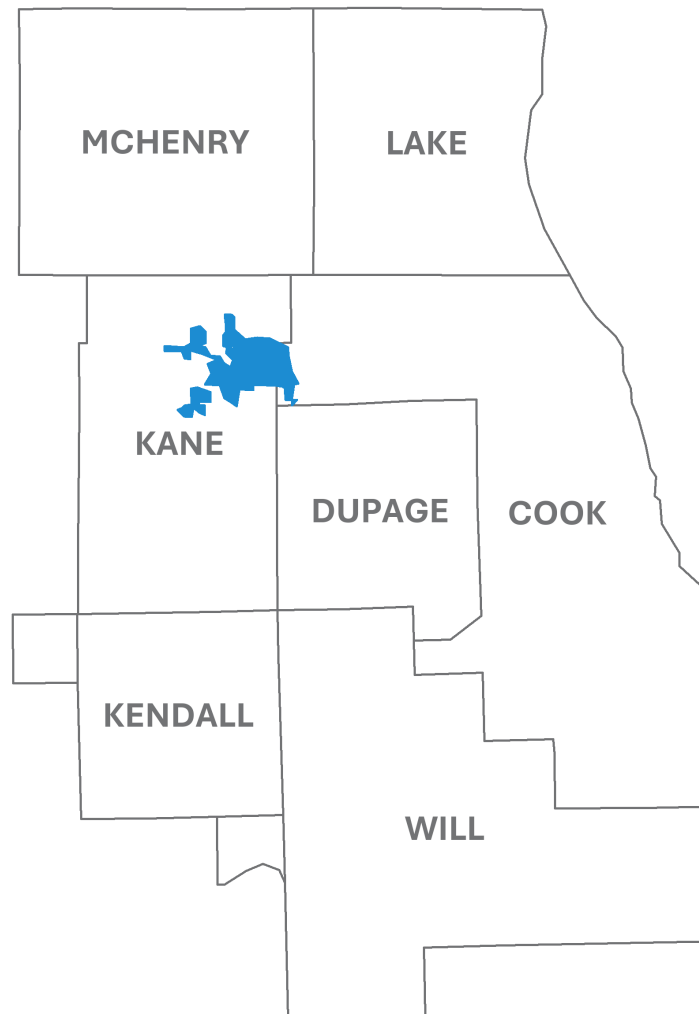




April 2025

# Elgin

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 Elgin, 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 Elgin 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@cmmap.illinois.gov](mailto:info@cmmap.illinois.gov) if you have additional questions.

## Data for all households

These tables summarize the general demographic and social characteristics of all households in Elgin. 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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Owner-occupied	27,755	71.4	138,755	75.7	2,116,804	64.6
Renter-occupied	11,091	28.6	44,441	24.3	1,159,292	35.4
<b>Total occupied households</b>	<b>38,846</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
15 to 24	950	2.4	4,085	2.2	91,412	2.8
25 to 34	5,799	14.9	23,857	13.0	530,504	16.2
35 to 44	7,449	19.2	34,477	18.8	612,833	18.7
45 to 54	7,783	20.0	37,494	20.5	601,796	18.4
55 to 64	7,866	20.2	36,816	20.1	617,825	18.9
65 to 74	5,898	15.2	27,358	14.9	480,606	14.7
75 and over	3,101	8.0	19,109	10.4	341,120	10.4
<b>Total occupied households</b>	<b>38,846</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
White (alone)	18,993	48.9	119,489	65.2	1,809,956	55.2
Hispanic or Latino (of any race)	14,933	38.4	44,935	24.5	597,976	18.3
African-American (alone)	1,704	4.4	9,048	4.9	558,216	17.0
Asian (alone)	2,091	5.4	6,131	3.3	235,642	7.2
Other/multiple races (non-Hispanic)	1,125	2.9	3,593	2.0	74,306	2.3
<b>Total occupied households</b>	<b>38,846</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
With disability (1 or more people)	8,677	22.3	39,931	21.8	714,430	21.8
No disability	30,169	77.7	143,265	78.2	2,561,666	78.2
<b>Total occupied households</b>	<b>38,846</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. 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 Elgin, 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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Occupied housing units	38,846	96.8	183,196	96.5	3,276,096	93.2
Vacant housing units	1,265	3.2	6,722	3.5	239,417	6.8
<b>Total housing units</b>	<b>40,111</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
1 unit	29,866	74.5	153,436	80.8	2,011,485	57.2
2 to 4 units	3,926	9.8	12,440	6.6	509,798	14.5
5 to 49 units	4,086	10.2	15,687	8.3	595,338	16.9
50 or more units	888	2.2	6,647	3.5	368,224	10.5
Mobile home/other*	1,345	3.4	1,708	0.9	30,668	0.9
<b>Total housing units</b>	<b>40,111</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
1939 or earlier	7,670	19.1	24,128	12.7	731,377	20.8
1940 to 1959	4,785	11.9	22,483	11.8	624,298	17.8
1960 to 1979	9,468	23.6	41,058	21.6	892,565	25.4
1980 to 1999	9,939	24.8	48,428	25.5	699,540	19.9
2000 or later	8,249	20.6	53,821	28.3	567,733	16.1
<b>Total housing units</b>	<b>40,111</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>1976</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**

	<b>Elgin</b>	<b>Kane County</b>	<b>CMAP region</b>
Number of residential sales	1,434	7,196	125,069
Median residential sales price	\$244,500	\$280,000	\$295,000
Share of sales purchased by investor buyers**	8.6%	7.0%	11.7%
<b>Total sales per 100 residential properties</b>	<b>4.8</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**

	<b>Elgin</b>	<b>Kane County</b>	<b>CMAP region</b>
Total loans on residential properties	2,572	13,181	202,403
<b>Total loans per 100 residential properties</b>	<b>8.7</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**

	<b>Elgin</b>	<b>Kane County</b>	<b>CMAP region</b>
Total residential foreclosure filings	154	662	13,150
<b>Total foreclosure filings per 100 residential properties</b>	<b>0.5</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 Elgin. 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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
1-person household	5,688	20.5	25,219	18.2	486,677	23.0
2-person household	8,241	29.7	46,482	33.5	688,976	32.5
3-person household	4,710	17.0	24,192	17.4	354,379	16.7
4-or-more-person household	9,116	32.8	42,862	30.9	586,772	27.7
<b>Total owner-occupied households</b>	<b>27,755</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Less than \$50,000	5,146	18.5	21,049	15.2	387,562	18.3
\$50,000 to \$74,999	3,896	14.0	17,851	12.9	263,757	12.5
\$75,000 to \$99,999	4,257	15.3	17,681	12.7	262,774	12.4
\$100,000 to \$149,999	7,176	25.9	32,763	23.6	440,556	20.8
\$150,000 or more	7,280	26.2	49,411	35.6	762,155	36.0
<b>Total owner-occupied households</b>	<b>27,755</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>\$103,312</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Total households with mortgage	19,034	68.6	94,373	68.0	1,374,901	65.0
Total households not mortgaged	8,721	31.4	44,382	32.0	741,903	35.0
<b>Total owner-occupied households</b>	<b>27,755</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	2,604	13.7	9,470	10.0	175,136	12.7
\$50,000 to \$99,999	5,190	27.3	22,077	23.4	322,792	23.5
\$100,000 to \$149,999	5,357	28.1	24,139	25.6	306,746	22.3
\$150,000 or more	5,883	30.9	38,687	41.0	570,227	41.5
<b>Total households with mortgage</b>	<b>19,034</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	2,542	29.1	11,579	26.1	212,426	28.6
\$50,000 to \$99,999	2,963	34.0	13,455	30.3	203,739	27.5
\$100,000 to \$149,999	1,819	20.9	8,624	19.4	133,810	18.0
\$150,000 or more	1,397	16.0	10,724	24.2	191,928	25.9
<b>Total households not mortgaged</b>	<b>8,721</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Less than \$700	3,032	10.9	12,614	9.1	216,396	10.2
\$700 to \$999	3,346	12.1	15,560	11.2	262,333	12.4
\$1,000 to \$1,499	5,585	20.1	26,591	19.2	391,765	18.5
\$1,500 to \$1,999	6,512	23.5	25,888	18.7	365,928	17.3
\$2,000 to \$2,499	4,748	17.1	22,977	16.6	301,265	14.2
\$2,500 to \$2,999	2,415	8.7	15,510	11.2	210,864	10.0
\$3,000 to \$3,499	1,228	4.4	9,388	6.8	131,712	6.2
\$3,500 or more	889	3.2	10,227	7.4	236,541	11.2
<b>Total owner-occupied households</b>	<b>27,755</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	\$1,977		\$2,212		\$2,261	
Median monthly owner costs for households without a mortgage	\$830		\$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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Not cost burdened (less than 30%)	20,867	75.4	106,894	77.4	1,568,530	74.7
Cost burdened (30% - 50%)	4,458	16.1	19,709	14.3	304,339	14.5
Severely cost burdened (over 50%)	2,361	8.5	11,433	8.3	227,071	10.8
<b>Total owner-occupied households computed</b>	<b>27,686</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
<i>Less than \$20,000</i>						
Not cost burdened	93	8.9	168	3.6	4,943	4.8
Cost burdened	120	11.5	418	8.9	11,524	11.2
Severely cost burdened	830	79.6	4,102	87.5	86,703	84.0
<b>Total households less than \$20,000</b>	<b>1,043</b>	<b>100.0</b>	<b>4,688</b>	<b>100.0</b>	<b>103,170</b>	<b>100.0</b>
<i>\$20,000 to \$34,999</i>						
Not cost burdened	293	20.3	1,419	22.4	29,590	24.0
Cost burdened	387	26.8	2,080	32.9	36,848	29.9
Severely cost burdened	764	52.9	2,831	44.7	56,700	46.0
<b>Total households \$20,000 - \$34,999</b>	<b>1,444</b>	<b>100.0</b>	<b>6,330</b>	<b>100.0</b>	<b>123,138</b>	<b>100.0</b>
<i>\$35,000 to \$49,999</i>						
Not cost burdened	808	31.2	3,830	41.1	62,597	43.4
Cost burdened	1,291	49.8	3,453	37.1	44,159	30.6
Severely cost burdened	491	19.0	2,029	21.8	37,634	26.1
<b>Total households \$35,000 - \$49,999</b>	<b>2,590</b>	<b>100.0</b>	<b>9,312</b>	<b>100.0</b>	<b>144,390</b>	<b>100.0</b>
<i>\$50,000 to \$74,999</i>						
Not cost burdened	2,303	59.1	10,657	59.7	153,798	58.3
Cost burdened	1,362	35.0	5,548	31.1	82,799	31.4
Severely cost burdened	231	5.9	1,646	9.2	27,160	10.3
<b>Total households \$50,000 - \$74,999</b>	<b>3,896</b>	<b>100.0</b>	<b>17,851</b>	<b>100.0</b>	<b>263,757</b>	<b>100.0</b>
<i>\$75,000 to \$99,999</i>						
Not cost burdened	3,547	83.3	13,556	76.7	193,510	73.6
Cost burdened	692	16.3	3,637	20.6	59,028	22.5
Severely cost burdened	18	0.4	488	2.8	10,236	3.9
<b>Total households \$75,000 - \$99,999</b>	<b>4,257</b>	<b>100.0</b>	<b>17,681</b>	<b>100.0</b>	<b>262,774</b>	<b>100.0</b>
<i>\$100,000 or more</i>						
Not cost burdened	13,823	95.6	77,264	94.0	1,124,092	93.5
Cost burdened	606	4.2	4,573	5.6	69,981	5.8
Severely cost burdened	27	0.2	337	0.4	8,638	0.7
<b>Total households \$100,000 or more</b>	<b>14,456</b>	<b>100.0</b>	<b>82,174</b>	<b>100.0</b>	<b>1,202,711</b>	<b>100.0</b>

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>Elgin</b>	<b>Kane County</b>	<b>CMAP region</b>
<b>New homebuyers</b>	3,045	11,731	168,252
Median homebuyer income	\$89,712	\$103,000	\$105,000
Median purchase price**	\$294,231	\$335,000	\$335,000
Median loan amount	\$256,923	\$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 Elgin. Specific tables exploring housing affordability include data on renter incomes, rent, and cost burden status.

#### Renter household size, 2023

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
1-person household	3,092	27.9	14,765	33.2	498,940	43.0
2-person household	3,292	29.7	12,154	27.3	319,041	27.5
3-person household	1,282	11.6	6,461	14.5	149,639	12.9
4-or-more-person household	3,425	30.9	11,061	24.9	191,672	16.5
<b>Total renter-occupied households</b>	<b>11,091</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Less than \$25,000	2,353	21.2	9,597	21.6	280,927	24.2
\$25,000 to \$34,999	1,544	13.9	4,445	10.0	103,573	8.9
\$35,000 to \$49,999	1,332	12.0	5,463	12.3	143,394	12.4
\$50,000 to \$74,999	1,741	15.7	7,975	17.9	194,386	16.8
\$75,000 to \$99,999	1,997	18.0	6,873	15.5	145,050	12.5
\$100,000 to \$149,999	1,399	12.6	6,471	14.6	161,247	13.9
\$150,000 or more	725	6.5	3,617	8.1	130,715	11.3
<b>Total renter-occupied households</b>	<b>11,091</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>\$55,492</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Households with cash rent	10,854	97.9	43,153	97.1	1,120,536	96.7
Households no cash rent	237	2.1	1,288	2.9	38,756	3.3
<b>Total renter-occupied households</b>	<b>11,091</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	723	6.7	2,432	5.6	78,767	7.0
\$600 to \$899	1,341	12.4	3,314	7.7	93,999	8.4
\$900 to \$1,249	3,289	30.3	11,227	26.0	270,798	24.2
\$1,250 to \$1,499	1,946	17.9	7,456	17.3	182,538	16.3
\$1,500 to \$1,999	2,386	22.0	11,015	25.5	252,873	22.6
\$2,000 to \$2,499	894	8.2	5,274	12.2	131,168	11.7
\$2,500 or more	275	2.5	2,435	5.6	110,393	9.9
<b>Total households with cash rent</b>	<b>10,854</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>\$1,260</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
Not cost burdened (less than 30%)	5,658	52.8	21,441	50.3	567,331	52.1
Cost burdened (30% - 50%)	2,359	22.0	10,795	25.3	254,640	23.4
Severely cost burdened (over 50%)	2,692	25.1	10,354	24.3	266,938	24.5
<b>Total renter-occupied households computed</b>	<b>10,709</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

	Elgin		Kane County		CMAP region	
	Count	Percent	Count	Percent	Count	Percent
<i>Less than \$20,000</i>						
Not cost burdened	138	7.9	530	8.6	17,817	9.9
Cost burdened	236	13.4	652	10.6	20,393	11.4
Severely cost burdened	1,383	78.7	4,955	80.7	141,153	78.7
<b>Total households less than \$20,000</b>	<b>1,757</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	132	6.9	705	10.4	17,283	11.1
Cost burdened	627	33.0	2,028	30.0	53,449	34.4
Severely cost burdened	1,143	60.1	4,037	59.6	84,869	54.5
<b>Total households \$20,000 - \$34,999</b>	<b>1,902</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	510	38.5	1,273	23.8	35,789	25.8
Cost burdened	680	51.4	3,201	59.9	75,053	54.0
Severely cost burdened	134	10.1	870	16.3	28,088	20.2
<b>Total households \$35,000 - \$49,999</b>	<b>1,324</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	1,100	63.8	4,036	51.9	107,722	57.1
Cost burdened	593	34.4	3,327	42.8	70,926	37.6
Severely cost burdened	32	1.9	416	5.3	9,894	5.2
<b>Total households \$50,000 - \$74,999</b>	<b>1,725</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	1,839	92.5	5,329	79.2	115,995	81.9
Cost burdened	150	7.5	1,359	20.2	23,774	16.8
Severely cost burdened	0	0.0	42	0.6	1,788	1.3
<b>Total households \$75,000 - \$99,999</b>	<b>1,989</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	1,939	96.4	9,568	97.3	272,725	95.7
Cost burdened	73	3.6	228	2.3	11,045	3.9
Severely cost burdened	0	0.0	34	0.3	1,146	0.4
<b>Total households \$100,000 or more</b>	<b>2,012</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.