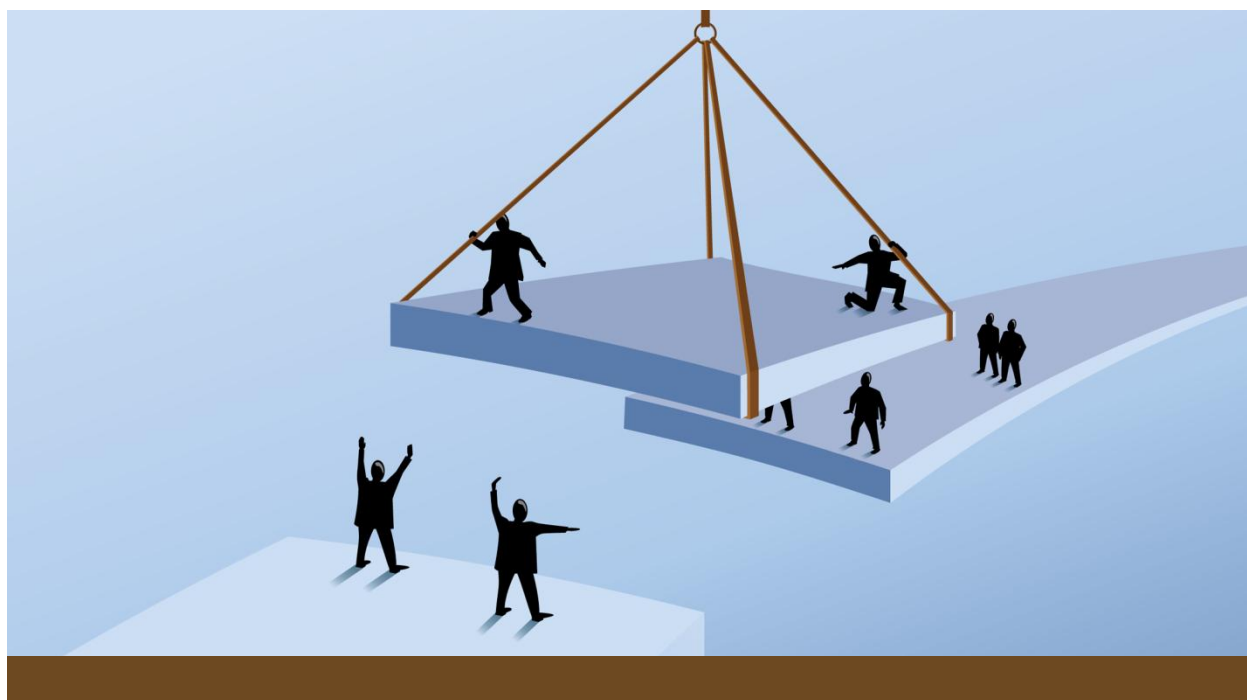

Bridging the Gap: Credit Scores and Economic Opportunity in Illinois Communities of Color



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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 credit 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, Erica. "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.**

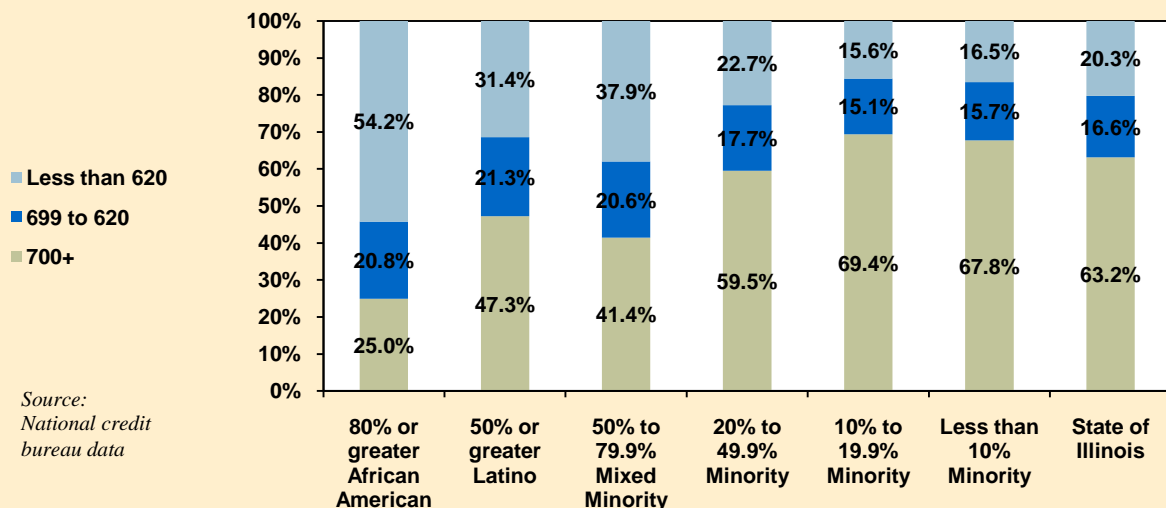
Analysis

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.

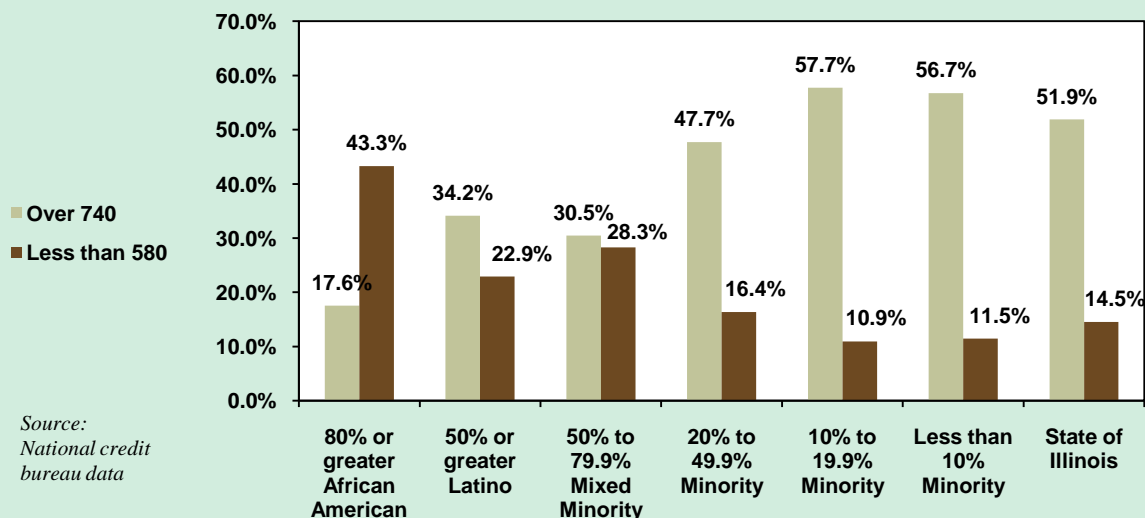
²¹ The credit bureau defines seriously delinquent borrowers as those who are 90 or more days past due including in collections, charge off, repossession, foreclosure or bankruptcy during a 24-month performance window.

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



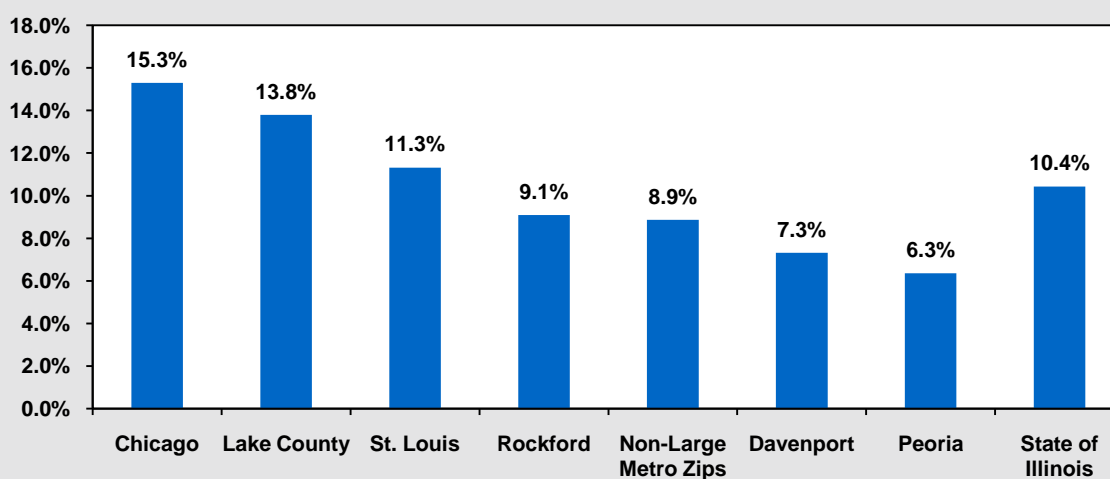
When breaking credit score groupings down even further, we see that **there is tremendous polarization in credit score distributions**. Chart 2 shows that, in Illinois, over 66 percent of individuals either had a credit score over 740 or below 580. This plays out in differently based on zip code racial 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



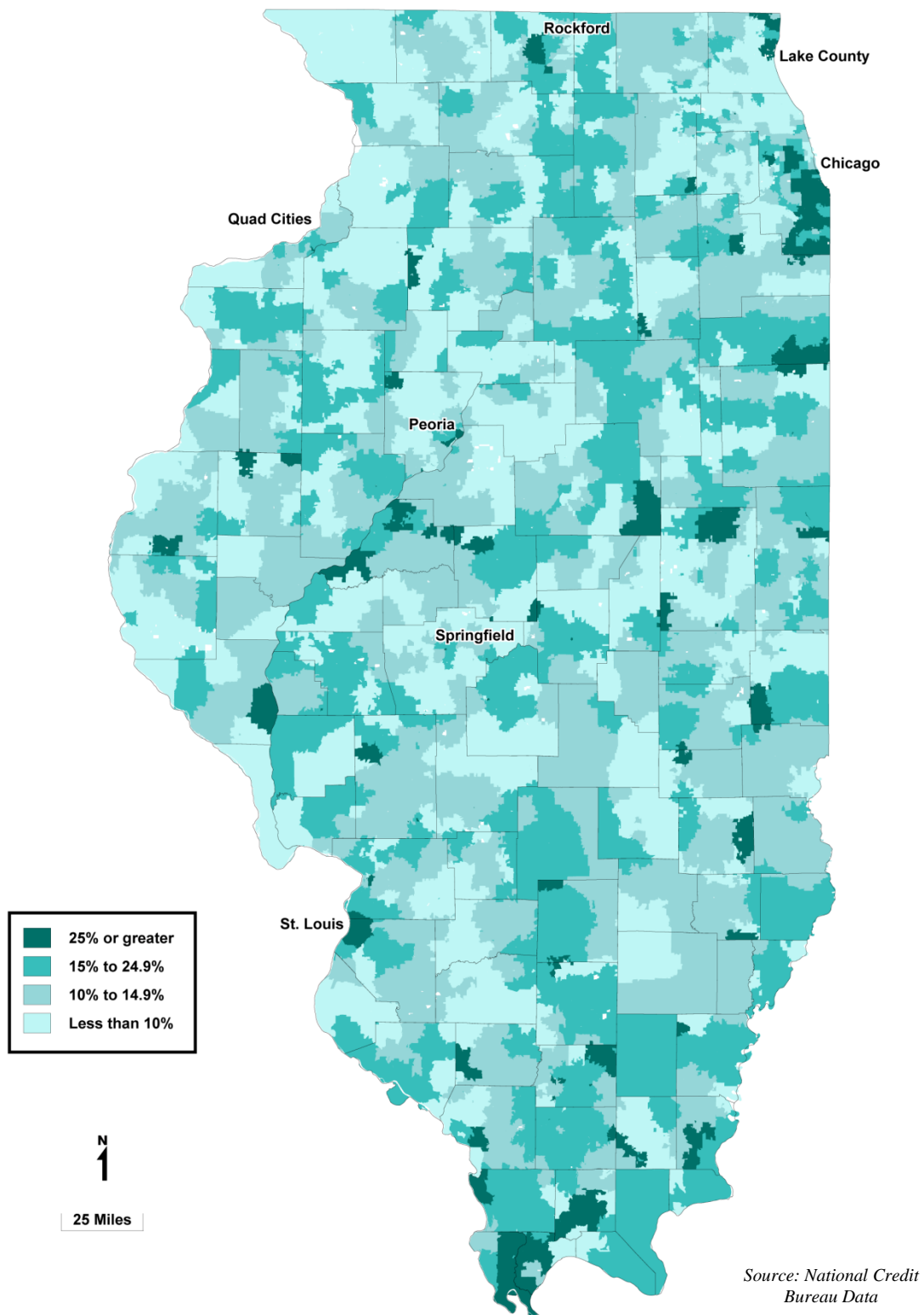
When looking at how these patterns play out in different metropolitan areas across the state, we see that, **in the larger metropolitan areas, a higher share of zip codes had high levels of individuals with low credit scores.** Statewide, 10.4 percent of all zip codes had populations in which 25 percent 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.



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 credit 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	Bloomington	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%

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ZIP CODE	AREA NAME	METRO AREA	CREDIT SCORE, JUNE 30 2009			ZIP CODE DEMOGRAPHICS		
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			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%

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			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%

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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%

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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%

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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%

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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%

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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%

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			Average	PERCENT		PERCENT		
				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	Viriden	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%

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			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%