

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 | 2024 | 2025 |
|----------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Equality Score | 3 | 1 | 1 | 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 | 16.500 | 21.000 |
| <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 | 1.571 | 1.333 |
| Ratio of Comparison Group A to Comparison Group B | 9.387 | 13.659 | 11.429 | 10.801 | 13.333 | 10.208 | 10.500 | 15.750 |

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



The ratio of banks and credit unions to payday lending businesses is nearly 15 times higher in South Tulsa than in North Tulsa.