

Indicator 3: Payday loans & banks by geography

Ratio of banks & credit unions to payday lending businesses: South Tulsa compared to North Tulsa

Report Year	2018	2019	2020	2021	2022	2023
Equality Score	3	1	1	1	1	1
<i>Comparison Group A:</i> Ratio of banks & credit unions to payday lending businesses in South Tulsa	10.429	12.143	11.429	12.000	15.000	17.500
<i>Comparison Group B:</i> Ratio of banks & credit unions to payday lending businesses in North Tulsa	1.111	0.889	1.000	1.111	1.125	1.714
Ratio of Comparison Group A to Comparison Group B	9.387	13.659	11.429	10.801	13.333	10.208

The equality score for this indicator **decreased by 2** since 2018.



The ratio of banks and credit unions to payday lending businesses is 9 times higher in South Tulsa than in North Tulsa.