



If I'm feeling sick or have to do something like take care of a parking ticket... if you're working in a gig, you make no money. It's very anxiety producing.

OAKLAND, CALIFORNIA

- The largest employers in Oakland are in a variety of industries including health care, city and local government, and education ([City of Oakland Economic & Workforce Development](#)) – Oakland jobs by industry sector: 20% health care, 14.5% transportation, 10.5% leisure and hospitality, 9% professional services, 8.6% education ([Oakland Economic Dashboard](#)).
- UPS, UCSF Benioff Children's Hospital Oakland, Southwest Airlines, and Kaiser Permanente rank among top employers in their industry sectors in the area ([San Francisco Business Times](#)).
- This month, Oakland's minimum wage increased from \$12.86 to \$13.23 ([City of Oakland](#)).
- Oakland's median household income (2016) is \$57,778 with an estimated 20% of individuals living in poverty ([Census.gov](#)).
- A breakdown of LendUp customers in the state:
 - Median age: 38
 - Median income: \$35k
 - Top four counties:
 - Los Angeles
 - San Diego
 - San Bernardino
 - Riverside

I'm kind of in the same place, three years after having my baby. Working 2 jobs, I think I have two payday loans out at the moment, that I keep recycling over and over.

NATIONAL

- 90 percent of experts agree that income volatility has increased over the last decade ([Aspen Institute](#)).
- At least one in four households across income, education, race, and other demographic groups have experienced substantive income shifts ([Pew Charitable Trusts](#)).
- Families facing income volatility are also significantly more likely to be evicted, miss housing and utility payments, and receive public benefits ([Urban Institute](#)).
- Nearly one in four families (24 percent) have no non-retirement savings, and more than half (52 percent) have less than \$2,000 ([Urban Institute](#)).

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