

Unbanked and Underbanked for Illinois, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	5073	100	7.4	14.6	72.3	5.7
Race/Ethnicity (PCT)						
Black	775	100	23.9	22.1	47.2	6.8
Hispanic	490	100	17.2	29.0	45.4	8.5
Asian	218	100	3.4	17.3	68.9	10.4
American Indian/Alaskan	20	100	NA	NA	NA	-
Hawaiian/Pacific Islander	9	100	-	NA	NA	-
White non-Black non-Hispanic	3560	100	2.5	10.7	82.0	4.8
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	167	100	36.0	13.3	44.4	6.2
25 to 34 years	940	100	7.0	18.8	66.8	7.4
35 to 44 years	837	100	6.8	19.9	68.6	4.8
45 to 54 years	1041	100	8.4	16.5	71.2	3.9
55 to 64 years	951	100	7.9	10.0	77.5	4.5
65 years or more	1135	100	2.7	9.5	80.4	7.4
Education (PCT)						
No high school degree	413	100	30.6	23.3	41.4	4.7
High school degree	1326	100	11.2	19.2	62.2	7.4
Some college	1356	100	6.4	15.6	73.3	4.8
College degree	1977	100	0.8	9.0	84.9	5.3
Employment Status (PCT)						
Employed	3179	100	5.1	14.8	74.6	5.4
Unemployed	270	100	30.4	8.4	55.4	5.8
Not in labor force	1623	100	8.2	15.2	70.5	6.1
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	732	100	28.8	18.6	47.5	5.1
Between \$15,000 and \$30,000	841	100	9.2	22.1	62.0	6.7
Between \$30,000 and \$50,000	967	100	6.1	16.9	71.2	5.8
Between \$50,000 and \$75,000	1001	100	1.7	12.5	77.9	7.9

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At Least \$75,000	1532	100	0.9	8.5	86.8	3.8
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	370	100	16.0	27.7	53.1	3.2
Not Disabled	3400	100	6.7	14.9	73.1	5.3
Not Applicable	1302	100	7.0	10.0	75.7	7.3
Metropolitan Status (PCT)						
Metropolitan area - principal City	1416	100	12.6	14.0	66.8	6.6
Metropolitan area - Balance	2390	100	4.5	12.2	78.0	5.4
Not in Metropolitan area	571	100	6.1	19.5	68.8	5.5
Not Identified	695	100	8.0	20.3	66.8	5.0

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.