

Oakland

Data collected by the Livability Project for Economic Localization Information

		\$11,669/HH	14.03%		late fees	late fees	Median HH	Annual
Population	Households	Credit Card Debt	Annual Interest	4.4% delinquent	\$35/mo	annual	Income	Income
398,844	150,790	1.76 billion	246.8 million	6,635	232,225	2.79 million	40,055	6.04 billion

Travel time	Home	Retail		Square	People per
to Work	Ownership	Sales	Firms	Miles	sq. mile
31.1 minutes	41%	2.1 billion	29,155	56	7,127

Think of the impact we could have by investing even a few million in community projects!

Sources:

online demographic and census data
nationalscoreindex.com/usscore.aspx
<http://moneycentral.msn.com/content/banking/creditcards/p117014.asp>
http://www.normantranscript.com/opinion/local_story_193003150?keyword=secondarystory

Interest rate 14.03%

<http://www.indexcreditcards.com/creditcardmonitor/> 7/3/06

4.4% Make Late Payments

<http://www.indexcreditcards.com/creditcardnews/>
 4.4% of credit card payments were delinquent in the first quarter of 2006, up from 4.27 percent in the previous quarter and the first increase since the second quarter of 2005.

\$35 Average Late Payment Fee

As we reported last week, the average fee for a late credit card payment is \$35, demonstrating how easy it is for delinquent accounts to grow to proportions that make paying off the account even harder.

www.livabilityproject.org