



Figure 45: Liquor Store Density by Neighborhood Poverty, Alameda County



Market Activ SAVE/SHARE NOTES

Notices 2

California... 0

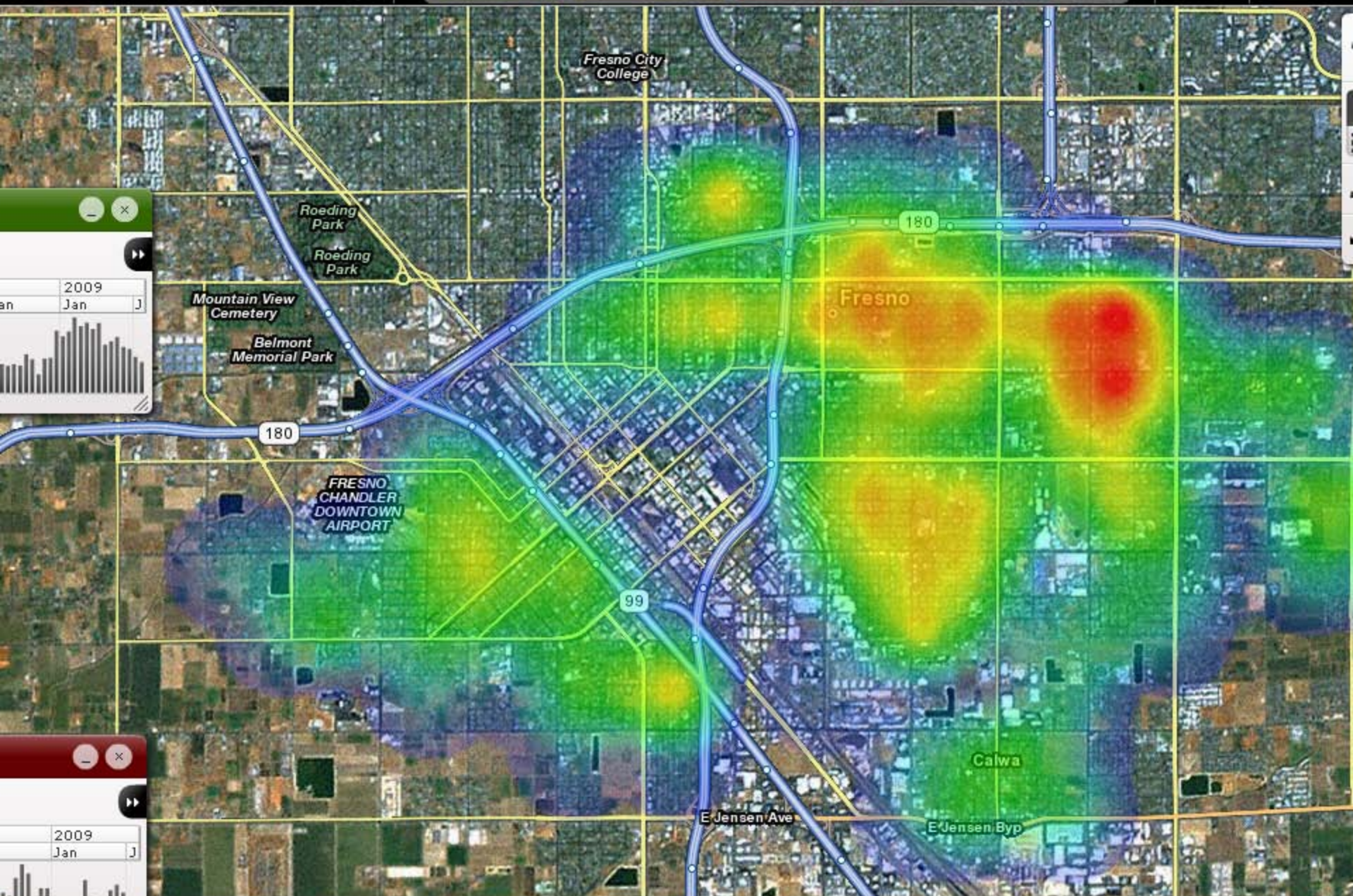
Foreclosur... 2

Market Sal... 2

+

6

Clo



Predatory Profiling: Key Findings

- Payday lenders are nearly EIGHT times as concentrated in neighborhoods with the largest shares of African Americans and Latinos as compared to white neighborhoods.
- After controlling for income and other factors, payday lenders are still 2.4 times more concentrated in African-American and Latino communities.
- Race and ethnicity play a far less important role in the location of mainstream financial institutions, such as bank branches.

Payday Lending by the Numbers

Fees Drained Annually from Los Angeles: \$56,557,300

Take a 'tour' of L.A. and see how your neighborhood measures up.



Replay

Canoga Park

Van Nuys

Sun Valley

Hollywood

Bel-Air

Chinatown

Boyle Heights

South Central LA

Pacific Palisades

Baldwin Hills

Crenshaw

Wilmington

Concentration of African-Americans and Latinos

● One Payday Shop

0% - 13.1%

13.2% - 29.5%

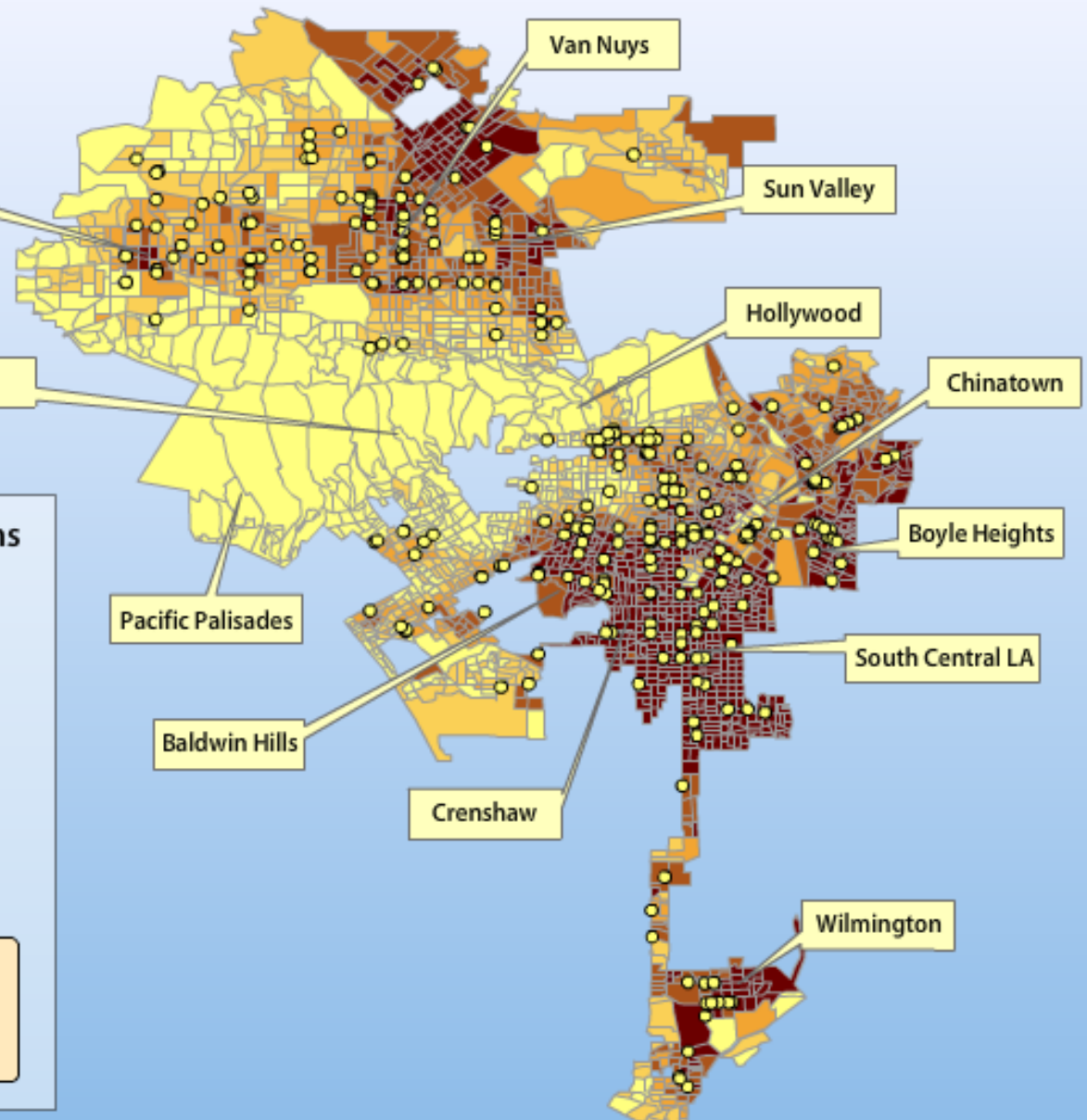
29.6% - 54.9%

55.0% - 83.4%

83.5% - 100%

Number of Payday Shops in City
(as of Oct 2007):

313 Locations

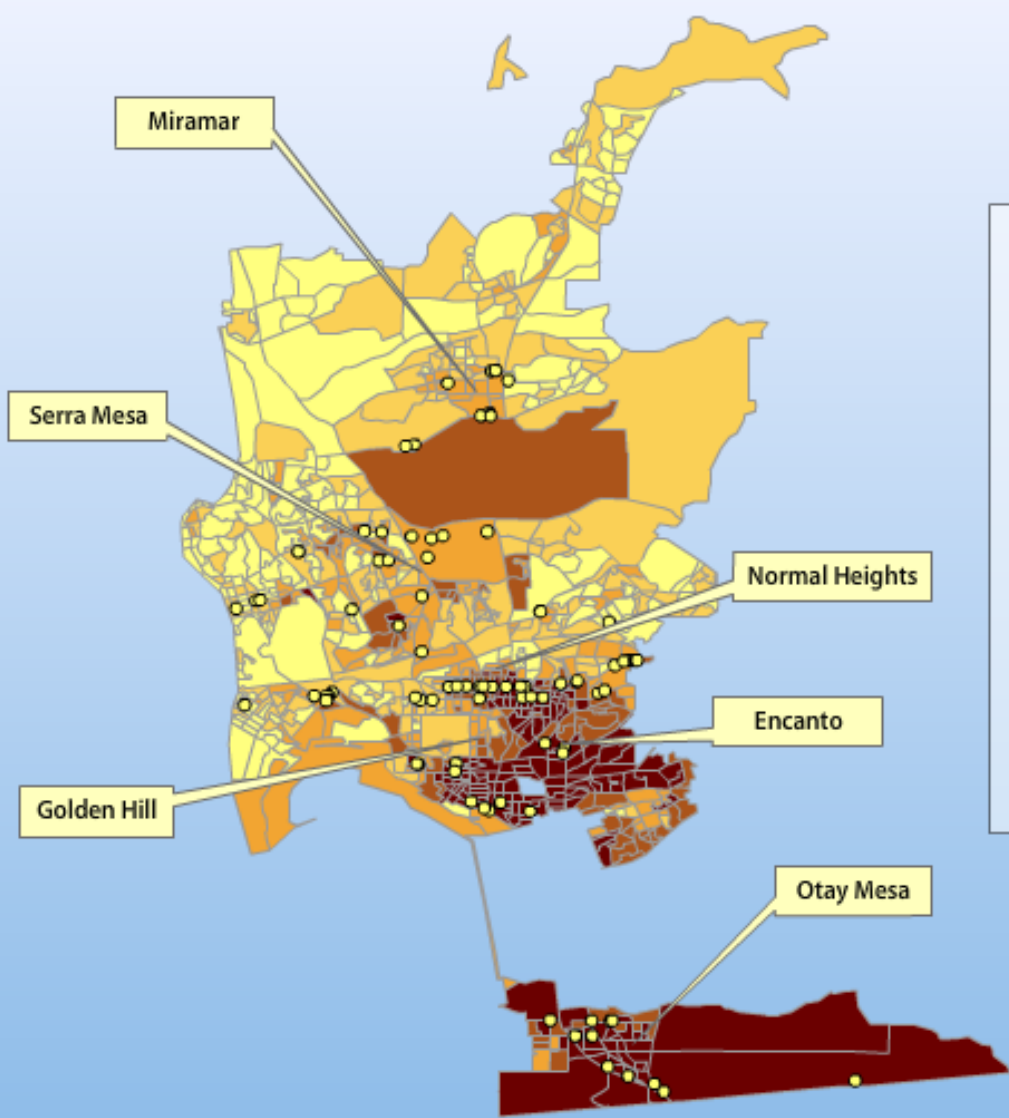


Payday Lending by the Numbers

Fees Drained Annually from San Diego: \$15,901,094

Take a 'tour' of San Diego and see how your neighborhood measures up.

 [Replay](#)

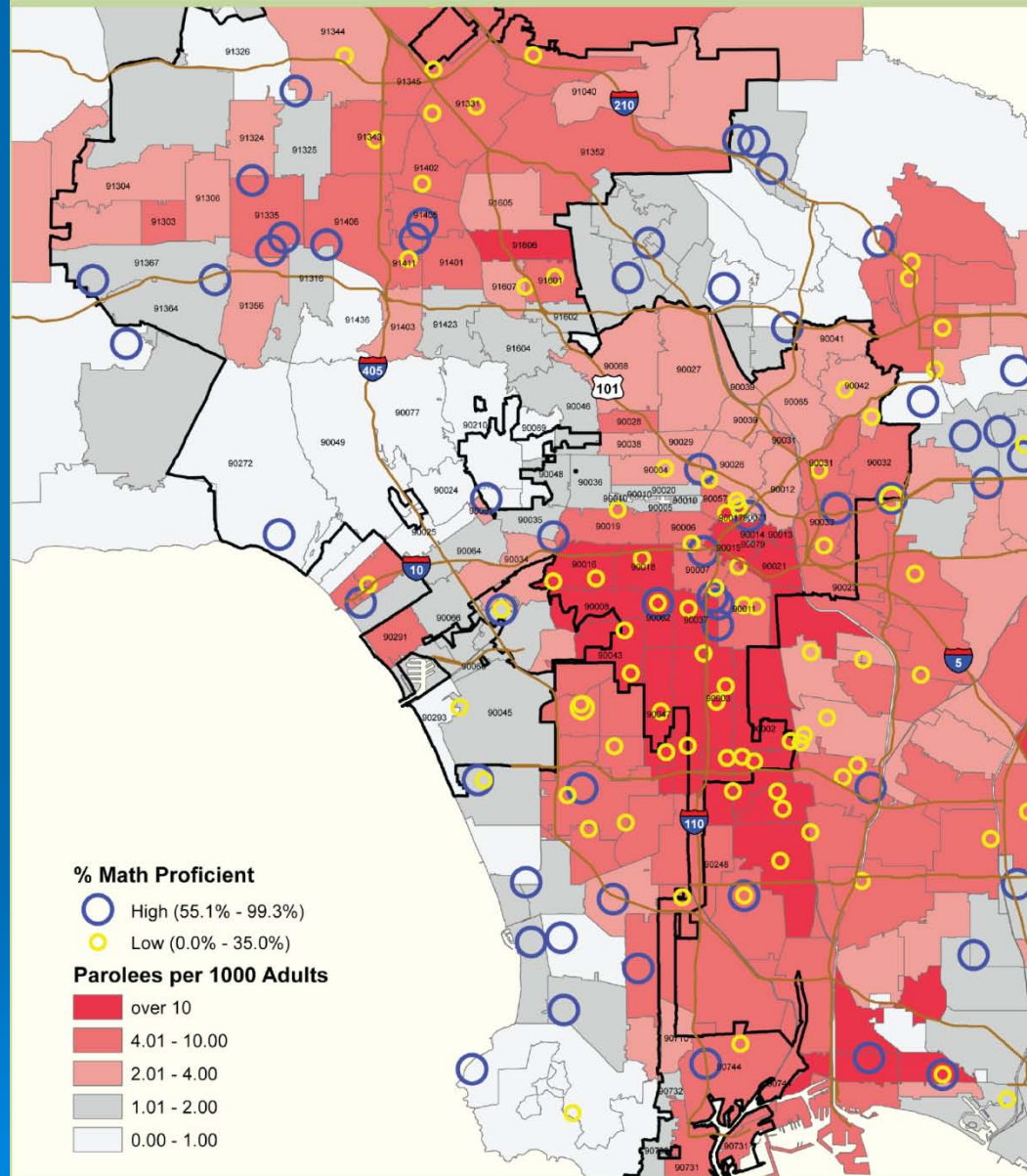


Concentration of African-Americans and Latinos

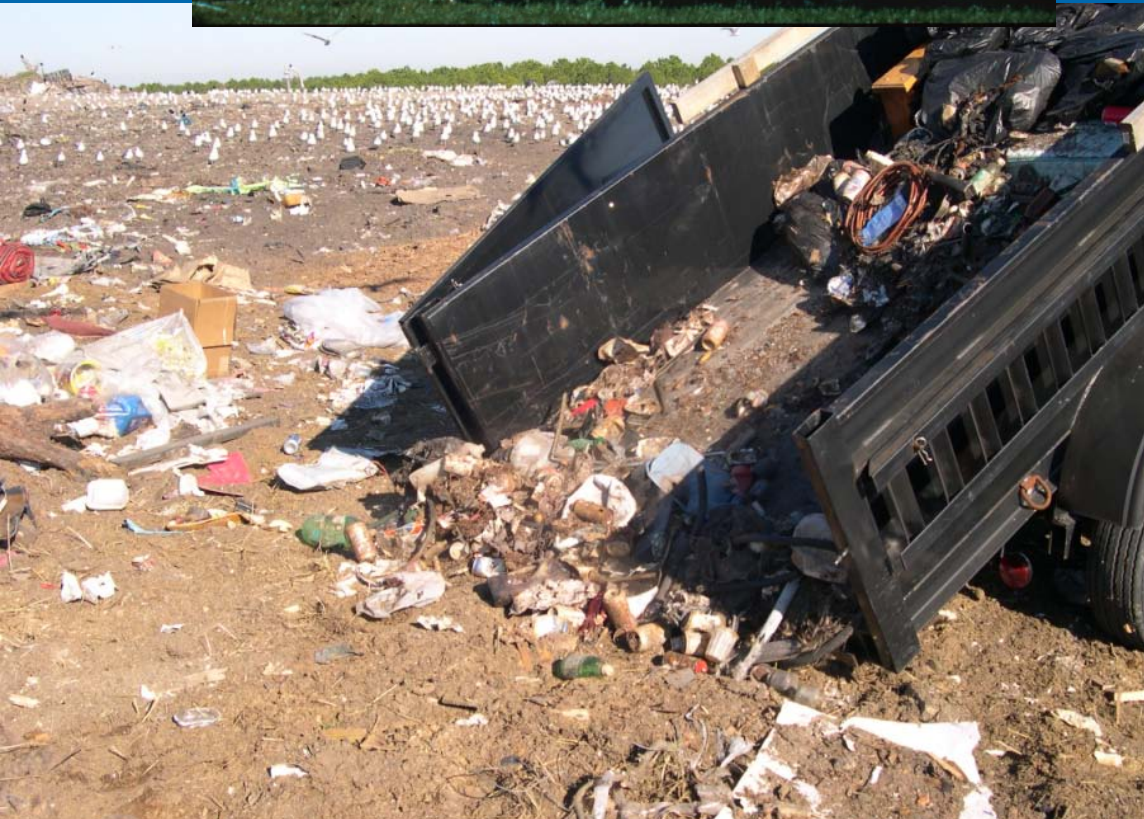
- One Payday Shop
- 0% - 9.4%
- 9.5% - 16.4%
- 16.5% - 32.1%
- 32.2% - 55.7%
- 55.8% - 100%

Number of Payday Shops in City (as of Oct 2007):
88 Locations

LOS ANGELES COUNTY
 PRISON ADMISSIONS per 1000 ADULTS (2008)
 By ZIP CODE of HOME RESIDENCE with HIGH SCHOOL MATH PROFICIENCY



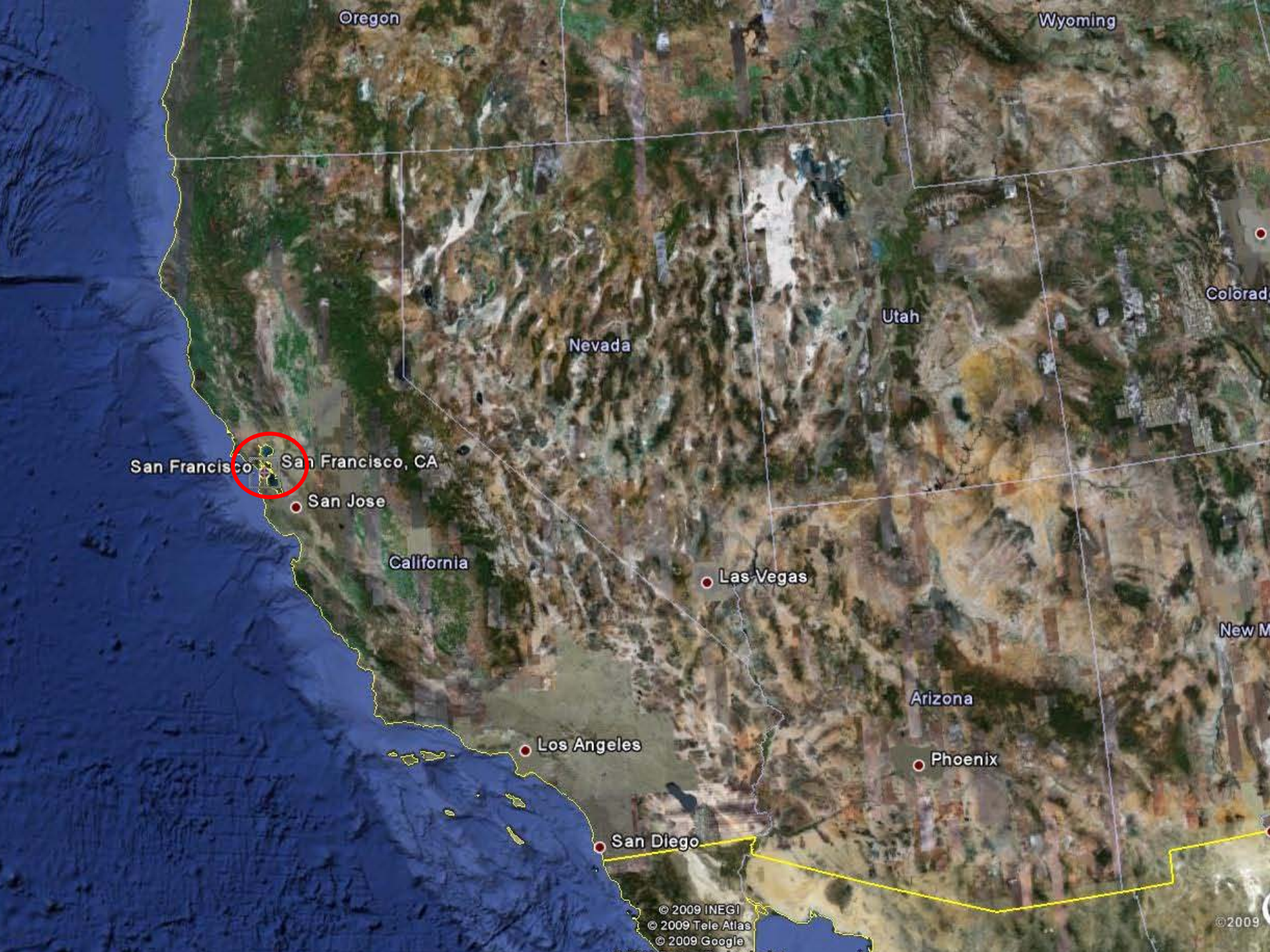
Data Sources: California Department of Corrections and Rehabilitation (2004).
 California State Dept. of Ed., (<http://www.cde.ca.gov/ta/ac/ay/aypdatafiles.asp>), Testing
 & Accountability, Accountability (2009), Adequate Yearly Progress (AYP).



Is This All Just Chance?

Why Don't They Just Move?





Oregon

Wyoming

Colorado

Utah

Nevada

San Francisco, CA

San Jose

California

Las Vegas

Los Angeles

Arizona

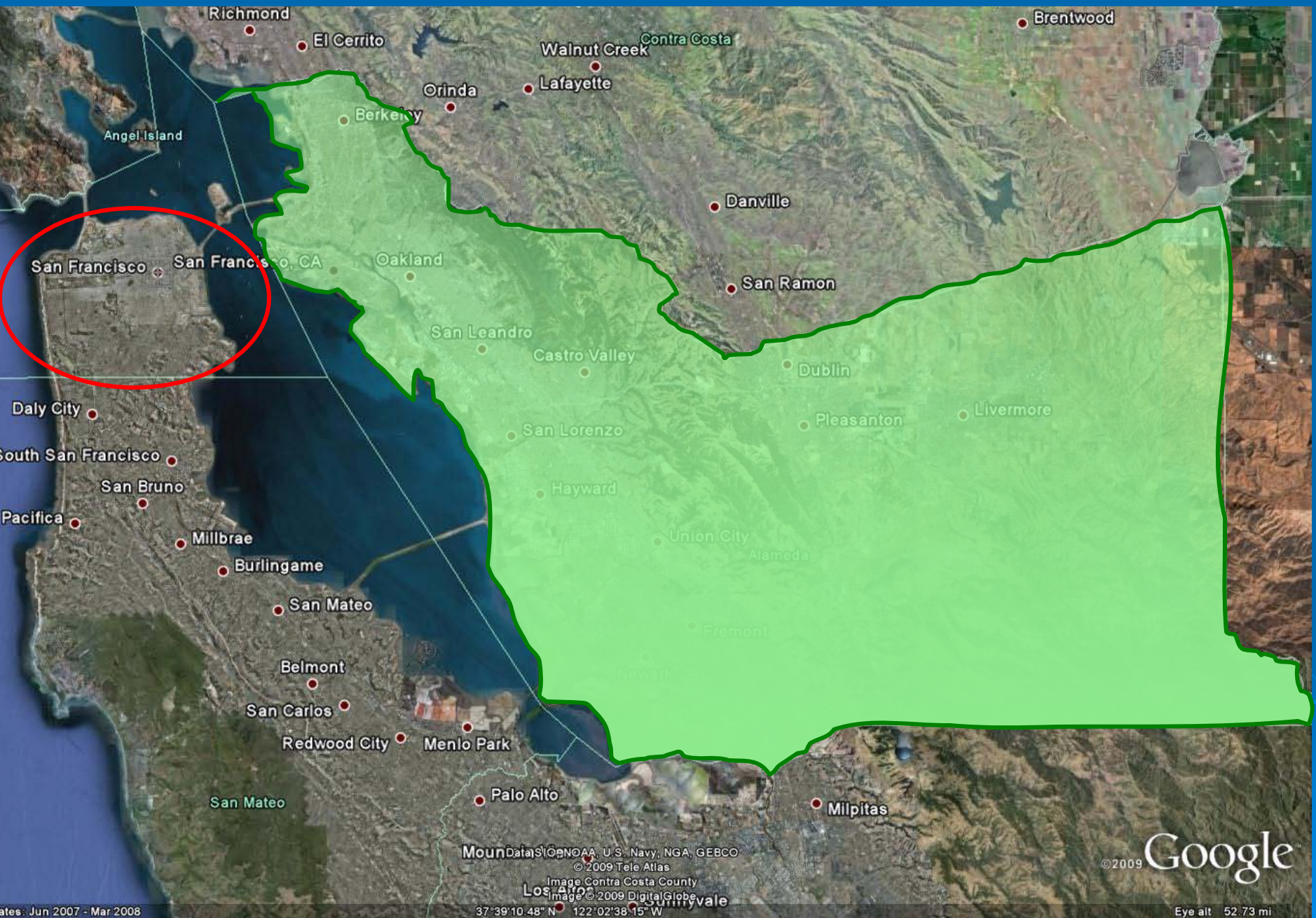
Phoenix

San Diego

New Mexico

© 2009 INEGI
© 2009 Tele Atlas
© 2009 Google

© 2009



1 That plaintiffs are the owners of lots or parcels of
 2 land within and being a portion of Tract 597, Washington
 3 Township, Alameda County, California, as said tract is de-
 4 lineated and so designated on map thereof recorded in the office

“It is necessary that properties shall continue to be occupied by the same social and racial groups”- Federal Housing Administration Underwriting Manual 1938 in recommending racially restrictive covenants.

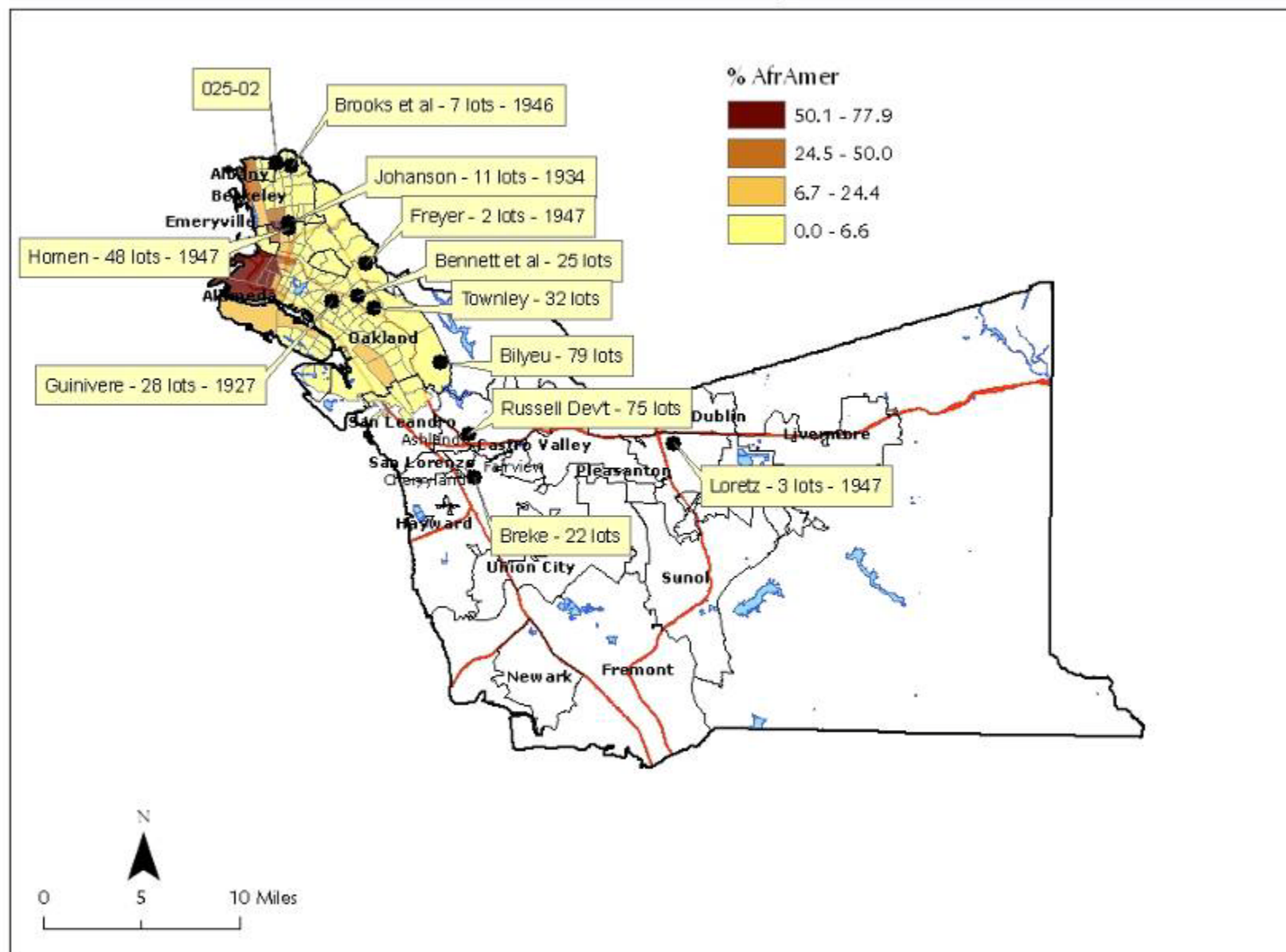
14 S. Clarke, Ada E. Howe, E. W. Stenhammer, and Esther Stenhammer,
 15 did execute and thereafter cause to be recorded on the 30th day
 16 of April, 1941, in Book 4058 of Official Records, at page 211,
 17 in the office of the County Recorder of Alameda County, California,

“(5) no person or persons of the Mexican race, or other than the CAUCASIAN race shall use or occupy any building or any lot, except that this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner, tenant or occupant thereof.

27 at which time said covenants and restrictions shall terminate.

28 “(10) If the parties hereto, or any of them, or their
 29 heirs, successors or devisees, executors or administra-
 30 trators or assigns, shall violate, or attempt to vio-
 31 late, any of the covenants or restrictions herein con-
 32 tained before January 1, 1961, any owner or owners of
 the remainder of the premises herein described, or of

African Americans in 1950 and Racially Restrictive Covenants



Source: CAPE, with data from Census 1950 and Alameda County Recorder.