

Unbanked and Underbanked for Chicago-Naperville-Elgin, IL-IN-WI, 2015 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	3707	100	8.1	14.3	71.7	6.0
Race/Ethnicity (PCT)						
Black	739	100	28.9	20.3	44.1	6.7
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	2319	100	1.1	9.3	84.0	5.6
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	681	100	5.3	18.9	66.9	8.9
35 to 44 years	583	100	11.8	9.2	74.1	4.9
45 to 54 years	722	100	8.0	18.2	69.8	4.0
55 to 64 years	642	100	10.4	12.9	73.2	3.5
65 years or more	856	100	4.8	10.0	76.6	8.6
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	885	100	17.8	17.0	61.0	4.2
Some college	893	100	9.3	12.4	69.5	8.9
College degree	1691	100	1.3	12.3	81.7	4.7
Employment status (PCT)						
Employed	2454	100	6.6	15.5	72.4	5.5
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1144	100	11.5	11.2	70.5	6.8
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	NA	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	626	100	7.0	22.1	63.1	7.8
Between \$50,000 and \$75,000	701	100	3.7	13.5	78.6	4.2
At least \$75,000	1524	100	0.3	8.3	86.7	4.7
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

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Not disabled, age 25 to 64	2429	100	7.9	14.4	72.3	5.4
Not applicable (not age 25 to 64)	1079	100	6.6	12.4	73.7	7.4
Metropolitan status (PCT)						
Metropolitan area - principal city	1475	100	17.5	15.2	61.8	5.5
Metropolitan area - balance	2043	100	2.1	13.0	78.8	6.2
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	NA	100	NA	NA	NA	NA

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- 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, and auto title loan.