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

Off-Sale Licenses per 1,000 Residents

Neighborhood Poverty Group

- <10%
- 10-19.9%
- 20-29.9%
- 30+%
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.

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

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
Is This All Just Chance?

Why Don’t They Just Move?
“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.

“(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.
African Americans in 1950 and Racially Restrictive Covenants

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