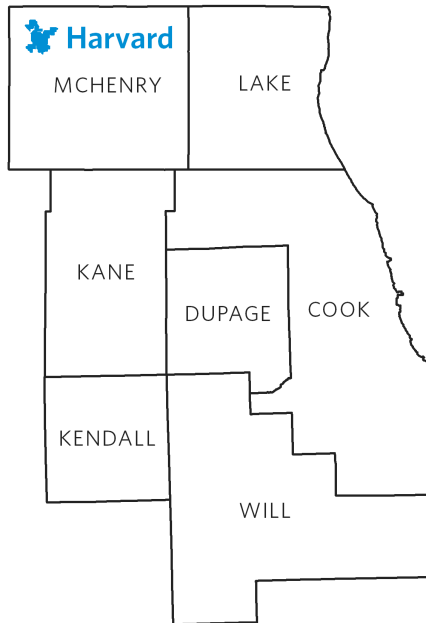




# Harvard

Community Data Snapshot  
Municipality Series  
June 2026 Release



## About the Community Data Snapshots

The Community Data Snapshots is a series of data profiles for every county, municipality, and Chicago Community Area (CCA) within the [Chicago Metropolitan Agency for Planning \(CMAP\)](#) seven-county northeastern Illinois region. The snapshots primarily feature data from the [American Community Survey \(ACS\) five-year estimates](#). All data sources are noted beneath each table.

CMAP publishes updated Community Data Snapshots annually, usually in July. The latest version can always be found on the CMAP website at [cmap.illinois.gov/data/community-snapshots](http://cmap.illinois.gov/data/community-snapshots). Current and historical snapshot data is available in table format at the [CMAP Data Hub](#). Please direct any questions to [info@cmap.illinois.gov](mailto:info@cmap.illinois.gov).

To improve the Community Data Snapshots 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 next year's snapshots.

## User Notes

### Definitions

For data derived from the ACS, the Community Data Snapshots uses terminology based on the [ACS subject definitions](#).

### 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. For more details, please refer to the [ACS sample size and data quality methodology](#).

### Regional Values

Regional values are estimated by aggregating ACS data for the seven counties that compose the CMAP region. These counties are Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will.

### Median Values

The Census Bureau encourages users to aggregate small levels of geographies into larger areas to estimate median values for those areas. Median values for the aggregated geographies (CCAs and the CMAP region) are estimated from the [grouped frequency distributions](#) reported in the ACS.

### Municipalities Located in Multiple Counties

County data is presented for the CMAP county containing the largest portion of the municipality's population, as of the 2020 decennial census.

### Municipalities That Extend Beyond the CMAP Region

Values derived from CMAP analyses are generally restricted to geographies that fall within the CMAP regional boundaries. Specifically, values in the General Land Use, Equalized Assessed Value, and Water Supply tables only represent the portion of each municipality that falls within the seven-county CMAP region. This snapshot is for Harvard, which does *not* extend beyond the CMAP region.

### Comparing ACS Data Across Past Community Data Snapshots

When using multiple releases of the CDS, please take care not to compare overlapping ACS 5-year estimates. The Census Bureau provides [specific guidance](#) for when it is appropriate to compare ACS data across time. Please contact CMAP staff at [info@cmap.illinois.gov](mailto:info@cmap.illinois.gov) if you have additional questions.

## Population and Households

The population and household tables include general demographic, social, and economic characteristics summarized for Harvard.

### General Population Characteristics, 2024

	Harvard	McHenry County	CMAP Region
<b>Total Population</b>	9,598	312,591	8,495,320
<b>Total Households</b>	3,125	117,594	3,301,388
<b>Average Household Size</b>	3.1	2.6	2.5
<b>Percent Population Change, 2000-10</b>	18.1	18.7	3.5
<b>Percent Population Change, 2010-24</b>	1.6	1.2	0.8
<b>Percent Population Change, 2000-24</b>	20.0	20.2	4.3

Source: 2000 and 2010 Census, 2020-2024 American Community Survey five-year estimates.

### Race and Ethnicity, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>White (Non-Hispanic)</b>	3,742	39.0	237,822	76.1	4,070,419	47.9
<b>Hispanic or Latino (of Any Race)</b>	5,418	56.4	50,243	16.1	2,106,868	24.8
<b>Black (Non-Hispanic)</b>	87	0.9	4,315	1.4	1,341,618	15.8
<b>Asian (Non-Hispanic)</b>	0	0.0	9,441	3.0	668,971	7.9
<b>Other/Multiple Races (Non-Hispanic)</b>	351	3.7	10,770	3.4	307,444	3.6

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Total population

### Age Cohorts, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Under 5</b>	809	8.4	16,493	5.3	462,655	5.4
<b>5 to 19</b>	2,539	26.5	62,092	19.9	1,610,678	19.0
<b>20 to 34</b>	2,379	24.8	54,100	17.3	1,751,152	20.6
<b>35 to 49</b>	1,610	16.8	60,983	19.5	1,707,049	20.1
<b>50 to 64</b>	1,210	12.6	67,411	21.6	1,612,962	19.0
<b>65 to 74</b>	757	7.9	31,689	10.1	803,224	9.5
<b>75 to 84</b>	235	2.4	14,702	4.7	388,880	4.6
<b>85 and Over</b>	59	0.6	5,121	1.6	158,720	1.9
<b>Median Age</b>	28.0		40.7		38.5	

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Total population

**Educational Attainment\*, 2020-2024**

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Less than High School Diploma	890	16.8	13,691	6.3	608,225	10.3
High School Diploma or Equivalent	2,031	38.4	57,744	26.7	1,287,338	21.9
Some College, No Degree	941	17.8	48,457	22.4	1,039,489	17.7
Associate's Degree	437	8.3	20,194	9.3	417,149	7.1
Bachelor's Degree	766	14.5	50,136	23.2	1,493,459	25.4
Graduate or Professional Degree	225	4.3	26,059	12.0	1,042,387	17.7

Source: 2020-2024 American Community Survey five-year estimates.  
 \*Highest degree or level of school completed by an individual.

Universe: Population 25 years and older

**Nativity, 2020-2024**

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Native	7,814	81.4	281,532	90.1	6,804,818	80.1
Foreign Born	1,784	18.6	31,059	9.9	1,690,502	19.9

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Total population

**Language Spoken at Home and Ability to Speak English, 2020-2024**

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
English Only	4,800	54.6	248,474	83.9	5,427,887	67.6
Spanish	3,912	44.5	31,502	10.6	1,526,595	19.0
Russian, Polish, or other Slavic Languages	0	0.0	5,883	2.0	288,316	3.6
Chinese (incl. Mandarin, Cantonese)	0	0.0	318	0.1	93,083	1.2
Tagalog (incl. Filipino)	0	0.0	1,754	0.6	76,863	1.0
Arabic	0	0.0	314	0.1	65,592	0.8
Korean	0	0.0	488	0.2	36,471	0.5
Other Asian Languages	0	0.0	1,205	0.4	119,487	1.5
Other Indo-European Languages	77	0.9	5,659	1.9	336,581	4.2
Other/Unspecified Languages	0	0.0	501	0.2	61,790	0.8
<b>TOTAL NON-ENGLISH</b>	<b>3,989</b>	<b>45.4</b>	<b>47,624</b>	<b>16.1</b>	<b>2,604,778</b>	<b>32.4</b>
Speak English Less than "Very Well"*	1,287	14.6	14,987	5.1	979,229	12.2

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Population 5 years and older

\*For people who speak a language other than English at home, the ACS asks whether they speak English "very well," "well," "not well," or "not at all."

Population with a Disability, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Number of People with a Disability</b>	866	9.0	31,432	10.1	900,445	10.6
One Type of Disability Only	574	6.0	17,802	5.7	486,435	5.7
Two or More Types of Disability	292	3.0	13,630	4.4	414,010	4.9

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Total population

Disability by Type, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Hearing Difficulty</b>	195	2.0	8,887	2.8	214,075	2.5
<b>Vision Difficulty</b>	153	1.6	4,772	1.5	171,275	2.0
<b>Cognitive Difficulty</b>	361	3.8	11,122	3.6	334,479	3.9
<b>Ambulatory Difficulty</b>	321	3.3	13,539	4.3	437,316	5.1
<b>Self-Care Difficulty</b>	248	2.6	5,163	1.7	171,243	2.0
<b>Independent Living Difficulty<sup>†*</sup></b>	337	5.2	11,209	4.7	336,594	5.1

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Total population

Learn more about [how disability is defined](#) for this dataset.

\*Universe: Total population over 18

<sup>†</sup>Does not include residents of nursing homes or skilled nursing facilities that provide long-term, nonacute care.

Disability by Age Cohorts, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>0-17 with a Disability</b>	176	1.8	2,785	0.9	66,935	0.8
<b>18-64 with a Disability</b>	349	3.6	14,473	4.6	436,241	5.1
<b>65-74 with a Disability</b>	244	2.5	5,852	1.9	166,015	2.0
<b>75 and Over with a Disability</b>	97	1.0	8,322	2.7	231,254	2.7

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Total population

Health Insurance Coverage, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Uninsured</b>	887	9.2	14,084	4.5	646,573	7.6
Uninsured and disabled	2	0.0	755	0.2	43,842	0.5

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Total population

Household Size, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>1-Person Household</b>	711	22.8	26,662	22.7	1,004,516	30.4
<b>2-Person Household</b>	730	23.4	39,794	33.8	1,018,513	30.9
<b>3-Person Household</b>	530	17.0	19,057	16.2	501,858	15.2
<b>4-or-More-Person Household</b>	1,154	36.9	32,081	27.3	776,501	23.5

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

Household Type, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Family</b>	2,258	72.3	84,562	71.9	2,073,094	62.8
Single Parent with Child	480	15.4	8,346	7.1	255,272	7.7
<b>Non-Family</b>	867	27.7	33,032	28.1	1,228,294	37.2

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

Household Income, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Less than \$25,000</b>	452	14.5	9,645	8.2	437,334	13.2
<b>\$25,000 to \$49,999</b>	707	22.6	14,814	12.6	468,081	14.2
<b>\$50,000 to \$74,999</b>	585	18.7	15,693	13.3	451,436	13.7
<b>\$75,000 to \$99,999</b>	418	13.4	15,491	13.2	406,073	12.3
<b>\$100,000 to \$149,999</b>	629	20.1	25,609	21.8	604,303	18.3
<b>\$150,000 and Over</b>	334	10.7	36,342	30.9	934,161	28.3
<b>Median Income</b>	\$67,617		\$104,802		\$93,091	
<b>Per Capita Income*</b>	\$26,172		\$49,388		\$50,613	

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

\*Universe: Total population

Household Computer and Internet Access, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>One or More Computing Devices</b>	3,045	97.4	114,832	97.7	3,168,942	96.0
Smartphone(s) Only	415	13.3	6,033	5.1	265,765	8.1
<b>No Computing Devices</b>	80	2.6	2,762	2.3	132,446	4.0
<b>Internet Access</b>	2,908	93.1	113,697	96.7	3,122,435	94.6
Broadband Subscription	2,781	89.0	112,176	95.4	3,037,636	92.0
<b>No Internet Access</b>	217	6.9	3,897	3.3	178,953	5.4

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

**Housing Occupancy and Tenure, 2020-2024**

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Occupied Housing Units</b>	3,125	95.1	117,594	96.9	3,301,388	93.6
Owner-Occupied*	1,865	59.7	97,259	82.7	2,140,282	64.8
Renter-Occupied*	1,260	40.3	20,335	17.3	1,161,106	35.2
<b>Vacant Housing Units</b>	160	4.9	3,735	3.1	225,992	6.4

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Housing units  
\*Universe: Occupied housing units

**Housing Costs as a Percentage of Household Income\*, 2020-2024**

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Less than \$20,000</b>	308	10.1	6,511	5.6	284,351	8.9
Less than 20 Percent	3	0.1	371	0.3	4,916	0.2
20 to 29 Percent	0	0.0	218	0.2	16,165	0.5
30 Percent or More	305	10.0	5,922	5.1	263,270	8.2
<b>\$20,000 to \$49,999</b>	783	25.6	16,738	14.4	548,567	17.1
Less than 20 Percent	105	3.4	1,749	1.5	49,943	1.6
20 to 29 Percent	188	6.1	3,143	2.7	85,571	2.7
30 Percent or More	490	16.0	11,846	10.2	413,053	12.9
<b>\$50,000 to \$74,999</b>	585	19.1	15,527	13.4	445,688	13.9
Less than 20 Percent	213	7.0	4,168	3.6	104,246	3.2
20 to 29 Percent	186	6.1	4,731	4.1	144,885	4.5
30 Percent or More	186	6.1	6,628	5.7	196,557	6.1
<b>\$75,000 or More</b>	1,381	45.2	77,300	66.6	1,934,018	60.2
Less than 20 Percent	1,052	34.4	51,622	44.5	1,259,840	39.2
20 to 29 Percent	272	8.9	19,392	16.7	475,559	14.8
30 Percent or More	57	1.9	6,286	5.4	198,619	6.2

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

\*Excludes households with zero/negative income, and renting households paying no cash rent.

**Housing & Transportation (H+T) Costs as a Percentage of Household Income\*, 2018-2022**

	Median-Income Family**	Moderate-Income Family***
<b>Housing Costs</b>	18	23
<b>Transportation Costs</b>	19	22
<b>TOTAL H+T COSTS</b>	37	44

Source: Center for Neighborhood Technology (CNT), [H+T Affordability Index](#) (2018-2022).

\*The purpose of the H+T Index is to isolate the effect of location on housing and transportation costs, and is reported for different household typologies. The values above represent the percent of household income that an average household of each type spends on housing and transportation. The standard threshold of affordability is 30% for housing costs alone, and 45% for housing and transportation costs combined.

\*\*"Median-income family" assumes a 4-person, 2-commuter household with income equal to the regional median.

\*\*\*"Moderate-income family" assumes a 3-person, 1-commuter household with income equal to 80% of the regional median.

## Housing Characteristics

The housing characteristics tables include housing unit estimates by housing type, size, and age summarized for Harvard.

### Housing Type, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Single Family, Detached</b>	2,154	65.6	93,765	77.3	1,744,963	49.5
<b>Single Family, Attached</b>	221	6.7	12,348	10.2	267,540	7.6
<b>2 Units</b>	84	2.6	1,307	1.1	225,323	6.4
<b>3 or 4 Units</b>	482	14.7	3,187	2.6	278,696	7.9
<b>5 to 9 Units</b>	170	5.2	5,187	4.3	272,436	7.7
<b>10 to 19 Units</b>	70	2.1	2,086	1.7	162,206	4.6
<b>20 or More Units</b>	70	2.1	2,608	2.1	545,750	15.5
<b>Mobile Home/Other*</b>	34	1.0	841	0.7	30,466	0.9

Source: 2020-2024 American Community Survey five-year estimates.  
 \*\*Other\*\* includes boats, recreational vehicles (RVs), vans, etc.

Universe: Housing units

### Housing Size, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>0 or 1 Bedroom</b>	281	8.6	7,781	6.4	596,223	16.9
<b>2 Bedrooms</b>	930	28.3	25,342	20.9	970,902	27.5
<b>3 Bedrooms</b>	1,268	38.6	48,334	39.8	1,149,073	32.6
<b>4 Bedrooms</b>	685	20.9	32,872	27.1	621,544	17.6
<b>5 or More Bedrooms</b>	121	3.7	7,000	5.8	189,638	5.4
<b>Median Number of Rooms*</b>	5.6		6.5		6.0	

Source: 2020-2024 American Community Survey five-year estimates.  
 \*Includes living rooms, dining rooms, kitchens, bedrooms, etc., that are separated by built-in, floor-to-ceiling walls.  
 Excludes bathrooms, porches, balconies, foyers, halls, and unfinished basements.

Universe: Housing units

### Housing Age, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Built 2010 or Later</b>	88	2.7	6,656	5.5	198,138	5.6
<b>Built 1990 to 2009</b>	1,173	35.7	51,814	42.7	768,316	21.8
<b>Built 1970 to 1989</b>	696	21.2	32,758	27.0	812,639	23.0
<b>Built 1940 to 1969</b>	735	22.4	20,423	16.8	1,020,505	28.9
<b>Built Before 1940</b>	593	18.1	9,678	8.0	727,782	20.6
<b>Median Year Built</b>	1980		1989		1970	

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Housing units

## Transportation

The transportation tables include vehicle availability by household, mode of travel to work, and annual vehicle miles traveled for Harvard.

### Vehicles Available per Household, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>No Vehicle Available</b>	123	3.9	4,076	3.5	429,242	13.0
<b>1 Vehicle Available</b>	931	29.8	31,173	26.5	1,213,932	36.8
<b>2 Vehicles Available</b>	1,211	38.8	51,740	44.0	1,112,702	33.7
<b>3 or More Vehicles Available</b>	860	27.5	30,605	26.0	545,512	16.5

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

### Mode of Travel to Work, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Work at Home*</b>	226	5.1	26,352	16.1	783,713	18.5
<b>Drive Alone</b>	3,209	71.9	119,406	72.9	2,558,570	60.5
<b>Carpool</b>	728	16.3	12,685	7.7	328,727	7.8
<b>Transit</b>	0	0.0	2,185	1.3	344,109	8.1
<b>Walk or Bike</b>	290	6.5	1,868	1.1	151,058	3.6
<b>Other</b>	12	0.3	1,344	0.8	65,884	1.6
<b>TOTAL COMMUTERS</b>	4,239	94.9	137,488	83.9	3,448,348	81.5
<b>Mean Commute Time (Minutes)</b>	26.2		30.1		30.5	

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Workers 16 years and older

\*Not included in total commuters or mean commute time.

### Annual Vehicle Miles Traveled per Household\*, 2023

	Harvard	McHenry County	CMAP Region
<b>Average Vehicle Miles Traveled per Year</b>	N/A	18,758	13,828

Source: Chicago Metropolitan Agency for Planning analysis of 2023 Illinois Environmental Protection Agency, HERE Technologies, and Census Bureau data. In 2023, the methodology for an adjustment of VMT for new cars (<4 years old) was discontinued. Estimates are not fully comparable to previous years.

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

## Employment

The employment tables include general workforce characteristics for Harvard.

### Employment Status, 2020-2024

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>In Labor Force</b>	4,915	72.4	174,864	69.7	4,610,045	67.1
Employed†*	4,543	92.4	166,438	95.2	4,310,932	93.5
Unemployed*	372	7.6	8,195	4.7	284,304	6.2
<b>Not in Labor Force</b>	1,871	27.6	75,982	30.3	2,255,280	32.9

Source: 2020-2024 American Community Survey five-year estimates.

Universe: Population 16 years and older

†Does not include employed population in the Armed Forces.

\*Universe: In labor force

### Private Sector Employment\*, 2025

	Harvard		McHenry County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
<b>Private Sector Employment</b>	3,419	N/A	79,968	N/A	3,607,704	N/A
<b>Job Change, 2015-25</b>	84	2.5	1,795	2.3	141,870	4.1
<b>Job Change, 2005-25</b>	471	16.0	-834	-1.0	259,486	7.7
<b>Private Sector Jobs per Household**</b>	1.09		0.68		1.09	

Source: Illinois Department of Employment Security, Where Workers Work report (2025), Illinois at Work report (2025).

\*Figures exclude employees not covered by unemployment insurance. Data not available for all communities in the CMAP region.

\*\*Based on households from 2020-2024 American Community Survey five-year estimates.

### Employment of Harvard Residents\*, 2023

TOP INDUSTRY SECTORS	Count	Percent
<b>1. Manufacturing</b>	891	21.3
<b>2. Retail Trade</b>	468	11.2
<b>3. Health Care</b>	432	10.3
<b>4. Accommodation and Food Service</b>	353	8.5
<b>5. Wholesale Trade</b>	291	7.0
TOP EMPLOYMENT LOCATIONS		
<b>1. Harvard</b>	581	13.9
<b>2. Chicago</b>	344	8.2
<b>3. Walworth County, Wisconsin</b>	343	8.2
<b>4. Woodstock</b>	260	6.2
<b>5. Unincorporated McHenry County</b>	220	5.3

### Employment in Harvard\*, 2023

TOP INDUSTRY SECTORS	Count	Percent
<b>1. Health Care</b>	409	13.7
<b>2. Education</b>	401	13.5
<b>3. Manufacturing</b>	389	13.1
<b>4. Retail Trade</b>	358	12.0
<b>5. Transportation</b>	341	11.4
TOP RESIDENCE LOCATIONS		
<b>1. Harvard</b>	581	19.5
<b>2. Unincorporated McHenry County</b>	394	13.2
<b>3. Boone County, Illinois</b>	211	7.1
<b>4. Walworth County, Wisconsin</b>	184	6.2
<b>5. Woodstock</b>	178	6.0

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program (2023).

\*Includes workers and workplaces outside the seven-county CMAP region, including neighboring states such as Indiana, Wisconsin, and Iowa.

## Land Use

The land use tables include general land use composition for Harvard.

### General Land Use, 2023

	Acres	Percent
<b>Single-Family Residential</b>	661.9	12.3
<b>Multi-Family Residential</b>	46.9	0.9
<b>Commercial</b>	161.2	3.0
<b>Industrial</b>	569.0	10.6
<b>Institutional</b>	181.5	3.4
<b>Mixed Use</b>	5.6	0.1
<b>Transportation and Other</b>	569.9	10.6
<b>Agricultural</b>	2,729.5	50.9
<b>Open Space</b>	85.1	1.6
<b>Vacant</b>	350.6	6.5
<b>TOTAL</b>	5,361.0	100.0

Source: Chicago Metropolitan Agency for Planning analysis of the 2023 [Land Use Inventory](#).

## Tax Base

The tax base tables include retail sales and equalized assessed values for Harvard.

### General Merchandise Retail Sales, 2025

	Harvard	McHenry County	CMAP Region
<b>General Merchandise</b>	\$153,005,935	\$5,592,243,769	\$169,979,000,000
<b>Total Retail Sales</b>	\$201,323,375	\$7,113,195,400	\$214,930,000,000
<b>Total Sales per Capita*</b>	\$20,976	\$22,756	\$25,300

Source: Illinois Department of Revenue, 2025.

\*Per capita calculations based on population from 2020-2024 American Community Survey five-year estimates.

### Equalized Assessed Value, 2024

<b>Residential</b>	\$125,348,938
<b>Commercial</b>	\$38,627,358
<b>Industrial</b>	\$19,701,452
<b>Railroad</b>	\$1,168,344
<b>Farm</b>	\$1,756,319
<b>Mineral</b>	\$270,175
<b>TOTAL</b>	\$186,872,586

Source: Illinois Department of Revenue, 2024.

### Change Over Time

The time series tables include comparisons of current 2020-2024 ACS estimates to historic year estimates from the 2000 Census and 2010-2014 ACS. Historic data may not be available for municipalities that were incorporated after 2000.

#### Race and Ethnicity, Over Time

	2000 Percent	2010-2014 Percent	2020-2024 Percent
<b>White (Non-Hispanic)</b>	59.3	47.7	39.0
<b>Hispanic or Latino (of Any Race)</b>	37.8	52.0	56.4
<b>Black (Non-Hispanic)</b>	0.6	0.1	0.9
<b>Asian (Non-Hispanic)</b>	1.4	0.0	0.0
<b>Other/Multiple Races (Non-Hispanic)</b>	1.0	0.2	3.7

Source: 2000 Census; 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Total population

#### Age Cohorts, Over Time

	2000 Percent	2010-2014 Percent	2020-2024 Percent
<b>19 and Under</b>	33.4	39.6	34.9
<b>20 to 34</b>	26.6	23.8	24.8
<b>35 to 49</b>	19.8	17.0	16.8
<b>50 to 64</b>	11.0	12.7	12.6
<b>65 and Over</b>	9.1	6.9	11.0
<b>Median Age</b>	28.9	27.2	28.0

Source: 2000 Census; 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Total population

#### Educational Attainment\*, Over Time

	2000 Percent	2010-2014 Percent	2020-2024 Percent
<b>Less than High School Diploma</b>	30.3	27.4	16.8
<b>High School Diploma or Equivalent</b>	30.5	36.0	38.4
<b>Some College, No Degree</b>	18.3	24.1	17.8
<b>Associate's Degree</b>	5.7	3.6	8.3
<b>Bachelor's Degree</b>	9.6	5.9	14.5
<b>Graduate or Professional Degree</b>	5.6	3.0	4.3

Source: 2000 Census; 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Population 25 years and older

\*Highest degree or level of school completed by an individual.

### Nativity, Over Time

	2010-2014 Percent	2020-2024 Percent
<b>Native</b>	69.5	81.4
<b>Foreign Born</b>	30.5	18.6

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Total population

### Language Spoken at Home and Ability to Speak English, Over Time

	2010-2014 Percent	2020-2024 Percent
<b>English Only</b>	48.2	54.6
<b>Spanish</b>	49.8	44.5
<b>Russian, Polish, or other Slavic Languages</b>	1.7	0.0
<b>Chinese (incl. Mandarin, Cantonese)</b>	0.0	0.0
<b>Tagalog (incl. Filipino)</b>	0.0	0.0
<b>Arabic</b>	0.0	0.0
<b>Korean</b>	0.0	0.0
<b>Other Asian Languages</b>	0.0	0.0
<b>Other Indo-European Languages</b>	0.2	0.9
<b>Other/Unspecified Languages</b>	0.0	0.0
<b>TOTAL NON-ENGLISH</b>	51.8	45.4
Speak English Less than "Very Well"*	24.9	14.6

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Population 5 years and older

\*For people who speak a language other than English at home, the ACS asks whether they speak English "very well," "well," "not well," or "not at all."

### Health Insurance Coverage, Over Time

	2010-2014 Percent	2020-2024 Percent
<b>With Health Insurance Coverage</b>	77.0	90.7
<b>No Health Insurance</b>	23.0	9.3

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Civilian non-institutional population

### Household Size, Over Time

	2010-2014 Percent	2020-2024 Percent
<b>1-Person Household</b>	16.6	22.8
<b>2-Person Household</b>	23.9	23.4
<b>3-Person Household</b>	12.1	17.0
<b>4-or-More-Person Household</b>	47.4	36.9

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

### Household Type, Over Time

	2010-2014 Percent	2020-2024 Percent
<b>Family</b>	81.2	72.3
Single Parent with Child	16.4	15.4
<b>Non-Family</b>	18.8	27.7

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

### Household Income, Over Time

	2010-2014 (2024 Dollars)	2020-2024 (2024 Dollars)
<b>Median Income</b>	\$56,164	\$67,617

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

### Housing Occupancy and Tenure, Over Time

	2000 Percent	2010-2014 Percent	2020-2024 Percent
<b>Occupied Housing Units</b>	95.9	88.6	95.1
Owner-Occupied*	55.1	61.9	59.7
Renter-Occupied*	44.9	38.1	40.3
<b>Vacant Housing Units</b>	4.1	11.4	4.9

Source: 2000 Census; 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Housing units

\*Universe: Occupied housing units

Housing Costs as a Percentage of Household Income\*, Over Time

	2010-2014	2020-2024
	Percent	Percent
<b>Less than \$20,000</b>	17.0	10.1
Less than 20 Percent	0.2	0.1
20 to 29 Percent	1.4	0.0
30 Percent or More	15.4	10.0
<b>\$20,000 to \$49,999</b>	38.7	25.6
Less than 20 Percent	4.1	3.4
20 to 29 Percent	4.7	6.1
30 Percent or More	29.9	16.0
<b>\$50,000 to \$74,999</b>	22.6	19.1
Less than 20 Percent	6.4	7.0
20 to 29 Percent	11.5	6.1
30 Percent or More	4.7	6.1
<b>\$75,000 or More</b>	21.1	45.2
Less than 20 Percent	16.3	34.4
20 to 29 Percent	4.6	8.9
30 Percent or More	0.1	1.9

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

\*Excludes households with zero/negative income, and renting households paying no cash rent.

**Housing Type, Over Time**

	2010-2014	2020-2024
	Percent	Percent
<b>Single Family, Detached</b>	60.7	65.6
<b>Single Family, Attached</b>	13.1	6.7
<b>2 Units</b>	7.0	2.6
<b>3 or 4 Units</b>	2.7	14.7
<b>5 or More Units</b>	13.4	9.4
<b>Mobile Home/Other*</b>	3.2	1.0

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Housing units

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

**Housing Size, Over Time**

	2010-2014	2020-2024
	Percent	Percent
<b>0 or 1 Bedroom</b>	6.4	8.6
<b>2 Bedrooms</b>	37.8	28.3
<b>3 Bedrooms</b>	40.5	38.6
<b>4 Bedrooms</b>	9.0	20.9
<b>5 or More Bedrooms</b>	6.3	3.7
<b>Median Number of Rooms*</b>	5.3	5.6

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Housing units

\*Includes living rooms, dining rooms, kitchens, bedrooms, etc., that are separated by built-in, floor-to-ceiling walls.

Excludes bathrooms, porches, balconies, foyers, halls, and unfinished basements.

### Vehicles Available per Household, Over Time

	2010-2014 Percent	2020-2024 Percent
<b>No Vehicle Available</b>	4.7	3.9
<b>1 Vehicle Available</b>	28.0	29.8
<b>2 Vehicles Available</b>	42.9	38.8
<b>3 or More Vehicles Available</b>	24.4	27.5

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Occupied housing units

### Mode of Travel to Work, Over Time

	2010-2014 Percent	2020-2024 Percent
<b>Work at Home*</b>	4.3	5.1
<b>Drive Alone</b>	68.8	71.9
<b>Carpool</b>	20.2	16.3
<b>Transit</b>	3.0	0.0
<b>Walk or Bike</b>	3.2	6.5
<b>Other</b>	0.5	0.3
<b>TOTAL COMMUTERS</b>	95.7	94.9
<b>Mean Commute Time (Minutes)</b>	34.6	26.2

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Workers 16 years and older

\*Not included in total commuters or mean commute time.

### Employment Status, Over Time

	2010-2014 Percent	2020-2024 Percent
<b>In Labor Force</b>	70.6	72.4
Employed <sup>†*</sup>	88.0	92.4
Unemployed*	12.0	7.6
<b>Not in Labor Force</b>	29.4	27.6

Source: 2010-2014 and 2020-2024 American Community Survey five-year estimates.

Universe: Population 16 years and older

<sup>†</sup>Does not include employed population in the Armed Forces.

\*Universe: In labor force

## Water Supply

CMAP supports an integrated approach to water resource management, and encourages communities to incorporate water supply and demand considerations into land use, transportation, and infrastructure investment decisions. Assessing demand, price, and loss trends of a community can inform decisions that strengthen regional water supply management, maintain drinking water infrastructure, and manage demand. CMAP’s ON TO 2050 plan contains [more information](#) about how communities can coordinate and conserve our shared water supply resources.

### Water Source and Demand Trends of Harvard\*

**Water Source(s):** Shallow Groundwater, Deep Groundwater\*\*

	2008 MGD***	2018 MGD***	Percent Change
<b>Total Water Withdrawals</b>	0.76	0.69	-9.3

Source: Analysis of Illinois Water Inventory Program water withdrawal data (2008-2018), Illinois Department of Natural Resources, Lake Michigan Allocation Program, 2018.

\*Only available for municipalities with community water suppliers providing service to the majority of the community. Reported water withdrawals do not include private, industrial, commercial, or residential wells/intakes.

\*\*For communities with multiple sources, the sources are listed by withdrawal volume from largest to smallest. If a community is a Lake Michigan permittee, backup source(s) are listed in parentheses.

\*\*\*Millions of gallons per day.

### Daily Water Demand per Capita

	Harvard			CMAP Region		
	2008	2018	Percent Change	2008	2018	Percent Change
<b>Gallons per Capita per Day*</b>	80.3	72.6	-9.5	142.9	116.9	-18.2

Source: Analysis of Illinois Water Inventory Program water withdrawal data (2008-2018), Illinois Department of Natural Resources, Lake Michigan Allocation Program, 2018.

\*Gallons of water per capita per day (GPCD) is calculated by dividing the water usage by the population (and then again by 365). Population values come from the U.S. Census. The prevalence of private residential wells or community water suppliers that provide water outside of the municipal boundary could lead to artificially lower or higher GPCD values respectively.

### Residential Water and Wastewater Price Trends\*

MONTHLY COST PER 5,000 GALLONS**	2016 (2024 Dollars)	2022 (2024 Dollars)	Percent Change	Annualized Percent Change
<b>Drinking Water</b>	\$28.04	\$56.84	102.8	12.5
<b>Sewer</b>	\$40.41	\$25.23	-37.6	-7.6
<b>Combined***</b>	N/A	N/A	N/A	N/A

Source: Illinois-Indiana Sea Grant Water Rates Data for Northeastern Illinois, IISG19-RCE-RLA-031.

\*Only available for communities with water utilities and that responded to data requests. Percent changes and prices were adjusted for inflation using the U.S. Bureau of Labor Statistics’ Consumer Price Index for All Urban Consumers (CPI-U).

\*\*Monthly water bills are calculated as: *monthly base charge + ((5,000 gallons – water provision included in base charge) × \$/1,000 gallons)*. Note that actual billing calculation practices may vary across communities.

\*\*\*Some utilities combine drinking water and sewer prices, rather than separating them as two distinct rates.

**Water Loss\***

Reporting utility: N/A

	<b>2017</b>
<b>Nonrevenue Water (Millions of Gallons per Day)**</b>	N/A
<b>Annual Cost of Nonrevenue Water</b>	N/A
<b>Percent of Nonrevenue Water to Water Supplied***</b>	N/A

Source: Illinois Department of Natural Resources, Lake Michigan Allocation Program, 2017.

\*Data is only regionally available for Lake Michigan permittees; water losses from other communities and industrial and commercial businesses are not reported to the state.

\*\*Nonrevenue water is the difference between net annual pumpage (water supplied) and billed, authorized consumption. Non-revenue water includes water that is lost from the system due to underregistration of meters, systematic data handling errors, leakage anywhere within the distribution system, unauthorized consumption, or unbilled authorized consumption.

\*\*\*The threshold for permit compliance is no more than 10%. Permittees that exceed the threshold are required to submit a water system improvement plan.