

## Unbanked and underbanked for Chicago-Naperville-Elgin, IL-IN-WI, 2017 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	3534	100	6.9	13.9	72.7	6.6
<b>Race/Ethnicity (PCT)</b>						
Black	655	100	24.5	19.6	48.7	7.1
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	2211	100	1.4	9.1	83.5	5.9
Other	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	637	100	6.1	14.8	74.3	4.8
35 to 44 years	616	100	7.3	14.9	71.7	6.2
45 to 54 years	673	100	6.8	18.7	64.8	9.7
55 to 64 years	627	100	5.4	13.6	74.1	7.0
65 years or more	860	100	7.6	7.6	78.5	6.3
<b>Education (PCT)</b>						
No high school diploma	NA	100	NA	NA	NA	NA
High school diploma	776	100	13.0	13.3	65.2	8.5
Some college	893	100	6.6	12.0	77.5	3.9
College degree	1654	100	1.9	13.9	77.5	6.6
<b>Employment status (PCT)</b>						
Employed	2369	100	4.7	15.2	74.2	6.0
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1079	100	11.6	10.3	70.2	7.9
<b>Family income (PCT)</b>						
Less than \$15,000	NA	100	NA	NA	NA	NA
\$15,000 to \$30,000	NA	100	NA	NA	NA	NA
\$30,000 to \$50,000	659	100	7.1	19.9	67.0	5.9
\$50,000 to \$75,000	694	100	1.0	19.1	76.5	3.4
At least \$75,000	1533	100	1.4	8.1	82.4	8.1
<b>Disability status (PCT)</b>						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA
Not disabled, age 25 to 64	2325	100	3.4	15.9	73.4	7.2
Not applicable (not age 25 to 64)	981	100	8.0	9.5	76.9	5.5
<b>Metropolitan status (PCT)</b>						
Metropolitan area - principal city	1291	100	13.4	13.8	64.9	7.8

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>Metropolitan area - balance</b>	2130	100	2.8	14.4	77.4	5.5
<b>Not in metropolitan area</b>	NA	100	NA	NA	NA	NA
<b>Not identified</b>	NA	100	NA	NA	NA	NA

- Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.