One State Line Away: How Crossing a Border Changes the Same Loan

The same loan costs a different amount depending on which side of the state line you borrow from.

12 state-border pairs compared	**70.89** largest gap across a border, $	**48.98** average gap across a border, $
27 states where payday lending is banned or capped	**Nevada — Arizona** sharpest border	

The numbers

Neighbouring states with different rules. A $300 loan for 14 days.

Border	Cost on the left, $	Cost on the right, $	Difference, $	Status left	Status right
Nevada — Arizona	75.03	4.14	70.89	allowed	installment_only
Idaho — Montana	75.03	4.14	70.89	allowed	banned
Utah — Colorado	70.5	4.14	66.36	allowed	installment_only
Texas — Arkansas	66.3	1.96	64.34	allowed	banned
Wisconsin — Minnesota	68.4	5.75	62.65	allowed	restricted
Missouri — Illinois	61.5	4.14	57.36	allowed	installment_only
Delaware — New Jersey	60.0	3.45	56.55	allowed	banned
Tennessee — North Carolina	52.94	3.45	49.49	allowed	banned
Kansas — Nebraska	45.0	4.14	40.86	allowed	banned
South Carolina — Georgia	45.0	6.9	38.1	allowed	banned
Mississippi — Alabama	60.0	52.5	7.5	allowed	allowed
Ohio — Pennsylvania	0.0	2.76	2.76	installment_only	banned

How we counted

- We compare the same $300 / 14-day loan on either side of a state line.
- Pairs are neighbouring states with different rules.

Data updated 2026-07-31. Full dataset in CSV at https://nimblepayday.com/research/one-state-line-away/data.csv

How to cite

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