2011 Household Bank Account Type by Demographic Characteristics
Chicago-Naperville-Joliet, IN-IN-WI

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		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	3,429	100	294	8.6	2,247	65.5	48	1.4	759	22.1	81	2.4	3,006	87.7	2,295	66.9
Household Type																
Family Household	2,253	65.7	176	7.8	1,539	68.3	25	1.1	477	21.2	36	1.6	2,016	89.5	1,564	69.4
Female householder, no husband present	408	11.9	83	20.3	187	45.8	4	0.9	125	30.5	10	2.6	311	76.3	190	46.7
Male Householder, no wife present	150	4.4	45	30.0	50	33.1	4	2.5	51	34.3	-	-	101	67.4	54	35.7
Married couple	1,695	49.4	48	2.9	1,302	76.8	18	1.1	301	17.8	25	1.5	1,604	94.6	1,320	77.9
Nonfamily household and other	1,176	34.3	118	10.0	708	60.2	22	1.9	282	24.0	45	3.8	990	84.2	731	62.1
Race/Ethnicity																
Black	625	18.2	145	23.2	247	39.4	3	0.6	194	31.0	36	5.8	440	70.4	250	40.0
Hispanic non-Black	478	13.9	94	19.7	204	42.8	16	3.3	156	32.6	8	1.6	360	75.4	220	46.1
White non-Black non-Hispanic	2,151	62.7	50	2.3	1,660	77.2	25	1.2	384	17.9	32	1.5	2,044	95.0	1,685	78.3
Other non-Black non-Hispanic	175	5.1	5	3.0	136	77.8	3	1.9	26	14.7	5	2.6	162	92.5	139	79.7
Age																
15 to 34 years	742	21.6	94	12.6	434	58.5	11	1.5	203	27.4	-	-	637	85.8	445	60.0
35 to 44 years	652	19.0	48	7.4	438	67.1	8	1.2	154	23.7	4	0.6	592	90.8	446	68.3
45 to 54 years	738	21.5	77	10.4	512	69.3	4	0.5	123	16.6	24	3.2	634	85.9	515	69.8
55 to 64 years	702	20.5	60	8.6	457	65.1	10	1.5	149	21.3	25	3.6	606	86.4	467	66.6
65 years or more	595	17.3	16	2.6	407	68.4	14	2.4	130	21.8	28	4.7	537	90.3	421	70.9
Education																
No high school degree	328	9.6	68	20.7	120	36.6	15	4.5	112	34.0	14	4.2	232	70.7	135	41.1
High school degree	895	26.1	118	13.2	485	54.1	18	2.1	241	26.9	33	3.7	726	81.1	503	56.2
Some college	880	25.7	83	9.4	532	60.4	3	0.4	247	28.1	15	1.7	779	88.5	535	60.8
College degree	1,325	38.7	25	1.9	1,110	83.8	11	0.8	159	12.0	20	1.5	1,269	95.8	1,122	84.6
Household Income																
Less than $15,000	443	12.9	144	32.5	146	32.9	8	1.8	138	31.1	7	1.7	284	64.0	154	34.7
Between $15,000 and $30,000	525	15.3	75	14.3	168	32.1	25	4.8	239	45.6	17	3.2	407	77.6	194	36.9
Between $30,000 and $50,000	576	16.8	41	7.1	360	62.5	7	1.2	148	25.7	21	3.6	507	88.1	366	63.7
Between $50,000 and $75,000	694	20.2	31	4.4	497	71.6	4	0.6	138	19.9	24	3.5	635	91.4	501	72.2
At Least $75,000	1,192	34.8	4	0.3	1,077	90.4	3	0.3	96	8.1	12	1.0	1,173	98.4	1,080	90.6
Homeownership																
Homeowner	2,405	70.1	62	2.6	1,819	75.6	21	0.9	442	18.4	61	2.5	2,261	94.0	1,840	76.5
Non-homeowner	1,024	29.9	233	22.7	428	41.8	27	2.6	317	30.9	20	2.0	744	72.7	454	44.4

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.

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.

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