

Examining the Geography of Notaries

#LiveAtUrban

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Background on Notaries

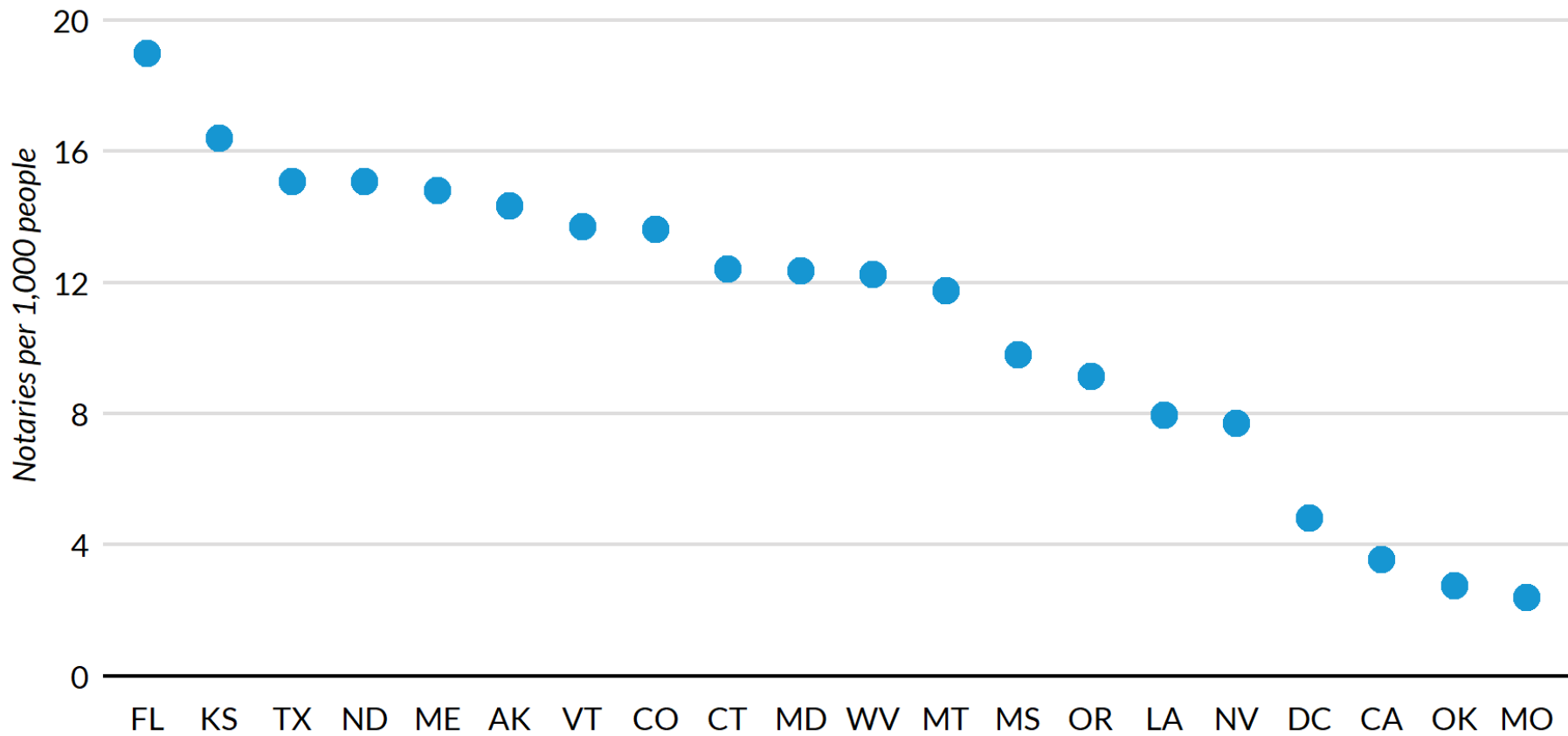
- Typically regulated by Secretaries of State
- Notarial acts, fees, and licensing procedures vary by state
- 43 states now allow remote online notarization (RON)

Research Design

- Address-level notary data for 16 states
- Notary data for 4 additional states
- Census tract-level demographic and economic data (ACS)

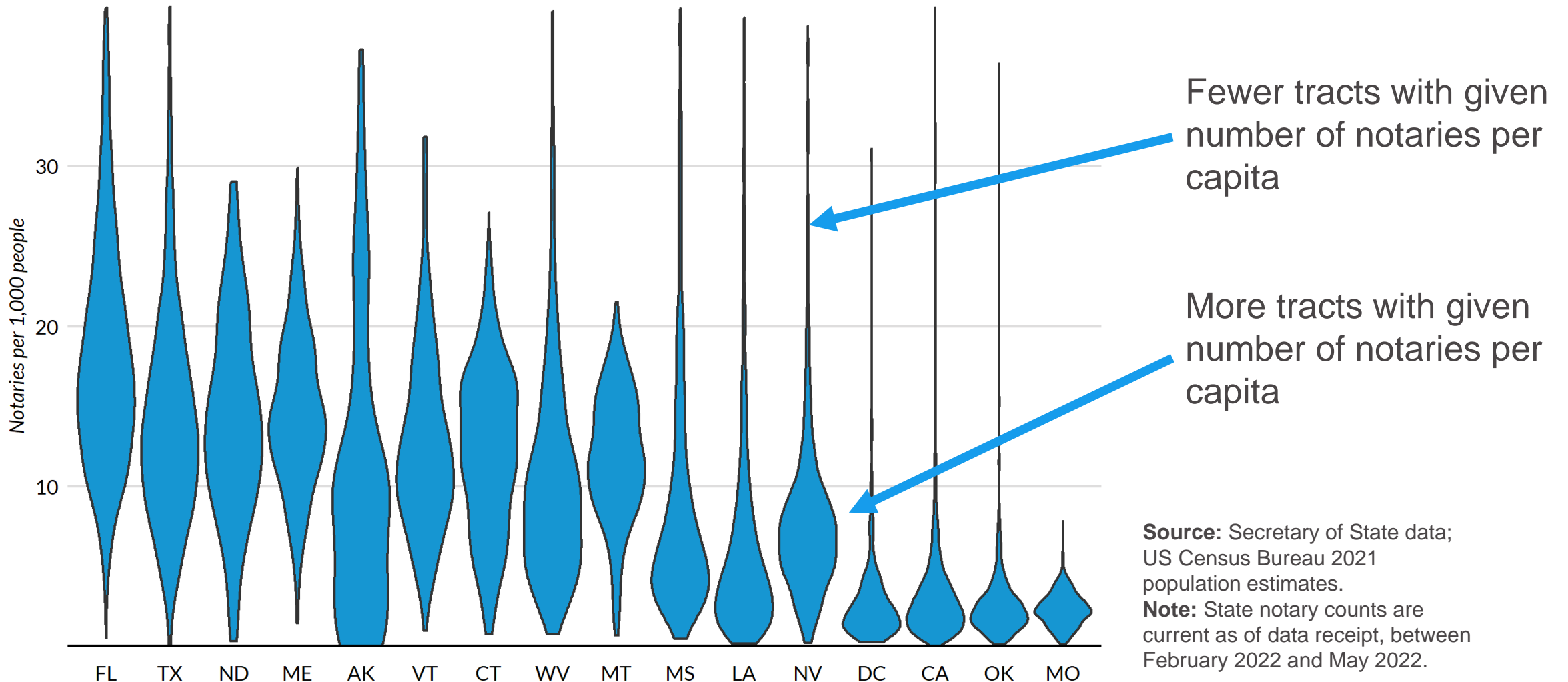


The number of notaries per capita varies widely between states



Source: Secretary of State data; US Census Bureau 2021 population estimates.
Note: State notary counts are current as of data receipt, between February 2022 and May 2022.

Within states the number of notaries per capita in a tract varies significantly





Notaries are less prevalent in economically disadvantaged neighborhoods

Poverty			Unemployment		
>20%	5-20%	<5%	>8%	4-8%	<4%
11.0	11.7	23.4	8.2	9.7	15.5

Sources: Secretary of State data; US Census Bureau 2015–2019 American Community Survey.

Note: Measured by the average number of notaries per 1,000 population for tracts with given characteristics.



Gaps in access also emerge by whether a neighborhood is urbanized and its racial/ethnic makeup

Geography		Majority race/ethnicity			
Urban	Rural	Black	Hispanic	White	None
14.1	9.8	11.5	14.4	14.2	11.2

Sources: Secretary of State data; US Census Bureau 2015–2019 American Community Survey.

Note: Measured by the average number of notaries per 1,000 population for tracts with given characteristics.

Despite evidence of gaps in access, more study is needed

- The number of notaries per capita varies substantially at both the state and neighborhood levels.
- Notaries are more likely to be concentrated in urbanized areas and in areas with less poverty and greater employment.
- Better data could uncover the supply and demand forces that shape notary access. The effects of specific state-level policies and regulations have not been quantified either.