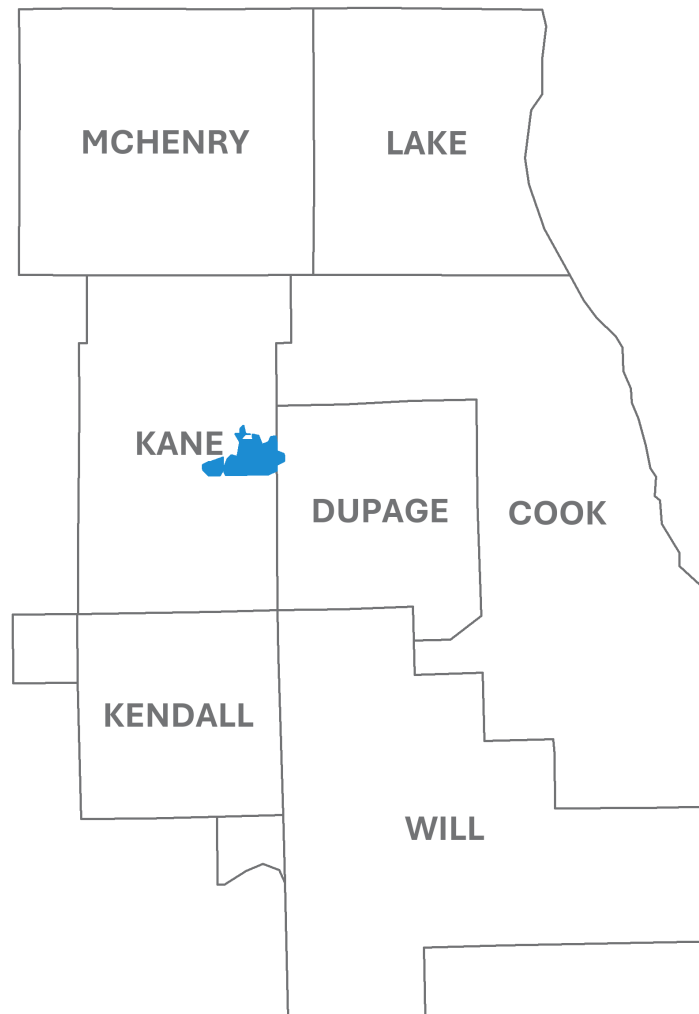




April 2025

# St. Charles

Local Housing Profile  
Municipality series



Developed in partnership with:

**INSTITUTE** FOR  
**HOUSING STUDIES**  
at DePaul University



Chicago Metropolitan  
Agency for Planning

### About the Local Housing Profiles

The Local Housing Profiles are a curated set of housing data. The [Chicago Metropolitan Agency for Planning \(CMAP\)](#) provides these profiles for each of the 7 counties, 285 municipalities, and Chicago community areas (CCA) in northeastern Illinois.

Developed in partnership with the [Institute for Housing Studies at DePaul University \(IHS\)](#), the Local Housing Profiles can be used by residents, practitioners, planners, and policymakers to understand the latest data on a community's housing demand, supply, and affordability relative to regional trends. These reports include data from a number of sources, including socioeconomic, demographic, and housing unit data from the [American Community Survey \(ACS\)](#), and key housing market indicators generated from parcel-level administrative data and collected by the IHS via its [Data Clearinghouse](#).

If you or someone you know does not have safe and permanent housing, you can dial 211 or visit [211metrochicago.org](http://211metrochicago.org) to find help. Available across northeastern Illinois, 211 is a free, 24-hour service that connects residents to housing, food, utility payment assistance, healthcare, transportation, childcare, jobs, mental health, and more.

CMAP will update the Local Housing Profiles each year to reflect the most recent data available. The latest version is available on the CMAP website at [cmap.is/local-housing-profiles](http://cmap.is/local-housing-profiles). The data tables are also available on the [CMAP Data Hub](#). Please send questions to [info@cmap.illinois.gov](mailto:info@cmap.illinois.gov).

To improve these profiles in the future, CMAP wants to hear from you! Please take a quick [survey](#) to describe how you use this data and what you would like to see in future Local Housing Profiles.

### User notes

#### Coverage

This snapshot is for St. Charles, which does *not* extend beyond the seven counties of northeastern Illinois. For communities that extend beyond the CMAP region (for example, Sandwich, IL, extends into DeKalb County), data available from the IHS Clearinghouse (including market data and data on new homebuyers) includes only the portion that is within the seven counties. Municipal-level data derived from the ACS includes the entire municipality.

#### Data availability

Data on homelessness are not included in these profiles due to data availability and consistency.

Data from the IHS Data Clearinghouse on residential sales, mortgages, and foreclosure activity are not available for geographies within Kendall County. Additionally, data on new homebuyers are not available for a small number of municipalities where the underlying data are not well represented at the municipal level. This snapshot is for St. Charles which is well represented by the analysis.

#### American Community Survey definitions

For data derived from the ACS, the Local Housing Profiles use terminology based on the [ACS subject definitions](#). Definitions for certain ACS-derived indicators are included below some data tables.

#### IHS Data Clearinghouse definitions

The data derived from the IHS Data Clearinghouse include aggregated, parcel-level administrative data on all single-family; condominium; two- to four-unit; five-or-more-unit building sales (from deed recordings); mortgage loans (from lien recordings); and new foreclosure filings (from circuit court filings). Loan level data are sourced from the [Home Mortgage Disclosure Act \(HMDA\)](#) for first-lien, owner-occupied, home purchase loans of one- to four-unit properties. Additional definitions for certain IHS-derived indicators are included below some data tables.

### **Margins of error**

The ACS is a sample-based data product. Exercise caution when using data from low-population communities, as the margins of error are often large compared to the estimates. Indicators for this project were selected to minimize the impact of high margins of error where possible. For more details on sample sizes and ACS guidance, please refer to the [ACS sample size and data quality methodology](#). Data from the IHS Data Clearinghouse do not have margin of error concerns.

### **Mean of median values for ACS data**

For aggregated geographies (CCAs and the CMAP region) where the underlying ACS tract-level data are reported as medians (like median gross rent or median income), a mean of median values is calculated and reported. For non-aggregated geographies (municipalities and counties), the median is reported.

### **Mean of median values for HMDA data**

Home Mortgage Disclosure Act data are loan-level data that include only the census tract as the geographic indicator due to privacy concerns. Census tracts follow CCA, county, CMAP region, and some municipal boundaries. For areas where the tracts align, the median value for homebuyer income, purchase price, and loan amount are reported. However, most municipalities do not have boundaries that align with census tracts. For these communities, the IHS conducted geospatial and other analyses to identify tract relationships to CMAP region municipalities and estimate mean of median values. For more on this methodology, contact [housingstudies@depaul.edu](mailto:housingstudies@depaul.edu).

### **Comparing ACS data across past years**

ACS five-year estimates are rolling samples that span a five-year period. When exploring trends, overlapping estimates should not be compared. The Census Bureau provides [guidance for comparing ACS data over time](#). Please contact CMAP at [info@cmapp.illinois.gov](mailto:info@cmapp.illinois.gov) if you have additional questions.

## Data for all households

These tables summarize the general demographic and social characteristics of all households in St. Charles. The data provide useful context about the residents of a community for indicators that cannot be separated by owner or renter households due to sample size issues.

### Housing tenure, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Owner-occupied	9,261	70.3	138,755	75.7	2,116,804	64.6
Renter-occupied	3,908	29.7	44,441	24.3	1,159,292	35.4
<b>Total occupied households</b>	<b>13,169</b>	<b>100.0</b>	<b>183,196</b>	<b>100.0</b>	<b>3,276,096</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25003 - Tenure

Universe: Occupied households

### Head of household age, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
15 to 24	493	3.7	4,085	2.2	91,412	2.8
25 to 34	1,769	13.4	23,857	13.0	530,504	16.2
35 to 44	2,144	16.3	34,477	18.8	612,833	18.7
45 to 54	2,671	20.3	37,494	20.5	601,796	18.4
55 to 64	2,819	21.4	36,816	20.1	617,825	18.9
65 to 74	1,949	14.8	27,358	14.9	480,606	14.7
75 and over	1,324	10.1	19,109	10.4	341,120	10.4
<b>Total occupied households</b>	<b>13,169</b>	<b>100.0</b>	<b>183,196</b>	<b>100.0</b>	<b>3,276,096</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25007 - Tenure by age of householder

Universe: Occupied households

### Head of household race and ethnicity, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
White (alone)	11,101	84.3	119,489	65.2	1,809,956	55.2
Hispanic or Latino (of any race)	883	6.7	44,935	24.5	597,976	18.3
African-American (alone)	249	1.9	9,048	4.9	558,216	17.0
Asian (alone)	595	4.5	6,131	3.3	235,642	7.2
Other/multiple races (non-Hispanic)	341	2.6	3,593	2.0	74,306	2.3
<b>Total occupied households</b>	<b>13,169</b>	<b>100.0</b>	<b>183,196</b>	<b>100.0</b>	<b>3,276,096</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25006 - Race of householder, B25003H - Tenure (white alone, not Hispanic or Latino householder), B25003I - Tenure (Hispanic or Latino householder)

Universe: Occupied households

Household disability status,\* 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
With disability (1 or more people)	2,563	19.5	39,931	21.8	714,430	21.8
No disability	10,606	80.5	143,265	78.2	2,561,666	78.2
<b>Total occupied households</b>	13,169	100.0	183,196	100.0	3,276,096	100.0

Source: 2019-2023 American Community Survey five-year estimates. B22010 - Receipt of food stamps/SNAP in the past 12 months by disability status for households

Universe: Occupied households

\*Disability status is defined as a person with a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability.

### Housing characteristics and market conditions

These tables provide estimates of housing units in St. Charles, categorized by structure size or type, and age, along with key housing market data. The market data includes the density per 100 residential parcels for each data type, enabling comparisons across different areas. Data is not available for Kendall County.

#### Housing occupancy, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Occupied housing units	13,169	95.6	183,196	96.5	3,276,096	93.2
Vacant housing units	611	4.4	6,722	3.5	239,417	6.8
<b>Total housing units</b>	<b>13,780</b>	<b>100.0</b>	<b>189,918</b>	<b>100.0</b>	<b>3,515,513</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25001 - Housing units

Universe: Housing units

#### Housing units by type of structure, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
1 unit	10,255	74.4	153,436	80.8	2,011,485	57.2
2 to 4 units	1,012	7.3	12,440	6.6	509,798	14.5
5 to 49 units	1,707	12.4	15,687	8.3	595,338	16.9
50 or more units	806	5.8	6,647	3.5	368,224	10.5
Mobile home/other*	0	0.0	1,708	0.9	30,668	0.9
<b>Total housing units</b>	<b>13,780</b>	<b>100.0</b>	<b>189,918</b>	<b>100.0</b>	<b>3,515,513</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25024 - Units in structure

Universe: Housing units

\*Other includes boats, recreational vehicles (RVs), vans, etc.

#### Housing units by year built, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
1939 or earlier	1,182	8.6	24,128	12.7	731,377	20.8
1940 to 1959	1,220	8.9	22,483	11.8	624,298	17.8
1960 to 1979	3,324	24.1	41,058	21.6	892,565	25.4
1980 to 1999	4,629	33.6	48,428	25.5	699,540	19.9
2000 or later	3,425	24.9	53,821	28.3	567,733	16.1
<b>Total housing units</b>	<b>13,780</b>	<b>100.0</b>	<b>189,918</b>	<b>100.0</b>	<b>3,515,513</b>	<b>100.0</b>
<b>Median year built</b>	<b>1985</b>		<b>1984</b>		<b>1984</b>	

Source: 2019-2023 American Community Survey five-year estimates. B25034 - Year structure built, B25035 -

Universe: Housing units

Median year structure built

**Residential sales activity,\* 2022**

	St. Charles	Kane County	CMAP region
Number of residential sales	526	7,196	125,069
Median residential sales price	\$348,000	\$280,000	\$295,000
Share of sales purchased by investor buyers**	5.3%	7.0%	11.7%
<b>Total sales per 100 residential properties</b>	<b>5.1</b>	<b>4.9</b>	<b>5.0</b>

Source: IHS Data Clearinghouse - IHS analysis of parcel-level administrative data from county assessors, county clerk, and/or recorder of deeds Universe: Residential properties

\*Data are not available for all communities within the CMAP region.

\*\*An investor buyer includes only cases where a business entity appears on the deed as the buyer and does not include investors who are listed on legal documents as individuals.

**Residential mortgage activity,\* 2022**

	St. Charles	Kane County	CMAP region
Total loans on residential properties	916	13,181	202,403
<b>Total loans per 100 residential properties</b>	<b>8.9</b>	<b>9.0</b>	<b>8.1</b>

Source: IHS Data Clearinghouse - IHS analysis of parcel-level administrative data from county assessors, county clerk, and/or recorder of deeds Universe: Residential properties

\*Mortgage activity includes any new mortgage lien for a home purchase, refinance, or home improvement loan. Data are not available for all communities within the CMAP region.

**Residential foreclosure filing activity,\* 2022**

	St. Charles	Kane County	CMAP region
Total residential foreclosure filings	42	662	13,150
<b>Total foreclosure filings per 100 residential properties</b>	<b>0.4</b>	<b>0.4</b>	<b>0.5</b>

Source: IHS Data Clearinghouse - IHS analysis of parcel-level administrative data from county assessors, county clerk, and/or recorder of deeds Universe: Residential properties

\*Data are not available for all communities within the CMAP region.

### Data for owner-occupied households and affordability for existing owners and new homebuyers

These tables highlight key economic characteristics for owner-occupied households in St. Charles. Specific tables on housing affordability show housing costs and cost-burden status for current homeowners, as well as loan characteristics for recent homebuyers. Data on the median property value and mortgage amount for recent home sales provide context on regional variation in housing costs. Additionally, data on a typical homebuyer's income can help stakeholders create programs for developing new homeowners.

#### Owner household size, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
1-person household	1,648	17.8	25,219	18.2	486,677	23.0
2-person household	3,602	38.9	46,482	33.5	688,976	32.5
3-person household	1,974	21.3	24,192	17.4	354,379	16.7
4-or-more-person household	2,037	22.0	42,862	30.9	586,772	27.7
<b>Total owner-occupied households</b>	<b>9,261</b>	<b>100.0</b>	<b>138,755</b>	<b>100.0</b>	<b>2,116,804</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25009 - Tenure by household size

Universe: Owner-occupied households

#### Owner household income, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Less than \$50,000	959	10.4	21,049	15.2	387,562	18.3
\$50,000 to \$74,999	779	8.4	17,851	12.9	263,757	12.5
\$75,000 to \$99,999	1,233	13.3	17,681	12.7	262,774	12.4
\$100,000 to \$149,999	2,188	23.6	32,763	23.6	440,556	20.8
\$150,000 or more	4,102	44.3	49,411	35.6	762,155	36.0
<b>Total owner-occupied households</b>	<b>9,261</b>	<b>100.0</b>	<b>138,755</b>	<b>100.0</b>	<b>2,116,804</b>	<b>100.0</b>
<b>Median owner-occupied household income</b>	<b>\$136,250</b>		<b>\$118,246</b>		<b>\$120,738</b>	

Source: 2019-2023 American Community Survey five-year estimates. B25118 - Tenure by household income in the past 12 months (in 2022 inflation-adjusted dollars), B25119 - Median household income in the past 12 months (in 2022 inflation-adjusted dollars) by tenure

Universe: Owner-occupied households

Owner mortgage status and income, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Total households with mortgage	6,265	67.6	94,373	68.0	1,374,901	65.0
Total households not mortgaged	2,996	32.4	44,382	32.0	741,903	35.0
<b>Total owner-occupied households</b>	<b>9,261</b>	<b>100.0</b>	<b>138,755</b>	<b>100.0</b>	<b>2,116,804</b>	<b>100.0</b>
<i>Households with mortgage</i>						
Less than \$50,000	442	7.1	9,470	10.0	175,136	12.7
\$50,000 to \$99,999	1,237	19.7	22,077	23.4	322,792	23.5
\$100,000 to \$149,999	1,479	23.6	24,139	25.6	306,746	22.3
\$150,000 or more	3,107	49.6	38,687	41.0	570,227	41.5
<b>Total households with mortgage</b>	<b>6,265</b>	<b>100.0</b>	<b>94,373</b>	<b>100.0</b>	<b>1,374,901</b>	<b>100.0</b>
<i>Households without mortgage</i>						
Less than \$50,000	517	17.3	11,579	26.1	212,426	28.6
\$50,000 to \$99,999	775	25.9	13,455	30.3	203,739	27.5
\$100,000 to \$149,999	709	23.7	8,624	19.4	133,810	18.0
\$150,000 or more	995	33.2	10,724	24.2	191,928	25.9
<b>Total households not mortgaged</b>	<b>2,996</b>	<b>100.0</b>	<b>44,382</b>	<b>100.0</b>	<b>741,903</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25098 - Mortgage status by household income in the past 12 months (in 2022 inflation-adjusted dollars) Universe: Owner-occupied households

Monthly owner costs,\* 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Less than \$700	433	4.7	12,614	9.1	216,396	10.2
\$700 to \$999	828	8.9	15,560	11.2	262,333	12.4
\$1,000 to \$1,499	1,591	17.2	26,591	19.2	391,765	18.5
\$1,500 to \$1,999	1,757	19.0	25,888	18.7	365,928	17.3
\$2,000 to \$2,499	1,891	20.4	22,977	16.6	301,265	14.2
\$2,500 to \$2,999	997	10.8	15,510	11.2	210,864	10.0
\$3,000 to \$3,499	846	9.1	9,388	6.8	131,712	6.2
\$3,500 or more	918	9.9	10,227	7.4	236,541	11.2
<b>Total owner-occupied households</b>	<b>9,261</b>	<b>100.0</b>	<b>138,755</b>	<b>100.0</b>	<b>2,116,804</b>	<b>100.0</b>
Median monthly owner costs for households with a mortgage	\$2,368		\$2,212		\$2,261	
Median monthly owner costs for households without a mortgage	\$1,223		\$930		\$960	

Source: 2019-2023 American Community Survey five-year estimates. B25094 - Selected monthly owner costs, B25088 - Median selected monthly owner costs (dollars) by mortgage status Universe: Owner-occupied households

\*Monthly owner costs include property taxes, insurance, utilities, and mortgage and Homeowner Association costs and fees, if applicable.

Owner cost burden,\* 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Not cost burdened (less than 30%)	7,574	82.1	106,894	77.4	1,568,530	74.7
Cost burdened (30% - 50%)	913	9.9	19,709	14.3	304,339	14.5
Severely cost burdened (over 50%)	733	8.0	11,433	8.3	227,071	10.8
<b>Total owner-occupied households computed</b>	<b>9,220</b>	<b>100.0</b>	<b>138,036</b>	<b>100.0</b>	<b>2,099,940</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25091 - Mortgage status by selected monthly owner costs as a percentage of household income in the past 12 months

Universe: Owner households for which cost-burdened status can be computed

\*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

Owner cost burden by income,\* 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
<i>Less than \$20,000</i>						
Not cost burdened	0	0.0	168	3.6	4,943	4.8
Cost burdened	0	0.0	418	8.9	11,524	11.2
Severely cost burdened	184	100.0	4,102	87.5	86,703	84.0
<b>Total households less than \$20,000</b>	184	100.0	4,688	100.0	103,170	100.0
<b> </b>						
<i>\$20,000 to \$34,999</i>						
Not cost burdened	87	37.0	1,419	22.4	29,590	24.0
Cost burdened	95	40.4	2,080	32.9	36,848	29.9
Severely cost burdened	53	22.6	2,831	44.7	56,700	46.0
<b>Total households \$20,000 - \$34,999</b>	235	100.0	6,330	100.0	123,138	100.0
<b> </b>						
<i>\$35,000 to \$49,999</i>						
Not cost burdened	149	29.9	3,830	41.1	62,597	43.4
Cost burdened	132	26.5	3,453	37.1	44,159	30.6
Severely cost burdened	218	43.7	2,029	21.8	37,634	26.1
<b>Total households \$35,000 - \$49,999</b>	499	100.0	9,312	100.0	144,390	100.0
<b> </b>						
<i>\$50,000 to \$74,999</i>						
Not cost burdened	551	70.7	10,657	59.7	153,798	58.3
Cost burdened	139	17.8	5,548	31.1	82,799	31.4
Severely cost burdened	89	11.4	1,646	9.2	27,160	10.3
<b>Total households \$50,000 - \$74,999</b>	779	100.0	17,851	100.0	263,757	100.0
<b> </b>						
<i>\$75,000 to \$99,999</i>						
Not cost burdened	851	69.0	13,556	76.7	193,510	73.6
Cost burdened	246	20.0	3,637	20.6	59,028	22.5
Severely cost burdened	136	11.0	488	2.8	10,236	3.9
<b>Total households \$75,000 - \$99,999</b>	1,233	100.0	17,681	100.0	262,774	100.0
<b> </b>						
<i>\$100,000 or more</i>						
Not cost burdened	5,936	94.4	77,264	94.0	1,124,092	93.5
Cost burdened	301	4.8	4,573	5.6	69,981	5.8
Severely cost burdened	53	0.8	337	0.4	8,638	0.7
<b>Total households \$100,000 or more</b>	6,290	100.0	82,174	100.0	1,202,711	100.0

Source: 2019-2023 American Community Survey five-year estimates. B25095 - Household income by selected monthly owner costs as a percentage of household income in the past 12 months

Universe: Owner households for which cost-burdened status can be computed

\*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

**Characteristics of recent home purchase loans for one- to four-unit properties,\* 2022-2023**

	<b>St. Charles</b>	<b>Kane County</b>	<b>CMAP region</b>
<b>New homebuyers</b>	852	11,731	168,252
Median homebuyer income	\$138,944	\$103,000	\$105,000
Median purchase price**	\$420,000	\$335,000	\$335,000
Median loan amount	\$337,222	\$275,000	\$285,000

Source: IHS Data Clearinghouse - IHS analysis of data from the home mortgage disclosure act of first lien, owner-occupied, one- to four-home purchase loans 2022-2023

Universe: 1 to 4 unit home purchase loans

\*Data are not available for all communities within the CMAP region.

\*\*Median purchase price is the value of the property used to calculate the loan-to-value ratio of the loan. The difference between the loan amount and purchase price can serve as a proxy for a downpayment.

### Data for renter-occupied households and rental housing affordability

These tables highlight key economic characteristics for renter-occupied households in St. Charles. Specific tables exploring housing affordability include data on renter incomes, rent, and cost burden status.

#### Renter household size, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
1-person household	1,605	41.1	14,765	33.2	498,940	43.0
2-person household	1,265	32.4	12,154	27.3	319,041	27.5
3-person household	553	14.2	6,461	14.5	149,639	12.9
4-or-more-person household	485	12.4	11,061	24.9	191,672	16.5
<b>Total renter-occupied households</b>	<b>3,908</b>	<b>100.0</b>	<b>44,441</b>	<b>100.0</b>	<b>1,159,292</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25009 - Tenure by household size

Universe: Renter-occupied households

#### Renter household income, 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Less than \$25,000	551	14.1	9,597	21.6	280,927	24.2
\$25,000 to \$34,999	317	8.1	4,445	10.0	103,573	8.9
\$35,000 to \$49,999	510	13.1	5,463	12.3	143,394	12.4
\$50,000 to \$74,999	885	22.6	7,975	17.9	194,386	16.8
\$75,000 to \$99,999	658	16.8	6,873	15.5	145,050	12.5
\$100,000 to \$149,999	468	12.0	6,471	14.6	161,247	13.9
\$150,000 or more	519	13.3	3,617	8.1	130,715	11.3
<b>Total renter-occupied households</b>	<b>3,908</b>	<b>100.0</b>	<b>44,441</b>	<b>100.0</b>	<b>1,159,292</b>	<b>100.0</b>
<b>Median renter-occupied household income</b>	<b>\$69,682</b>		<b>\$57,769</b>		<b>\$59,724</b>	

Source: 2019-2023 American Community Survey five-year estimates. B25118 - Tenure by household income in the past 12 months (in 2022 inflation-adjusted dollars), B25119 - Median household income in the past 12 months (in 2022 inflation-adjusted dollars) by tenure

Universe: Renter-occupied households

Gross rent,\* 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Households with cash rent	3,840	98.3	43,153	97.1	1,120,536	96.7
Households no cash rent	68	1.7	1,288	2.9	38,756	3.3
<b>Total renter-occupied households</b>	<b>3,908</b>	<b>100.0</b>	<b>44,441</b>	<b>100.0</b>	<b>1,159,292</b>	<b>100.0</b>
<i>Households with cash rent</i>						
Less than \$600	179	4.7	2,432	5.6	78,767	7.0
\$600 to \$899	51	1.3	3,314	7.7	93,999	8.4
\$900 to \$1,249	346	9.0	11,227	26.0	270,798	24.2
\$1,250 to \$1,499	686	17.9	7,456	17.3	182,538	16.3
\$1,500 to \$1,999	1,142	29.7	11,015	25.5	252,873	22.6
\$2,000 to \$2,499	900	23.4	5,274	12.2	131,168	11.7
\$2,500 or more	536	14.0	2,435	5.6	110,393	9.9
<b>Total households with cash rent</b>	<b>3,840</b>	<b>100.0</b>	<b>43,153</b>	<b>100.0</b>	<b>1,120,536</b>	<b>100.0</b>
<b>Median gross rent</b>	<b>\$1,788</b>		<b>\$1,404</b>		<b>\$1,483</b>	

Source: 2019-2023 American Community Survey five-year estimates. B25063 - Gross rent, B25064 - Median gross rent (dollars)

Universe: Renter-occupied households

\*Data on gross rent includes contract rent and any utilities paid by the renter.

Renter cost burden,\* 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Not cost burdened (less than 30%)	1,606	42.4	21,441	50.3	567,331	52.1
Cost burdened (30% - 50%)	1,162	30.7	10,795	25.3	254,640	23.4
Severely cost burdened (over 50%)	1,021	26.9	10,354	24.3	266,938	24.5
<b>Total renter-occupied households computed</b>	<b>3,789</b>	<b>100.0</b>	<b>42,590</b>	<b>100.0</b>	<b>1,088,909</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25070 - Gross rent as a percentage of household income in the past 12 months

Universe: Renter households for which cost-burdened status can be computed

\*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.

Renter cost burden by income,\* 2023

	St. Charles		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
<i>Less than \$20,000</i>						
Not cost burdened	112	36.4	530	8.6	17,817	9.9
Cost burdened	0	0.0	652	10.6	20,393	11.4
Severely cost burdened	196	63.6	4,955	80.7	141,153	78.7
<b>Total households less than \$20,000</b>	<b>308</b>	<b>100.0</b>	<b>6,137</b>	<b>100.0</b>	<b>179,363</b>	<b>100.0</b>
<i>\$20,000 to \$34,999</i>						
Not cost burdened	62	13.3	705	10.4	17,283	11.1
Cost burdened	27	5.8	2,028	30.0	53,449	34.4
Severely cost burdened	377	80.9	4,037	59.6	84,869	54.5
<b>Total households \$20,000 - \$34,999</b>	<b>466</b>	<b>100.0</b>	<b>6,770</b>	<b>100.0</b>	<b>155,601</b>	<b>100.0</b>
<i>\$35,000 to \$49,999</i>						
Not cost burdened	0	0.0	1,273	23.8	35,789	25.8
Cost burdened	273	53.5	3,201	59.9	75,053	54.0
Severely cost burdened	237	46.5	870	16.3	28,088	20.2
<b>Total households \$35,000 - \$49,999</b>	<b>510</b>	<b>100.0</b>	<b>5,344</b>	<b>100.0</b>	<b>138,930</b>	<b>100.0</b>
<i>\$50,000 to \$74,999</i>						
Not cost burdened	173	19.5	4,036	51.9	107,722	57.1
Cost burdened	528	59.7	3,327	42.8	70,926	37.6
Severely cost burdened	184	20.8	416	5.3	9,894	5.2
<b>Total households \$50,000 - \$74,999</b>	<b>885</b>	<b>100.0</b>	<b>7,779</b>	<b>100.0</b>	<b>188,542</b>	<b>100.0</b>
<i>\$75,000 to \$99,999</i>						
Not cost burdened	343	53.4	5,329	79.2	115,995	81.9
Cost burdened	281	43.8	1,359	20.2	23,774	16.8
Severely cost burdened	18	2.8	42	0.6	1,788	1.3
<b>Total households \$75,000 - \$99,999</b>	<b>642</b>	<b>100.0</b>	<b>6,730</b>	<b>100.0</b>	<b>141,557</b>	<b>100.0</b>
<i>\$100,000 or more</i>						
Not cost burdened	916	93.7	9,568	97.3	272,725	95.7
Cost burdened	53	5.4	228	2.3	11,045	3.9
Severely cost burdened	9	0.9	34	0.3	1,146	0.4
<b>Total households \$100,000 or more</b>	<b>978</b>	<b>100.0</b>	<b>9,830</b>	<b>100.0</b>	<b>284,916</b>	<b>100.0</b>

Source: 2019-2023 American Community Survey five-year estimates. B25074 - Household income by gross rent as a percentage of household income in the past 12 months

Universe: Renter households for which cost-burdened status can be computed

\*A cost burdened household spends more than 30 percent of their income on housing costs. A household experiencing severe cost burden pays more than 50 percent of their income on housing costs.