

### 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
<b>Equality Score</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<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
<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
Ratio of Comparison Group A to Comparison Group B	9.387	13.659	11.429	10.801	13.333	10.208	10.500
The equality score for this indicator <b>decreased by 2</b> since 2018.							



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