

## THE OFFICIAL 2012 NNA GENSUS



For the first time in the 40 years that the National Notary Association has been conducting its five-year, state-by-state census, the steadily ascending national population of Notaries took a downturn in the recently completed 2012 count - reflecting the country's current historic economic doldrums, widely labeled as the worst since the Great Depression.
Notary census totals are significant because, when correlated with federal 10-year census counts of U.S. residents, they offer a meaningful per capita measure of the public availability of Notaries that is closely monitored by state governments.
The dip in numbers discovered in the 2012 tallying is further evidence of a strong - but not invariable - connection between robust economic activity and burgeoning growth of the Notary population.

## A Contrast To Past Meteoric Jumps

Nationwide, between 2007 and 2012, the total number of Notaries declined by about

450,000 (9 percent) from 4,831,707 to 4,380,351 - that is roughly the same number of state-commissioned American Notaries as there were in the year 2000.
This drop is in stark contrast to past meteoric five-year jumps in the national totals, particularly the gain of over 750,000 from 1972 to 1977 and of nearly 700,000 from 1977 to 1982.
California and New Jersey had the steepest declines, accounting for 57 percent of the total drop-off since 2007. The ranks of California Notaries were thinned by more than 128,000 , or 44 percent of its 2007 tally. New Jersey lost slightly fewer (nearly 122,000), but that accounted for almost half the state's former total.

## Numbers Climb In 20 States

Still, numbers ticked upward in 20 states, with Arizona (36 percent increase of 26,200 Notaries) and Massachusetts (22 percent increase of 25,500 ) enjoying the greatest gains. In Arizona, retiree population growth and recent simplification of commissioning procedures were likely factors contributing to the uptick. In Massachusetts, a relatively healthy high-tech industry and a helpful code of conduct for Notaries provided in 2004 by gubernatorial executive order helped boost the numbers there.
California's decline was due in large part to the collapse of the mortgage market, though a state education requirement imposed in the middle of the last decade may also have had an effect in winnowing out less dedicated and knowledgeable would-be Notaries.
California enjoyed one of the hottest real estate markets in the country during the boom years, as thousands of new

Every five years, the National Notary Association conducts and compiles the only census of Notaries commissioned in the United States and all of its jurisdiction. For the 2012 census, NNA staff collected and assembled the data, often after numerous communications and follow up with Notary regulating officials in every state, the District of Columbia and all U.S. territories. With very few exceptions, officials were able to provide the NNA with precise numbers of Notaries currently commissioned in their respective jurisdictions. Due to issues dealing with technical problems, reduced staffing levels or time constraints because of budget reductions, eight were limited to providing estimates only. The NNA is appreciative of the efforts made by all participating officials.

## U.S. Population And Notary Populations



Source: U.S. Census Bureau \& NNA Research

| State | Notaries 2012 | Notaries 2007 | Change | 2010 U.S. Population Census | 2012 Notaries per 100,000 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Alabama | 63,065 | 67,593 | $(-4,528)$ | 4,779,736 | 1314 |
| Alaska | 13,194 | 12,679 | 515 | 710,231 | 1885 |
| Arizona | 99,206 | 73,000 | 26,206 | 6,392,017 | 1550 |
| Arkansas | 54,198 | 52,956 | 1,242 | 2,915,918 | 1869 |
| California | 163,711 | 292,170 | $(-128,459)$ | 37,253,956 | 440 |
| Colorado | 87,812 | 110,848 | $(-23,036)$ | 5,029,916 | 1756 |
| Connecticut* | 50,000 | 54,089 | $(-4,089)$ | 3,574,097 | 1389 |
| Delaware | 10,275 | 8,945 | 1,330 | 897,934 | 1142 |
| Florida | 398,053 | 436,655 | $(-38,602)$ | 18,801,310 | 2117 |
| Georgia | 159,649 | 173,602 | $(-13,953)$ | 9,687,653 | 1663 |
| Hawaii* | 12,000 | 10,000 | 2,000 | 1,360,301 | 923 |
| Idaho | 25,681 | 25,632 | 49 | 1,567,582 | 1712 |
| Illinois | 173,713 | 198,421 | $(-24,708)$ | 12,830,632 | 1357 |
| Indiana | 86,555 | 122,950 | $(-36,395)$ | 6,483,802 | 1352 |
| Iowa | 57,490 | 57,142 | 348 | 3,046,255 | 1916 |
| Kansas | 50,554 | 56,020 | $(-5,466)$ | 2,853,118 | 1806 |
| Kentucky | 84,610 | 92,270 | $(-7,660)$ | 4,339,367 | 1968 |
| Louisiana | 56,245 | 61,617 | $(-5,372)$ | 4,553,372 | 1223 |
| Maine | 24,974 | 30,506 | $(-5,532)$ | 1,328,361 | 1921 |
| Maryland | 70,915 | 86,180 | $(-15,265)$ | 5,773,552 | 1223 |
| Massachusetts* | 140,000 | 114,531 | 25,469 | 6,547,629 | 2154 |
| Michigan | 121,974 | 118,181 | 3,793 | 9,883,640 | 1232 |
| Minnesota | 84,826 | 94,402 | $(-9,576)$ | 5,303,925 | 1600 |
| Mississippi* | 38,000 | 35,126 | 2,874 | 2,967,297 | 1267 |
| Missouri | 76,501 | 74,864 | 1,637 | 5,988,927 | 1275 |
| Montana* | 20,000 | 21,000 | $(-1,000)$ | 989,415 | 2000 |
| Nebraska | 28,629 | 33,497 | $(-4,868)$ | 1,826,341 | 1591 |
| Nevada | 28,364 | 37,000 | $(-8,636)$ | 2,700,551 | 1051 |
| New Hampshire | 22,940 | 38,818 | $(-15,878)$ | 1,316,470 | 1765 |

## 2012 NOTARY CENSUS

| State | Notaries 2012 | Notaries 2007 | Change | 2010 U.S. Population Census | 2012 Notaries per 100,000 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| New Jersey | 124,607 | 246,510 | $(-121,903)$ | 8,791,894 | 1432 |
| New Mexico | 34,624 | 32,049 | 2,575 | 2,059,179 | 1731 |
| New York | 279,674 | 273,669 | 6,005 | 19,378,102 | 1449 |
| North Carolina | 143,180 | 164,070 | $(-20,890)$ | 9,535,483 | 1507 |
| North Dakota | 13,116 | 12,134 | 982 | 672,591 | 1874 |
| Ohio | 224,060 | 228,247 | $(-4,187)$ | 11,536,504 | 1948 |
| Oklahoma | 83,959 | 83,015 | 944 | 3,751,351 | 2269 |
| Oregon | 40,795 | 48,260 | $(-7,465)$ | 3,831,074 | 1074 |
| Pennsylvania | 74,008 | 78,098 | $(-4,090)$ | 12,702,379 | 583 |
| Rhode Island | 20,449 | 21,000 | (-551) | 1,052,567 | 2045 |
| South Carolina* | 138,000 | 134,701 | 3,299 | 4,625,364 | 3000 |
| South Dakota | 17,667 | 18,159 | (-492) | 814,180 | 2208 |
| Tennessee | 97,996 | 94,968 | 3,028 | 6,346,105 | 1555 |
| Texas | 401,232 | 398,159 | 3,073 | 25,145,561 | 1599 |
| Utah* | 17,000 | 20,237 | $(-3,237)$ | 2,763,885 | 630 |
| Vermont | 14,120 | 12,928 | 1,192 | 625,741 | 2353 |
| Virginia | 113,693 | 120,000 | $(-6,307)$ | 8,001,024 | 1421 |
| Washington | 75,830 | 83,313 | $(-7,483)$ | 6,724,540 | 1132 |
| West Virginia | 44,730 | 45,464 | (-734) | 1,852,994 | 2485 |
| Wisconsin | 86,920 | 96,009 | $(-9,089)$ | 5,686,986 | 1552 |
| Wyoming | 11,505 | 11,178 | 327 | 536,626 | 2301 |

Other US Jurisdictions

| American Samoa | 45 | 100 | $(-55)$ | 68,061 | 66 |
| :--- | ---: | ---: | ---: | ---: | ---: |
| District of Columbia $^{\star}$ | 9,500 | 9,500 | 0 | 601,723 | 1583 |
| Guam | 576 | 505 | 71 | 185,674 | 310 |
| N. Mariana Islands | 105 | 100 | 5 | 44,582 | 235 |
| Puerto Rico | 9,186 | 8,028 | 1,158 | $3,725,789$ | 248 |
| U.S. Virgin Islands | 645 | 712 | $(-67)$ | 109,574 | 645 |
| TOTAL | $4,380,351$ | $4,831,707$ | $(-451,356)$ |  |  |

*Due to issues dealing with technical problems, reduced staffing levels or time constraints because of budget reductions, eight jurisdictions were limited to providing estimates only.
In which industry are you employed?
Legal... 20.9\%- Real estate lending \&mortgage servicing..


- Real estate lending \& mortgage servicing..
16.6\%
- Government. .. ..... 16.4\%
- Banking, finance... ..... 11.9\%
- Healthcare. . ..... 13\%
- Manufacturing... ..... 8.9\%
- Insurance... ..... 5.8\%
- Technology, biotechnology. ..... 5.5\%
- Other... ..... 1\%
PER CAPITA COMPARISONS
Most Notaries Per Capita
West Virginia... 1 per every 41 residents

- Vermont...
- Oklahoma...
- South Dakota...
- Florida...

1 per every 44 residents
1 per every 45 residents 1 per every 46 residents
1 per every 47 residents

## Fewest Notaries Per Capita

California... 1 per every 228 residents

- Pennsylvania...
- Utah...
- Hawaii...
- Nevada...


1 per every 172 residents 1 per every 163 residents 1 per every 113 residents 1 per every 95 residents

## The Golden State Rollercoaster

California had 159,000 Notaries in 2002, 292,170 in 2007, and 163,711 today.


The Big Three California, New Jersey and Florida accounted for 65 percent of the decline in Notary population.

States With The Most Notaries
Texas...401,232

- Florida... 398,053
- New York... 279,674
- Ohio... 224,060
- llinois... 173,713



## States With The Fewest Notaries

## Delaware...10,275

- Wyoming... 11,505
- North Dakota... 13,116
- Alaska... 13,194
- Vermont... 14,120


Largest Decrease (In Numbers)
California...(-128,459)

- New Jersey.
$(-121,903)$
- Florida..
$(-38,602)$
- Indiana...
$(-36,395)$
- llinois...
$(-24,708)$


Largest Increase (In Numbers)
Arizona...26,206

- Massachusetts... 25,469
- New York... 6,005
- Michigan... 3,793
- South Carolina... 3,299



## Unknown Acts

$37 \%$ of respondents said they have been asked to perform a notarial act they did not know how to execute.

Notaries joined in the prosperity as Signing Agents. Several of the former corporate stalwarts of the mortgage industry were headquartered in Southern California, including Countrywide, the nation's largest mortgage lender, and Ameriquest, the largest subprime lender; both firms are now defunct.
The economy of nearby Nevada was also ravaged by the real estate bust and home foreclosure epidemic, losing over 23 percent of its Notaries in the five years leading up to the NNA's 2012 census.
Florida, too, suffered in the real estate collapse and foreclosure debacle, while New Jersey's economy was not helped by Wall Street job losses and state budget cutbacks.

## Economic Health Correlates With Upsurge

What exactly is the correlation between economic health and an upsurging population of Notaries? The connection is most evident in corporate workplaces where, in flush times, ample discretionary revenue is more often diverted to fund the commissioning of in-house Notaries. In times when discretionary revenue is low, companies cut staff and the remaining workers typically take on heavier notarial workloads.

Lean economic times may also inspire unemployed individuals to obtain a commission to earn revenue or to enhance a resume. But these relatively modest gains generally do not counterbalance the attrition among in-house employees, who by far account for the majority of the nation's Notaries.
The recent "robo-signing" settlement forged by the 49 state attorneys general is particularly timely in that it calls for sufficient Notaries in the mortgage industry to properly handle the unexpectedly stupendous volume of foreclosures that has recently resulted in countless violations of laws and ethics.

## States Closely Monitor Notary Availability

As mentioned above, many states do pay close attention to their counts vis-à-vis the federal decennial census of U.S. residents, because it offers a rough metric by which to assay Notary availability to the public.
Unfortunately, the NNA's 2012 census reveals that in 30 states that availability has worsened over the past five years, and in two states

- California and New Jersey - it has been truncated almost by half. The loss of such valuable commerce facilitators in the majority of states has a magnified impact during an economic downturn such as we are currently experiencing: appreciable departures of Notaries has the cumulatively significant effect of obstructing key business and governmental functions and adding momentum, however slight, to any downward economic spiral.

Yet, with signs of a slow but steady financial recovery now proliferating around the nation, the overall future outlook for an American notariate of sufficient numbers to serve the world's largest economy is encouraging.

We should keep in mind that even in this harshest of recessions, 20 states did experience a surge in their Notary ranks, and the brunt of the decline was borne in widely separated pockets - i.e., California, New Jersey and Florida - that are all currently showing strong signs of rebounding from the economic malaise of the past several years.

Five years from now, it is more than likely that the chart for the NNA's Notary census of 2017 will show a growth line with a decided upward tilt. (WITI

## 10 States with Largest Percentage Notary Gains And Losses



