

The historical development of the payday lending outlets in Winnipeg

Since there was no historic source of payday lender outlet data, these data were compiled from a number of sources including the telephone directory, the Henderson Directory, payday lender websites, and the Canadian Payday Lenders Association. Data for licensed payday lenders for 2013 are from the Consumer Protection Office. These data were sorted into suburb and inner-city locations. The inner-city in Winnipeg is the ring around the downtown which is made up of relatively poor neighborhoods. The geographic boundaries of the inner-city come from the Core Area Initiative of the 1970s.

The data demonstrate that the number of payday lenders first appeared in Winnipeg in 1989, grew slowly through the 1990s and then rapidly grew in the 2000s, first in the inner-city and then, and then in the suburbs. The maximum number was reached in 2009 with 62 outlets (Table 1). The number of outlets dropped to 40 in 2013. Roughly one-half of the outlets are located in the inner-city and the other one-half are in the suburbs. These data are portrayed in the 6 attached maps. During this same time the number of mainstream Financial Institution (FI) outlets –credit unions and banks– have also changed. The number of bank branches dropped substantially over this period from 211 in 1985 to 145 in 2009 (data not available for 2013). The credit union branches increased from a much lower base of 46 in 1985 to 82 in 2009. The result is that the total number of FIs in 2009 was lower (227) than in 1985 (257). But the numbers in the inner-city were particularly lower in 2009 (58) as compared with 1985 (101).

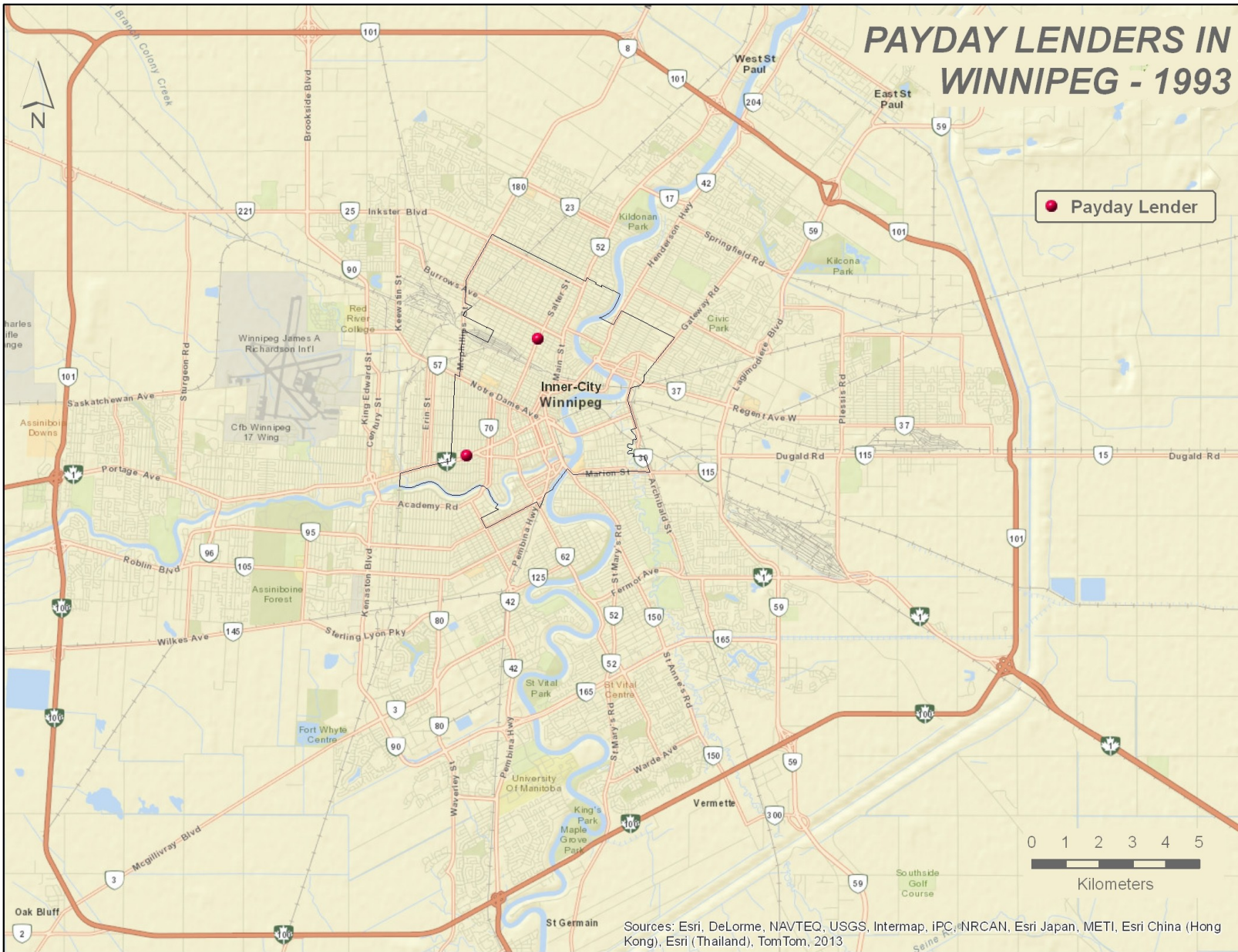
Table 1. Payday Loan Outlet Numbers in Winnipeg

	Payday Inner	Payday Suburb	Payday Total	Credit Union Inner	Credit Union Suburb	Credit Union Total	Bank Inner	Bank Suburb	Bank Total
1985	0	0	0	17	29	46	84	127	211
1989	1	0	1	20	33	53	79	128	207
1993	2	0	2	21	38	59	73	123	196
1997	4	0	4	24	39	63	59	120	179
2001	6	8	14	24	42	66	43	115	158
2005	22	20	42	25	52	77	37	110	147
2009	27	35	62	22	60	82	36	109	145
2013	18	22	40						

Source: Brennan, McGregor and Buckland 2011. Data for 2013 payday loan outlets includes licensed payday lender outlets (27 minus one Money Mart outlet on Broadway that closed) plus 14 outlets associated with Cash Store Financial (i.e., The Cash Store and Instaloes).

PAYDAY LENDERS IN WINNIPEG - 1993

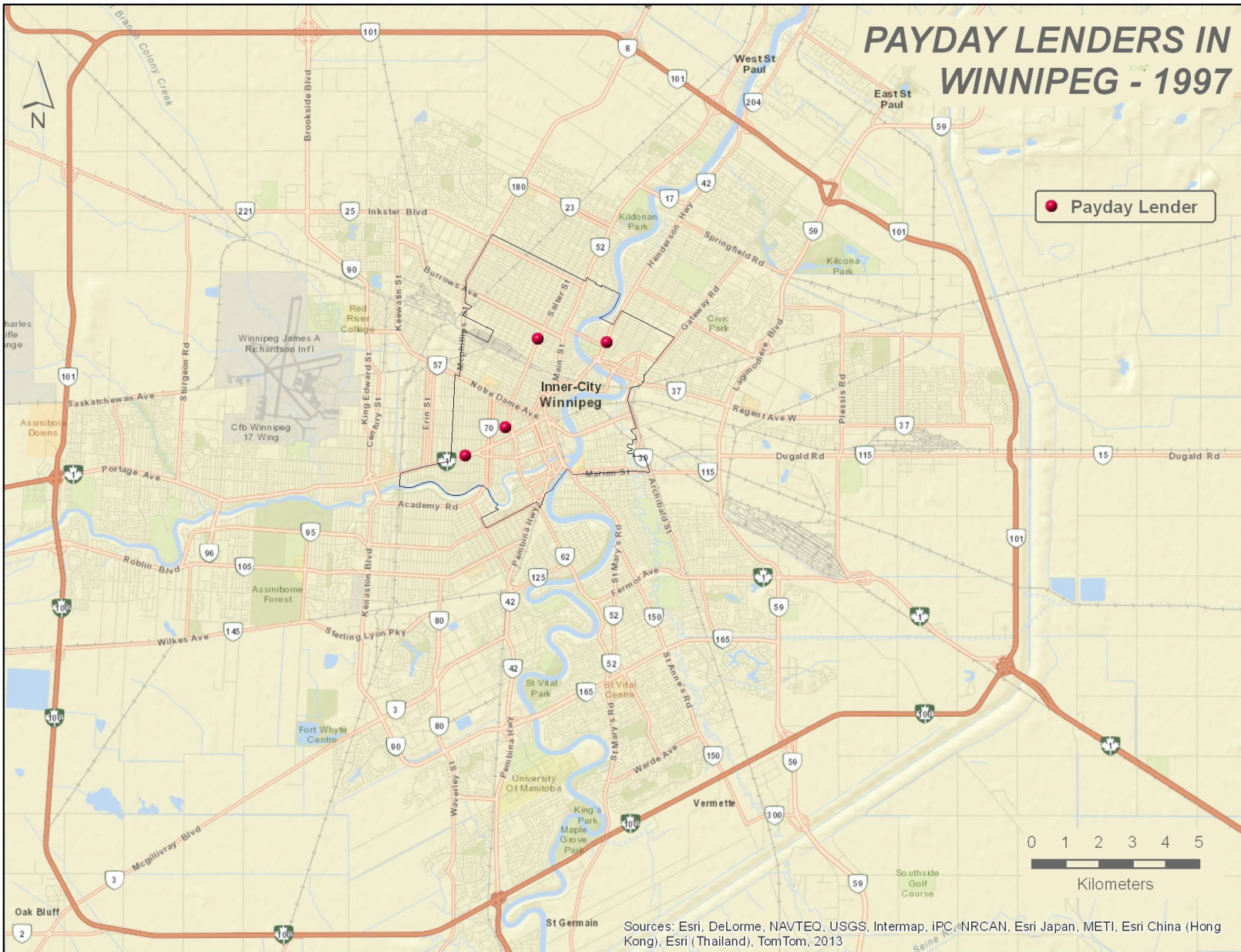
● Payday Lender



Sources: Esri, DeLorme, NAVTEQ, USGS, Intermap, IPC, NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, 2013

PAYDAY LENDERS IN WINNIPEG - 1997

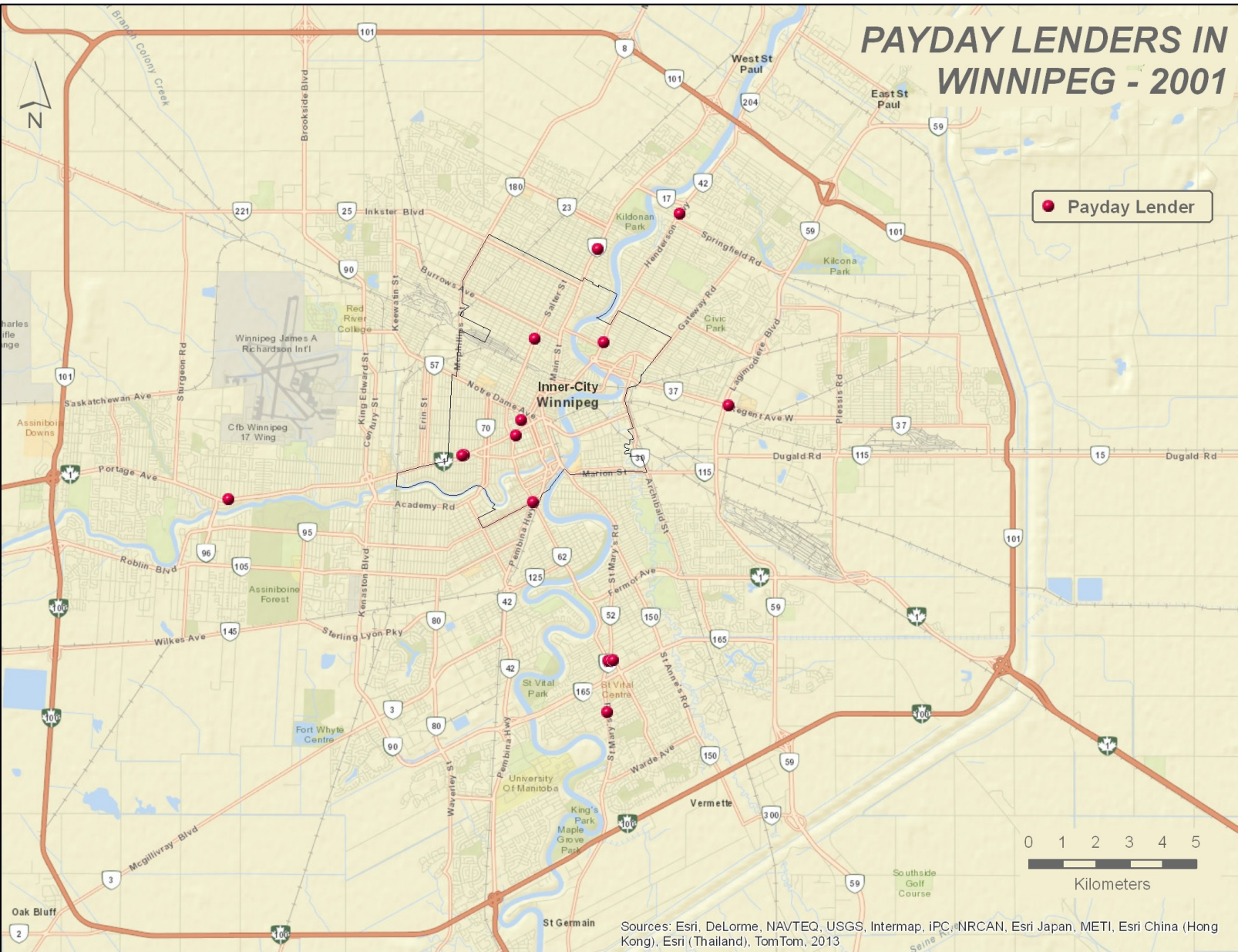
● Payday Lender



Sources: Esri, DeLorme, NAVTEQ, USGS, Intermap, IPC, NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, 2013

PAYDAY LENDERS IN WINNIPEG - 2001

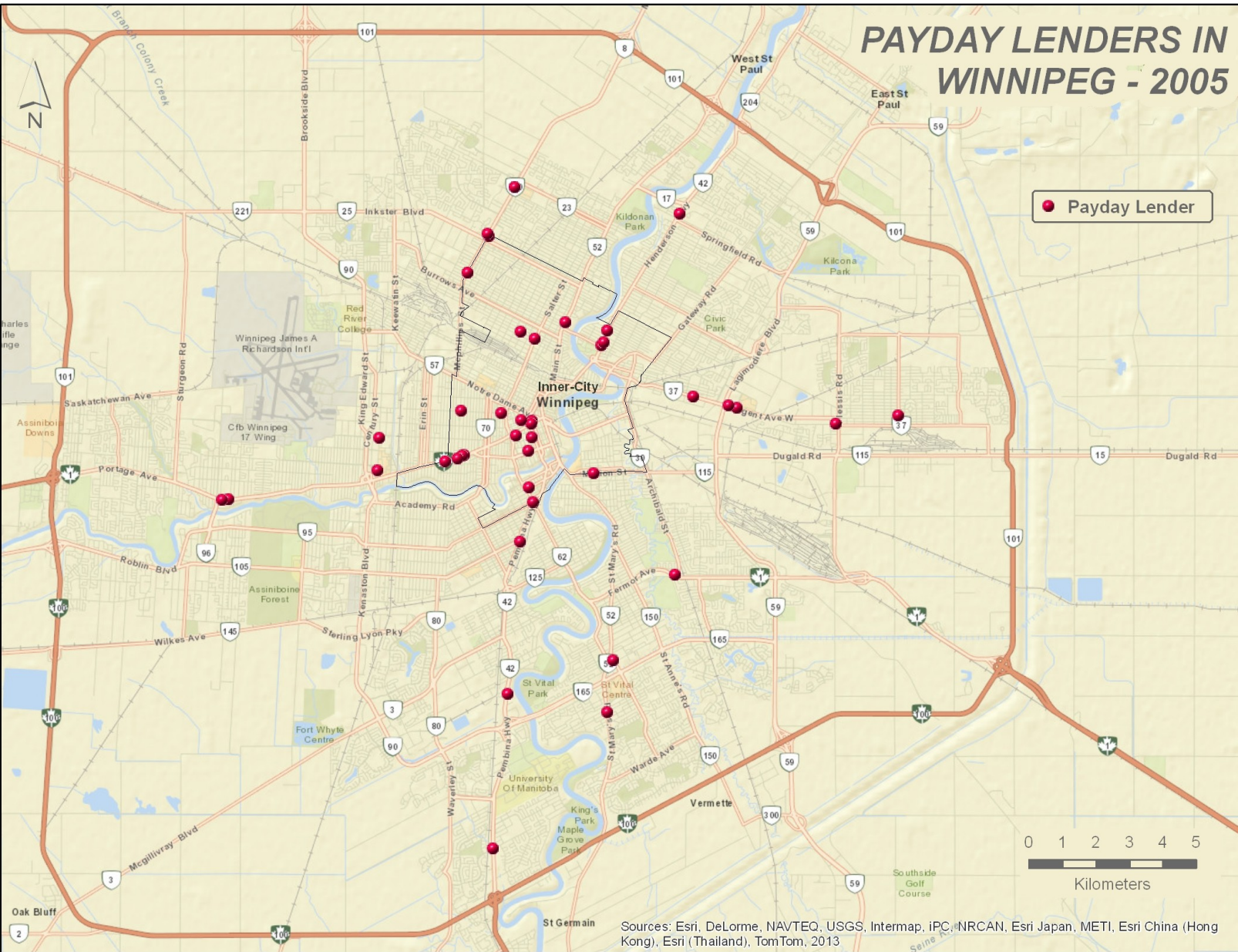
● Payday Lender



Sources: Esri, DeLorme, NAVTEQ, USGS, Intermap, IPC, NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, 2013

PAYDAY LENDERS IN WINNIPEG - 2005

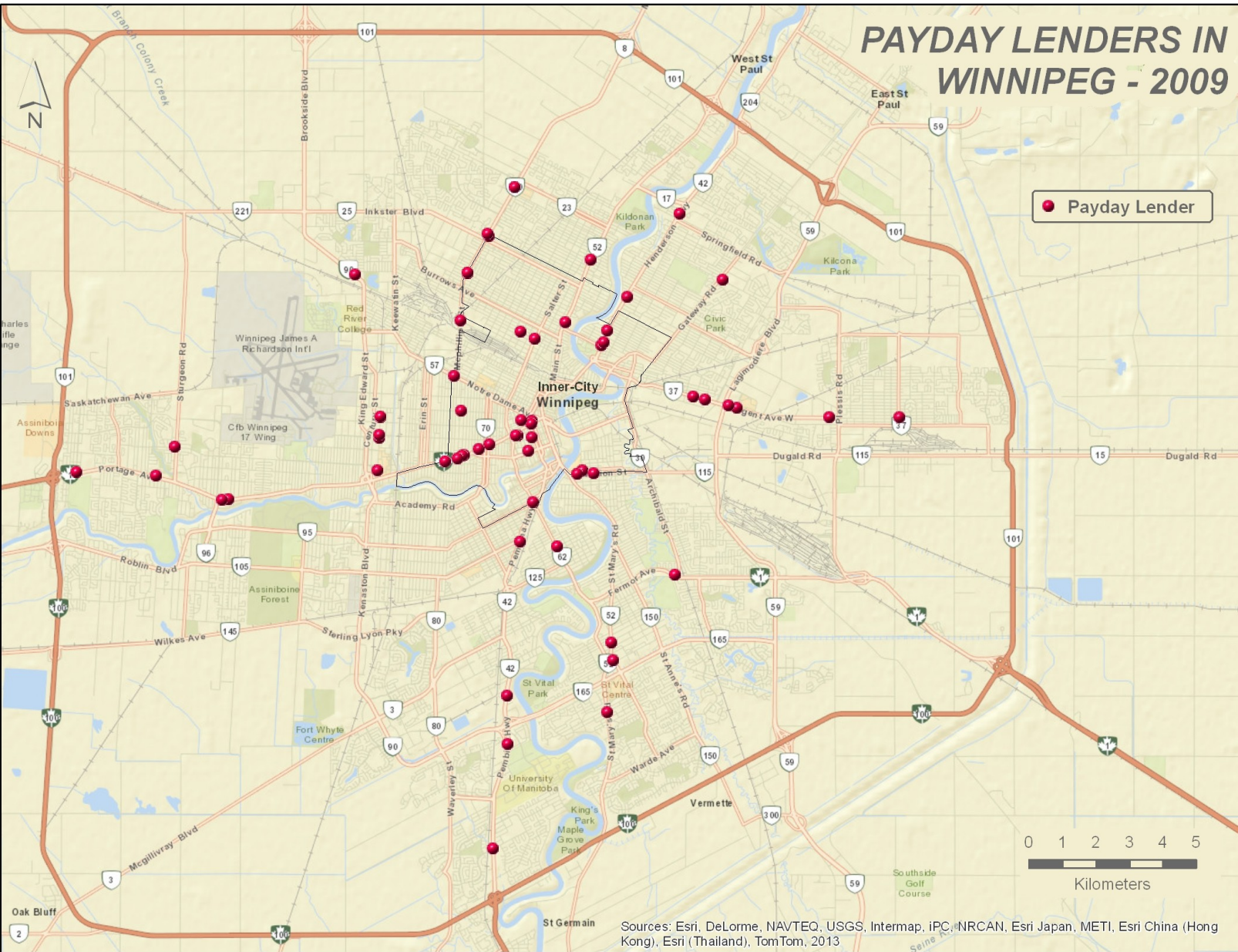
● Payday Lender



Sources: Esri, DeLorme, NAVTEQ, USGS, Intermap, IPC, NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, 2013

PAYDAY LENDERS IN WINNIPEG - 2009

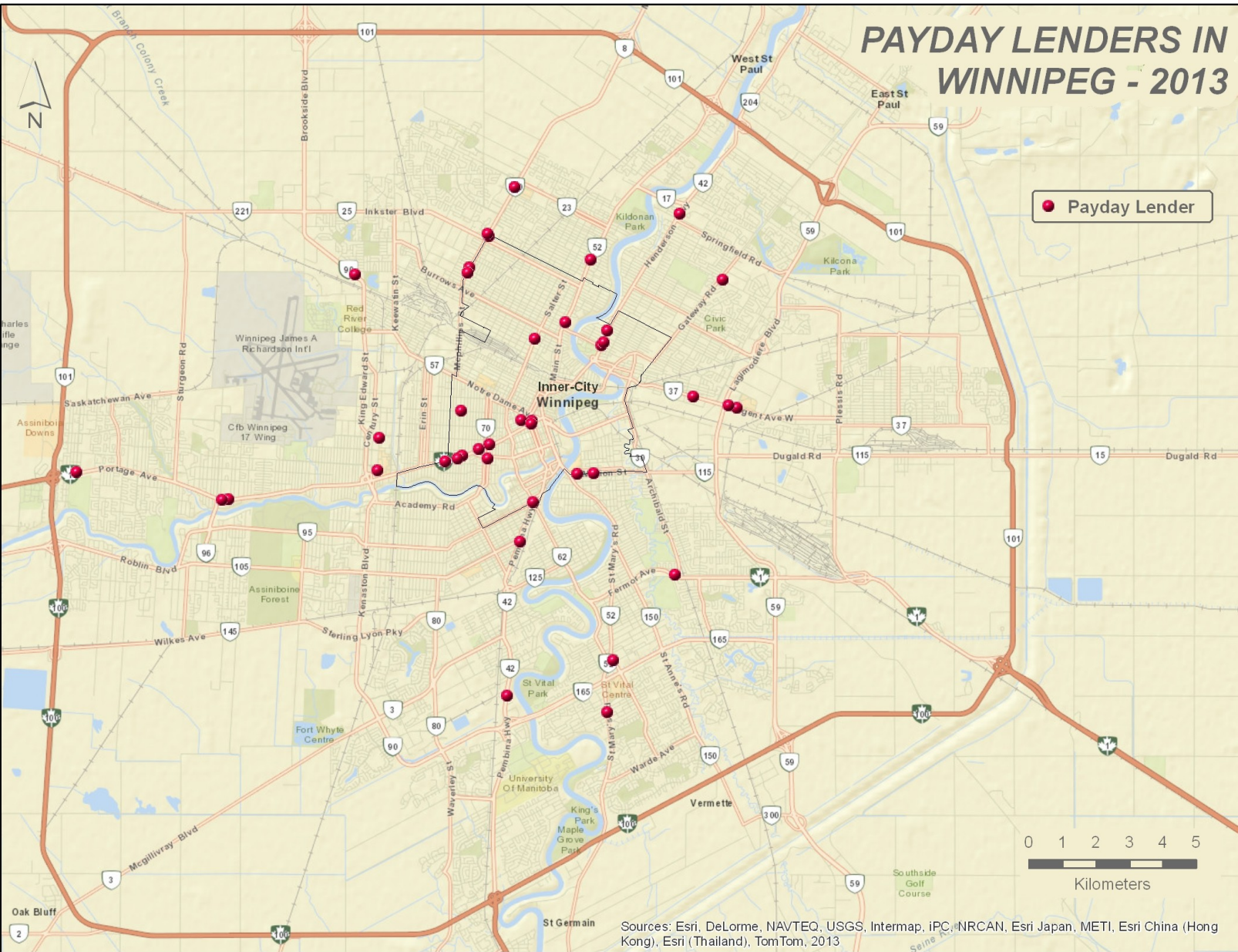
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PAYDAY LENDERS IN WINNIPEG - 2013

● Payday Lender



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