

2009 Household Banking Status by Demographic Characteristics

Illinois

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	4,915	100.0	301	6.1	780	15.9	3,737	76.0	97	2.0		
Household Type												
Family Household	3,224	65.6	192	6.0	556	17.2	2,431	75.4	45	1.4		
Female householder, no husband present	572	11.6	110	19.2	179	31.2	280	48.9	4	0.7		
Male Householder, no wife present	236	4.8	28	11.7	55	23.2	151	63.9	3	1.2		
Married couple	2,416	49.2	55	2.3	323	13.4	2,000	82.8	39	1.6		
Nonfamily household and other	1,691	34.4	109	6.5	224	13.3	1,306	77.2	51	3.0		
Race/Ethnicity												
Black	745	15.2	177	23.7	213	28.5	331	44.4	25	3.3		
Hispanic non-Black	443	9.0	50	11.4	73	16.4	313	70.8	6	1.4		
White non-Black non-Hispanic	3,498	71.2	70	2.0	458	13.1	2,904	83.0	66	1.9		
Other non-Black non-Hispanic	230	4.7	4	1.9	37	15.9	189	82.1	-	-		
Age												
15 to 34 years	1,069	21.8	109	10.2	235	22.0	704	65.8	22	2.1		
35 to 44 years	1,061	21.6	57	5.3	182	17.2	807	76.1	15	1.4		
45 to 54 years	1,028	20.9	60	5.9	185	18.0	757	73.7	26	2.5		
55 to 64 years	802	16.3	38	4.7	98	12.2	649	80.9	17	2.2		
65 years or more	956	19.4	38	4.0	81	8.5	820	85.8	17	1.7		
Education												
No high school degree	499	10.1	100	20.1	80	16.0	312	62.5	7	1.3		
High school degree	1,349	27.4	115	8.5	272	20.2	949	70.3	14	1.0		
Some college	1,381	28.1	74	5.4	266	19.2	1,009	73.0	33	2.4		
College degree	1,686	34.3	12	0.7	163	9.7	1,468	87.0	44	2.6		
Household Income												
Less than \$15,000	565	11.5	151	26.7	128	22.7	279	49.4	7	1.2		
Between \$15,000 and \$30,000	643	13.1	67	10.4	152	23.6	421	65.5	3	0.5		
Between \$30,000 and \$50,000	774	15.7	21	2.7	173	22.3	565	73.0	15	1.9		
Between \$50,000 and \$75,000	759	15.4	4	0.5	111	14.6	634	83.5	10	1.4		
At Least \$75,000	1,208	24.6	-	-	99	8.2	1,096	90.7	13	1.1		
Unknown	967	19.7	59	6.1	118	12.2	742	76.7	48	5.0		
Homeownership												
Homeowner	3,363	68.4	53	1.6	404	12.0	2,845	84.6	61	1.8		
Non-homeowner	1,552	31.6	248	16.0	377	24.3	892	57.5	35	2.3		

Notes:

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)