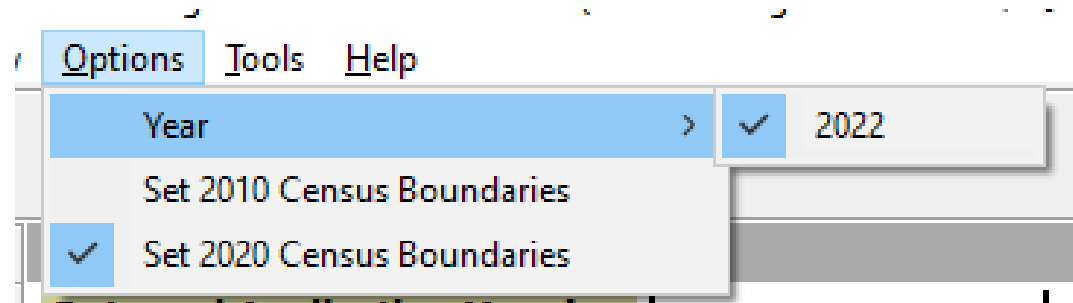
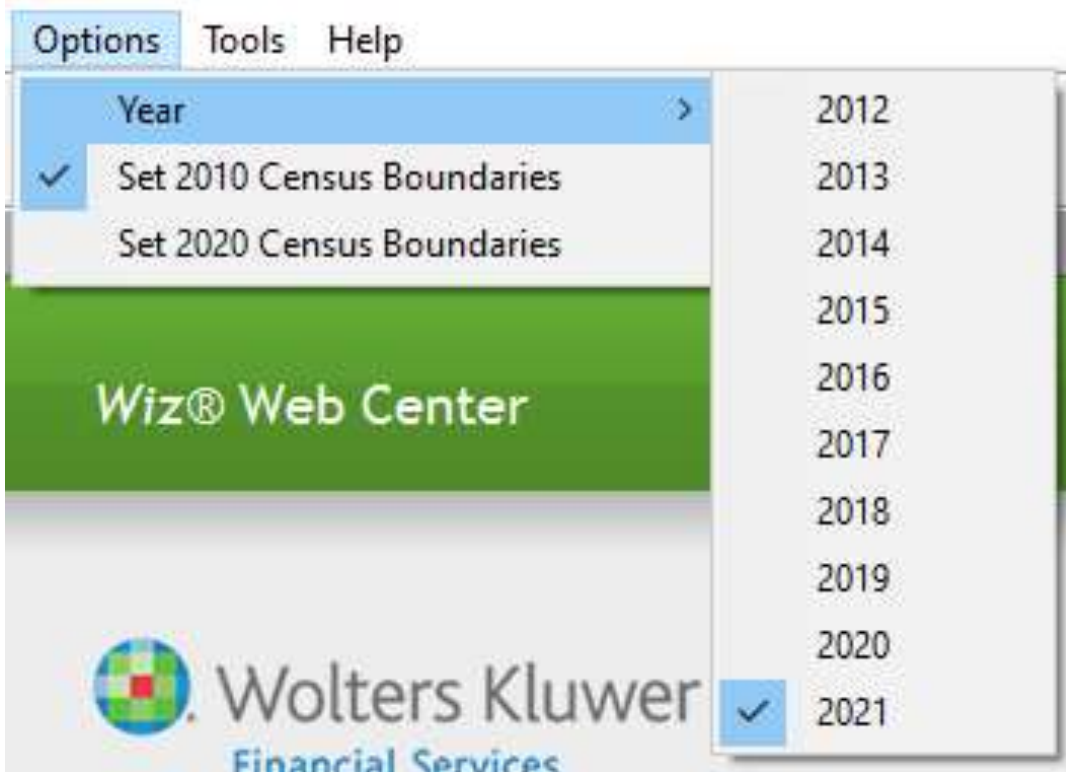


# Implications in Wiz

- Creating new Assessment Areas
- Converting your 2022 files to 2020 Census
  - Geocode your files with the 2020 Census Geocoding data
- Most reports in the system will not have distributions or data present. For example, there are NO tract income levels or applicant income levels yet
- In the interim – Do the best with what you have for data
  - Treat 2022 file as it is 2021 until updated data is available for analysis purposes
  - As 2020 Census data becomes available, re-evaluate

# On Premise – CRA *Wiz* & Fair Lending *Wiz* - Demo

# Set 2020 Census Boundaries



# System Maintenance

## Data and Application Mapping

### Wiz Data and Application Mapping

CRA Wiz Element	Location
Geocoding Data - 2020	C:\Program Files (x86)\Wolters Kluwer Financial Services\Geocoding Data - 2022Q1
Geocoding Data - 2010	C:\Program Files (x86)\Wolters Kluwer Financial Services\Geocoding Data - 2021Q4

In System Maintenance, you will have two locations to map your Geocoding Data. One for 2010 Census Data and one for 2020 Census Data.

2022-Q1 Geocoding Data is the first 2020 Census Geocoding Data  
2021-Q4 Geocoding Data is the final 2010 Census Geocoding Data

# Import

Please specify the census year for the file being imported



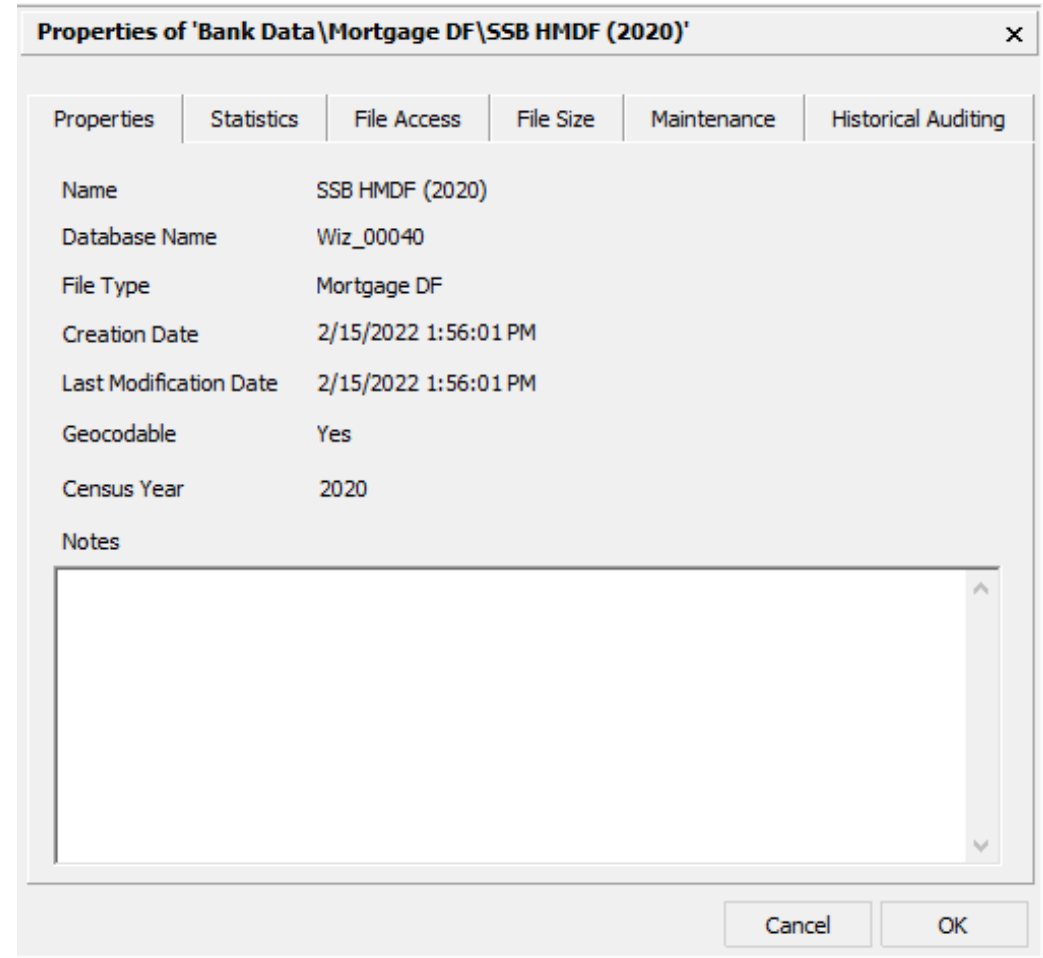
A screenshot of a web form with a light gray background and a thin olive-green border. It contains two radio button options: "2010" and "2020". The "2020" option is selected, indicated by a solid black dot inside the radio button and a dashed rectangular border around the text "2020".

During the importing process, you will have the option to select 2010 and 2020 Census Data.

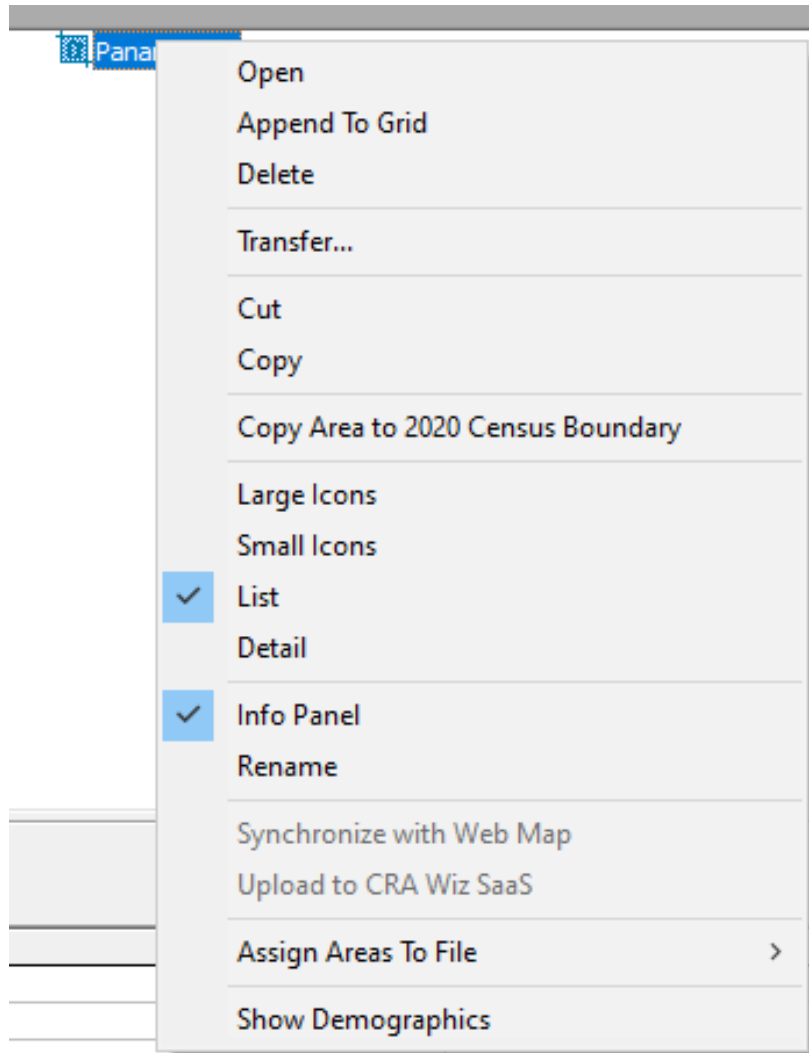
# File Management



Right click on a file will provide a menu to impute Race based on Surname 2010 and Surname 2020. This data is not complete and will be provided in a future update.



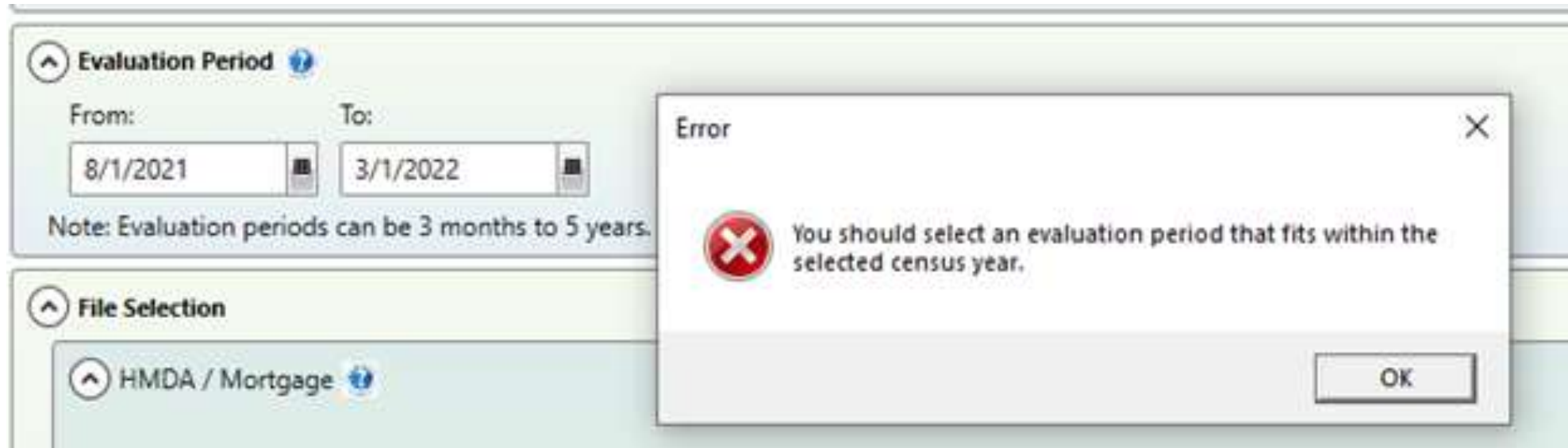
# Create Areas



In Create Areas, you can right click on a saved assessment area to Copy Area to 2020 Census Boundary.

This assessment area will now appear in your list of assessment areas in Create Areas when you have the 2020 Census Boundaries selected.

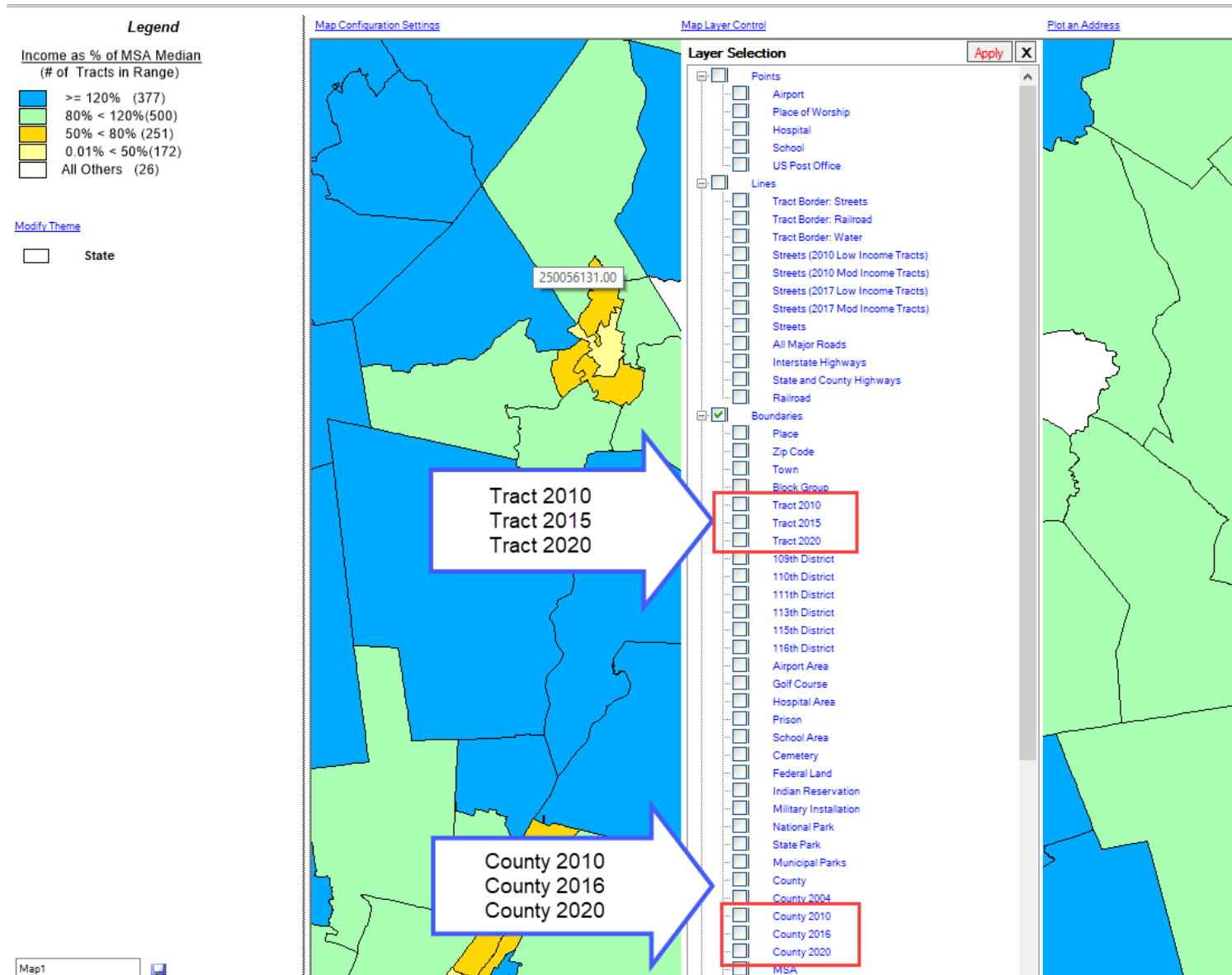
# CRA Tables



In CRA Tables, you will not be able to run the tables across census boundaries. This is aligned with how examiners will review your data – All analysis will be done separately for each census boundaries.



# Mapping



# Fair Lending *Wiz*

# Fair Lending *Wiz*

- Tract Minority Categories will be available
- This applies to following modules:
  - Fair Lending Reports
  - Comparative File Review
  - Regression

Tract Minority															
10% - 19%	569	413	72.58%	20.92%	77	13.53%	4.10	1	0.00	3.50	0.07	3.42	0.09	0.07	-0.03
20% - 49%	1,960	1,262	64.39%	63.93%	421	21.48%	6.51	21	0.00	3.45	0.02	3.36	0.03	0.09	-0.01
50% - 79%	296	168	56.76%	8.51%	90	30.41%	9.22	5	0.00	3.71	0.28	3.71	0.38	0.00	-0.10
80% - 100%	84	54	64.29%	2.74%	14	16.67%	5.05	2	0.00	4.43	1.00	4.50	1.18	(0.07)	-0.17
< 10%	91	77	84.62%	3.90%	3	3.30%	1.00	0	0.00	3.43	0.00	3.33	0.00	0.10	0.00
Not Available	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						

# Fair Lending *Wiz*

- Tract Income Categories will be Update
- Applicant income levels will also be adjusted with the FFIEC Median Family income release in the late Summer 2022
- This applies to following
  - Fair Lending Reports
  - Comparative File Review
  - Regression

Report Viewer

Selected Reports: Focal Point Report Refresh

2 of 3 100% Find | Next

Borrower Characteristic	Record Count	Origination			Denial			Above Threshold		APR		Interest Rate		APR - Interest Rate	
		Count	% Row	% Total	Count	%	Ratio	Count	Ratio	Average	vs Target	Average	vs Target	Average	vs Target
<b>Applicant Income Category</b>															
Low < 50%	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						
Moderate 50 - 79.99%	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						
Low and Moderate								0							
Middle 80 - 119.99%	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						
Upper >= 120%	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						
<i>Middle and Upper</i>								0							
Not Available	3,000	1,974	65.80%	100.00%	605	20.17%		29		3.50		3.43		0.07	
<b>Tract Minority</b>															
10% - 19%	569	413	72.58%	20.92%	77	13.53%	4.10	1	0.00	3.50	0.07	3.42	0.09	0.07	-0.03
20% - 49%	1,960	1,262	64.39%	63.93%	421	21.48%	6.51	21	0.00	3.45	0.02	3.36	0.03	0.09	-0.01
50% - 79%	296	168	56.76%	8.51%	90	30.41%	9.22	5	0.00	3.71	0.28	3.71	0.38	0.00	-0.10
80% - 100%	84	54	64.29%	2.74%	14	16.67%	5.05	2	0.00	4.43	1.00	4.50	1.18	(0.07)	-0.17
< 10%	91	77	84.62%	3.90%	3	3.30%	1.00	0	0.00	3.43	0.00	3.33	0.00	0.10	0.00
Not Available	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						
<b>Tract Income Category</b>															
Low < 50%	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						
Moderate 50 - 79.99%	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						
Low and Moderate								0							
Middle 80 - 119.99%	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						
Upper >= 120%	0	0	0.00%	0.00%	0	0.00%	0.00	0	0.00						
<i>Middle and Upper</i>								0							
Not Available	3,000	1,974	65.80%	100.00%	605	20.17%		29		3.50		3.43		0.07	

# Fair Lending *Wiz* – Redlining & Marketing Scorecard (M6) – Area Demographics

Area Demographics will be updated

- Marital Status
- Applicant Income Category
- Tract Income Category
- Gender (Standard)
- Age

Marital Status	Area Demographics	
	Population	%Total
Married	0	
Unmarried	0	
Joint		
Not Available		
<b>Total</b>	<b>0</b>	<b>0</b>
Applicant Income Category	# of Families	%Total
Low < 50%	0	
Moderate 50 - 79.99%	0	
Middle 80 - 119.99%	0	
Upper >= 120%	0	
Not Available		
<b>Total</b>	<b>0</b>	<b>0</b>
Tract Income Category	# of Households	%Total
Low < 50%	0	
Moderate 50 - 79.99%	0	
Middle 80 - 119.99%	0	
Upper >= 120%	0	
Not Available		
<b>Total</b>	<b>0</b>	<b>0</b>

Gender (Standard)	Area Demographics	
	Population	%Total
Male	0	
Female	0	
Joint		
Both Male and Female		
Not Provided		
Not Applicable		
Not Available		
<b>Total</b>	<b>0</b>	<b>0</b>
Age	Population	%Total
< 25	0	
25-34	0	
35-44	0	
45-54	0	
55-64	0	
65-74	0	
74 +	0	
62 +	0	
Not Available		
<b>Total</b>	<b>0</b>	<b>0</b>

# HMDA *Wiz* and CRA *Wiz* SaaS - Demo

# Import

## Import (HMDA DF) - **New Import**

✓ 1. Source	<b>2. Destination</b>	3. Map	4. Options	5. Summary
-------------	-----------------------	--------	------------	------------

### Specify destination

Create new

Update existing

Source file

**2022 HMDA LAR**

### Options

Name your file

**2022 HMDA LAR**

Activity year








**2022**




Geocode during import - [Settings](#) ⚙️

Yes (Wolters Kluwer)  No








# File Management

File management 

-  HMDA DF
-  Small Business and Farm
-  HMDA
-  Consumer
-  Other
-  Last updated
-  Favorites

 Install/Restore  New  Edit


HMDA DF

<input type="checkbox"/>	Name 	Activity Year	Census Year	Last Updated	
<input type="checkbox"/>	 2021 Submission File	2021	2010	10/25/2021 04:30 PM	Details  
<input checked="" type="checkbox"/>	 2022 HMDA LAR	2022	2020		Close  

LAR Id: 40816    No. of records: 0    Created date: 03/11/2022 03:17 PM    Sync with map: **Not Synchronized**

Created by: **andrew.sheeran@wolterskluwer.com**    Modified by:

Folder path: **HMDA DF/2022 HMDA LAR**

Notes 



# CRA Tables

## CRA Tables

### Report parameters

#### ^ Evaluation period

2019 - 2022

From

2019



To

2022



**!** *Invalid date range!*

*Evaluation period must be less or equal to 5 years and cannot cross census boundaries*

#### ^ Assessment area selection

#### ^ File selection

**!** *Your evaluation period is invalid. Please update your evaluation period and try again.*

#### ^ HMDA / Mortgage

Bank data

2019

Browse



×

2020

Browse



×

Peer data

Browse



×

Browse



×

# Create Areas

Selected tracts **38** - New area

[Export to CSV](#) [Remove all](#)

State	MSA	County	Census Tract	Town	Minority Tract	Tract Income Category	Percent Median	
01	11500	015	0002.00		50% - <80%	N/A	0.0000	⋮
01	11500	015	0003.00		80% - 100%	N/A	0.0000	⋮
01	11500	015	0004.00		50% - <80%	N/A	0.0000	⋮
01	11500	015	0005.00		80% - 100%	N/A	0.0000	⋮
01	11500	015	0006.00		50% - <80%	N/A	0.0000	⋮
01	11500	015	0007.00		50% - <80%	N/A	0.0000	⋮
01	11500	015	0008.00		20% - <50%	N/A	0.0000	⋮
01	11500	015	0009.00		20% - <50%	N/A	0.0000	⋮

New area

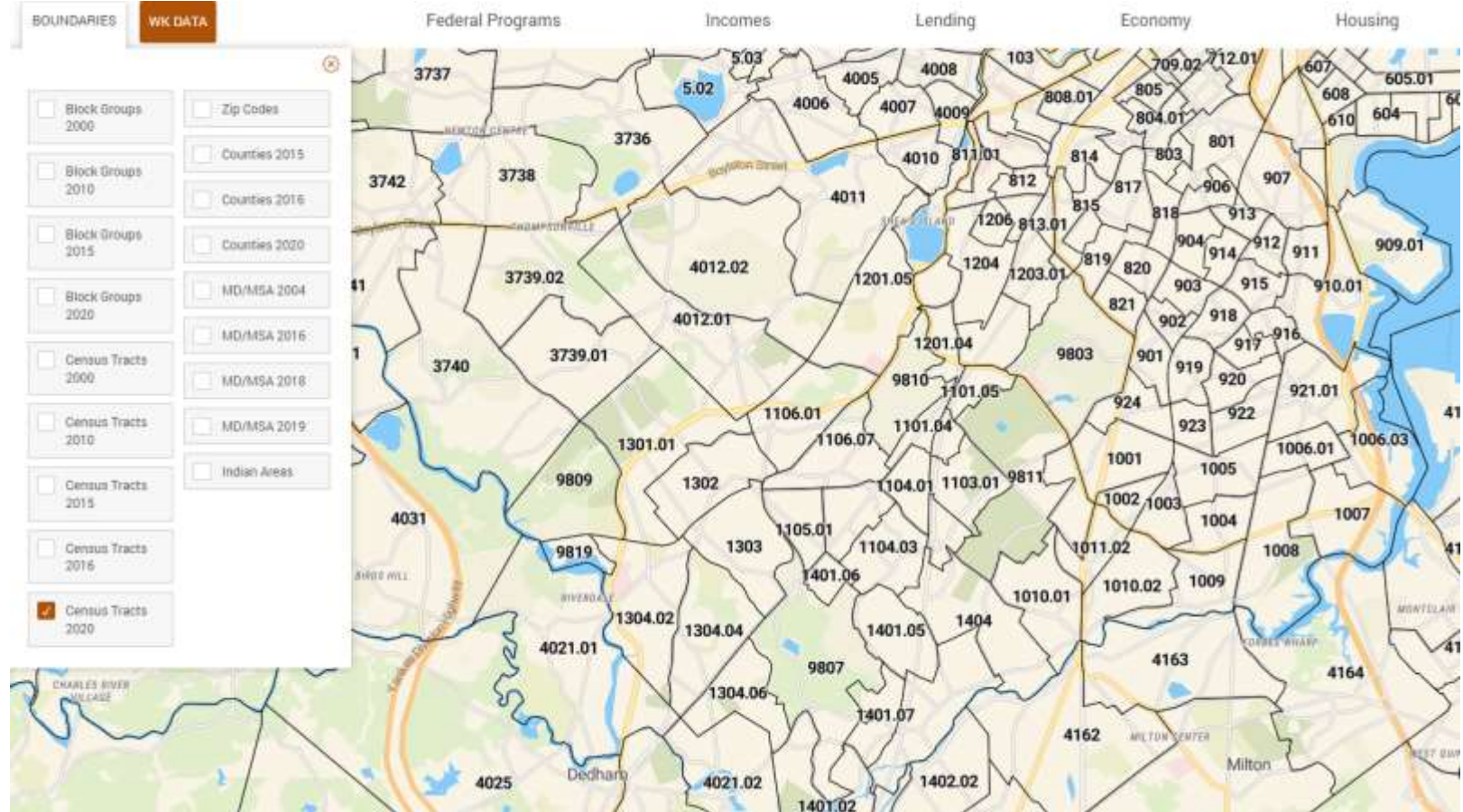
Save as

Save

# Map

BOUNDARIES WK DATA

<input type="checkbox"/> Block Groups 2000	<input type="checkbox"/> Zip Codes
<input type="checkbox"/> Block Groups 2010	<input type="checkbox"/> Counties 2015
<input type="checkbox"/> Block Groups 2015	<input type="checkbox"/> Counties 2016
<input checked="" type="checkbox"/> Block Groups 2020	<input type="checkbox"/> Counties 2020
<input type="checkbox"/> Census Tracts 2000	<input type="checkbox"/> MD/MSA 2004
<input type="checkbox"/> Census Tracts 2010	<input type="checkbox"/> MD/MSA 2016
<input type="checkbox"/> Census Tracts 2015	<input type="checkbox"/> MD/MSA 2018
<input type="checkbox"/> Census Tracts 2016	<input type="checkbox"/> MD/MSA 2019
<input checked="" type="checkbox"/> Census Tracts 2020	<input type="checkbox"/> Indian Areas



Questions?



SAVE THE DATE

# CRA & FAIR LENDING COLLOQUIUM

NOVEMBER 13-16 2022

[www.cracolloquium.com](http://www.cracolloquium.com)

**Caesars Palace**

Las Vegas, NV

*Registration to open early 2022*