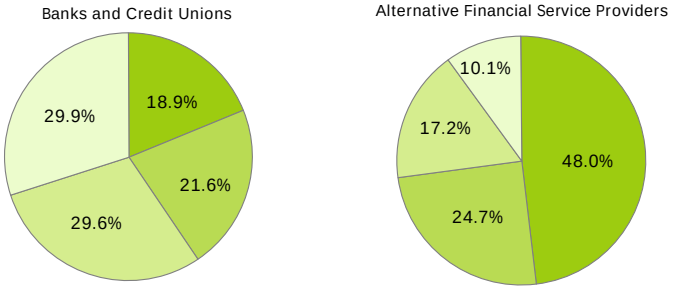
City Profile: San Diego

Basic Financial Services Infrastructure (estimates)

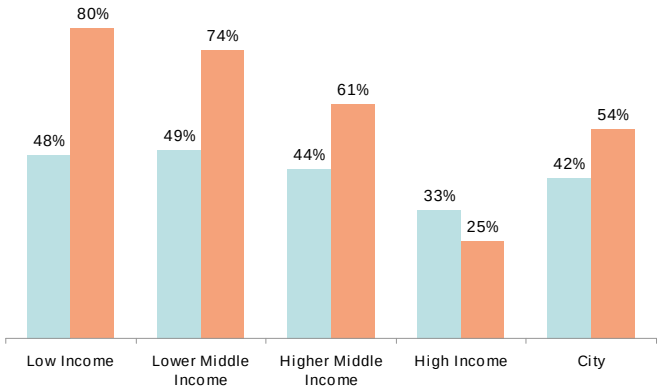
Number of non-bank check cashers	320	Number of payday lenders	87
Total value of checks cashed	$737,922,288	Total value of payday loans	$152,004,892
Total fees on checks cashed	$18,448,057	Total fees on payday loans	$24,700,795
Number of pawnshops	36	Number of banks and credit unions	328
Total value of pawn loans*	$8,655,511	Major banks, by number of branches	Wells Fargo, Washington Mutual, Bank of America, Union, US Bank

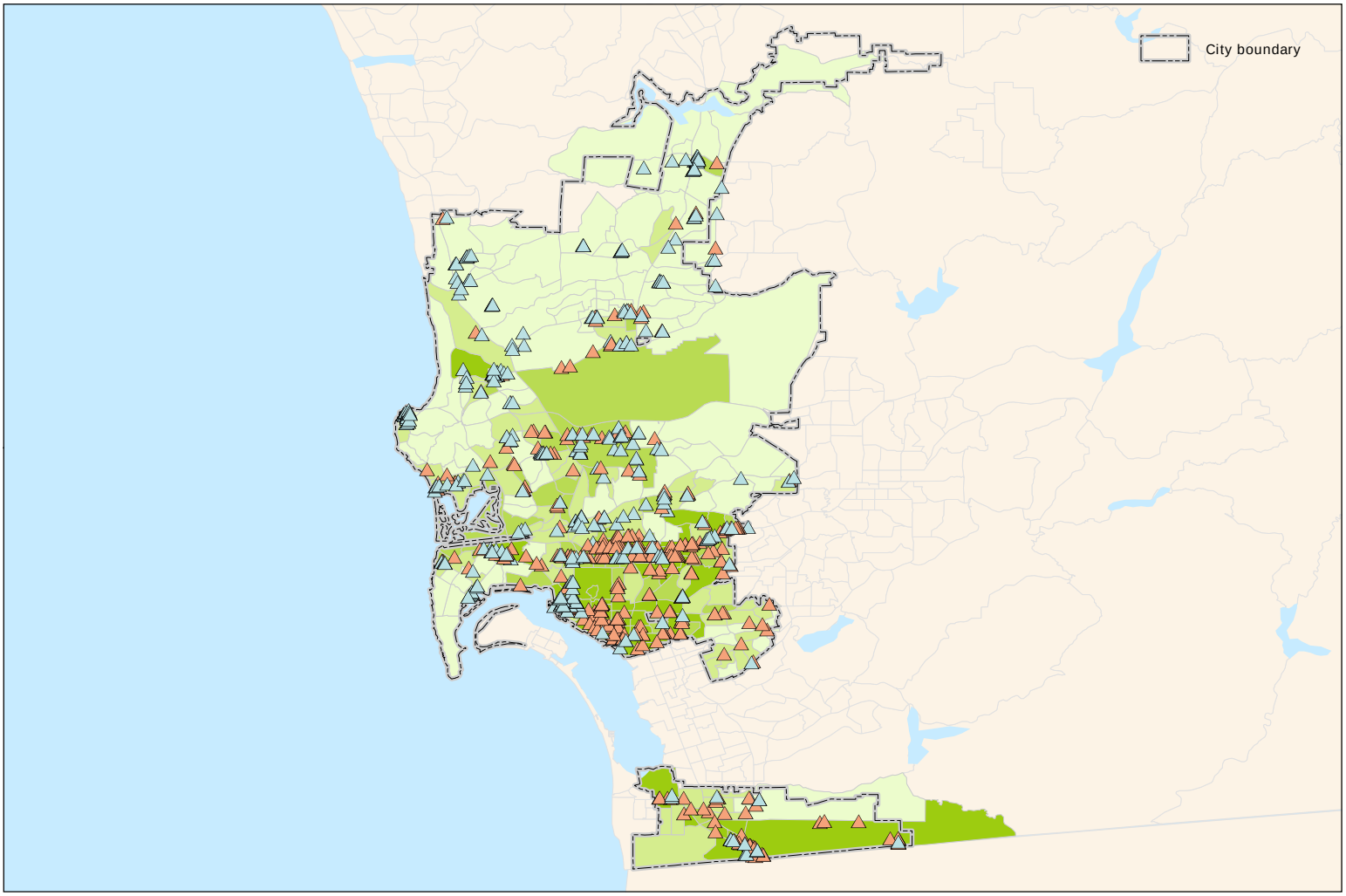
Low income
Lower middle income
Higher middle income
High income
Bank or credit union
Alternative financial service provider

Distribution of Financial Services Branches, by Neighborhood Income



Proportion of Neighborhoods Containing a Financial Services Branch, by Neighborhood Income





*Brookings analysis of data from the California Department of Corporations, the California Department of Justice, the Federal Deposit Insurance Corporation, infoUSA, and the U.S. Census Bureau. The estimates in these analyses were generated using the best available data, but should be treated as estimates nonetheless. *Because we lack reliable data on pawn loan fees, they are not included here. Alternative financial service providers include any non-bank institutions that offer check cashing, payday loans, and/or pawn loans. Neighborhood income represented by census tract. Income groups were determined using national neighborhood income quartiles where median neighborhood income is greater than $0 (low income is $37,146 or less; lower middle income is between $37,147 and $48,258; higher middle income is between $48,259 and $64,190; and high income is $64,191 or greater). Census tracts that are not fully contained within city boundaries are included in this analysis only if more than half of tract population falls inside the city. Financial services data are current as of 2006; neighborhood income data are from 1999 and have been adjusted to 2006 dollars using the Bureau of Labor Statistics' CPI Research Series.*