

## Appendix 2: Maps of Payday Lending Storefront Locations for North Carolina Metropolitan Statistical Areas


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The maps included in Appendix 2 are based on data from the 2000 U.S. Census specifying the racial demographics of each census tract in North Carolina. Out of the 1,554 tracts in the state, the 20% (311 tracts) with the highest percentages of African-American populations are shaded dark brown. A second category of tracts with the 21% to 40% highest African-American populations were shaded light brown. The remaining 932 tracts, representing the 60% with the lowest percentages of African-Americans, were shaded grey.

The maps are also based on payday shop data from the online directory Switchboard.com, giving us addresses to each payday shop in the state as of late 2004. Each dot represents one payday shop. However, the dots do not necessarily reflect the exact street level location within the census tract, due to limitations in mapping software. The maps do reflect the exact number of rent-a-bank payday shops in each census tract.

## Asheville MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/ 100k Pop.	# Payday Shops
Top 20% Tracts	66.9	3.2	0	0
Top 21-40% Tracts	28.4	3.0	0	0
Lowest 60% Tracts	3.8	2.5	2.0	4

 Census tract border


 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories



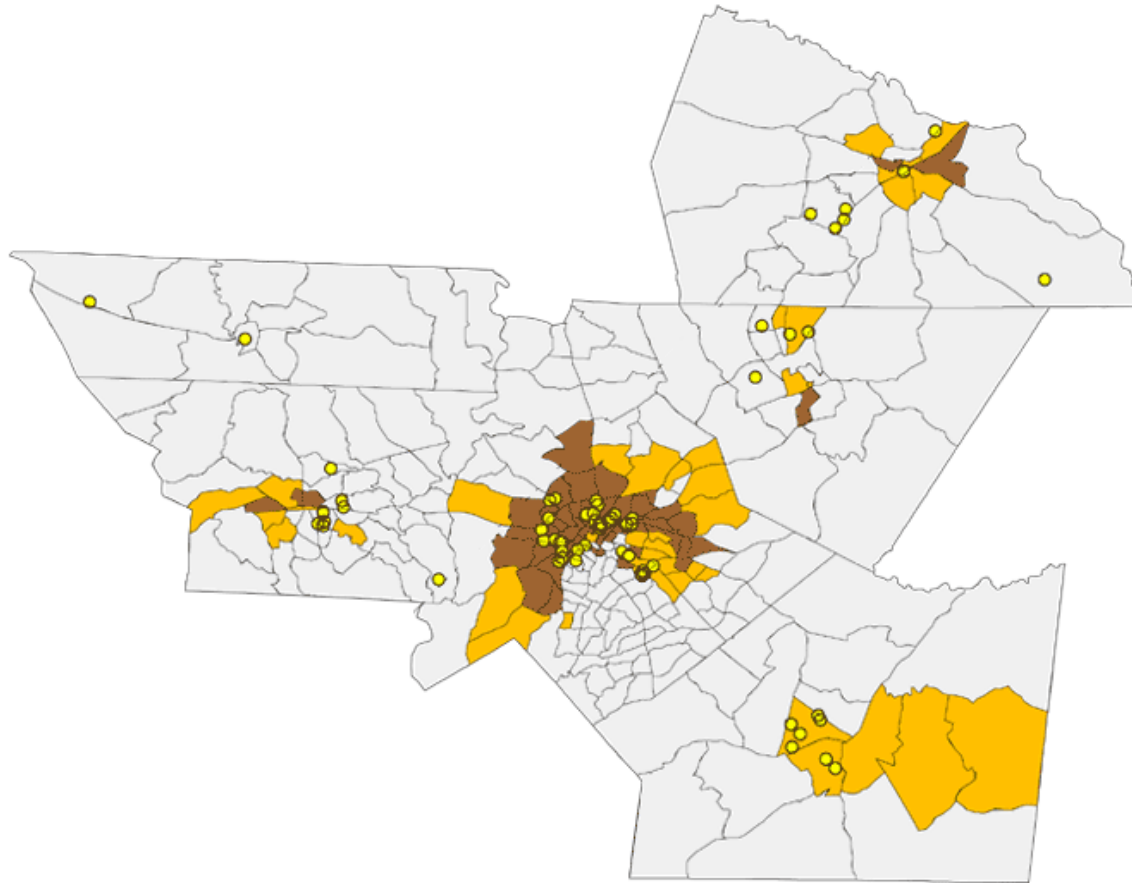
## Charlotte MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/100k Pop.	# Payday Shops
Top 20% Tracts	63.6	9.5	13.2	28
Top 21-40% Tracts	28.4	9.8	6.3	15
Lowest 60% Tracts	8.0	3.4	2.3	20

 Census tract border


 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories



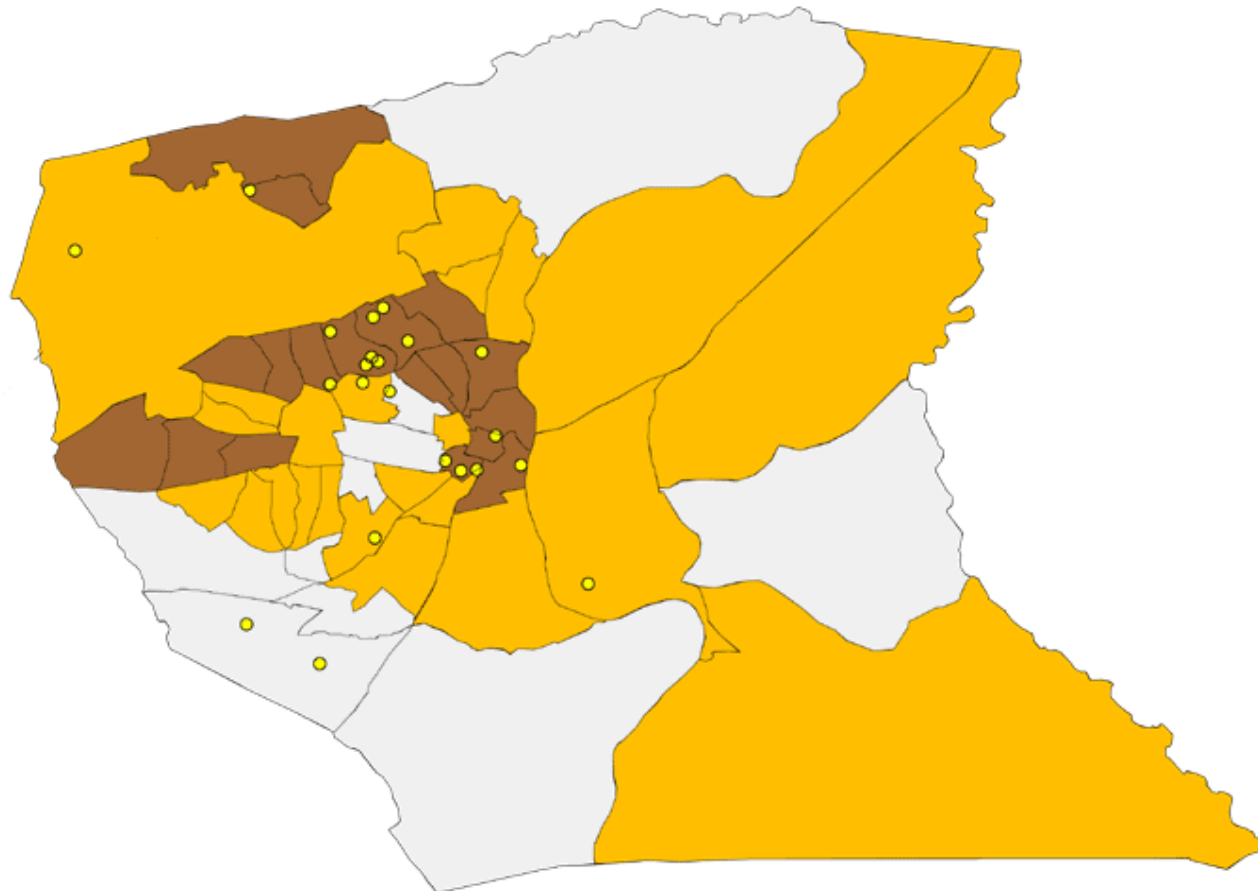
## Fayetteville MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/100k Pop.	# Payday Shops
Top 20% Tracts	56.1	7.0	16.9	15
Top 21-40% Tracts	29.0	7.8	2.7	4
Lowest 60% Tracts	17.3	4.3	4.7	3

 Census tract border


 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories



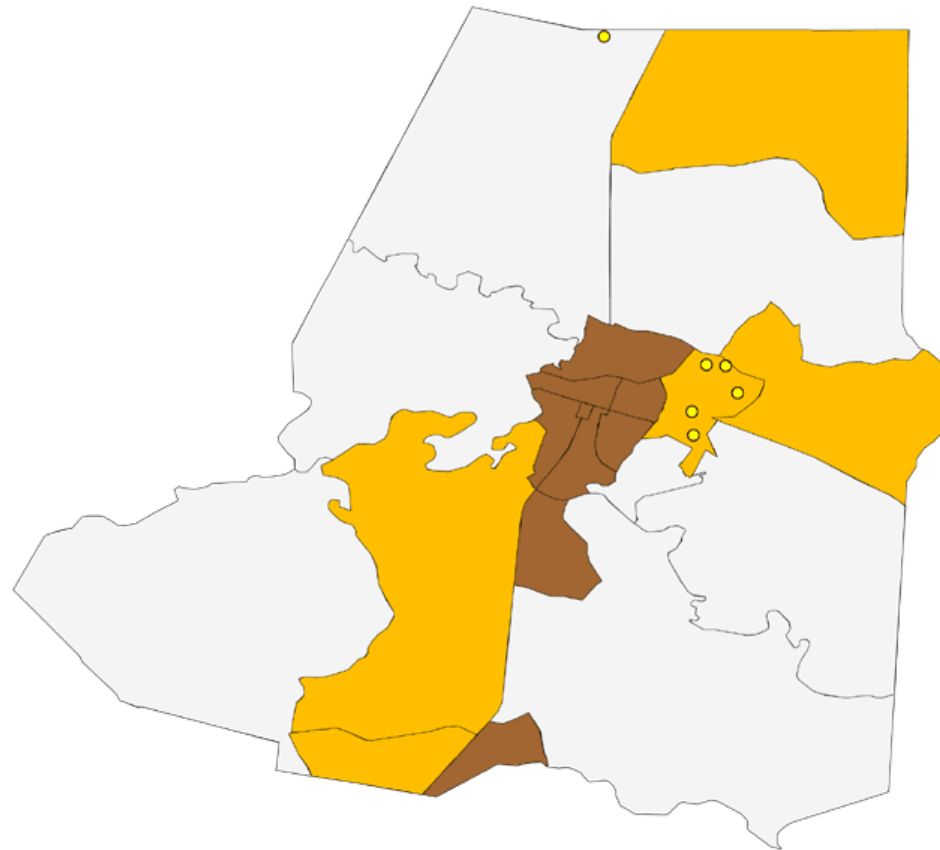
## Goldsboro MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/100k Pop.	# Payday Shops
Top 20% Tracts	66.1	2.1	0	0
Top 21-40% Tracts	29.7	4.0	16.9	5
Lowest 60% Tracts	1.6	6.5	1.9	1

 Census tract border


 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories



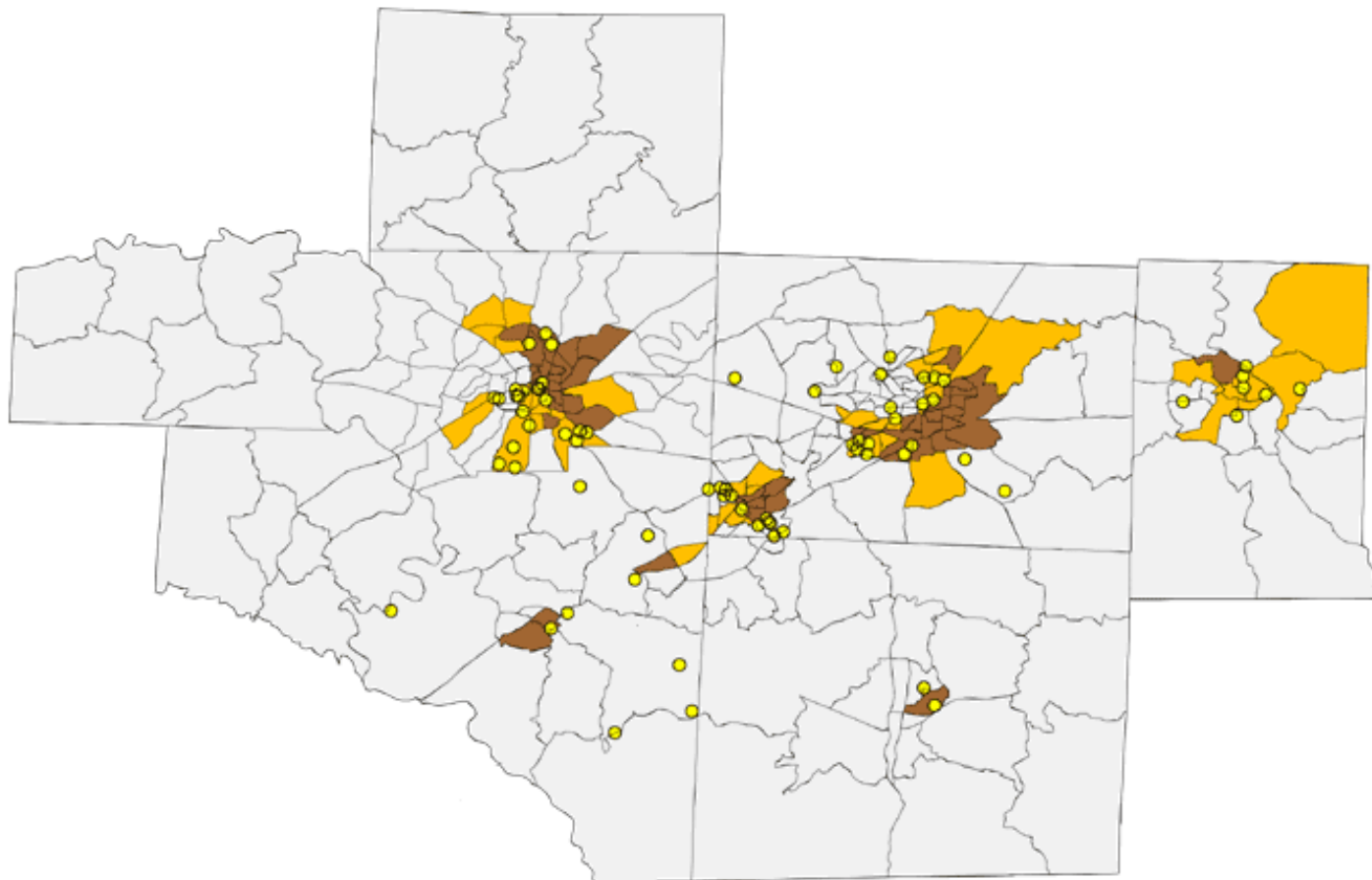
## Greensboro, High Point, Winston-Salem (Triad) MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/100k Pop.	# Payday Shops
Top 20% Tracts	68.6	7.9	6.1	11
Top 21-40% Tracts	30.6	9.1	14.0	27
Lowest 60% Tracts	7.5	3.5	4.0	35




 Census tract border


 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories



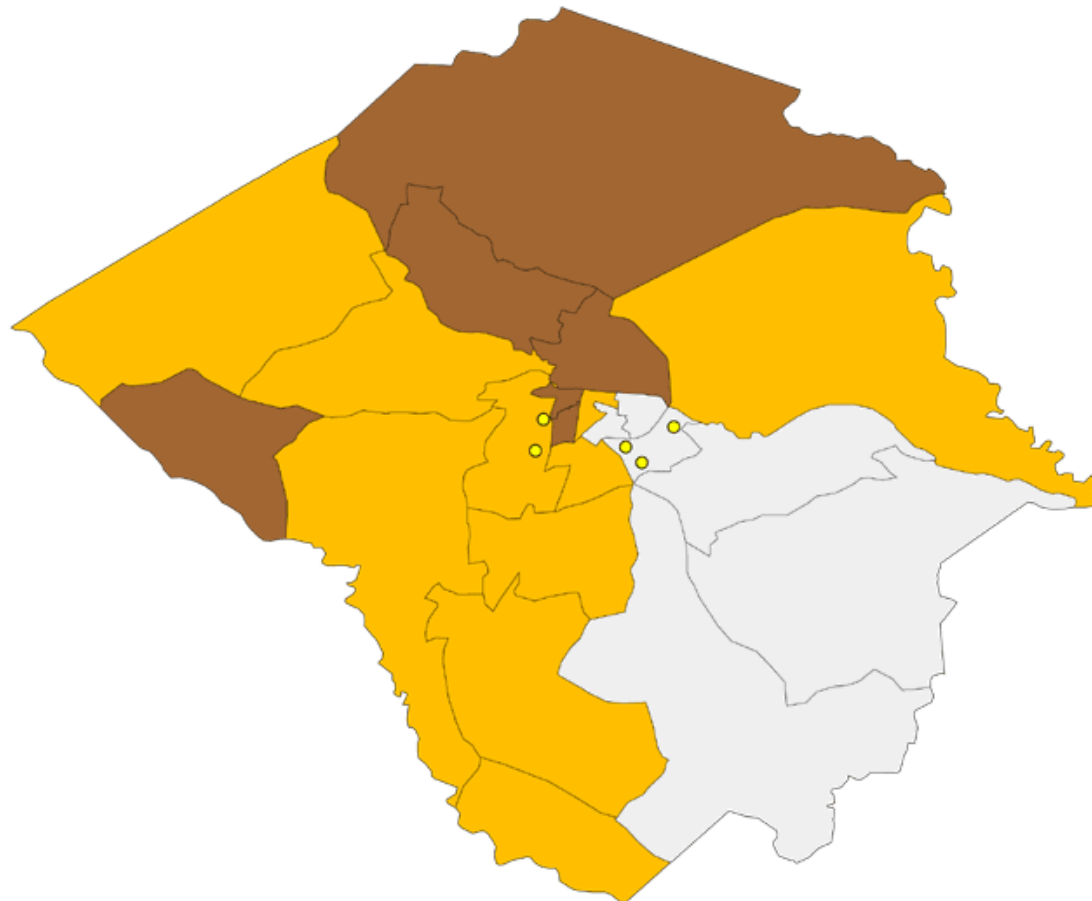
## Greenville MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/100k Pop.	# Payday Shops
 Top 20% Tracts	63.2	5.0	0	0
 Top 21-40% Tracts	31.7	2.2	3.1	2
 Lowest 60% Tracts	16.3	3.0	7.2	3

 Census tract border


 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories



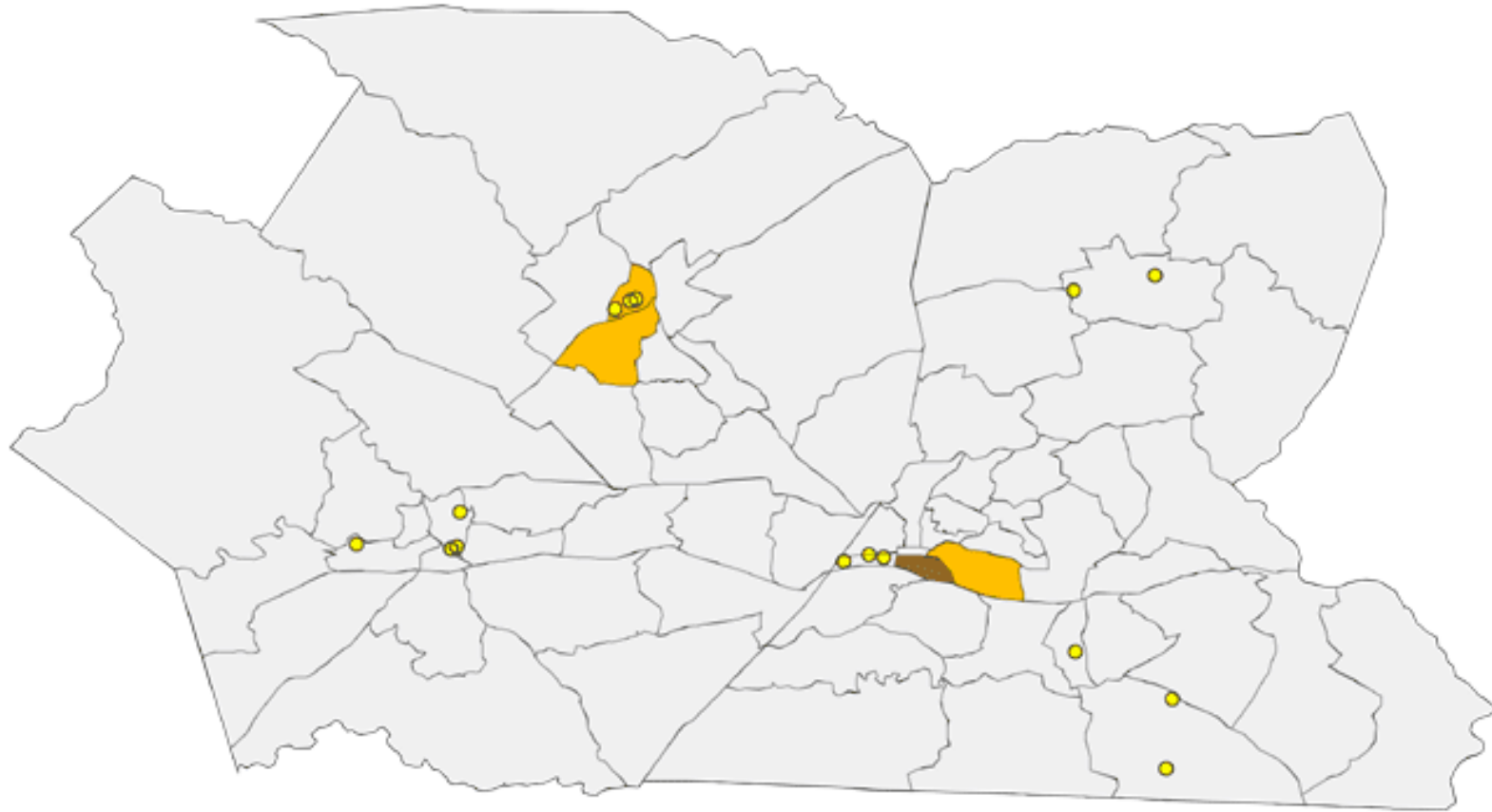
## Hickory, Morganton, Lenoir MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/100k Pop.	# Payday Shops
Top 20% Tracts	56.7	10.9	0	0
Top 21-40% Tracts	27.2	5.5	22.9	3
Lowest 60% Tracts	5.4	3.7	3.7	12

 Census tract border

 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories






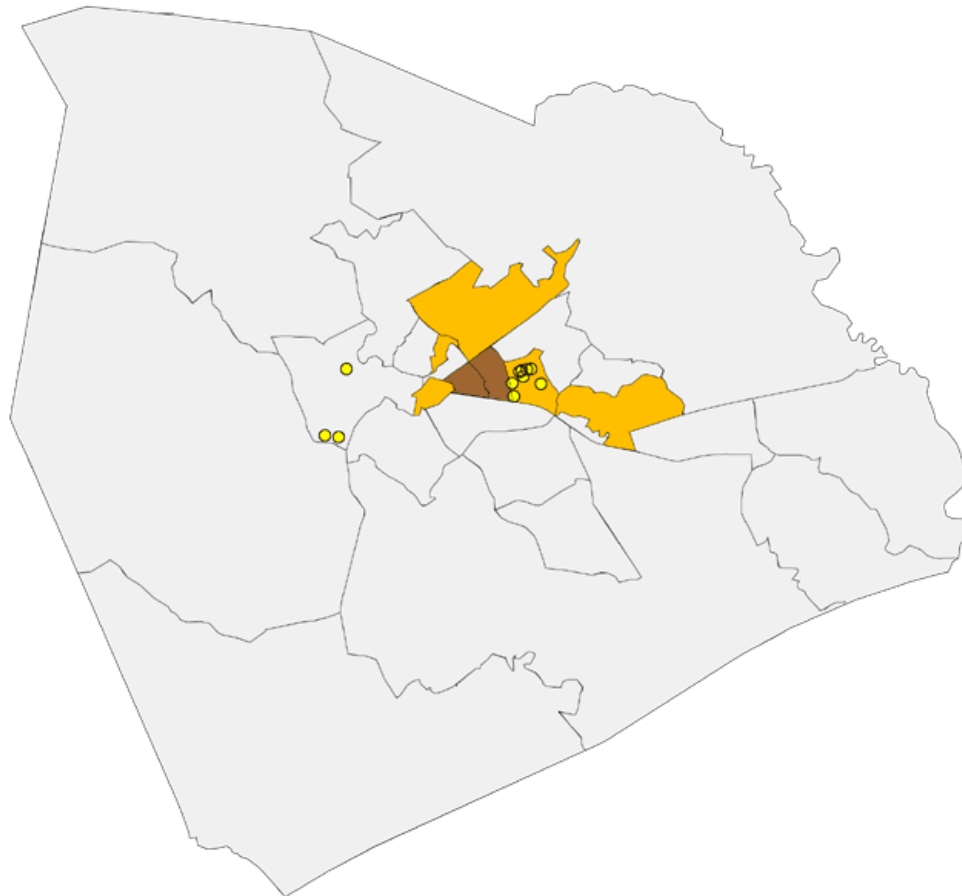
## Jacksonville MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/100k Pop.	# Payday Shops
Top 20% Tracts	65.0	9.0	0	0
Top 21-40% Tracts	27.0	7.4	26.0	7
Lowest 60% Tracts	14.1	7.0	2.5	3

 Census tract border


 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories



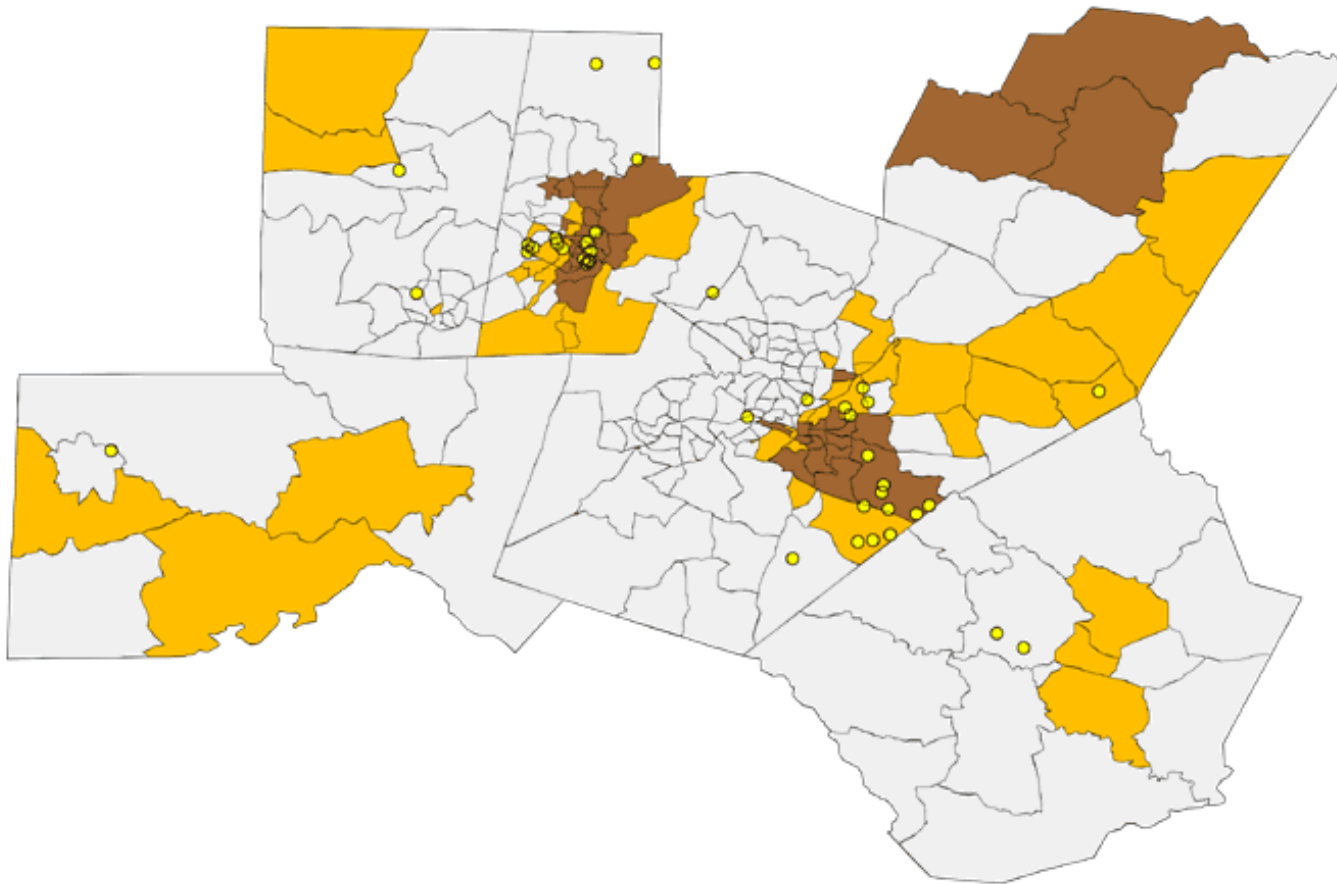
## Raleigh, Durham, Chapel Hill (Triangle) MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/100k Pop.	# Payday Shops
Top 20% Tracts	64.6	9.3	8.2	14
Top 21-40% Tracts	30.0	7.8	6.4	14
Lowest 60% Tracts	11.4	5.0	1.5	12

 Census tract border


 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories



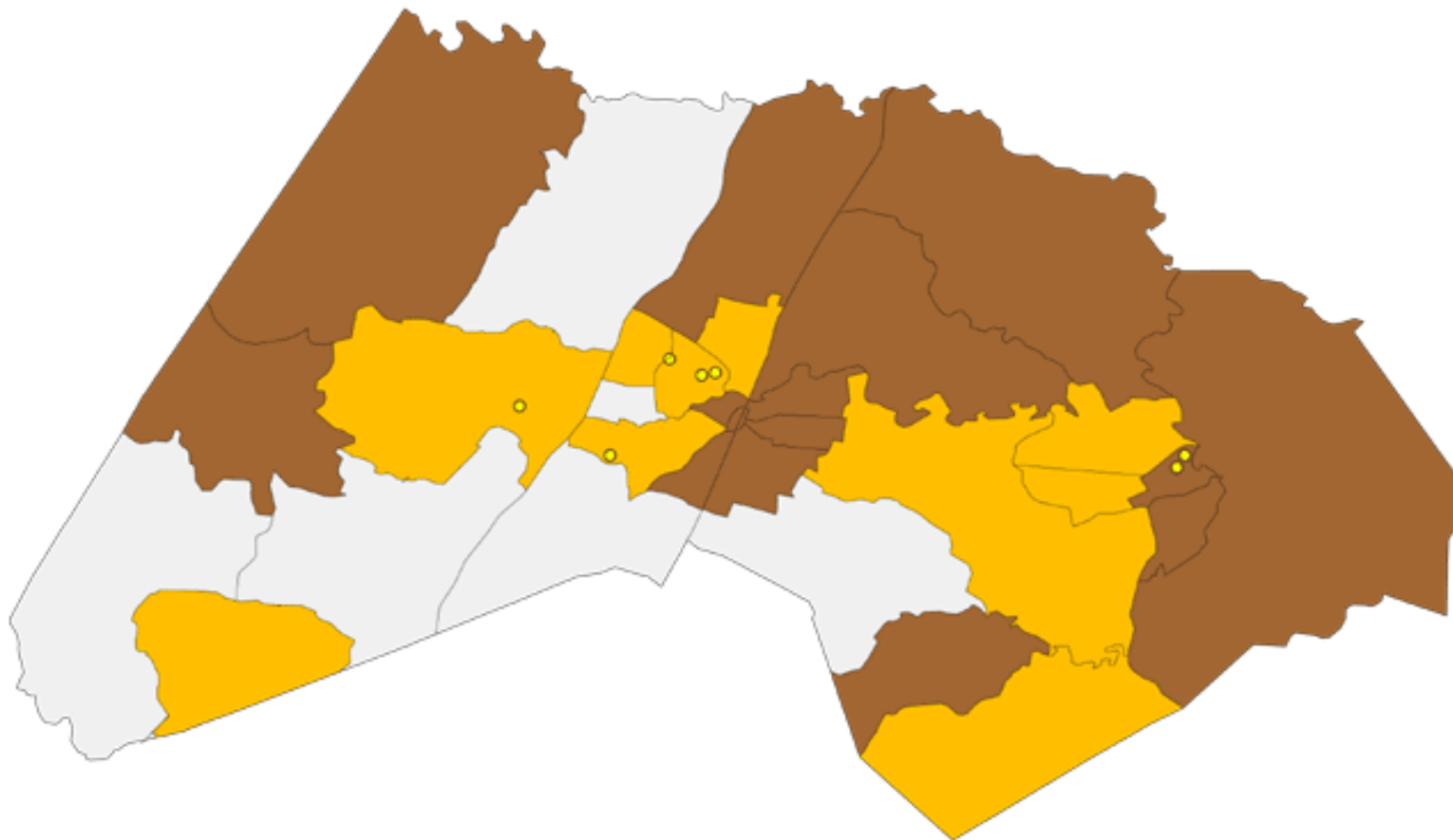
## Rocky Mount MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/100k Pop.	# Payday Shops
Top 20% Tracts	67.1	1.8	3.4	2
Top 21-40% Tracts	30.7	3.3	9.1	5
Lowest 60% Tracts	18.9	5.2	0	0

 Census tract border


 One payday shop


SOURCES: 2000 U.S. Census, 2004 Online address directories



## Wilmington MSA, NC Payday Shop Concentrations

Proportion of African-American (AA) Residents	% AA	% Hispanic	Shops/ 100k Pop.	# Payday Shops
Top 20% Tracts	68.7	2.1	0	0
Top 21-40% Tracts	26.2	4.5	3.0	1
Lowest 60% Tracts	8.3	2.0	5.5	10

 Census tract border

 One payday shop

SOURCES: 2000 U.S. Census, 2004 Online address directories

