2011 Household Banking Status by Demographic Characteristics
Illinois

| Household Characterisitics | All Households | | Unbanked | | Has a Bank Account | | | | | |
| | | | | | 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	4,956	100.0	374	7.6	879	17.7	3,546	71.6	156	3.2
Household Type										
Family Household	3,208	64.7	219	6.8	607	18.9	2,295	71.5	87	2.7
Female householder, no husband present	630	12.7	118	18.7	149	23.7	350	55.5	13	2.1
Male Householder, no wife present	212	4.3	45	21.3	66	31.2	91	42.9	10	4.6
Married couple	2,366	47.7	56	2.4	391	16.5	1,854	78.4	64	2.7
Nonfamily household and other	1,749	35.3	155	8.9	272	15.6	1,252	71.6	69	4.0
Race/Ethnicity										
Black	726	14.6	176	24.2	195	26.9	308	42.5	47	6.5
Hispanic non-Black	517	10.4	97	18.7	158	30.6	251	48.6	11	2.2
White non-Black non-Hispanic	3,495	70.5	97	2.8	502	14.4	2,798	80.1	98	2.8
Other non-Black non-Hispanic	219	4.4	5	2.4	24	11.1	190	86.5	-	-
Age										
15 to 34 years	1,077	21.7	132	12.3	258	23.9	671	62.4	16	1.4
35 to 44 years	919	18.5	59	6.4	188	20.5	641	69.8	30	3.3
45 to 54 years	1,046	21.1	90	8.6	177	16.9	732	70.0	47	4.5
55 to 64 years	958	19.3	67	7.0	152	15.9	710	74.1	28	3.0
65 years or more	957	19.3	26	2.7	104	10.8	792	82.8	35	3.6
Education										
No high school degree	459	9.3	78	16.9	135	29.3	236	51.5	11	2.3
High school degree	1,529	30.8	183	11.9	278	18.2	1,007	65.9	61	4.0
Some college	1,298	26.2	93	7.2	253	19.5	913	70.4	39	3.0
College degree	1,671	33.7	22	1.3	214	12.8	1,390	83.2	46	2.8
Household Income										
Less than $15,000	727	14.7	183	25.2	143	19.7	382	52.6	19	2.6
Between $15,000 and $30,000	883	17.8	105	11.9	210	23.7	520	58.9	48	5.4
Between $30,000 and $50,000	890	18.0	56	6.3	199	22.4	617	69.3	18	2.0
Between $50,000 and $75,000	946	19.1	26	2.8	160	16.9	726	76.8	33	3.5
At Least $75,000	1,510	30.5	4	0.2	167	11.1	1,300	86.1	39	2.6
Homeownership										
Homeowner	3,479	70.2	72	2.1	510	14.7	2,771	79.6	126	3.6
Non-homeowner	1,477	29.8	302	20.5	369	25.0	775	52.5	30	2.0

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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