

2011 Household Banking Status by Demographic Characteristics

Chicago-Naperville-Joliet, IN-IN-WI

Household Characteristic	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	3,429	100.0	294	8.6	561	16.4	2,460	71.7	113	3.3		
Household Type												
Family Household	2,253	65.7	176	7.8	409	18.2	1,609	71.4	59	2.6		
Female householder, no husband present	408	11.9	83	20.3	80	19.5	239	58.6	7	1.6		
Male Householder, no wife present	150	4.4	45	30.0	34	22.6	61	40.9	10	6.5		
Married couple	1,695	49.4	48	2.9	296	17.4	1,308	77.2	43	2.5		
Nonfamily household and other	1,176	34.3	118	10.0	152	12.9	851	72.4	54	4.6		
Race/Ethnicity												
Black	625	18.2	145	23.2	160	25.5	273	43.7	47	7.6		
Hispanic non-Black	478	13.9	94	19.7	144	30.1	229	47.9	11	2.4		
White non-Black non-Hispanic	2,151	62.7	50	2.3	243	11.3	1,803	83.8	55	2.5		
Other non-Black non-Hispanic	175	5.1	5	3.0	15	8.5	155	88.5	-	-		
Age												
15 to 34 years	742	21.6	94	12.6	132	17.8	507	68.4	9	1.2		
35 to 44 years	652	19.0	48	7.4	122	18.6	463	71.0	19	2.9		
45 to 54 years	738	21.5	77	10.4	130	17.6	485	65.7	47	6.3		
55 to 64 years	702	20.5	60	8.6	120	17.1	504	71.8	18	2.6		
65 years or more	595	17.3	16	2.6	58	9.7	501	84.2	20	3.4		
Education												
No high school degree	328	9.6	68	20.7	99	30.0	158	48.2	3	1.0		
High school degree	895	26.1	118	13.2	180	20.1	565	63.1	33	3.6		
Some college	880	25.7	83	9.4	139	15.8	627	71.2	31	3.5		
College degree	1,325	38.7	25	1.9	144	10.9	1,110	83.8	46	3.5		
Household Income												
Less than \$15,000	443	12.9	144	32.5	69	15.5	215	48.5	15	3.4		
Between \$15,000 and \$30,000	525	15.3	75	14.3	136	26.0	287	54.6	27	5.1		
Between \$30,000 and \$50,000	576	16.8	41	7.1	107	18.7	410	71.2	18	3.0		
Between \$50,000 and \$75,000	694	20.2	31	4.4	116	16.7	529	76.2	18	2.7		
At Least \$75,000	1,192	34.8	4	0.3	133	11.1	1,020	85.6	35	3.0		
Homeownership												
Homeowner	2,405	70.1	62	2.6	328	13.7	1,928	80.2	86	3.6		
Non-homeowner	1,024	29.9	233	22.7	233	22.7	532	51.9	27	2.6		

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.

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](#)