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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic

Illinois

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	4,956	100.0	374	7.6	3,261	65.8	112	2.3	1,113	22.4	96	1.9	4,382	88.4	3,373	68.1
Household Type																
Family Household	3,208	64.7	219	6.8	2,207	68.8	58	1.8	678	21.1	46	1.4	2,888	90.0	2,265	70.6
Female householder, no husband present	630	12.7	118	18.7	287	45.5	21	3.3	190	30.2	14	2.2	481	76.3	308	48.9
Male Householder, no wife present	212	4.3	45	21.3	85	39.9	12	5.6	70	33.2	-	-	155	73.1	97	45.6
Married couple	2,366	47.7	56	2.4	1,835	77.6	25	1.1	417	17.6	32	1.4	2,252	95.2	1,860	78.6
Nonfamily household and other	1,749	35.3	155	8.9	1,054	60.3	54	3.1	435	24.9	50	2.9	1,494	85.4	1,108	63.4
Race/Ethnicity																
Black	726	14.6	176	24.2	271	37.4	14	1.9	224	30.8	41	5.7	500	68.8	285	39.3
Hispanic non-Black	517	10.4	97	18.7	233	45.1	19	3.7	161	31.1	8	1.5	394	76.2	252	48.7
White non-Black non-Hispanic	3,495	70.5	97	2.8	2,580	73.8	76	2.2	699	20.0	43	1.2	3,282	93.9	2,656	76.0
Other non-Black non-Hispanic	219	4.4	5	2.4	177	80.6	3	1.5	29	13.4	5	2.1	206	94.0	180	82.1
Age																
15 to 34 years	1,077	21.7	132	12.3	633	58.8	33	3.0	275	25.5	3	0.3	912	84.7	666	61.9
35 to 44 years	919	18.5	59	6.4	607	66.1	21	2.3	222	24.2	9	1.0	834	90.8	629	68.4
45 to 54 years	1,046	21.1	90	8.6	754	72.0	18	1.8	157	15.0	27	2.6	910	87.0	772	73.8
55 to 64 years	958	19.3	67	7.0	617	64.4	21	2.2	223	23.3	29	3.0	840	87.7	639	66.7
65 years or more	957	19.3	26	2.7	649	67.9	18	1.9	235	24.6	28	2.9	885	92.5	668	69.8
Education																
No high school degree	459	9.3	78	16.9	190	41.3	25	5.4	153	33.4	14	3.0	343	74.7	214	46.7
High school degree	1,529	30.8	183	11.9	827	54.1	61	4.0	418	27.4	40	2.6	1,249	81.7	888	58.1
Some college	1,298	26.2	93	7.2	837	64.5	15	1.2	335	25.8	18	1.4	1,172	90.3	852	65.6
College degree	1,671	33.7	22	1.3	1,408	84.2	11	0.7	206	12.3	25	1.5	1,618	96.9	1,419	84.9
Household Income																
Less than \$15,000	727	14.7	183	25.2	249	34.2	40	5.5	239	32.9	16	2.1	496	68.3	289	39.8
Between \$15,000 and \$30,000	883	17.8	105	11.9	368	41.7	40	4.5	353	39.9	17	1.9	721	81.7	408	46.2
Between \$30,000 and \$50,000	890	18.0	56	6.3	543	61.0	21	2.4	250	28.1	21	2.3	793	89.1	564	63.3
Between \$50,000 and \$75,000	946	19.1	26	2.8	721	76.3	8	0.8	159	16.8	31	3.3	880	93.0	729	77.1
At Least \$75,000	1,510	30.5	4	0.2	1,379	91.4	3	0.2	112	7.4	12	0.8	1,491	98.8	1,383	91.6
Homeownership																
Homeowner	3,479	70.2	72	2.1	2,634	75.7	46	1.3	660	19.0	68	2.0	3,294	94.7	2,679	77.0
Non-homeowner	1,477	29.8	302	20.5	627	42.5	67	4.5	453	30.7	28	1.9	1,088	73.7	694	47.0

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)