OCCC

TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

**Pawnshop Advisory Bulletin:
Use of Census Results for Pawnshop Licensing**

This bulletin describes the OCCC's use of 2020 census results for pawnshop licensing requirements.

The Texas Pawnshop Act includes minimum distance requirements for pawnshops in counties with populations of 250,000 or more. These requirements are located in Texas Finance Code Section 371.059. Under the OCCC's rules at 7 Texas Administrative Code Sections 85.202(c) and 85.203(f), the OCCC uses the results of the most recent decennial census for purposes of these requirements. The OCCC requires each pawnshop license applicant to provide a map showing the location of the proposed pawnshop and any pawnshops within three miles of the proposed location, to evaluate compliance with the minimum distance requirements.

In August 2021, the U.S. Census Bureau released 2020 census results for the populations of Texas counties. The OCCC is now using the 2020 census results for pawnshop license applications filed on or after February 1, 2022. This date is based on Texas Government Code Section 2058.001(b)(2) (as amended by the Texas Legislature in 2021). General 2020 census results are available here, and a summary of results for Texas counties is available here.

According to the 2020 census results, the following 21 Texas counties have populations of 250,000 or more:

- Bell County
- Bexar County
- Brazoria County
- Cameron County
- Collin County
- Dallas County
- Denton County
- El Paso County
- Fort Bend County
- Galveston County
- Harris County
- Hidalgo County
- Jefferson County
- Lubbock County
- McLennan County
- Montgomery County
- Nueces County
- Tarrant County
- Travis County
- Webb County
- Williamson County

Effective February 1, 2022, the OCCC is using the updated 2020 census results for purposes of the population requirements in the Pawnshop Act and the OCCC's rules. The OCCC intends to continue using these results until at least September 2031 (after the U.S. Census Bureau releases results for the 2030 census).