Examining the Geography of Notaries

#LiveAtUrban
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Examining the Geography of Notaries

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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

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.
Notaries are less prevalent in economically disadvantaged neighborhoods

<table>
<thead>
<tr>
<th>Poverty</th>
<th>Unemployment</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;20%</td>
<td>&gt;8%</td>
</tr>
<tr>
<td>5–20%</td>
<td>4–8%</td>
</tr>
<tr>
<td>&lt;5%</td>
<td>&lt;4%</td>
</tr>
<tr>
<td>11.0</td>
<td>8.2</td>
</tr>
<tr>
<td>11.7</td>
<td>9.7</td>
</tr>
<tr>
<td>23.4</td>
<td>15.5</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>Geography</th>
<th>Majority race/ethnicity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>Rural</td>
</tr>
<tr>
<td></td>
<td>Black</td>
</tr>
<tr>
<td>14.1</td>
<td>9.8</td>
</tr>
</tbody>
</table>

**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.