

Unbanked and Underbanked for Illinois, 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	5082	100	7.1	14.3	74.0	4.6
Race/Ethnicity (PCT)						
Black	754	100	28.3	20.3	44.7	6.7
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	3582	100	2.1	10.5	83.3	4.0
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	899	100	4.0	17.5	71.7	6.8
35 to 44 years	748	100	10.8	12.1	72.8	4.3
45 to 54 years	910	100	8.0	15.1	72.5	4.4
55 to 64 years	955	100	8.3	13.3	76.0	2.4
65 years or more	1293	100	4.6	10.8	79.0	5.6
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	1247	100	15.0	16.5	66.3	2.3
Some college	1421	100	6.2	13.7	73.0	7.2
College degree	2070	100	1.6	12.2	82.5	3.6
Employment status (PCT)						
Employed	3283	100	5.3	15.4	74.8	4.6
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1651	100	10.8	11.7	72.8	4.6
Family income (PCT)						
Less than \$15,000	618	100	31.1	20.6	42.5	5.8
Between \$15,000 and \$30,000	675	100	10.8	18.7	65.3	5.2
Between \$30,000 and \$50,000	924	100	6.1	19.5	68.4	6.0
Between \$50,000 and \$75,000	980	100	3.1	13.0	80.6	3.3
At least \$75,000	1885	100	0.5	8.8	86.7	4.0
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	3207	100	6.9	14.0	74.7	4.5
Not applicable (not age 25 to 64)	1571	100	5.9	13.6	75.4	5.0
Metropolitan status (PCT)						
Metropolitan area - principal city	1569	100	16.7	15.0	63.1	5.2
Metropolitan area - balance	2339	100	1.9	14.2	78.9	4.9
Not in metropolitan area	442	100	1.7	11.4	82.1	4.8
Not identified	732	100	6.7	14.6	76.5	2.2

- 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.