

Use of AFS by Banking Status

Illinois

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	4,956	100.0	374	100.0	879	100.0	3,546	100.0	156.0	100.0
Any AFS										
Has Ever Used	1,966	39.7	294	78.6	879	100.0	775	21.8	0	0
Has Never Used	2,828	57.1	56	15.1	0	0	2,772	78.2	0	0
Unknown	162	3.3	24	6.3	0	0	0	0	138.0	88.5
Non-Bank Money Order										
Has Ever Used	1,422	28.7	221	58.9	671	76.4	520	14.7	10.0	6.2
Has Never Used	3,387	68.3	116	30.9	208	23.6	3,026	85.3	37.0	23.7
Unknown	147	3.0	38	10.1	-	-	0	0	109.0	70.0
Non-Bank Check Cashing										
Has Ever Used	648	13.1	186	49.7	294	33.5	156	4.4	12.0	7.4
Has Never Used	4,185	84.4	165	44.0	585	66.5	3,391	95.6	45.0	28.7
Unknown	124	2.5	24	6.3	-	-	0	0	100.0	63.9
Non-Bank Remittances										
Has Ever Used	320	6.5	40	10.7	214	24.4	65	1.8	-	-
Has Never Used	4,500	90.8	304	81.2	665	75.6	3,481	98.2	50.0	31.9
Unknown	137	2.8	30	8.1	-	-	0	0	106.0	68.1
Payday Lending										
Has Ever Used	211	4.3	28	7.5	129	14.7	54	1.5	-	-
Has Never Used	4,604	92.9	320	85.5	747	85.0	3,492	98.5	44.0	28.4
Unknown	141	2.9	26	7.0	3	0.4	0	0	112.0	71.6
Pawn Shops										
Has Ever Used	261	5.3	52	13.8	118	13.4	92	2.6	-	-
Has Never Used	4,567	92.2	296	79.2	758	86.2	3,455	97.4	58.0	37.0
Unknown	128	2.6	26	7.0	3	0.4	0	0	98.0	63.0
Rent-to-Own										
Has Ever Used	209	4.2	36	9.6	102	11.6	71	2.0	-	-
Has Never Used	4,610	93.0	304	81.2	774	88.0	3,475	98.0	57.0	36.2
Unknown	137	2.8	34	9.1	3	0.4	0	0	100.0	63.8
Refund Anticipation Loans										
Has Ever Used	151	3.1	30	7.9	85	9.7	32	0.9	4.0	2.7
Has Never Used	4,648	93.8	310	82.9	791	90.0	3,514	99.1	32.0	20.8
Unknown	157	3.2	34	9.1	3	0.4	0	0	119.0	76.5

Notes:

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded 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](#)

Timing of AFS Use by Banking Status

Illinois

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	4,956	100.0	374	100.0	879	100.0	3,546	100.0	156	100.0
Any AFS										
In Last 30 Days	509	10.3	161	43.1	347	39.5	0	0	0	0
In Last 2-12 Months	615	12.4	83	22.2	532	60.5	0	0	0	0
Not in the Last 12 Months	842	17.0	50	13.4	0	0	775	21.8	18	11.5
Never Used	2,828	57.1	56	15.1	0	0	2,772	78.2	0	0
Unknown	162	3.3	24	6.3	0	0	0	0	138	88.5
Non-Bank Money Order										
In Last 30 Days	316	6.4	99	26.5	217	24.6	0	0	-	-
In Last 2-12 Months	457	9.2	83	22.1	374	42.5	0	0	-	-
Not in the Last 12 Months	650	13.1	39	10.4	81	9.2	520	14.7	10	6.2
Never Used	3,387	68.3	116	30.9	208	23.6	3,026	85.3	37	23.7
Unknown	147	3.0	38	10.1	-	-	-	-	109	70.0
Non-Bank Check Cashing										
In Last 30 Days	208	4.2	99	26.5	109	12.4	0	0	-	-
In Last 2-12 Months	159	3.2	61	16.4	97	11.1	0	0	-	-
Not in the Last 12 Months	281	5.7	26	6.8	88	10.0	156	4.4	12	7.4
Never Used	4,185	84.4	165	44.0	585	66.5	3,391	95.6	45	28.7
Unknown	124	2.5	24	6.3	-	-	-	-	100	63.9
Non-Bank Remittances										
In Last 30 Days	82	1.7	19	5.0	63	7.2	0	0	-	-
In Last 2-12 Months	144	2.9	12	3.1	132	15.0	0	0	-	-
Not in the Last 12 Months	95	1.9	10	2.7	19	2.2	65	1.8	-	-
Never Used	4,500	90.8	304	81.2	665	75.6	3,481	98.2	50	31.9
Unknown	137	2.8	30	8.1	-	-	-	-	106	68.1
Payday Lending										
In Last 30 Days	7	0.1	-	-	7	0.8	0	0	-	-
In Last 2-12 Months	50	1.0	4	1.2	46	5.2	0	0	-	-
Not in the Last 12 Months	154	3.1	24	6.3	76	8.7	54	1.5	-	-
Never Used	4,604	92.9	320	85.5	747	85.0	3,492	98.5	44	28.4
Unknown	141	2.9	26	7.0	3	0.4	-	-	112	71.6
Pawn Shops										
In Last 30 Days	12	0.2	4	1.0	8	0.9	0	0	-	-
In Last 2-12 Months	64	1.3	21	5.6	43	4.9	0	0	-	-
Not in the Last 12 Months	185	3.7	27	7.2	67	7.6	92	2.6	-	-
Never Used	4,567	92.2	296	79.2	758	86.2	3,455	97.4	58	37.0
Unknown	128	2.6	26	7.0	3	0.4	-	-	98	63.0
Rent-to-Own (a)										
Used in last 12 months	50	1.0	15	3.9	35	4.0	0	0	-	-
Used but not in last 12 months	159	3.2	22	5.8	67	7.6	71	2.0	-	-
Never Used	4,610	93.0	304	81.2	774	88.0	3,475	98.0	57	36.2
Unknown	137	2.8	34	9.1	3	0.4	-	-	100	63.8
Refund Anticipation Loans (a)										
Used in last 12 months	48	1.0	11	3.0	36	4.1	0	0	-	-
Used but not in last 12 months	100	2.0	18	4.9	49	5.5	32	0.9	-	-
Never Used	4,648	93.8	310	82.9	791	90.0	3,514	99.1	32	20.8
Unknown	161	3.2	34	9.1	3	0.4	-	-	124	79.2

Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

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

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



Use of AFS by Household Characteristic

Illinois

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	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	4,956	100.0	1,966	39.7	2,828	57.1	162	3.3	1,782	36.0	599	12.1
Banking Status												
Unbanked	374	7.6	294	78.6	56	15.1	24	6.3	271	72.4	102	27.3
Underbanked	879	17.7	879	100.0	0	0	0	0	836	95.1	284	32.3
Fully Banked	3,546	71.6	775	21.8	2,772	78.2	0	0	657	18.5	209	5.9
Banked but Underbanked Status Unknown	156	3.2	18	11.5	-	-	138	88.5	18	11.5	4	2.7
Household Type												
Family household	3,208	64.7	1,291	40.2	1,836	57.2	80	2.5	1,163	36.3	395	12.3
Female householder, no husband present	630	12.7	344	54.6	273	43.3	13	2.1	283	44.9	144	22.9
Male householder, no wife present	212	4.3	126	59.5	76	35.9	10	4.6	111	52.4	45	21.1
Married couple	2,366	47.7	821	34.7	1,487	62.9	58	2.4	770	32.5	206	8.7
Nonfamily household	1,745	35.2	671	38.5	992	56.9	82	4.7	615	35.2	200	11.5
Female householder	947	19.1	316	33.4	577	60.9	54	5.7	301	31.8	90	9.5
Male householder	798	16.1	356	44.5	415	52.0	28	3.5	314	39.3	110	13.8
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	726	14.6	412	56.7	250	34.4	64	8.9	375	51.6	138	19.0
Hispanic non-Black	517	10.4	311	60.2	195	37.7	11	2.2	293	56.7	46	9.0
White non-Black non-Hispanic	3,495	70.5	1,206	34.5	2,202	63.0	87	2.5	1,078	30.8	412	11.8
Other non-Black non-Hispanic	219	4.4	37	16.9	182	83.1	-	-	37	16.9	3	1.2
Age												
15 to 34 years	1,077	21.7	520	48.3	538	49.9	19	1.8	454	42.2	201	18.6
35 to 44 years	919	18.5	382	41.5	507	55.2	30	3.2	340	37.0	149	16.2
45 to 54 years	1,046	21.1	449	42.9	543	51.9	54	5.2	417	39.8	124	11.8
55 to 64 years	958	19.3	353	36.9	574	59.9	31	3.2	321	33.5	91	9.5
65 years or more	957	19.3	262	27.4	667	69.7	27	2.9	252	26.3	35	3.6
Education												
No high school degree	459	9.3	258	56.2	194	42.2	7	1.5	247	53.9	55	12.0
High school degree	1,529	30.8	652	42.7	809	52.9	67	4.4	567	37.1	235	15.4
Some college	1,298	26.2	578	44.5	677	52.2	43	3.3	509	39.3	223	17.2
College degree	1,671	33.7	477	28.6	1,148	68.7	45	2.7	459	27.5	86	5.1
Household Income												
Less than \$15,000	727	14.7	400	55.0	296	40.6	32	4.4	355	48.9	155	21.4
Between \$15,000 and \$30,000	883	17.8	428	48.5	404	45.8	51	5.8	383	43.3	165	18.7
Between \$30,000 and \$50,000	890	18.0	390	43.8	482	54.2	18	2.0	346	38.9	112	12.6
Between \$50,000 and \$75,000	946	19.1	340	35.9	581	61.4	26	2.7	319	33.7	93	9.8
At Least \$75,000	1,510	30.5	409	27.1	1,066	70.6	36	2.4	379	25.1	73	4.9
Homeownership												
Homeowner	3,479	70.2	1,111	31.9	2,257	64.9	111	3.2	1,015	29.2	292	8.4
Non-homeowner	1,477	29.8	855	57.9	571	38.7	51	3.4	767	52.0	308	20.8

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

- = 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.

NA = Not available because the sample size was too small to make an accurate estimate.

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Timing of AFS Use by Household Characteristic

Illinois

Household Characteristic	Timing of AFS Use (a)												Memo Item	
	All Households		In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	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
All Households	4,956	100.0	509	10.3	615	12.4	842	17.0	2,828	57.1	162	3.3	1,124	22.7
Banking Status														
Unbanked	374	7.6	161	43.1	83	22.2	50	13.4	56	15.1	24	6.3	244	65.3
Underbanked	879	17.7	347	39.5	532	60.5	0	0	0	0	0	0	879	100.0
Fully Banked	3,546	71.6	0	0	0	0	775	21.8	2,772	78.2	0	0	0	0
Banked but Underbanked Status Unknown	156	3.2	0	0	0	0	18	11.5	0	0	138	88.5	0	0
Household Type														
Family household	1,268	64.7	346	10.8	412	12.9	532	16.6	1,836	57.2	80	2.5	759	23.7
Female householder, no husband present	281	12.7	96	15.3	135	21.4	113	17.9	273	43.3	13	2.1	231	36.7
Male householder, no wife present	212	4.3	44	20.8	48	22.6	34	16.1	76	35.9	10	4.6	92	43.4
Married couple	2,366	47.7	206	8.7	230	9.7	385	16.3	1,487	62.9	58	2.4	436	18.4
Nonfamily household	1,745	35.2	162	9.3	199	11.4	310	17.8	992	56.9	82	4.7	361	20.7
Female householder	947	19.1	63	6.7	99	10.5	153	16.2	577	60.9	54	5.7	162	17.1
Male householder	798	16.1	99	12.4	100	12.5	157	19.6	415	52.0	28	3.5	199	24.9
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	726	14.6	149	20.6	165	22.8	97	13.4	250	34.4	64	8.9	314	43.3
Hispanic non-Black	517	10.4	143	27.7	83	16.1	85	16.4	195	37.7	11	2.2	226	43.8
White non-Black non-Hispanic	3,495	70.5	206	5.9	353	10.1	648	18.5	2,202	63.0	87	2.5	559	16.0
Other non-Black non-Hispanic	219	4.4	11	5.0	13	6.1	13	5.8	182	83.1	-	-	24	11.1
Age														
15 to 34 years	1,077	21.7	155	14.4	193	18.0	171	15.9	538	49.9	19	1.8	348	32.4
35 to 44 years	919	18.5	107	11.7	130	14.1	145	15.8	507	55.2	30	3.2	237	25.8
45 to 54 years	1,046	21.1	109	10.4	127	12.1	214	20.4	543	51.9	54	5.2	235	22.5
55 to 64 years	958	19.3	91	9.5	99	10.3	164	17.1	574	59.9	31	3.2	189	19.8
65 years or more	957	19.3	47	4.9	67	7.0	149	15.5	667	69.7	27	2.9	114	11.9
Education														
No high school degree	459	9.3	125	27.3	65	14.1	68	14.9	194	42.2	7	1.5	190	41.4
High school degree	1,529	30.8	166	10.8	222	14.5	265	17.3	809	52.9	67	4.4	388	25.4
Some college	1,298	26.2	152	11.7	173	13.3	253	19.5	677	52.2	43	3.3	325	25.0
College degree	1,671	33.7	65	3.9	156	9.3	256	15.3	1,148	68.7	45	2.7	221	13.2
Household Income														
Less than \$15,000	727	14.7	144	19.8	129	17.8	127	17.4	296	40.6	32	4.4	273	37.6
Between \$15,000 and \$30,000	883	17.8	126	14.2	138	15.6	164	18.6	404	45.8	51	5.8	264	29.9
Between \$30,000 and \$50,000	890	18.0	106	11.9	123	13.9	160	18.0	482	54.2	18	2.0	229	25.8
Between \$50,000 and \$75,000	946	19.1	83	8.8	104	11.0	153	16.2	581	61.4	26	2.7	186	19.7
At Least \$75,000	1,510	30.5	50	3.3	121	8.0	238	15.7	1,066	70.6	36	2.4	171	11.3
Homeownership														
Homeowner	3,479	70.2	202	5.8	355	10.2	554	15.9	2,257	64.9	111	3.2	557	16.0
Non-homeowner	1,477	29.8	306	20.7	260	17.6	288	19.5	571	38.7	51	3.4	567	38.4

Notes:

(a) Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

- = 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.

NA = Not available because the sample size was too small to make an accurate estimate.

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