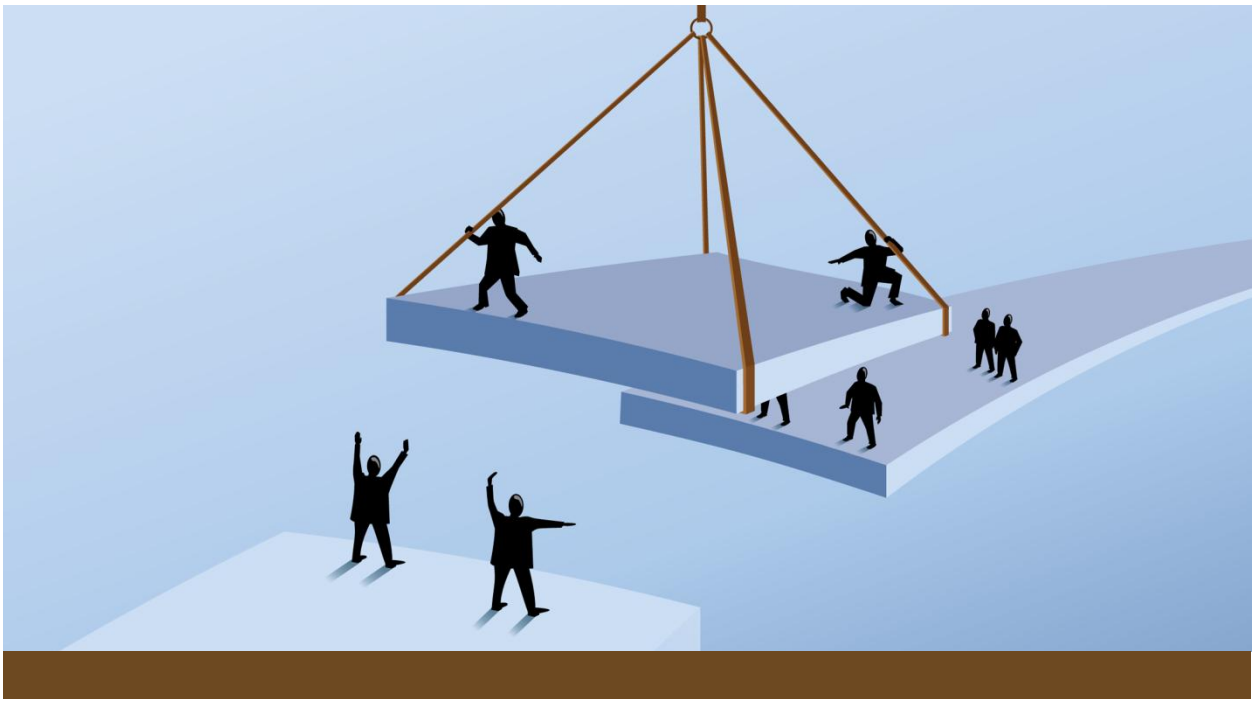
# Bridging the Gap: Credit Scores and Economic Opportunity in Illinois Communities of Color



WOODSTOCK INSTITUTE
*Advancing Economic Security and Community Prosperity*

IABG | Illinois Asset Building Group
Building financially strong families and communities

September 2010

www.woodstockinst.org

## Acknowledgements

The authors would like to thank Chris Giangreco of the Heartland Alliance for Human Needs and Human Rights and Woodstock staff Beverly Berryhill, Patricia Woods-Hessing, Tom Feltner, Dory Rand, Katie Buitrago, and Suniya Farooqui for their invaluable assistance in the production of this report.

This project would not have been possible without generous support from Ford Foundation through the Illinois Asset Building Group, John D. and Catherine T. MacArthur Foundation, the Chicago Community Trust, and the Woods Fund of Chicago.

## About the Authors

Geoff Smith, Senior Vice President – Mr. Smith has researched a wide range of housing and community development topics, including mortgage lending policy, housing market trends, small business finance, financial institution regulation, access to banking services, and general community reinvestment policy. He has authored and co-authored numerous Woodstock publications and co-authored research published in journals including Housing Policy Debate and Urban Affairs Review; testified on predatory lending issues and community reinvestment policy at hearings held by the U.S. House Financial Services Committee, the Federal Reserve Board, the State of Illinois Department of Financial and Professional Regulation, and the Chicago City Council, and has been quoted in USA Today, the Wall Street Journal, the Chicago Tribune and other media outlets. He has also appeared on NBC Nightly News. Geoff received a B.A. in Geography from the University of Illinois at Urbana-Champaign and an M.S. in Geography from the University of Wisconsin-Madison.

Sarah Duda, Research and Project Associate – Ms. Duda contributes to research and written analysis on various issues concerning housing policy and access to fairly priced financial products and services. Her primary interests include economic development theory, urban policy, and the development of equitable strategies for community reinvestment. Sarah received a B.A. from Antioch College in Yellow Springs, Ohio and a Masters in Urban Planning and Policy from the University of Illinois at Chicago.

# Bridging the Gap: Credit Scores and Economic Opportunity in Illinois Communities of Color

## Executive Summary

**"Bridging the Gap: Credit scores and economic opportunity in Illinois communities of color" found sharp disparities in credit characteristics between communities of color and white communities in Illinois.** The report analyzed credit score data from a large national credit bureau for the State of Illinois and found that individuals living in communities of color were far more likely to have "non-prime" credit scores, while individuals in predominantly white communities were much more likely to have "prime" credit scores.

**The report found tremendous polarization in credit score distributions.** Highly African American communities were almost four times as likely to have individuals with credit scores in the lowest range as predominantly white communities, while predominantly white communities were more than three times as likely to have individuals with credit scores in the highest range as highly African American communities.

**In Illinois' larger metropolitan areas, a higher percentage of zip codes had high levels of individuals with low credit scores.** Almost twice as many zip codes in Chicago had more than a quarter of individuals with credit scores in the lowest range as zip codes in non-large-metro areas.

**These disparities in credits scores by community racial and ethnic composition signal significant differences in economic opportunity between individuals living in communities of color and individuals living in white communities.** Individuals with credit scores in the lowest range, largely concentrated in African American and Latino communities, will have a far more difficult time accessing low-cost mortgages, auto loans, or credit cards than individuals with higher credit scores. Additionally, alternative uses of credit scores are becoming more common, with landlords, insurance and utility companies, and employers incorporating the scores into decision-making processes. These disparities may have increasing implications for the opportunity to access utilities, insurance, rental housing, and employment.

From a community development perspective, policymakers, neighborhood planners, and financial institutions may have to take different approaches in communities with high concentrations of individuals with low credit scores as lenders increasingly tighten underwriting criteria for home mortgage and small business loans.

**Some strategies include:**

- Support efforts to build credit for credit-underserved populations;
- Use additional data to build credit;
- Utilize manual, relationship-based underwriting for some transactions.

## Bridging the Gap: About the Series

Bridging the Gap is a series of brief reports focused on raising awareness of gaps in wealth and economic opportunity between the Chicago region's communities of color and white communities. The series aims to inform policy solutions to help close those gaps. The wealth gap between African American and Latino and white communities has been well documented, and there are concerns that the effects of the ongoing foreclosure and economic crisis will further widen this chasm.

# Introduction

**In recent years, credit scores have assumed an increasingly prominent role in the lives of American consumers.** A credit score is a quantification of the likelihood that an individual will default on a credit obligation. Typically, lenders use credit scores to determine a consumer's creditworthiness as part of an automated underwriting process for a mortgage or a consumer loan.[1] Credit scores have evolved in recent years, however. Credit scores are also used to determine risk-based pricing premiums for credit, insurance, and utilities, and to predict behavior or character when screening potential tenants and employees. A low credit score, therefore, has increasingly far-reaching implications for individuals and their families beyond the ability to secure credit, and there are concerns that **credit-underserved populations, such as recent immigrants, young adults, or individuals who are culturally credit-adverse, could experience increased barriers to accessing housing, insurance, or employment.**[2]

The following report uses zip code-level data on local credit conditions from a large credit bureau to examine geographic patterns of credit scores in Illinois. The analysis breaks zip codes into categories based on racial and ethnic composition and discusses how credit scores vary across these different geographies. The report concludes with a discussion of the implications of these patterns for economic opportunity and community development and makes recommendations for policy. An appendix with zip code-level information on credit score distribution and demographics for the largest zip codes in Illinois is included.

# Background

**Credit scores are calculated by credit bureaus from information included in an individual's credit report.** Credit reports track information from an individual's financial history including credit use, late payments, and credit inquiries as well as public information related to finances, such as bankruptcies.[3] This information is provided by creditors who report it in exchange for use of credit bureau data.[4] The information is then either used directly by credit bureaus to calculate predictive credit scores or purchased by companies who use credit report information in their own proprietary scoring models. The three largest national bureaus are Equifax, Experian, and TransUnion.[5] Models built using the data from these bureaus have the advantage of a broad, national consumer base upon which to pull loan performance information and determine repayment probabilities.[6] The bureaus create credit score algorithms which are weighted models that typically include eight to twelve variables, such as payment history, types of credit used, amount of debt outstanding, and length of credit history.[7] Different credit scoring systems have different score ranges, but scores typically rank between 350 and 850. Lower numbers typically indicate greater risk of delinquency, and higher numbers indicate less risk.[8]

Although the first credit score systems were developed in the late-1950s, it was not until the mid-1990s that scores were widely used for mortgage underwriting. Prior to this, credit scores were used primarily by credit card companies to help manage accounts and market products. Credit score models matured as improved technology

[1] Fishelson-Holstine, Hollis. "The Role of Credit Scoring in Increasing Homeownership for Underserved Populations." Joint Center for Housing Studies (2004): 3. Web.
[2] Maas, Ericca. "Credit Scoring and the Credit-Underserved Population." *Community Dividend*. Federal Reserve Bank of Minneapolis (2008): n.p. Web.
[3] Fellowes, Matt. "Credit Scores, Reports, and Getting Ahead in America." The Brookings Institution (2006): 4. Web.
[4] Maas, Op. Cit., 3
[5] Fellowes, Op. Cit., 19
[6] Fishelson-Holstine, Op. Cit., 5
[7] Ibid., 18
[8] Fellowes, Op. Cit., 4

allowed credit bureaus to increase their ability to aggregate and analyze more and more data. This allowed score developers to invent more sophisticated metrics to determine which credit report variables best predicted defaults. In 1995, Freddie Mac and Fannie Mae recommended the use of FICO scores, a universal scoring system developed by the Fair Isaac Corporation which uses data from the three major credit bureaus, for mortgage underwriting. By 2004, an estimated 75 percent of all mortgage originations used the FICO score.[9]

Lenders use credit scores to qualify applicants as part of an automated mortgage underwriting decision as well as to determine the cost of credit in risk-based pricing models. Lenders often determine a threshold for acceptable risk and automate a system to reject applicants with credit scores below that threshold.[10] Credit score thresholds, or "cutoffs," are also used to trigger specific loan terms or credit limits or to assign price premiums in risk-based pricing systems. Risk-based pricing methods price the cost of credit higher for individuals whose credit scores, or other underwriting factors, predict that they are higher risk.[11]

**Alternative uses of credit scores and credit data are becoming more common.** Landlords use credit scores to screen potential tenants. Insurance companies use credit data to build models that predict the likelihood of an insurance claim and to set price premiums. Utility companies use credit scores to determine security deposit requirements.[12] Employers increasingly rely on credit information to screen potential employees. A January 2010 survey conducted by the Society for Human Resource Management found that 60 percent of companies used credit reports to inform hiring decisions, up from 34 percent in 2004.[13]

While the ways in which credit data are used have expanded, there has been a backlash over how these practices may disproportionately impact certain populations. Many states have responded to the increased use of credit scores and reports for non-traditional uses by outlawing certain practices.[14] For example, in August 2010, Illinois prohibited employer use of credit reports to screen certain job applicants or to promote or terminate employees.[15] The use of credit scores by insurance companies in auto or home owners insurance pricing is banned in four states.[16]

Many believe that the use of credit scoring systems has increased efficiencies and contributed to the historically high availability of credit at extremely low interest rates. Underwriting performed by hand could take anywhere between one to three months. The inefficiencies in manual underwriting contributed to a market where credit was expensive and difficult to access and where decisions were based on imprecise and often subjective information.[17] Because of this, credit scoring systems are typically seen an improvement over manual evaluation of applications, not only because of the efficiencies they provide but also because credit scores allow decisions to be based on objective financial criteria, not criteria based on an evaluator's own biases or prejudices.[18]

The widespread and growing use of credit scores also raises concerns about potential negative effects on certain populations, however. Average credit scores of recent immigrants and young adults are low, most likely due to limited or no credit history.[19] Although credit-scoring systems do not include information on the race or ethnicity of the consumer, significant disparities have been shown in average credit score among racial and ethnic groups. For example, a May 2006 report that analyzed credit reports and scores for every US county found that the higher the

[9] Fishelson-Holstine, Hollis. "The Role of Credit Scoring in Increasing Homeownership for Underserved Populations." Joint Center for Housing Studies (2004). Web.

[10] Palla, Ken. "The Potential of Scoring in International Mortgage Lending." *Housing Finance International* Spring (2000): n.p. Web.

[11] Fishelson-Holstine, Hollis. Op. Cit. and Walters, Neal and Sharon Hermanson. "Issue Brief #52: Credit Scores and Mortgage Lending." AAR Public Policy Institute ( 2001). Web.

[12] Fellowes, Matt. "Credit Scores, Reports, and Getting Ahead in America." The Brookings Institution (2006): 17. Web.

[13] "Background Checking: Conducting Credit Background Checks." *Shrm.com.* Society for Human Resource Management, 22 Jan. 2010.

[14] Fellowes, Op. Cit., 17

[15] Garcia, Monique. "Clout St: New State Law Bans Employer Credit Checks in Hiring." *chicagotribune.com.* Chicago Tribune, 10 Aug. 2010.

[16] O'Connor, Brian J. "Bill Aims to Limit Use of Credit Scores by Insurance Firms." *detnews.com.* Detroit News, 19 Jun. 2010.

[17] Maas, Ericca. "Credit Scoring and the Credit-Underserved Population." *Community Dividend*. Federal Reserve Bank of Minneapolis (2008): n.p. Web.

[18] United States Federal Reserve Board. *Report to Congress on Credit Scoring and Its Effects on the Availability and Affordability of Credit*. 2007: Web.

[19] United States Federal Reserve Board. Ibid., 2-5.

concentration of a racial or ethnic population in a county, the higher the likelihood that that county would have a low average credit score.[20]

The following analysis looks at zip code level credit score data for the State of Illinois and examines geographic differences in credit scores by the zip code's predominant race or ethnicity.

## Data

This analysis uses data from a large national credit bureau. The report analyzes the credit bureau's general-purpose model that is designed to predict the likelihood of a consumer becoming seriously delinquent or worse.[21] Scores range from 280 to 850 with the lowest scores being individuals at the highest risk of delinquency and the highest scores being individuals with the lowest risk of delinquency. The bureau's model is based on the payment behavior of a representative national sample of consumers and considers a comprehensive set of over 400 consumer credit attributes covering key information relevant to risk-related behaviors.

Data have been provided for each zip code in the State of Illinois. Within each zip code, the bureau pulled a five percent random sample from its national consumer database. Nationally, this database has approximately 14 million files. The records used in this report were pulled for June 30, 2009.

For each zip code, the credit bureau provided an average credit score for the sample group as well as the number of individuals that fell into respective credit score ranges. The analysis below links demographic data on the racial and ethnic composition of each zip code in 2009, and then considers the number of individuals from the sample that fell into groups of respective credit score ranges.

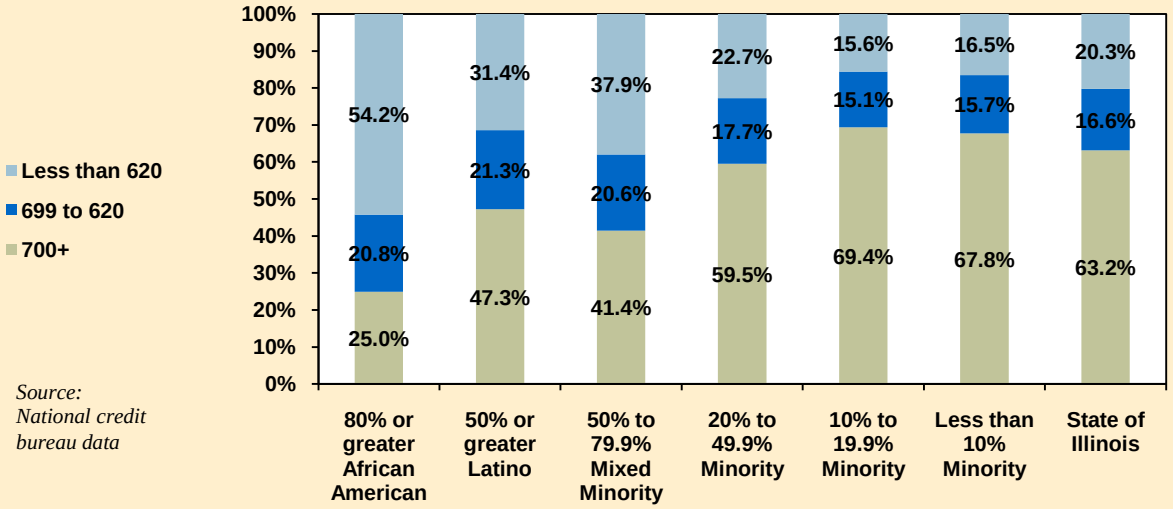
## Analysis

An analysis of geographic patterns of credit scores in Illinois shows sharp disparities in credit characteristics between communities of color and white communities. Individuals living in communities of color were far more likely to have lower, "non-prime" credit scores, while individuals in predominantly white communities were much more likely to have higher, "prime" credit scores. As Chart 1 shows, statewide, 20.3 percent of individuals had a credit score of less than 620. In many transactions, a credit score of 620, if not higher, is considered a cut off for consideration of prime credit, so individuals in this grouping may have difficulty accessing low-cost mortgages, credit cards, or auto loans. Looking only at zip codes where the population is more than 80 percent African American, over 54.2 percent of the individuals had a credit score of less than 620. Conversely, only 16.8 percent of people in zip codes with a minority population of less than 10 percent had a credit score of less than 620. On the other side of the spectrum, individuals in these predominantly white zip codes were far more likely to have very strong credit with 67.3 percent having better than a 700 credit score, while only 25 percent of people in communities that are predominantly African American have credit scores above 700. Although not as stark, similar patterns hold when looking at zip codes that are majority Latino. Chart 1 shows that in these areas, 31.4 percent of individuals had a credit score of less than 620, and only 47.3 percent had credit scores greater than 700.

[20] Fellowes, Matt. "Credit Scores, Reports, and Getting Ahead in America." The Brookings Institution (2006): 9-10. Web.

[21] The credit bureau defines seriously delinquent borrowers as those who are 90 or more days past due including in collections, charge off, repossession, foreclosure or bankruptcy during a 24-month performance window.

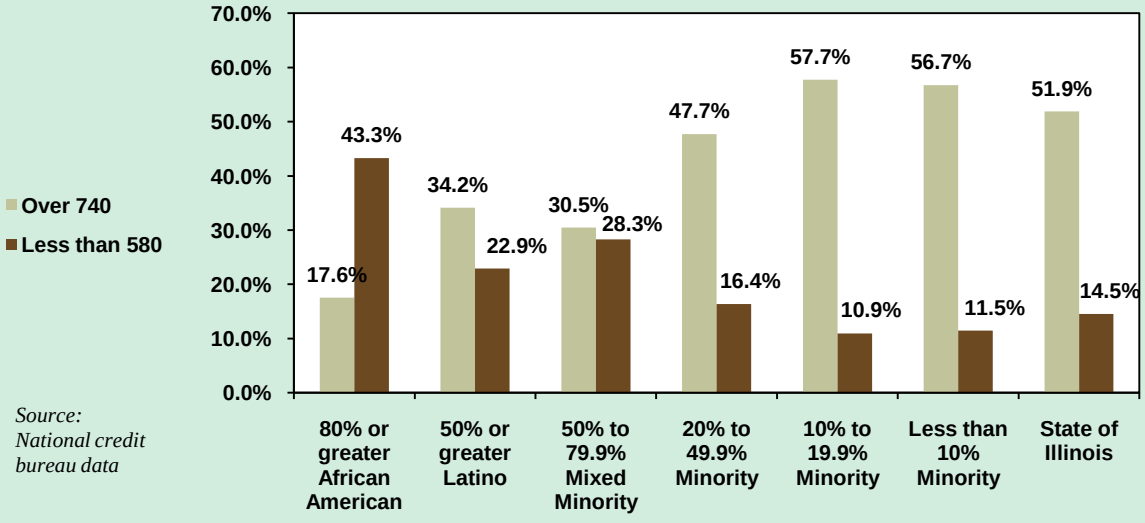
**Chart 1. Distribution of sample population within credit score ranges by zip code racial composition, June 30, 2009**




*Source: National credit bureau data*

When breaking credit score groupings down even further, we see that there is tremendous polarization in credit score distributions. Chart 2 shows that, in Illinois, over 66 percent of individuals either had a credit score over 740 or below 580. This plays out in differently based on zip code racial and ethnic composition. In communities that are 80 percent or greater African American, 43.3 percent of individuals had a credit score below 580. This can be compared to 11.5 percent of individuals in predominantly white communities. On the other side of the credit score spectrum, only 17.6 percent of individuals in predominantly African American communities had a credit score above 740, while 56.7 percent of individuals in white communities had credit scores above this level.

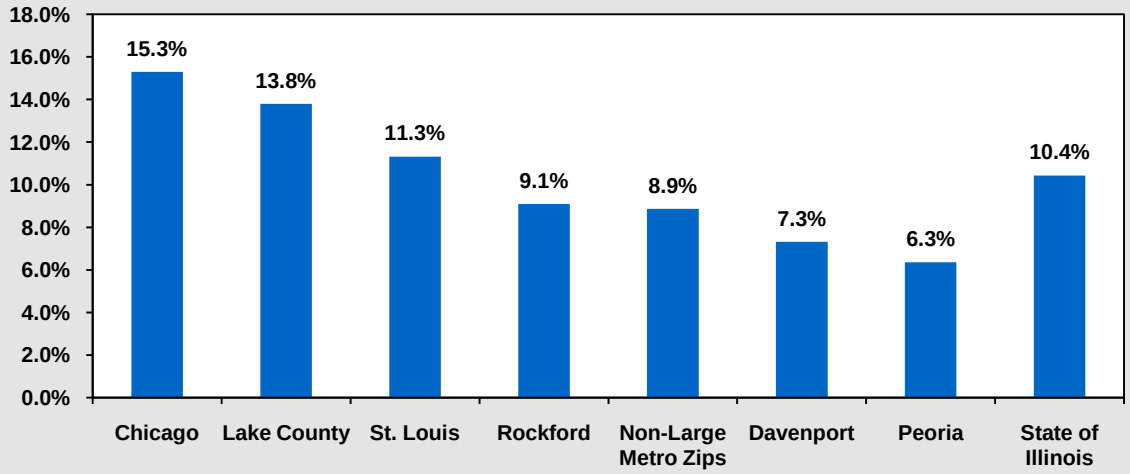
**Chart 2. Percent of sample population in highest and lowest credit score ranges by zip code racial composition, June 30, 2009**




*Source: National credit bureau data*

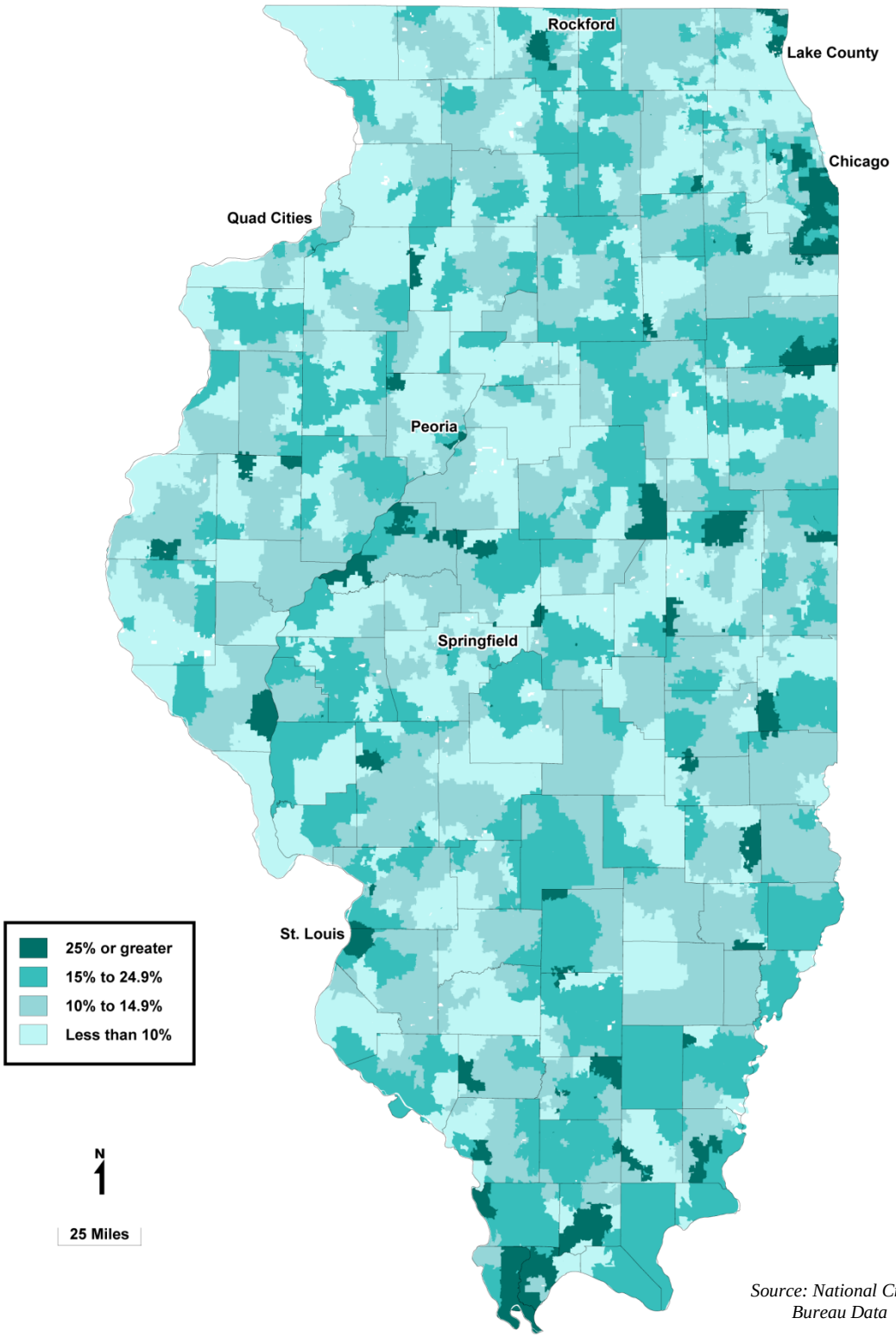
When looking at how these patterns play out in different metropolitan areas across the state, we see that, in the larger metropolitan areas, a higher share of zip codes had high levels of individuals with low credit scores. Statewide, 10.4 percent of all zip codes had populations in which 25 percent or more of the individuals had a credit score of 580 or less. However, in the Chicago metropolitan area, 15.3 percent of the zip codes had populations in which over 25 percent of individuals had credit scores below 580. In Lake County, this number was 13.8 percent of zip codes, and in suburban St. Louis, 11.3 percent of zip codes. These large metropolitan areas also have large numbers of zip codes with substantial concentrations of African American and Latino populations. Metropolitan areas with a smaller share of zip codes with low credit score individuals were Peoria and Davenport. For zip codes that were not in one of the largest metropolitan areas, 8.9 percent had populations in which over 25 percent of individuals had credit scores below 580. Figure 1 maps the above patterns statewide.

**Chart 3. Percent of zip codes in metropolitan area where more than 25 percent of individuals had credit scores below 580**




*Source: National credit bureau data*

Figure 1. Percent of Individuals with a Credit Score Below 580, June 30, 2009.




*Source: National Credit Bureau Data*

## Discussion

**Credit scores play a significant role in the availability and cost of credit for American consumers.** The above analysis shows strong patterns of disparities in credits scores by community racial and ethnic composition. A disproportionately large share of people in African American communities, and to a lesser extent Latino communities, had a non-prime credit scores. In African American communities, the majority of individuals had credit scores below 620, and over 43 percent have credit scores below 580.

**These disparities signal significant differences in economic opportunity between individuals living in communities of color and in white communities.** The 43 percent of individuals in African American communities with credit scores below 580 will have a far more difficult time accessing low-cost mortgages, auto loans, or credit cards than individuals with higher credit scores. Lenders continue to tighten access to credit, making it more difficult or more expensive for individuals with poor credit to qualify for low-cost loans (see sidebar). Additionally, as alternative uses of credit scores continue to grow, **these disparities may have increasing implications for the opportunity to access utilities, rental housing, and employment.**

From a community development perspective, **policymakers, neighborhood planners, and financial institutions may have to take different approaches in communities with high concentrations of individuals with low credit scores.** Communities of color have been devastated by the ongoing foreclosure crisis. Redevelopment strategies in these communities based on promoting home ownership may be less successful and less appropriate in light of tightening of mortgage lending standards at the Federal Housing Administration and in the conventional mortgage lending market. Additionally, access to credit for small business development in these communities may also continue to be a challenge for local residents as smaller, credit score-driven small business lending becomes increasingly common.

There are a number of strategies that can be used both to build credit for individuals with low credit scores and to take into consideration additional variables and data that may enhance the predictive quality of existing credit score models and continue to expand access to credit. Examples include:

**Support efforts to build credit for credit-underserved populations** – Resources and standard curriculum should be made available to credit counselors to help them reach individuals with low credit scores and help them build their credit. As an example, Credit Builders Alliance has a five-step program that helps credit counselors work with consumers to rebuild credit.

**Use additional data to build credit** – In many cases, individuals have low credit scores not because of poor repayment history, but because of a lack of credit history in general. This can be remedied in a number of ways. One way is for businesses to report positive repayment histories as well as

## Examples of credit tightening

**Federal Housing Administration:** In an attempt to reduce the risk of mortgage loans insured by the Federal Housing Administration (FHA), the Department of Housing and Urban Development has implemented tighter credit score standards for FHA loans. Under the proposed rules, borrowers with less than a 500 credit score would no longer qualify for an FHA loan, and borrowers with credit scores between 500 and 579 would be required to make a minimum 10 percent down payment. Borrowers with a credit score of 580 or better would be required to have only a 3.5 percent down payment.

**Conventional mortgage lending:** In September 2009, Fannie Mae announced it was increasing its minimum credit score requirement from 580 to 620. This was in conjunction with other credit tightening changes designed to reduce the risk in Fannie Mae's lending portfolio going forward.

**Small business lending:** In recent years there has been a significant shift away from larger, manually underwritten small business loans towards smaller loans that use automated underwriting and rely heavily on individual credit scores. Additionally, some banks have recently begun reporting the performance of small business loans to credit bureaus. Previously, small business loans were not reported on an individual's credit report.

delinquencies. Such a rule would build an individual's credit history more quickly and reward that individual for positive behaviors. Additionally, alternative data on repayment patterns can be utilized to capture the true default risk for individuals who have limited histories with traditional credit. Such variables might include on-time payments for utilities, cell phone bills, insurance premiums, rent, consumer loans, or health care.

**Utilize manual, relationship-based underwriting**– In recent years, the trend has been to emphasize the efficiency of automated underwriting to improve access to credit to underserved markets. One effect of this trend, however, has been an increasingly two-tiered credit system where individuals with good credit scores have access to low-cost products while individuals with lower-credit scores cannot access credit at all or can access only higher-cost, often abusive products. Many of these borrowers with low-credit scores may still be good credit risks, however. One way to ensure that borrowers with low credit scores have the opportunity to access to reasonably priced credit is to judiciously use manual underwriting in certain mortgage and small business lending transactions. Many community banks, credit unions, and community development financial institutions have, for years, worked closely with customers to make sure that borrowers who are good credit risks can still obtain responsible loans.

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 60101 | Addison | Chicago | 698 | 53.3% | 13.4% | 3.7% | 13.9% | 34.5% |
| 60102 | Algonquin | Chicago | 718 | 62.9% | 9.5% | 1.8% | 7.9% | 6.3% |
| 60803 | Alsip | Chicago | 687 | 44.5% | 15.4% | 9.5% | 13.1% | 10.6% |
| 60004 | Arlington Heights | Chicago | 732 | 69.7% | 5.2% | 1.3% | 9.1% | 8.9% |
| 60005 | Arlington Heights | Chicago | 725 | 66.9% | 6.3% | 1.4% | 13.3% | 8.8% |
| 60502 | Aurora | Chicago | 723 | 63.4% | 8.7% | 9.6% | 21.1% | 10.9% |
| 60503 | Aurora | Chicago | 710 | 55.2% | 9.5% | 9.6% | 21.1% | 10.9% |
| 60504 | Aurora | Chicago | 687 | 45.1% | 17.1% | 9.6% | 21.1% | 10.9% |
| 60505 | Aurora | Chicago | 656 | 28.9% | 27.1% | 9.3% | 11.7% | 71.6% |
| 60506 | Aurora | Chicago | 685 | 46.3% | 18.5% | 12.6% | 17.1% | 28.5% |
| 60103 | Bartlett | Chicago | 720 | 60.7% | 8.9% | 2.8% | 13.7% | 7.6% |
| 60510 | Batavia | Chicago | 734 | 68.6% | 5.8% | 2.5% | 6.7% | 7.7% |
| 60401 | Beecher | Chicago | 716 | 60.9% | 6.5% | 0.4% | 2.7% | 4.3% |
| 60104 | Bellwood | Chicago | 625 | 18.4% | 37.7% | 81.9% | 84.5% | 9.9% |
| 60106 | Bensenville | Chicago | 688 | 49.4% | 16.2% | 4.4% | 14.3% | 43.3% |
| 60163 | Berkeley | Chicago | 682 | 45.0% | 18.1% | 28.5% | 34.4% | 19.3% |
| 60402 | Berwyn | Chicago | 674 | 39.7% | 20.0% | 1.4% | 5.7% | 43.3% |
| 60511 | Big Rock | Chicago | 730 | 68.3% | 6.3% | 0.3% | 2.1% | 3.2% |
| 60108 | Bloomingdale | Chicago | 711 | 57.8% | 10.7% | 3.9% | 17.2% | 7.0% |
| 60406 | Blue Island | Chicago | 642 | 27.1% | 32.6% | 26.5% | 28.5% | 41.1% |
| 60440 | Bolingbrook | Chicago | 670 | 37.8% | 22.2% | 20.6% | 33.7% | 22.8% |
| 60490 | Bolingbrook | Chicago | 701 | 49.1% | 13.4% | 15.4% | 32.7% | 11.3% |
| 60408 | Braidwood | Chicago | 686 | 44.1% | 14.0% | 0.2% | 1.7% | 6.0% |
| 60455 | Bridgeview | Chicago | 684 | 44.6% | 16.6% | 0.6% | 5.2% | 11.2% |
| 60155 | Broadview | Chicago | 642 | 24.6% | 29.0% | 70.7% | 73.8% | 5.0% |
| 60513 | Brookfield | Chicago | 700 | 56.8% | 13.1% | 1.0% | 3.4% | 10.4% |
| 60459 | Burbank | Chicago | 692 | 49.6% | 13.1% | 0.2% | 3.1% | 14.5% |
| 60409 | Calumet City | Chicago | 638 | 25.3% | 32.5% | 55.5% | 57.4% | 13.0% |
| 60188 | Carol Stream | Chicago | 705 | 54.3% | 12.0% | 5.9% | 21.6% | 13.2% |
| 60110 | Carpentersville | Chicago | 676 | 39.2% | 19.1% | 6.4% | 12.8% | 46.3% |
| 60013 | Cary | Chicago | 726 | 63.0% | 7.2% | 0.7% | 3.5% | 9.2% |
| 60410 | Channahon | Chicago | 710 | 54.4% | 10.0% | 0.3% | 1.9% | 6.8% |
| 60601 | Chicago - Loop | Chicago | 723 | 59.7% | 7.5% | 10.3% | 26.2% | 6.9% |
| 60602 | Chicago - Loop | Chicago | 716 | 62.3% | 11.6% | 4.6% | 33.8% | 15.4% |
| 60605 | Chicago - Loop | Chicago | 711 | 52.2% | 10.3% | 30.8% | 43.8% | 6.0% |

**Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.**

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 60606 | Chicago - Loop | Chicago | 717 | 56.6% | 7.8% | 7.0% | 26.3% | 7.5% |
| 60607 | Chicago - Near West Side | Chicago | 717 | 54.4% | 8.3% | 31.5% | 51.0% | 8.6% |
| 60608 | Chicago - Lower West Side/Bridgeport | Chicago | 667 | 32.5% | 22.5% | 17.9% | 24.7% | 67.1% |
| 60609 | Chicago - New City | Chicago | 652 | 26.9% | 28.6% | 37.1% | 39.4% | 48.5% |
| 60610 | Chicago - Near North Side | Chicago | 709 | 54.8% | 9.4% | 27.8% | 35.1% | 4.7% |
| 60611 | Chicago - Near North Side | Chicago | 729 | 66.5% | 5.3% | 5.3% | 19.2% | 4.7% |
| 60612 | Chicago - Near West Side/E. Garfield Park | Chicago | 647 | 26.3% | 30.9% | 64.4% | 72.5% | 15.2% |
| 60613 | Chicago - Lakeview/Uptown | Chicago | 704 | 49.3% | 11.1% | 9.2% | 18.4% | 14.7% |
| 60614 | Chicago - Lincoln Park | Chicago | 725 | 58.1% | 5.5% | 4.6% | 10.7% | 6.2% |
| 60615 | Chicago - Hyde Park/Kenwood | Chicago | 677 | 38.3% | 21.1% | 66.1% | 75.8% | 3.3% |
| 60616 | Chicago - Near South Side | Chicago | 689 | 42.6% | 14.1% | 34.6% | 70.3% | 10.7% |
| 60617 | Chicago - East Side/S. Deering/S. Chicago | Chicago | 645 | 26.0% | 29.6% | 52.1% | 53.3% | 39.9% |
| 60618 | Chicago - North Center/Irving Park/Avondale | Chicago | 693 | 44.7% | 14.8% | 4.5% | 12.3% | 54.6% |
| 60619 | Chicago - Chatham/Greater Grand Crossing | Chicago | 625 | 20.5% | 40.0% | 98.7% | 99.5% | 0.6% |
| 60620 | Chicago - Auburn Gresham/Beverly | Chicago | 617 | 16.6% | 44.1% | 96.4% | 97.1% | 0.6% |
| 60621 | Chicago - Englewood | Chicago | 598 | 11.9% | 52.6% | 98.7% | 99.3% | 0.6% |
| 60622 | Chicago - West Town | Chicago | 690 | 41.3% | 15.9% | 10.6% | 14.3% | 50.0% |
| 60623 | Chicago - S. Lawndale/N. Lawndale | Chicago | 637 | 23.1% | 34.0% | 31.3% | 32.8% | 67.6% |
| 60624 | Chicago - W. Garfield Park/E. Garfield Park | Chicago | 603 | 12.7% | 49.1% | 98.5% | 98.8% | 1.1% |
| 60625 | Chicago - Lincoln Square/Albany Park | Chicago | 690 | 44.2% | 14.2% | 6.6% | 28.7% | 42.5% |
| 60626 | Chicago - Rogers Park | Chicago | 669 | 34.2% | 18.9% | 30.0% | 49.2% | 30.1% |
| 60628 | Chicago - Roseland/West Pullman | Chicago | 626 | 19.4% | 40.0% | 94.7% | 95.4% | 3.9% |
| 60629 | Chicago - West Lawn/Chicago Lawn | Chicago | 654 | 28.3% | 27.6% | 25.0% | 26.8% | 55.6% |
| 60630 | Chicago - Jefferson Park | Chicago | 704 | 53.9% | 11.4% | 1.5% | 12.3% | 19.8% |
| 60631 | Chicago - Edison Park/Norwood Park | Chicago | 726 | 66.3% | 8.0% | 0.7% | 4.3% | 6.6% |
| 60632 | Chicago - Archer Heights/Brighton Park | Chicago | 665 | 32.6% | 21.6% | 1.1% | 4.7% | 77.8% |
| 60633 | Chicago - Hegewisch/South Deering | Chicago | 669 | 34.3% | 22.3% | 18.9% | 21.3% | 28.8% |
| 60634 | Chicago - Dunning | Chicago | 694 | 47.4% | 13.2% | 1.4% | 7.1% | 23.5% |
| 60636 | Chicago - W. Englewood | Chicago | 607 | 15.1% | 49.6% | 98.1% | 98.8% | 1.2% |
| 60637 | Chicago - Woodlawn/Hyde Park | Chicago | 634 | 26.4% | 38.3% | 80.6% | 86.4% | 1.6% |
| 60638 | Chicago - Garfield Ridge/Clearing | Chicago | 695 | 49.9% | 13.7% | 7.9% | 9.2% | 19.6% |
| 60639 | Chicago - Belmont Cragin/Hermosa | Chicago | 647 | 24.5% | 30.5% | 16.6% | 19.2% | 73.2% |
| 60640 | Chicago - Uptown | Chicago | 694 | 46.3% | 13.9% | 21.0% | 42.2% | 23.2% |
| 60641 | Chicago - Portage Park/Irving Park | Chicago | 680 | 39.3% | 16.3% | 2.9% | 9.0% | 44.5% |
| 60642 | Chicago - West Town | Chicago | 700 | 46.6% | 11.7% | 10.6% | 14.3% | 50.0% |

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 60643 | Chicago - Morgan Park/Beverly | Chicago | 661 | 33.6% | 29.4% | 78.0% | 79.5% | 1.9% |
| 60644 | Chicago - Austin | Chicago | 612 | 15.4% | 46.3% | 95.2% | 96.3% | 2.4% |
| 60645 | Chicago - West Ridge | Chicago | 689 | 46.3% | 15.3% | 14.9% | 42.1% | 19.5% |
| 60646 | Chicago - Forest Glen | Chicago | 723 | 62.5% | 8.8% | 0.5% | 10.1% | 8.1% |
| 60647 | Chicago - Logan Square | Chicago | 680 | 37.1% | 19.8% | 6.6% | 10.0% | 72.4% |
| 60649 | Chicago - South Shore | Chicago | 621 | 14.6% | 41.6% | 97.3% | 98.3% | 1.2% |
| 60651 | Chicago - Humboldt Park/Austin | Chicago | 628 | 18.2% | 37.0% | 65.7% | 67.0% | 33.3% |
| 60652 | Chicago - Ashburn | Chicago | 655 | 30.0% | 26.4% | 42.8% | 45.1% | 21.3% |
| 60653 | Chicago - Oakland/Douglas | Chicago | 621 | 16.8% | 40.6% | 98.4% | 99.1% | 0.7% |
| 60654 | Chicago - Near North Side | Chicago | 717 | 56.2% | 7.5% | 0.0% | 8.3% | 0.0% |
| 60655 | Chicago - Mt. Greenwood | Chicago | 712 | 56.7% | 11.7% | 5.3% | 6.5% | 4.5% |
| 60656 | Chicago - Norwood Park | Chicago | 705 | 53.8% | 9.9% | 1.4% | 10.7% | 8.4% |
| 60657 | Chicago - Lake View | Chicago | 714 | 54.8% | 8.0% | 3.6% | 11.7% | 9.0% |
| 60659 | Chicago - West Ridge/North Park | Chicago | 673 | 39.7% | 18.7% | 6.3% | 45.2% | 17.7% |
| 60660 | Chicago - Edgewater | Chicago | 692 | 46.8% | 14.1% | 19.9% | 42.6% | 23.3% |
| 60661 | Chicago - Near West Side | Chicago | 719 | 58.2% | 6.9% | 17.9% | 37.5% | 6.2% |
| 60411 | Chicago Heights | Chicago | 643 | 29.9% | 32.2% | 38.7% | 41.2% | 19.7% |
| 60415 | Chicago Ridge | Chicago | 670 | 39.3% | 21.1% | 2.4% | 5.3% | 7.5% |
| 60804 | Cicero | Chicago | 655 | 30.8% | 25.8% | 1.1% | 3.6% | 83.5% |
| 60514 | Clarendon Hills | Chicago | 740 | 70.8% | 5.6% | 1.2% | 7.6% | 3.7% |
| 60416 | Coal City | Chicago | 691 | 53.0% | 12.5% | 0.5% | 1.6% | 5.6% |
| 60112 | Cortland | Chicago | 684 | 40.7% | 15.3% | 1.3% | 3.9% | 8.7% |
| 60478 | Country Club Hills | Chicago | 627 | 19.9% | 41.8% | 79.5% | 82.5% | 2.1% |
| 60417 | Crete | Chicago | 705 | 56.4% | 14.3% | 13.5% | 16.3% | 8.5% |
| 60012 | Crystal Lake | Chicago | 738 | 72.3% | 4.6% | 1.1% | 4.7% | 9.2% |
| 60014 | Crystal Lake | Chicago | 712 | 58.7% | 10.1% | 1.3% | 5.7% | 10.0% |
| 60561 | Darien | Chicago | 728 | 67.9% | 6.0% | 3.6% | 19.0% | 6.1% |
| 60115 | Dekalb | Chicago | 688 | 45.5% | 17.8% | 11.5% | 18.3% | 12.8% |
| 60016 | Des Plaines | Chicago | 706 | 56.3% | 9.4% | 2.4% | 24.1% | 12.5% |
| 60018 | Des Plaines | Chicago | 698 | 52.2% | 13.5% | 1.1% | 12.7% | 29.7% |
| 60419 | Dolton | Chicago | 611 | 16.5% | 44.9% | 84.6% | 86.1% | 3.6% |
| 60515 | Downers Grove | Chicago | 730 | 68.1% | 7.4% | 2.0% | 7.3% | 4.5% |
| 60516 | Downers Grove | Chicago | 729 | 68.9% | 7.6% | 4.1% | 17.7% | 6.6% |
| 60118 | Dundee | Chicago | 719 | 62.6% | 9.3% | 1.1% | 7.6% | 6.9% |
| 60119 | Elburn | Chicago | 726 | 62.6% | 5.8% | 0.1% | 2.8% | 3.4% |

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 60120 | Elgin | Chicago | 681 | 44.5% | 18.7% | 6.3% | 13.7% | 53.6% |
| 60123 | Elgin | Chicago | 691 | 48.7% | 15.8% | 5.3% | 12.9% | 25.2% |
| 60124 | Elgin | Chicago | 728 | 65.4% | 7.3% | 5.3% | 12.9% | 25.2% |
| 60007 | Elk Grove Village | Chicago | 717 | 60.4% | 8.3% | 1.5% | 13.9% | 8.0% |
| 60126 | Elmhurst | Chicago | 733 | 69.3% | 5.7% | 1.5% | 7.8% | 6.3% |
| 60707 | Elmwood Park | Chicago | 688 | 45.6% | 15.6% | 6.7% | 10.8% | 24.0% |
| 60421 | Elwood | Chicago | 721 | 63.6% | 10.2% | 2.1% | 4.2% | 6.9% |
| 60201 | Evanston | Chicago | 728 | 66.6% | 7.2% | 17.3% | 30.6% | 5.4% |
| 60202 | Evanston | Chicago | 709 | 55.9% | 11.7% | 28.3% | 36.5% | 10.1% |
| 60203 | Evanston | Chicago | 746 | 71.9% | 3.6% | 11.5% | 24.1% | 4.5% |
| 60805 | Evergreen Park | Chicago | 701 | 51.1% | 12.6% | 8.3% | 10.7% | 5.1% |
| 60422 | Flossmoor | Chicago | 711 | 58.2% | 14.6% | 29.9% | 36.6% | 3.0% |
| 60130 | Forest Park | Chicago | 682 | 42.9% | 18.3% | 34.0% | 44.9% | 9.2% |
| 60021 | Fox River Grove | Chicago | 719 | 63.7% | 10.1% | 1.1% | 5.3% | 6.1% |
| 60423 | Frankfort | Chicago | 717 | 60.8% | 10.2% | 1.8% | 6.2% | 5.6% |
| 60131 | Franklin Park | Chicago | 687 | 43.8% | 14.8% | 0.8% | 4.3% | 46.5% |
| 60424 | Gardner | Chicago | 674 | 50.9% | 17.0% | 0.4% | 1.5% | 6.1% |
| 60134 | Geneva | Chicago | 734 | 70.8% | 5.9% | 1.1% | 3.9% | 4.0% |
| 60135 | Genoa | Chicago | 699 | 53.5% | 14.6% | 0.3% | 1.7% | 14.3% |
| 60136 | Gilberts | Chicago | 710 | 55.8% | 13.1% | 0.3% | 4.8% | 3.7% |
| 60137 | Glen Ellyn | Chicago | 737 | 70.1% | 5.9% | 3.7% | 11.9% | 8.5% |
| 60022 | Glencoe | Chicago | 751 | 79.2% | 2.6% | 1.3% | 4.3% | 1.3% |
| 60139 | Glendale Heights | Chicago | 679 | 42.7% | 18.3% | 6.5% | 30.1% | 22.3% |
| 60025 | Glenview | Chicago | 733 | 69.6% | 5.9% | 2.1% | 17.5% | 5.6% |
| 60026 | Glenview | Chicago | 736 | 70.1% | 5.6% | 2.1% | 17.5% | 5.6% |
| 60425 | Glenwood | Chicago | 666 | 34.6% | 23.6% | 45.2% | 46.9% | 6.6% |
| 60140 | Hampshire | Chicago | 707 | 55.9% | 12.4% | 0.0% | 1.5% | 4.0% |
| 60133 | Hanover Park | Chicago | 682 | 44.7% | 18.5% | 6.7% | 22.2% | 29.2% |
| 60033 | Harvard | Chicago | 690 | 52.5% | 14.2% | 1.7% | 5.3% | 35.9% |
| 60426 | Harvey | Chicago | 622 | 17.4% | 39.9% | 77.8% | 79.6% | 12.4% |
| 60428 | Harvey | Chicago | 625 | 21.2% | 37.8% | 77.8% | 79.6% | 12.4% |
| 60706 | Harwood Heights | Chicago | 697 | 55.8% | 13.4% | 0.2% | 5.3% | 5.9% |
| 60429 | Hazel Crest | Chicago | 625 | 18.2% | 35.6% | 70.0% | 73.1% | 4.5% |
| 60034 | Hebron | Chicago | 695 | 53.0% | 10.6% | 0.9% | 1.7% | 5.9% |
| 60457 | Hickory Hills | Chicago | 698 | 54.5% | 14.1% | 8.7% | 12.7% | 9.3% |

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 60162 | Hillside | Chicago | 669 | 35.6% | 21.6% | 38.1% | 45.5% | 16.7% |
| 60520 | Hinckley | Chicago | 704 | 59.4% | 12.5% | 0.2% | 1.5% | 4.1% |
| 60521 | Hinsdale | Chicago | 748 | 76.4% | 4.6% | 1.1% | 9.1% | 3.3% |
| 60527 | Hinsdale | Chicago | 725 | 66.5% | 9.4% | 7.2% | 22.1% | 5.5% |
| 60456 | Hometown | Chicago | 684 | 54.2% | 19.1% | 0.0% | 1.3% | 4.6% |
| 60430 | Homewood | Chicago | 688 | 46.7% | 16.8% | 23.5% | 27.0% | 3.6% |
| 60142 | Huntley | Chicago | 727 | 69.3% | 6.0% | 1.2% | 5.8% | 6.9% |
| 60143 | Itasca | Chicago | 716 | 61.1% | 8.9% | 1.7% | 11.1% | 8.1% |
| 60431 | Joliet | Chicago | 685 | 45.9% | 17.8% | 5.2% | 9.5% | 10.4% |
| 60432 | Joliet | Chicago | 651 | 27.4% | 28.6% | 23.2% | 25.1% | 65.1% |
| 60433 | Joliet | Chicago | 660 | 35.2% | 25.3% | 42.4% | 44.3% | 25.0% |
| 60435 | Joliet | Chicago | 682 | 47.0% | 18.1% | 10.8% | 15.6% | 21.5% |
| 60436 | Joliet | Chicago | 661 | 35.5% | 24.4% | 25.7% | 29.4% | 26.2% |
| 60458 | Justice | Chicago | 663 | 34.3% | 21.9% | 16.8% | 20.9% | 9.0% |
| 60043 | Kenilworth | Chicago | 772 | 91.7% | 0.0% | 0.0% | 3.1% | 1.4% |
| 60145 | Kingston | Chicago | 703 | 51.9% | 15.6% | 0.4% | 1.7% | 7.0% |
| 60146 | Kirkland | Chicago | 689 | 46.5% | 15.5% | 0.4% | 1.9% | 3.6% |
| 60525 | La Grange | Chicago | 727 | 67.5% | 7.8% | 4.1% | 6.3% | 8.6% |
| 60526 | La Grange Park | Chicago | 728 | 71.5% | 7.3% | 3.3% | 6.5% | 4.7% |
| 60156 | Lake In The Hills | Chicago | 694 | 50.1% | 15.1% | 2.8% | 9.9% | 8.9% |
| 60438 | Lansing | Chicago | 682 | 47.4% | 18.3% | 12.4% | 13.9% | 7.2% |
| 60439 | Lemont | Chicago | 730 | 68.8% | 6.2% | 0.3% | 2.1% | 3.9% |
| 60712 | Lincolnwood | Chicago | 722 | 68.1% | 7.6% | 0.2% | 29.6% | 5.0% |
| 60532 | Lisle | Chicago | 712 | 59.4% | 11.5% | 5.4% | 19.8% | 7.7% |
| 60441 | Lockport | Chicago | 703 | 53.6% | 12.5% | 9.6% | 12.7% | 9.8% |
| 60491 | Lockport | Chicago | 722 | 64.1% | 7.9% | 9.6% | 12.7% | 9.8% |
| 60148 | Lombard | Chicago | 713 | 59.9% | 8.9% | 4.5% | 15.9% | 8.3% |
| 60534 | Lyons | Chicago | 670 | 38.7% | 21.3% | 1.0% | 4.5% | 19.6% |
| 60442 | Manhattan | Chicago | 709 | 55.6% | 11.9% | 0.2% | 1.5% | 4.9% |
| 60151 | Maple Park | Chicago | 700 | 59.1% | 13.4% | 0.1% | 1.6% | 2.9% |
| 60152 | Marengo | Chicago | 702 | 52.5% | 11.7% | 0.6% | 1.9% | 14.8% |
| 60443 | Matteson | Chicago | 652 | 30.0% | 30.0% | 59.5% | 63.2% | 3.7% |
| 60153 | Maywood | Chicago | 629 | 19.9% | 39.6% | 80.8% | 82.2% | 13.2% |
| 60050 | Mchenry | Chicago | 699 | 51.9% | 13.2% | 0.7% | 2.8% | 8.9% |
| 60051 | Mchenry | Chicago | 706 | 54.9% | 9.6% | 0.7% | 2.8% | 8.9% |

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 60157 | Medinah | Chicago | 724 | 63.5% | 5.9% | 4.2% | 11.1% | 7.6% |
| 60160 | Melrose Park | Chicago | 665 | 37.3% | 21.8% | 3.0% | 6.3% | 61.7% |
| 60164 | Melrose Park | Chicago | 676 | 43.8% | 19.3% | 2.9% | 9.1% | 42.1% |
| 60445 | Midlothian | Chicago | 690 | 50.3% | 16.1% | 5.7% | 8.0% | 6.8% |
| 60447 | Minooka | Chicago | 691 | 48.9% | 16.0% | 1.0% | 2.5% | 6.7% |
| 60448 | Mokena | Chicago | 724 | 63.6% | 8.1% | 0.5% | 3.8% | 6.0% |
| 60449 | Monee | Chicago | 707 | 54.8% | 10.8% | 6.7% | 9.2% | 6.9% |
| 60538 | Montgomery | Chicago | 687 | 44.9% | 16.6% | 4.9% | 9.2% | 21.2% |
| 60450 | Morris | Chicago | 717 | 59.8% | 7.8% | 1.1% | 3.1% | 11.5% |
| 60053 | Morton Grove | Chicago | 720 | 66.8% | 7.4% | 0.5% | 29.9% | 5.3% |
| 60056 | Mount Prospect | Chicago | 717 | 64.5% | 8.8% | 1.9% | 17.7% | 15.4% |
| 60540 | Naperville | Chicago | 735 | 70.6% | 6.1% | 3.2% | 15.9% | 5.1% |
| 60563 | Naperville | Chicago | 712 | 59.5% | 8.6% | 7.0% | 22.1% | 6.3% |
| 60564 | Naperville | Chicago | 736 | 68.7% | 6.7% | 5.2% | 19.8% | 7.3% |
| 60565 | Naperville | Chicago | 736 | 71.2% | 5.8% | 3.4% | 19.1% | 3.7% |
| 60451 | New Lenox | Chicago | 721 | 61.7% | 7.7% | 0.3% | 2.0% | 6.4% |
| 60541 | Newark | Chicago | 693 | 48.7% | 14.5% | 0.5% | 2.0% | 4.9% |
| 60714 | Niles | Chicago | 715 | 63.4% | 7.1% | 0.5% | 19.7% | 6.7% |
| 60542 | North Aurora | Chicago | 716 | 60.0% | 10.3% | 4.4% | 10.6% | 13.2% |
| 60062 | Northbrook | Chicago | 738 | 74.6% | 4.8% | 0.6% | 14.1% | 2.6% |
| 60523 | Oak Brook | Chicago | 746 | 75.1% | 2.2% | 2.6% | 27.9% | 4.1% |
| 60452 | Oak Forest | Chicago | 702 | 53.1% | 11.5% | 3.5% | 7.7% | 7.2% |
| 60453 | Oak Lawn | Chicago | 707 | 56.3% | 10.3% | 1.0% | 4.2% | 6.9% |
| 60301 | Oak Park | Chicago | 686 | 47.5% | 13.6% | 16.9% | 30.2% | 5.3% |
| 60302 | Oak Park | Chicago | 719 | 60.4% | 10.5% | 23.1% | 30.9% | 4.9% |
| 60304 | Oak Park | Chicago | 714 | 56.9% | 10.9% | 21.6% | 30.3% | 6.4% |
| 60461 | Olympia Fields | Chicago | 703 | 59.3% | 17.3% | 57.2% | 61.7% | 2.6% |
| 60462 | Orland Park | Chicago | 722 | 64.8% | 8.1% | 0.6% | 5.7% | 4.8% |
| 60467 | Orland Park | Chicago | 735 | 71.8% | 5.6% | 0.8% | 5.2% | 3.9% |
| 60543 | Oswego | Chicago | 709 | 56.1% | 12.0% | 5.8% | 11.1% | 15.8% |
| 60067 | Palatine | Chicago | 732 | 69.1% | 6.5% | 1.2% | 10.9% | 5.8% |
| 60074 | Palatine | Chicago | 704 | 53.6% | 12.2% | 2.8% | 14.3% | 24.1% |
| 60463 | Palos Heights | Chicago | 734 | 71.3% | 5.8% | 0.5% | 3.3% | 1.9% |
| 60465 | Palos Hills | Chicago | 699 | 54.8% | 13.8% | 5.4% | 9.5% | 6.4% |
| 60464 | Palos Park | Chicago | 739 | 72.9% | 3.8% | 0.3% | 4.8% | 3.0% |

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 60466 | Park Forest | Chicago | 638 | 25.5% | 33.5% | 51.4% | 55.4% | 5.9% |
| 60068 | Park Ridge | Chicago | 736 | 72.5% | 5.1% | 0.2% | 5.2% | 3.6% |
| 60468 | Peotone | Chicago | 714 | 58.6% | 7.3% | 0.9% | 2.7% | 4.1% |
| 60544 | Plainfield | Chicago | 702 | 53.4% | 13.1% | 2.2% | 7.8% | 12.2% |
| 60585 | Plainfield | Chicago | 721 | 60.4% | 9.7% | 2.2% | 7.8% | 12.2% |
| 60586 | Plainfield | Chicago | 682 | 42.5% | 18.3% | 2.2% | 7.8% | 12.2% |
| 60545 | Plano | Chicago | 672 | 40.0% | 21.1% | 1.0% | 3.0% | 47.7% |
| 60469 | Posen | Chicago | 653 | 24.4% | 23.6% | 14.5% | 16.2% | 26.1% |
| 60070 | Prospect Heights | Chicago | 708 | 57.2% | 9.3% | 2.0% | 10.1% | 28.1% |
| 60071 | Richmond | Chicago | 707 | 55.6% | 11.1% | 0.5% | 2.2% | 4.9% |
| 60471 | Richton Park | Chicago | 632 | 22.3% | 35.6% | 58.2% | 62.5% | 4.7% |
| 60305 | River Forest | Chicago | 733 | 68.5% | 5.7% | 5.2% | 10.3% | 4.9% |
| 60171 | River Grove | Chicago | 676 | 44.5% | 18.6% | 0.4% | 4.2% | 13.3% |
| 60827 | Riverdale | Chicago | 605 | 13.5% | 47.2% | 90.2% | 91.2% | 4.0% |
| 60546 | Riverside | Chicago | 724 | 64.8% | 7.7% | 2.0% | 5.3% | 8.9% |
| 60472 | Robbins | Chicago | 629 | 22.6% | 38.1% | 87.4% | 88.0% | 8.3% |
| 60008 | Rolling Meadows | Chicago | 707 | 57.2% | 9.5% | 3.2% | 12.4% | 22.9% |
| 60446 | Romeoville | Chicago | 668 | 36.3% | 23.0% | 5.8% | 12.2% | 20.5% |
| 60172 | Roselle | Chicago | 712 | 57.9% | 10.2% | 2.3% | 13.4% | 8.0% |
| 60174 | Saint Charles | Chicago | 722 | 61.2% | 8.4% | 2.2% | 6.3% | 6.6% |
| 60175 | Saint Charles | Chicago | 742 | 69.8% | 5.1% | 0.7% | 4.9% | 3.4% |
| 60548 | Sandwich | Chicago | 700 | 53.7% | 13.1% | 0.2% | 1.2% | 8.8% |
| 60173 | Schaumburg | Chicago | 694 | 46.1% | 14.0% | 5.1% | 36.0% | 6.5% |
| 60192 | Schaumburg | Chicago | 734 | 68.9% | 5.3% | 3.6% | 18.0% | 14.6% |
| 60193 | Schaumburg | Chicago | 717 | 61.9% | 7.6% | 2.0% | 14.9% | 6.3% |
| 60194 | Schaumburg | Chicago | 699 | 56.9% | 12.1% | 4.8% | 26.8% | 13.2% |
| 60195 | Schaumburg | Chicago | 678 | 36.4% | 16.4% | 4.4% | 23.2% | 8.4% |
| 60176 | Schiller Park | Chicago | 674 | 39.1% | 15.2% | 2.1% | 10.1% | 25.5% |
| 60076 | Skokie | Chicago | 709 | 59.0% | 9.7% | 4.9% | 34.5% | 7.0% |
| 60077 | Skokie | Chicago | 709 | 58.2% | 9.2% | 2.7% | 33.7% | 6.7% |
| 60552 | Somonauk | Chicago | 703 | 53.5% | 10.3% | 0.1% | 1.8% | 2.9% |
| 60177 | South Elgin | Chicago | 702 | 50.8% | 13.0% | 3.6% | 13.2% | 13.1% |
| 60473 | South Holland | Chicago | 659 | 35.0% | 27.3% | 56.8% | 58.8% | 4.8% |
| 60081 | Spring Grove | Chicago | 724 | 64.6% | 8.1% | 0.5% | 3.1% | 3.8% |
| 60475 | Steger | Chicago | 654 | 35.9% | 26.1% | 10.1% | 13.2% | 12.3% |

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 60165 | Stone Park | Chicago | 655 | 30.0% | 27.1% | 1.6% | 4.8% | 83.6% |
| 60107 | Streamwood | Chicago | 686 | 45.4% | 17.2% | 3.7% | 15.9% | 19.4% |
| 60554 | Sugar Grove | Chicago | 730 | 64.5% | 6.5% | 1.6% | 3.5% | 5.5% |
| 60501 | Summit Argo | Chicago | 671 | 38.7% | 20.3% | 10.7% | 12.8% | 54.2% |
| 60178 | Sycamore | Chicago | 710 | 58.7% | 11.0% | 3.0% | 5.2% | 6.2% |
| 60476 | Thornton | Chicago | 701 | 55.3% | 10.6% | 4.5% | 6.4% | 4.8% |
| 60477 | Tinley Park | Chicago | 711 | 58.7% | 9.9% | 2.5% | 6.6% | 5.2% |
| 60487 | Tinley Park | Chicago | 726 | 64.3% | 7.2% | 2.5% | 6.6% | 5.2% |
| 60180 | Union | Chicago | 724 | 71.9% | 8.8% | 0.3% | 1.6% | 7.1% |
| 60181 | Villa Park | Chicago | 704 | 52.5% | 11.4% | 4.2% | 13.5% | 18.7% |
| 60555 | Warrenville | Chicago | 715 | 61.7% | 11.7% | 3.6% | 9.5% | 14.2% |
| 60184 | Wayne | Chicago | 740 | 68.8% | 6.3% | 1.5% | 7.6% | 5.9% |
| 60185 | West Chicago | Chicago | 706 | 53.8% | 12.7% | 2.3% | 5.6% | 46.5% |
| 60154 | Westchester | Chicago | 719 | 62.2% | 7.4% | 9.3% | 15.2% | 7.8% |
| 60558 | Western Springs | Chicago | 751 | 82.2% | 3.4% | 0.1% | 1.1% | 1.8% |
| 60559 | Westmont | Chicago | 703 | 54.1% | 11.8% | 7.2% | 23.0% | 8.6% |
| 60187 | Wheaton | Chicago | 726 | 63.7% | 7.4% | 4.1% | 11.6% | 5.4% |
| 60189 | Wheaton | Chicago | 738 | 69.8% | 4.5% | 4.1% | 11.6% | 5.4% |
| 60090 | Wheeling | Chicago | 691 | 51.8% | 14.7% | 2.4% | 14.5% | 25.7% |
| 60480 | Willow Springs | Chicago | 720 | 67.8% | 10.0% | 3.6% | 7.0% | 6.8% |
| 60091 | Wilmette | Chicago | 754 | 78.3% | 2.3% | 0.3% | 12.1% | 2.5% |
| 60481 | Wilmington | Chicago | 697 | 49.7% | 12.9% | 2.1% | 3.9% | 4.2% |
| 60190 | Winfield | Chicago | 734 | 68.4% | 5.6% | 2.4% | 7.4% | 10.5% |
| 60093 | Winnetka | Chicago | 750 | 75.2% | 4.6% | 0.3% | 5.7% | 3.6% |
| 60097 | Wonder Lake | Chicago | 685 | 44.8% | 15.4% | 0.5% | 2.6% | 7.6% |
| 60191 | Wood Dale | Chicago | 699 | 53.8% | 12.7% | 2.4% | 11.1% | 21.8% |
| 60517 | Woodridge | Chicago | 705 | 54.3% | 11.7% | 12.3% | 27.3% | 12.9% |
| 60098 | Woodstock | Chicago | 711 | 56.4% | 10.1% | 1.7% | 5.7% | 21.9% |
| 60482 | Worth | Chicago | 690 | 49.2% | 15.1% | 1.6% | 3.9% | 7.4% |
| 60560 | Yorkville | Chicago | 712 | 55.0% | 10.7% | 1.3% | 4.2% | 8.6% |
| 60002 | Antioch | Lake County | 706 | 56.0% | 11.1% | 0.8% | 3.5% | 4.7% |
| 60010 | Barrington | Lake County | 746 | 75.4% | 4.0% | 0.5% | 7.5% | 3.0% |
| 60089 | Buffalo Grove | Lake County | 729 | 66.5% | 5.6% | 0.6% | 14.1% | 4.5% |
| 60015 | Deerfield | Lake County | 741 | 70.1% | 4.3% | 0.6% | 7.9% | 3.7% |
| 60020 | Fox Lake | Lake County | 694 | 46.6% | 13.7% | 1.3% | 3.9% | 9.7% |

**Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.**

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 60030 | Grayslake | Lake County | 724 | 66.1% | 8.0% | 1.7% | 9.1% | 7.3% |
| 60088 | Great Lakes | Lake County | 634 | 13.9% | 33.8% | 21.1% | 35.2% | 14.6% |
| 60031 | Gurnee | Lake County | 720 | 62.8% | 9.4% | 5.4% | 19.2% | 8.6% |
| 60035 | Highland Park | Lake County | 744 | 74.6% | 4.3% | 1.5% | 6.1% | 14.2% |
| 60040 | Highwood | Lake County | 708 | 50.5% | 7.6% | 2.3% | 5.5% | 51.3% |
| 60041 | Ingleside | Lake County | 689 | 45.8% | 15.1% | 0.7% | 3.3% | 7.2% |
| 60042 | Island Lake | Lake County | 679 | 47.0% | 21.4% | 0.9% | 4.6% | 13.2% |
| 60044 | Lake Bluff | Lake County | 732 | 68.2% | 5.0% | 2.7% | 12.4% | 4.6% |
| 60045 | Lake Forest | Lake County | 749 | 73.6% | 3.9% | 1.5% | 9.1% | 3.5% |
| 60046 | Lake Villa | Lake County | 709 | 57.6% | 12.2% | 2.5% | 8.3% | 6.7% |
| 60047 | Lake Zurich | Lake County | 741 | 72.8% | 5.5% | 0.7% | 8.4% | 6.2% |
| 60048 | Libertyville | Lake County | 748 | 74.1% | 3.3% | 1.2% | 10.8% | 4.3% |
| 60069 | Lincolnshire | Lake County | 740 | 77.2% | 5.3% | 0.5% | 12.3% | 4.4% |
| 60060 | Mundelein | Lake County | 714 | 59.4% | 10.2% | 1.5% | 11.5% | 30.6% |
| 60064 | North Chicago | Lake County | 643 | 24.7% | 32.1% | 51.2% | 54.5% | 37.4% |
| 60073 | Round Lake | Lake County | 678 | 40.0% | 18.4% | 3.8% | 8.2% | 38.7% |
| 60061 | Vernon Hills | Lake County | 722 | 61.2% | 7.5% | 1.6% | 19.5% | 12.0% |
| 60083 | Wadsworth | Lake County | 720 | 58.2% | 8.9% | 6.0% | 12.9% | 8.0% |
| 60084 | Wauconda | Lake County | 720 | 61.9% | 8.4% | 0.3% | 3.8% | 15.8% |
| 60085 | Waukegan | Lake County | 658 | 31.7% | 24.9% | 16.7% | 24.0% | 60.1% |
| 60087 | Waukegan | Lake County | 677 | 39.0% | 19.5% | 12.5% | 20.1% | 39.5% |
| 60096 | Winthrop Harbor | Lake County | 704 | 51.9% | 10.3% | 2.4% | 8.8% | 7.6% |
| 60099 | Zion | Lake County | 666 | 39.0% | 25.4% | 23.7% | 32.8% | 18.8% |
| 61231 | Aledo | Quad Cities | 692 | 55.0% | 15.2% | 1.1% | 1.8% | 1.1% |
| 61238 | Cambridge | Quad Cities | 712 | 59.6% | 9.6% | 0.4% | 1.1% | 0.7% |
| 61240 | Coal Valley | Quad Cities | 736 | 76.6% | 6.5% | 0.6% | 2.0% | 3.1% |
| 61241 | Colona | Quad Cities | 697 | 49.8% | 14.8% | 0.2% | 1.3% | 5.1% |
| 61244 | East Moline | Quad Cities | 694 | 53.6% | 15.2% | 6.7% | 13.7% | 16.2% |
| 61434 | Galva | Quad Cities | 691 | 53.9% | 14.5% | 0.4% | 1.1% | 2.8% |
| 61254 | Geneseo | Quad Cities | 718 | 69.5% | 8.5% | 0.1% | 0.5% | 1.9% |
| 61256 | Hampton | Quad Cities | 727 | 64.6% | 3.1% | 0.6% | 1.7% | 6.7% |
| 61443 | Kewanee | Quad Cities | 674 | 45.1% | 20.9% | 3.9% | 6.2% | 9.4% |
| 61264 | Milan | Quad Cities | 707 | 54.4% | 9.7% | 8.1% | 9.5% | 3.9% |
| 61265 | Moline | Quad Cities | 699 | 52.2% | 14.0% | 3.1% | 7.5% | 14.9% |
| 61273 | Orion | Quad Cities | 721 | 64.3% | 8.0% | 0.1% | 0.5% | 2.3% |

**Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.**

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 61275 | Port Byron | Quad Cities | 713 | 61.4% | 9.8% | 0.5% | 2.8% | 2.7% |
| 61201 | Rock Island | Quad Cities | 693 | 49.7% | 15.4% | 18.7% | 22.9% | 7.5% |
| 61281 | Sherrard | Quad Cities | 723 | 62.6% | 4.4% | 0.8% | 1.3% | 2.0% |
| 61282 | Silvis | Quad Cities | 696 | 50.0% | 10.6% | 4.8% | 9.4% | 17.2% |
| 61284 | Taylor Ridge | Quad Cities | 716 | 59.1% | 6.5% | 0.3% | 1.0% | 1.3% |
| 61486 | Viola | Quad Cities | 688 | 56.9% | 19.6% | 1.4% | 2.1% | 3.8% |
| 61517 | Brimfield | Peoria | 737 | 70.2% | 3.2% | 0.1% | 0.7% | 2.1% |
| 61523 | Chillicothe | Peoria | 718 | 65.7% | 9.0% | 0.1% | 1.2% | 3.3% |
| 61610 | Creve Coeur | Peoria | 673 | 43.1% | 17.4% | 0.5% | 1.8% | 2.8% |
| 61734 | Delavan | Peoria | 704 | 55.0% | 11.3% | 0.5% | 0.9% | 0.5% |
| 61525 | Dunlap | Peoria | 741 | 68.3% | 4.1% | 0.7% | 4.6% | 1.3% |
| 61611 | East Peoria | Peoria | 705 | 57.1% | 12.2% | 0.6% | 2.4% | 2.1% |
| 61528 | Edwards | Peoria | 743 | 67.2% | 1.5% | 2.6% | 5.4% | 1.7% |
| 61738 | El Paso | Peoria | 715 | 58.6% | 9.4% | 0.9% | 1.7% | 1.5% |
| 61529 | Elmwood | Peoria | 707 | 62.5% | 13.8% | 0.4% | 1.1% | 1.4% |
| 61530 | Eureka | Peoria | 720 | 69.0% | 7.5% | 2.8% | 4.2% | 2.0% |
| 61533 | Glasford | Peoria | 702 | 50.0% | 11.3% | 0.0% | 0.3% | 1.1% |
| 61534 | Green Valley | Peoria | 705 | 51.9% | 11.1% | 3.3% | 3.6% | 0.9% |
| 61535 | Groveland | Peoria | 728 | 74.2% | 9.7% | 0.0% | 1.9% | 1.3% |
| 61536 | Hanna City | Peoria | 723 | 64.8% | 7.6% | 6.9% | 8.4% | 1.7% |
| 61537 | Henry | Peoria | 699 | 56.0% | 15.0% | 1.4% | 2.8% | 2.0% |
| 61540 | Lacon | Peoria | 716 | 61.0% | 4.9% | 0.1% | 0.4% | 2.4% |
| 61755 | Mackinaw | Peoria | 721 | 71.2% | 9.0% | 0.9% | 2.9% | 1.2% |
| 61547 | Mapleton | Peoria | 729 | 73.4% | 7.3% | 0.6% | 1.9% | 1.5% |
| 61548 | Metamora | Peoria | 731 | 69.2% | 5.5% | 1.0% | 2.3% | 1.3% |
| 61759 | Minier | Peoria | 721 | 56.9% | 5.9% | 0.6% | 0.8% | 1.7% |
| 61760 | Minonk | Peoria | 711 | 57.0% | 7.0% | 0.5% | 0.7% | 1.2% |
| 61550 | Morton | Peoria | 728 | 68.2% | 6.5% | 0.2% | 2.1% | 1.1% |
| 61554 | Pekin | Peoria | 698 | 51.4% | 14.0% | 3.1% | 4.3% | 1.6% |
| 61603 | Peoria | Peoria | 645 | 28.9% | 29.9% | 34.5% | 39.4% | 6.7% |
| 61604 | Peoria | Peoria | 682 | 45.8% | 19.9% | 21.3% | 26.0% | 2.4% |
| 61605 | Peoria | Peoria | 620 | 19.2% | 43.4% | 60.0% | 63.8% | 4.2% |
| 61606 | Peoria | Peoria | 667 | 38.2% | 24.4% | 17.7% | 24.5% | 3.6% |
| 61607 | Peoria | Peoria | 702 | 52.4% | 13.2% | 0.5% | 2.0% | 1.4% |
| 61614 | Peoria | Peoria | 713 | 59.4% | 10.3% | 6.9% | 15.4% | 2.0% |

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 61615 | Peoria | Peoria | 716 | 62.4% | 10.7% | 9.9% | 17.5% | 2.3% |
| 61616 | Peoria Heights | Peoria | 682 | 48.1% | 19.1% | 4.0% | 7.2% | 2.9% |
| 61559 | Princeville | Peoria | 713 | 65.9% | 7.1% | 0.0% | 1.5% | 3.3% |
| 61561 | Roanoke | Peoria | 718 | 66.7% | 6.3% | 0.6% | 1.2% | 0.3% |
| 61565 | Sparland | Peoria | 720 | 61.4% | 5.3% | 1.6% | 1.9% | 3.6% |
| 61568 | Tremont | Peoria | 723 | 68.4% | 6.6% | 0.1% | 0.3% | 1.1% |
| 61570 | Washburn | Peoria | 680 | 47.4% | 19.3% | 0.5% | 2.0% | 2.3% |
| 61571 | Washington | Peoria | 716 | 61.8% | 9.6% | 0.3% | 1.4% | 0.9% |
| 61491 | Wyoming | Peoria | 716 | 61.8% | 9.1% | 0.2% | 1.1% | 0.7% |
| 61008 | Belvidere | Rockford | 690 | 50.1% | 17.2% | 2.9% | 6.3% | 25.7% |
| 61011 | Caledonia | Rockford | 729 | 66.0% | 3.2% | 2.9% | 7.2% | 6.2% |
| 61012 | Capron | Rockford | 691 | 47.2% | 17.0% | 1.7% | 4.5% | 23.2% |
| 61016 | Cherry Valley | Rockford | 717 | 62.8% | 7.3% | 1.1% | 3.9% | 3.1% |
| 61024 | Durand | Rockford | 685 | 54.3% | 17.1% | 1.1% | 2.0% | 1.6% |
| 61111 | Loves Park | Rockford | 692 | 51.0% | 14.1% | 2.4% | 6.4% | 5.0% |
| 61115 | Machesney Park | Rockford | 690 | 45.0% | 14.6% | 1.5% | 4.2% | 4.2% |
| 61063 | Pecatonica | Rockford | 710 | 59.8% | 8.9% | 0.1% | 1.2% | 1.1% |
| 61065 | Poplar Grove | Rockford | 677 | 46.3% | 21.7% | 2.6% | 5.1% | 7.4% |
| 61101 | Rockford | Rockford | 660 | 39.1% | 26.4% | 37.2% | 40.2% | 13.4% |
| 61102 | Rockford | Rockford | 664 | 33.4% | 21.3% | 37.5% | 40.1% | 27.6% |
| 61103 | Rockford | Rockford | 681 | 43.0% | 18.8% | 16.3% | 19.3% | 10.3% |
| 61104 | Rockford | Rockford | 643 | 26.4% | 28.4% | 14.2% | 21.8% | 23.4% |
| 61107 | Rockford | Rockford | 710 | 58.3% | 9.5% | 5.2% | 9.4% | 9.1% |
| 61108 | Rockford | Rockford | 697 | 53.6% | 13.8% | 6.3% | 10.8% | 10.4% |
| 61109 | Rockford | Rockford | 682 | 44.1% | 16.2% | 9.1% | 14.9% | 11.4% |
| 61114 | Rockford | Rockford | 725 | 68.5% | 6.5% | 5.7% | 12.3% | 4.6% |
| 61072 | Rockton | Rockford | 715 | 60.4% | 8.6% | 0.6% | 2.1% | 2.8% |
| 61073 | Roscoe | Rockford | 712 | 60.3% | 10.4% | 1.2% | 3.4% | 2.8% |
| 61080 | South Beloit | Rockford | 694 | 48.9% | 14.6% | 3.5% | 6.1% | 10.8% |
| 61088 | Winnebago | Rockford | 712 | 58.2% | 10.3% | 1.1% | 2.2% | 2.0% |
| 62001 | Alhambra | St. Louis | 705 | 57.1% | 12.7% | 0.0% | 1.3% | 0.9% |
| 62002 | Alton | St. Louis | 677 | 46.6% | 19.5% | 23.8% | 25.9% | 2.0% |
| 62216 | Aviston | St. Louis | 727 | 66.2% | 0.0% | 0.1% | 0.4% | 1.0% |
| 62220 | Belleville | St. Louis | 683 | 49.9% | 19.2% | 13.5% | 16.6% | 2.2% |
| 62221 | Belleville | St. Louis | 691 | 51.1% | 17.0% | 20.0% | 25.0% | 3.0% |

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 62223 | Belleville | St. Louis | 689 | 50.4% | 16.7% | 14.9% | 16.6% | 1.0% |
| 62226 | Belleville | St. Louis | 686 | 49.4% | 18.6% | 18.5% | 21.9% | 1.8% |
| 62010 | Bethalto | St. Louis | 708 | 59.5% | 9.4% | 0.9% | 1.9% | 1.4% |
| 62230 | Breese | St. Louis | 714 | 66.2% | 9.5% | 0.0% | 0.4% | 1.6% |
| 62012 | Brighton | St. Louis | 699 | 55.9% | 12.7% | 0.9% | 2.0% | 0.8% |
| 62014 | Bunker Hill | St. Louis | 706 | 56.6% | 9.7% | 2.2% | 3.1% | 0.3% |
| 62626 | Carlinville | St. Louis | 696 | 51.1% | 14.5% | 1.8% | 2.7% | 0.9% |
| 62231 | Carlyle | St. Louis | 703 | 56.7% | 12.0% | 3.3% | 3.9% | 1.1% |
| 62232 | Caseyville | St. Louis | 683 | 42.8% | 14.4% | 7.4% | 9.6% | 3.6% |
| 62234 | Collinsville | St. Louis | 690 | 50.8% | 15.3% | 5.8% | 7.4% | 3.7% |
| 62236 | Columbia | St. Louis | 713 | 63.7% | 9.5% | 0.5% | 1.6% | 1.3% |
| 62018 | Cottage Hills | St. Louis | 659 | 34.1% | 17.0% | 4.1% | 5.7% | 1.4% |
| 62239 | Dupo | St. Louis | 673 | 42.1% | 22.9% | 1.3% | 2.5% | 0.9% |
| 62024 | East Alton | St. Louis | 683 | 47.1% | 17.5% | 0.8% | 2.0% | 1.1% |
| 62240 | East Carondelet | St. Louis | 684 | 51.0% | 17.6% | 1.2% | 2.8% | 0.3% |
| 62201 | East Saint Louis | St. Louis | 635 | 29.6% | 29.6% | 65.4% | 66.3% | 23.3% |
| 62203 | East Saint Louis | St. Louis | 610 | 18.1% | 50.6% | 94.0% | 94.7% | 0.7% |
| 62204 | East Saint Louis | St. Louis | 579 | 8.6% | 56.3% | 95.9% | 96.7% | 1.5% |
| 62205 | East Saint Louis | St. Louis | 597 | 14.3% | 52.9% | 98.6% | 99.1% | 0.4% |
| 62206 | East Saint Louis | St. Louis | 621 | 24.8% | 42.9% | 46.1% | 48.5% | 2.3% |
| 62207 | East Saint Louis | St. Louis | 605 | 12.0% | 54.4% | 97.2% | 98.2% | 0.5% |
| 62025 | Edwardsville | St. Louis | 714 | 60.2% | 9.7% | 9.6% | 12.5% | 1.3% |
| 62208 | Fairview Heights | St. Louis | 682 | 43.6% | 19.1% | 19.1% | 23.8% | 2.5% |
| 62243 | Freeburg | St. Louis | 706 | 59.8% | 9.8% | 1.1% | 2.1% | 1.8% |
| 62245 | Germantown | St. Louis | 709 | 65.4% | 7.7% | 0.1% | 0.4% | 1.0% |
| 62033 | Gillespie | St. Louis | 681 | 49.7% | 12.9% | 0.1% | 1.0% | 0.9% |
| 62640 | Girard | St. Louis | 683 | 45.6% | 10.7% | 0.3% | 1.2% | 1.1% |
| 62034 | Glen Carbon | St. Louis | 720 | 62.1% | 8.0% | 7.2% | 10.4% | 2.3% |
| 62035 | Godfrey | St. Louis | 713 | 60.9% | 9.9% | 5.5% | 7.3% | 1.4% |
| 62037 | Grafton | St. Louis | 724 | 67.7% | 3.1% | 4.6% | 5.0% | 1.1% |
| 62040 | Granite City | St. Louis | 677 | 43.4% | 20.0% | 3.7% | 5.7% | 3.7% |
| 62246 | Greenville | St. Louis | 701 | 56.2% | 10.1% | 11.2% | 12.1% | 2.1% |
| 62249 | Highland | St. Louis | 716 | 63.2% | 7.4% | 0.0% | 0.7% | 1.6% |
| 62052 | Jerseyville | St. Louis | 694 | 50.1% | 15.1% | 0.3% | 0.9% | 0.4% |
| 62254 | Lebanon | St. Louis | 708 | 60.4% | 12.1% | 13.9% | 17.6% | 1.8% |

**Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.**

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 62060 | Madison | St. Louis | 645 | 38.2% | 34.2% | 53.9% | 54.9% | 3.5% |
| 62257 | Marissa | St. Louis | 694 | 47.4% | 12.8% | 0.3% | 1.0% | 0.8% |
| 62062 | Maryville | St. Louis | 719 | 64.2% | 8.6% | 2.8% | 4.4% | 2.6% |
| 62258 | Mascoutah | St. Louis | 698 | 60.2% | 12.0% | 3.9% | 7.4% | 2.1% |
| 62260 | Millstadt | St. Louis | 724 | 69.6% | 6.3% | 0.8% | 1.8% | 0.6% |
| 62067 | Moro | St. Louis | 702 | 52.9% | 14.7% | 0.8% | 2.4% | 1.0% |
| 62069 | Mount Olive | St. Louis | 702 | 52.1% | 8.5% | 0.0% | 0.8% | 0.7% |
| 62264 | New Athens | St. Louis | 702 | 61.7% | 12.2% | 0.4% | 1.1% | 0.5% |
| 62265 | New Baden | St. Louis | 700 | 54.5% | 8.9% | 1.7% | 3.3% | 3.3% |
| 62269 | O Fallon | St. Louis | 709 | 59.1% | 11.2% | 12.3% | 17.8% | 2.8% |
| 62275 | Pocahontas | St. Louis | 707 | 54.3% | 8.6% | 0.1% | 1.5% | 1.1% |
| 62084 | Roxana | St. Louis | 701 | 50.0% | 9.3% | 0.1% | 0.5% | 0.8% |
| 62281 | Saint Jacob | St. Louis | 728 | 74.1% | 6.2% | 0.2% | 0.7% | 2.6% |
| 62225 | Scott Air Force Base | St. Louis | 679 | 37.6% | 17.9% | 13.3% | 19.9% | 5.9% |
| 62685 | Shipman | St. Louis | 696 | 53.4% | 12.3% | 6.3% | 7.2% | 0.7% |
| 62285 | Smithton | St. Louis | 714 | 65.3% | 9.5% | 0.3% | 2.3% | 0.5% |
| 62087 | South Roxana | St. Louis | 653 | 41.1% | 26.8% | 0.1% | 1.4% | 1.4% |
| 62088 | Staunton | St. Louis | 691 | 55.2% | 15.9% | 0.1% | 0.8% | 0.9% |
| 62293 | Trenton | St. Louis | 713 | 61.7% | 9.9% | 0.5% | 1.2% | 2.1% |
| 62294 | Troy | St. Louis | 710 | 60.7% | 10.5% | 1.5% | 4.0% | 2.0% |
| 62690 | Virden | St. Louis | 681 | 44.9% | 18.7% | 0.2% | 0.6% | 0.3% |
| 62298 | Waterloo | St. Louis | 711 | 62.4% | 8.8% | 0.1% | 0.8% | 1.2% |
| 62095 | Wood River | St. Louis | 675 | 41.9% | 18.2% | 0.6% | 1.7% | 2.0% |
| 62097 | Worden | St. Louis | 700 | 57.8% | 15.6% | 0.3% | 1.1% | 0.8% |
| 62812 | Benton | Small or non-metro | 688 | 53.4% | 16.6% | 1.2% | 1.8% | 0.5% |
| 61701 | Bloomington | Small or non-metro | 686 | 48.1% | 18.1% | 11.5% | 15.7% | 5.3% |
| 61704 | Bloomington | Small or non-metro | 721 | 62.6% | 8.7% | 6.2% | 13.1% | 3.9% |
| 61705 | Bloomington | Small or non-metro | 719 | 63.6% | 10.3% | 6.2% | 13.1% | 3.9% |
| 60914 | Bourbonnais | Small or non-metro | 693 | 51.9% | 15.7% | 3.8% | 7.7% | 4.0% |
| 60915 | Bradley | Small or non-metro | 673 | 41.1% | 20.0% | 1.3% | 3.1% | 6.1% |
| 61520 | Canton | Small or non-metro | 691 | 48.5% | 15.5% | 8.1% | 9.1% | 2.0% |
| 62901 | Carbondale | Small or non-metro | 675 | 36.7% | 20.4% | 20.5% | 31.1% | 4.1% |
| 62801 | Centralia | Small or non-metro | 671 | 42.0% | 20.9% | 11.8% | 14.0% | 1.9% |

**Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.**

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 61820 | Champaign | Small or non-metro | 691 | 44.0% | 14.7% | 15.5% | 29.2% | 7.8% |
| 61821 | Champaign | Small or non-metro | 699 | 54.0% | 14.0% | 17.0% | 25.4% | 3.9% |
| 61822 | Champaign | Small or non-metro | 730 | 68.0% | 6.0% | 6.1% | 15.7% | 2.4% |
| 61920 | Charleston | Small or non-metro | 700 | 53.8% | 11.7% | 4.9% | 7.6% | 2.2% |
| 62629 | Chatham | Small or non-metro | 712 | 60.4% | 8.4% | 1.0% | 2.5% | 0.9% |
| 61727 | Clinton | Small or non-metro | 698 | 54.8% | 12.7% | 1.3% | 2.2% | 2.3% |
| 61832 | Danville | Small or non-metro | 671 | 42.7% | 21.8% | 21.6% | 24.9% | 4.8% |
| 62521 | Decatur | Small or non-metro | 695 | 52.9% | 16.5% | 17.3% | 19.9% | 1.1% |
| 62522 | Decatur | Small or non-metro | 678 | 46.4% | 23.9% | 23.1% | 26.3% | 1.3% |
| 62526 | Decatur | Small or non-metro | 677 | 44.5% | 21.1% | 17.3% | 20.7% | 1.9% |
| 61021 | Dixon | Small or non-metro | 698 | 51.9% | 12.3% | 6.4% | 8.4% | 5.0% |
| 62832 | Du Quoin | Small or non-metro | 686 | 51.5% | 14.0% | 5.6% | 7.3% | 1.2% |
| 62401 | Effingham | Small or non-metro | 708 | 61.0% | 9.1% | 0.6% | 1.9% | 1.9% |
| 61032 | Freeport | Small or non-metro | 692 | 54.6% | 12.8% | 12.2% | 15.7% | 3.1% |
| 61401 | Galesburg | Small or non-metro | 692 | 49.3% | 15.5% | 11.1% | 14.2% | 5.6% |
| 62946 | Harrisburg | Small or non-metro | 685 | 47.7% | 17.7% | 6.9% | 8.5% | 1.4% |
| 62948 | Herrin | Small or non-metro | 682 | 45.5% | 18.7% | 1.0% | 3.2% | 1.3% |
| 62650 | Jacksonville | Small or non-metro | 689 | 49.9% | 17.2% | 7.5% | 9.8% | 1.9% |
| 60901 | Kankakee | Small or non-metro | 673 | 42.3% | 21.5% | 30.1% | 32.2% | 12.0% |
| 61301 | La Salle | Small or non-metro | 688 | 49.6% | 16.5% | 1.4% | 2.9% | 11.8% |
| 62656 | Lincoln | Small or non-metro | 683 | 47.6% | 19.2% | 10.5% | 12.4% | 2.2% |
| 61455 | Macomb | Small or non-metro | 701 | 54.0% | 12.0% | 6.9% | 13.1% | 2.5% |
| 61853 | Mahomet | Small or non-metro | 715 | 58.7% | 9.7% | 0.4% | 1.8% | 1.3% |
| 60950 | Manteno | Small or non-metro | 702 | 55.6% | 12.4% | 1.8% | 2.8% | 4.7% |
| 62959 | Marion | Small or non-metro | 693 | 54.1% | 15.5% | 5.2% | 7.1% | 1.8% |
| 61938 | Mattoon | Small or non-metro | 684 | 49.0% | 18.0% | 1.4% | 2.8% | 1.6% |
| 62960 | Metropolis | Small or non-metro | 679 | 46.1% | 17.8% | 6.6% | 7.8% | 1.0% |
| 61462 | Monmouth | Small or non-metro | 690 | 50.2% | 14.3% | 3.1% | 5.6% | 8.1% |

Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 62863 | Mount Carmel | Small or non-metro | 685 | 47.6% | 16.3% | 0.4% | 2.2% | 0.8% |
| 62864 | Mount Vernon | Small or non-metro | 679 | 45.2% | 19.4% | 9.8% | 12.3% | 1.4% |
| 62966 | Murphysboro | Small or non-metro | 687 | 51.2% | 14.4% | 11.5% | 14.4% | 2.7% |
| 61761 | Normal | Small or non-metro | 708 | 58.2% | 12.1% | 10.3% | 15.5% | 3.7% |
| 62450 | Olney | Small or non-metro | 682 | 50.8% | 17.3% | 0.9% | 1.8% | 1.0% |
| 61350 | Ottawa | Small or non-metro | 700 | 54.0% | 12.0% | 1.3% | 3.2% | 6.4% |
| 61944 | Paris | Small or non-metro | 678 | 45.8% | 18.5% | 2.6% | 3.3% | 1.2% |
| 61354 | Peru | Small or non-metro | 703 | 61.9% | 11.8% | 0.3% | 2.5% | 5.9% |
| 61764 | Pontiac | Small or non-metro | 690 | 55.5% | 14.5% | 8.6% | 10.1% | 4.2% |
| 61356 | Princeton | Small or non-metro | 703 | 63.1% | 12.3% | 0.6% | 2.2% | 3.2% |
| 62301 | Quincy | Small or non-metro | 689 | 49.2% | 17.3% | 5.9% | 8.1% | 1.0% |
| 62305 | Quincy | Small or non-metro | 724 | 68.5% | 8.4% | 1.3% | 2.6% | 0.7% |
| 61866 | Rantoul | Small or non-metro | 653 | 36.2% | 29.4% | 16.1% | 21.8% | 4.1% |
| 62454 | Robinson | Small or non-metro | 691 | 47.7% | 12.0% | 6.8% | 7.9% | 3.0% |
| 61068 | Rochelle | Small or non-metro | 683 | 45.9% | 15.8% | 2.1% | 3.8% | 25.1% |
| 61071 | Rock Falls | Small or non-metro | 677 | 44.6% | 19.4% | 1.1% | 2.4% | 11.3% |
| 62881 | Salem | Small or non-metro | 683 | 46.9% | 18.1% | 0.4% | 1.9% | 0.5% |
| 62702 | Springfield | Small or non-metro | 677 | 40.4% | 18.3% | 11.8% | 14.7% | 1.5% |
| 62703 | Springfield | Small or non-metro | 669 | 40.2% | 22.8% | 36.3% | 39.6% | 1.5% |
| 62704 | Springfield | Small or non-metro | 709 | 59.5% | 10.9% | 8.8% | 13.0% | 1.7% |
| 62707 | Springfield | Small or non-metro | 700 | 56.2% | 13.1% | 2.9% | 5.4% | 1.1% |
| 62711 | Springfield | Small or non-metro | 739 | 73.0% | 3.7% | 2.9% | 5.4% | 1.1% |
| 62712 | Springfield | Small or non-metro | 734 | 71.7% | 4.5% | 2.9% | 5.4% | 1.1% |
| 61081 | Sterling | Small or non-metro | 698 | 53.0% | 12.5% | 2.9% | 4.9% | 18.3% |
| 61364 | Streator | Small or non-metro | 687 | 52.9% | 16.0% | 1.8% | 3.4% | 8.2% |
| 62568 | Taylorville | Small or non-metro | 686 | 48.4% | 16.5% | 3.9% | 5.5% | 1.4% |
| 61801 | Urbana | Small or non-metro | 695 | 49.1% | 13.1% | 13.3% | 33.9% | 5.7% |
| 61802 | Urbana | Small or non-metro | 699 | 53.0% | 13.2% | 14.5% | 23.6% | 2.9% |

**Appendix A. Credit score distributions and demographics in large Illinois zip codes, June 30 2009.**

| ZIP CODE | AREA NAME | METRO AREA | CREDIT SCORE, JUNE 30 2009 | | | ZIP CODE DEMOGRAPHICS | | |
|---|---|---|---|---|---|---|---|---|
| | | | | PERCENT | | | PERCENT | |
| | | | Average | 740+ | Less than 580 | African American | All Minority | Latino Ethnicity |
| 62896 | West Frankfort | Small or non-metro | 674 | 46.1% | 19.5% | 0.9% | 1.8% | 0.8% |