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Payday lenders and economically distressed communities: A spatial analysis of financial predation

Alice Gallmeyer & Wade T. Roberts 

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Notes

1 The Colorado Deferred Deposit Loan Act (“DDLA”) exempts payday lenders from Colorado usury laws, granting payday lenders the right to charge 20% on the first \$300 loaned, plus 7.5% of any amount loaned in excess of \$300 ([Graves and Peterson, 2005](#)). Payday lenders are asked not to renew loans more than once, but they may refinance the loans. While some cities around the country have taken action to limit payday lending, no such city-level ordinances currently exist among the cities comprising our sample.

2 Colorado's legislature attempted, unsuccessfully, to place limits on the industry in the spring of 2008. The proposed legislation would have set a maximum finance fee of \$30 per year and an APR cap of 45% ([Brown, 2008](#)).

3 In general, the H^+ concentration in the buffer is 10^{-7} M.

4 Although nonparametric tests require a larger sample size than parametric tests, the use of block randomization can help to reduce the sample size required for nonparametric tests.



pattern of results. Given these considerations, this study follows many other spatial analysis studies in using standard regression methods.

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