

### 2009 Household Banking Status by Demographic Characteristics

#### Chicago-Naperville-Joliet, IN-IN-WI

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		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
All Households	3,355	100.0	245	7.3	470	14.0	2,565	76.5	75	2.2
Household Type										
Family Household	2,265	67.5	158	7.0	332	14.6	1,737	76.7	37	1.7
Female householder, no husband present	395	11.8	96	24.3	110	27.8	185	46.9	4	1.0
Male Householder, no wife present	166	4.9	24	14.4	43	26.1	96	57.8	3	1.7
Married couple	1,704	50.8	38	2.2	178	10.5	1,456	85.5	31	1.8
Nonfamily household and other	1,090	32.5	87	8.0	138	12.7	828	75.9	37	3.4
Race/Ethnicity										
Black	649	19.4	161	24.8	183	28.1	285	43.9	20	3.1
Hispanic non-Black	412	12.3	50	12.2	76	18.4	280	67.8	6	1.5
White non-Black non-Hispanic	2,092	62.4	29	1.4	186	8.9	1,829	87.4	48	2.3
Other non-Black non-Hispanic	201	6.0	4	2.2	25	12.6	172	85.2	-	-
Age										
15 to 34 years	774	23.1	79	10.2	152	19.7	527	68.1	15	2.0
35 to 44 years	735	21.9	42	5.7	99	13.5	578	78.6	16	2.2
45 to 54 years	760	22.7	57	7.5	114	15.0	574	75.5	15	2.0
55 to 64 years	500	14.9	28	5.7	36	7.2	421	84.2	15	2.9
65 years or more	586	17.5	38	6.5	69	11.7	465	79.4	14	2.4
Education										
No high school degree	363	10.8	87	23.9	69	19.0	201	55.3	7	1.8
High school degree	817	24.4	90	11.0	151	18.5	572	70.0	4	0.5
Some college	845	25.2	52	6.1	146	17.2	618	73.1	30	3.5
College degree	1,329	39.6	16	1.2	104	7.8	1,174	88.3	35	2.6
Household Income										
Less than \$15,000	338	10.1	101	29.8	72	21.2	162	47.9	4	1.1
Between \$15,000 and \$30,000	332	9.9	66	19.9	59	17.8	203	61.3	3	1.0
Between \$30,000 and \$50,000	516	15.4	18	3.5	119	23.2	367	71.2	11	2.1
Between \$50,000 and \$75,000	461	13.7	4	0.8	48	10.5	402	87.2	7	1.6
At Least \$75,000	935	27.9	-	-	67	7.2	850	90.9	18	1.9
Unknown	773	23.0	56	7.3	104	13.4	581	75.1	32	4.1
Homeownership										
Homeowner	2,299	68.5	43	1.9	238	10.4	1,974	85.9	43	1.9
Non-homeowner	1,056	31.5	202	19.1	232	21.9	591	56.0	31	3.0

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](#)