



The Civic Federation

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ESTIMATED EFFECTIVE PROPERTY TAX RATES 2000-2009:

Selected Municipalities in Northeastern Illinois

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MAJOR FINDINGS

Effective property tax rates are a measure of property tax burden for homeowners and businesses. They translate the tax rates on property tax bills into rates that reflect the percentage of full market value that a property owed in taxes for a given year.

This report, produced annually by the Civic Federation, estimates the tax year 2009 (taxes payable in 2010) effective rates for Chicago and 31 other municipalities in northeastern Illinois.

Chicago had one of the lowest residential tax burdens in the region and very competitive commercial and industrial rates in tax year 2009. Residential effective tax rates for all 32 selected communities rose between 2008 and 2009.

There were not enough sales of industrial property in any of Cook County's three assessment triads for the Illinois Department of Revenue to conduct a statistical analysis of assessment to sales ratios for 2009. As a result of the lack of triad-specific ratios that year, the Civic Federation was unable to make valid comparisons to previous years for Cook County industrial properties (see Methodology).

- City of Chicago
 - Chicago had the lowest 2009 effective tax rates among the selected Cook County communities, with 1.45% for residential, 2.43% for commercial and 3.34% for industrial properties.¹
 - The residential effective tax rate rose by 10.7% between 2008 and 2009 from 1.31% to 1.45% of full market value, but fell by 1.3% over the ten-year period between 2000 and 2009, from 1.47% to 1.45% of full market value.
 - The commercial effective tax rate rose by 3.2% between 2008 and 2009 from 2.35% to 2.43%, but fell by 37.4% between 2000 and 2009, from 3.88% to 2.43% of full market value.
- Suburban Cook County: Selected Communities
 - Harvey had the highest 2009 effective tax rates among all selected communities, with 5.28% for residential, 9.78% for commercial and 10.32% for industrial properties.
 - All selected communities experienced ten-year increases in residential effective tax rates that exceeded 20%.
 - All selected communities experienced ten-year decreases in commercial effective tax rates, most by double digits.
- Collar Counties: Selected Communities
 - Waukegan had the highest 2009 effective tax rate among the selected collar county communities, at 4.41%. It also experienced the largest ten-year increase in effective tax rate, rising by 80.5% from 2.44% in 2000 to 4.41% in 2009.
 - Oak Brook had the lowest 2009 effective tax rate among all selected communities including Chicago, at 1.03%.
 - Wheaton experienced the smallest ten-year increase in effective tax rate, rising by 4.5% from 2.05% in 2000 to 2.14% in 2009.

¹ In this report, "residential" refers to Class 2 properties, which are single family homes, condominiums, cooperatives, and apartment buildings of up to six units. Larger apartment buildings (Class 3) are not included for the purposes of this report. As discussed later in the report, the estimated residential rate is without homeowner exemptions, which would lower the rate.

PURPOSE

Effective tax rates provide a common denominator for comparing property tax burdens in different jurisdictions over time.

DEFINITION AND USE

An effective property tax rate is an estimate of the percentage of a property's full market value owed in property taxes during a given tax year. Multiplying the market value of a home or business property by the applicable effective tax rate provides an estimate of the property taxes due on that property in the given year. For example, a property with a market value of \$300,000 and an effective tax rate of 2% would have an estimated property tax liability of \$6,000.

By standardizing the expression of property tax burden, effective property tax rates provide a method of comparing average property tax burdens in different areas over time. However, these are estimates for the purpose of broad comparison rather than precise expressions of tax burden on specific properties.

Effective property tax rates should be regarded only as estimates for several reasons:

1. There are multiple property tax rates within each municipality, and the effective rate calculated in this report is representative of only one of those tax rates.
2. Effective property tax rates for residential properties do not include homestead, senior, or other exemptions. (See explanation of exemptions on the following page.)
3. The effective tax rate calculations utilize information on the median level of assessment within a given geographical area. While a property is likely to be near the median level of assessment, the actual level of assessment for any given property could be greater or lesser than the median.
4. The effective property tax rate for a specific property can be calculated by dividing that property's most recent annual tax liability into an estimate of its market value for the same year.

It is also important to recognize that a declining effective tax rate does not necessarily translate into reduced tax liabilities. A property owner whose property is appreciating may well experience annual property tax increases despite a falling effective tax rate.

Reasons for Change in Effective Tax Rates

Change in effective tax rates over time is a product of changing actual tax rates, changing median levels of assessment, or both. For example, Chicago's actual composite property tax rate fell from 7.788% in 2000 to 4.627% in 2009. Over the same time period, the median level of assessment as calculated by the Illinois Department of Revenue rose from 8.49% to 9.30% for residential properties in Chicago and fell from 22.38% to 15.58% for commercial properties.² The larger change in commercial property median level of assessment produced greater change in the estimated effective tax rate for commercial properties than for residential properties.

² See the Illinois Department of Revenue's Assessment Level Ratios, available at <http://www.revenue.state.il.us/AboutIdor/TaxStats/index.htm>

METHODOLOGY

The effective tax rates calculated in this report are based on data from the Illinois Department of Revenue and the Clerks of Cook, DuPage, Kane, Lake, McHenry and Will Counties. The County Clerks calculate the composite property tax rates for each tax code within the county. The Illinois Department of Revenue calculates the equalization factor for each county as well as the median levels of assessment. The Department of Revenue collects data on property sales and calculates the ratio of assessed values to sales values. A median assessment/sales ratio for the three years preceding an assessment year is computed, as well as an adjusted median ratio if additional data is submitted by the County Assessor after the initial data was collected. This median ratio is commonly referred to as the “median level of assessment.”

For every county except Cook, that median level of assessment is for all types of property. For Cook County, which classifies property for real estate tax purposes, separate medians are computed for different classes of property.³ The Cook County real estate classification ordinance requires that residential (Class 2) properties be assessed at 10% and commercial (Class 5a) and industrial (Class 5b) properties at 25% of market value beginning in tax year 2009.⁴ One result of this change was to bring the ordinance levels of assessment closer to the median levels of assessment computed in the Department of Revenue assessment/sales ratio studies. In the past, median levels of assessment diverged significantly from the ordinance levels due to underassessment, including reductions by the Assessor and the Board of Review.

Special note should be taken that the Department of Revenue’s ratio studies indicate a high coefficient of dispersion for commercial and industrial assessments, which means there is likely to be wide variation within each of these classes from the calculated median for individual properties whose reported sale prices were included in the study.

To calculate effective tax rates, the median level of assessment is multiplied by the equalization factor to approximate the percentage of a property’s total value that is taxed. This percentage is then multiplied by the actual tax rate to produce the effective tax rate.

The adjusted median level of assessment is used when it is available in the Department of Revenue data. The median level of assessment for the most specific geographical area is also used when it is available. Therefore, township median levels of assessment are used unless they are unavailable, in which case the median level of assessment for the whole reassessment triad is used.⁵

There were not enough sales of industrial property in any of Cook County’s three reassessment triads for the Illinois Department of Revenue to compute industrial median levels of assessment by triad for 2009. This is the first time in recent years that this has occurred. As a result of the lack of triad-specific ratios that year, the Civic Federation was unable to make valid comparisons to previous years for Cook County industrial properties. The countywide median level of assessment for industrial properties in 2009 was 21.43%. This level was used to estimate all Cook County industrial effective tax rates and provides a valid comparison among communities

³ Median levels of assessment for Cook County are typically released in the summer two years following the assessment year (e.g., the 2009 median levels of assessment for Cook County were released in June 2011).

⁴ Cook County ordinance 08-O-51. Previous levels were 16% for Class 2, 38% for Class 5a and 36% for Class 5b.

⁵ Cook County is divided into three districts (or “triads”) for the purpose of property assessment: City of Chicago, north/northwest suburbs and south/southwest suburbs.

for that year. Comparisons to prior years cannot be made, however, because the median level of assessment for industrial properties in Chicago has traditionally been significantly lower than in the northwest and southwest suburban triads. From 2000 to 2008, industrial median levels of assessment in the City of Chicago triad ranged from 16.78% to 8.61%, while the levels ranged from 29.50% to 19.90% in the northwest triad and from 30.86% to 21.56% in the southwest triad.

Effects of Exemptions on Residential Effective Tax Rates

Property tax exemptions available to eligible homeowners reduce the taxable value of their property. Exemptions lower the estimated effective tax rate of a homestead property by varying amounts depending on the market value and exemption value. For example, the 2009 effective tax rate for a Chicago residential property not eligible for exemptions is **1.45%** of full market value.⁶ The following examples show how that rate will differ for individual exemption-eligible homesteads depending on their 2009 market value and exemption value:⁷

- **\$300,000** Chicago home receiving the minimum \$6,000 Homeowner Exemption: effective tax rate **1.36%**.
- **\$300,000** Chicago home receiving a Senior Citizen Exemption (\$4,000) and the minimum \$6,000 Homeowner Exemption: effective tax rate **1.30%**.
- **\$300,000** Chicago home receiving a Senior Citizen Exemption (\$4,000) and the maximum \$20,000 Homeowner Exemption: effective tax rate **1.08%**.
- **\$400,000** Chicago home receiving a Senior Citizen Exemption (\$4,000) and the maximum \$20,000 Homeowner Exemption: effective tax rate **1.17%**.
- **\$200,000** Chicago home receiving a Senior Citizen Exemption (\$4,000) and the maximum \$20,000 Homeowner Exemption: effective tax rate **0.89%**.

⁶ Roughly 28.3% of all Class 2 properties in Cook County were not eligible for or did not receive homeowner exemptions in tax year 2009. Information provided by Cook County Assessor's Office, September 7, 2011.

⁷ These exemption-adjusted rates are calculated as follows: ((full market value * median level of assessment * equalization factor) – total exemption value) * composite tax rate ÷ full market value. Public Acts 95-644 and 96-1418 actually allow for even higher Homeowner Exemptions for certain eligible residents, but \$20,000 is used as the standard maximum for Chicago in tax year 2009.

**Effective Property Tax Rates
Tax Year 2009**

Cook County			
	Residential	Commercial	Industrial
Harvey	5.28%	9.78%	10.32%
Chicago Heights	3.84%	7.62%	8.04%
Oak Park	2.84%	5.67%	5.98%
Elgin	2.78%	5.17%	5.49%
Arlington Heights	2.48%	4.56%	4.84%
Schaumburg	2.44%	4.63%	4.91%
Orland Park	2.37%	4.59%	4.84%
Elk Grove Village	2.19%	4.02%	4.27%
Evanston	2.16%	4.18%	4.43%
Glenview	1.81%	3.29%	3.49%
Barrington	1.76%	3.41%	3.62%
Chicago	1.45%	2.43%	3.34%
DuPage County			
All Types of Property			
Elk Grove Village		2.59%	
Wheaton		2.14%	
Naperville		2.09%	
Oak Brook		1.03%	
Kane County			
All Types of Property			
Elgin		3.34%	
Aurora		2.91%	
Carpentersville		2.87%	
Geneva		2.62%	
Lake County			
All Types of Property			
Waukegan		4.41%	
Fox Lake		2.97%	
Buffalo Grove		2.83%	
Lake Forest		1.55%	
Will County			
All Types of Property			
Joliet		2.91%	
Romeoville		2.68%	
Naperville		2.42%	
Peotone		2.31%	
McHenry County			
All Types of Property			
Harvard		3.68%	
Woodstock		3.21%	
Algonquin		2.71%	
Barrington Hills		2.56%	

Effective Property Tax Rates: 2008 vs. 2009
(in rank order by smallest increase)

Cook County											
Residential				Commercial				Industrial			
	2008	2009	% change		2008	2009	% change				
1 Oak Park	2.63%	2.84%	8.3%	1 Oak Park	6.26%	5.67%	-9.5%				
2 Chicago	1.31%	1.45%	10.7%	2 Harvey	10.72%	9.78%	-8.8%				
3 Arlington Heights	2.23%	2.48%	11.1%	3 Orland Park	4.98%	4.59%	-7.7%				
4 Barrington	1.58%	1.76%	11.6%	4 Chicago Heights	7.82%	7.62%	-2.5%				
5 Evanston	1.92%	2.16%	12.1%	5 Chicago	2.35%	2.43%	3.2%				Not Available (see Methodology)
6 Elgin	2.46%	2.78%	12.6%	6 Evanston	4.03%	4.18%	3.6%				
7 Orland Park	2.09%	2.37%	13.2%	7 Arlington Heights	4.28%	4.56%	6.6%				
8 Glenview	1.54%	1.81%	17.1%	8 Elgin	4.84%	5.17%	6.9%				
9 Elk Grove Village	1.81%	2.19%	20.8%	9 Glenview	3.06%	3.29%	7.6%				
10 Harvey	4.14%	5.28%	27.3%	10 Barrington	3.06%	3.41%	11.5%				
11 Schaumburg	1.91%	2.44%	27.8%	11 Elk Grove Village	3.47%	4.02%	15.9%				
12 Chicago Heights	2.99%	3.84%	28.5%	12 Schaumburg	3.87%	4.63%	19.7%				
DuPage County				Kane County				Lake County			
All Types of Property				All Types of Property				All Types of Property			
	2008	2009	% change		2008	2009	% change		2008	2009	% change
1 Wheaton	1.93%	2.14%	11.1%	1 Geneva	2.36%	2.62%	11.1%	1 Lake Forest	1.37%	1.55%	13.6%
2 Naperville	1.84%	2.09%	13.2%	2 Aurora	2.52%	2.91%	15.4%	2 Buffalo Grove	2.47%	2.83%	14.7%
3 Oak Brook	0.90%	1.03%	14.2%	3 Elgin	2.85%	3.34%	17.4%	3 Fox Lake	2.50%	2.97%	18.8%
4 Elk Grove Village	2.06%	2.59%	25.5%	4 Carpentersville	2.41%	2.87%	19.2%	4 Waukegan	3.28%	4.41%	34.4%
Will County				McHenry County							
All Types of Property				All Types of Property							
	2008	2009	% change		2008	2009	% change				
1 Naperville	2.21%	2.42%	9.4%	1 Algonquin	2.33%	2.71%	16.1%				
2 Peotone	2.08%	2.31%	11.3%	2 Woodstock	2.76%	3.21%	16.5%				
3 Romeoville	2.34%	2.68%	14.9%	3 Barrington Hills	1.99%	2.56%	28.3%				
4 Joliet	2.59%	2.91%	12.3%	4 Harvard	2.65%	3.68%	39.0%				

Effective Property Tax Rates: 2000 vs. 2009
(in rank order by smallest increase)

Cook County											
Residential				Commercial				Industrial			
	2000	2009	% change		2000	2009	% change				
1 Chicago	1.47%	1.45%	-1.4%	1 Chicago	3.88%	2.43%	-37.3%				
2 Evanston	1.75%	2.16%	23.0%	2 Evanston	6.42%	4.18%	-35.0%				
3 Chicago Heights	3.10%	3.84%	24.1%	3 Glenview	4.62%	3.29%	-28.8%				
4 Arlington Heights	1.99%	2.48%	24.8%	4 Arlington Heights	6.06%	4.56%	-24.7%				
5 Orland Park	1.87%	2.37%	26.6%	5 Oak Park	7.53%	5.67%	-24.7%				
6 Elgin	2.15%	2.78%	29.2%	6 Chicago Heights	9.19%	7.62%	-17.1%				
7 Oak Park	2.10%	2.84%	35.6%	7 Elgin	6.23%	5.17%	-17.0%				
8 Glenview	1.32%	1.81%	36.7%	8 Orland Park	5.46%	4.59%	-15.9%				
9 Schaumburg	1.75%	2.44%	40.1%	9 Barrington	3.88%	3.41%	-12.0%				
10 Harvey	3.62%	5.28%	45.8%	10 Schaumburg	5.22%	4.63%	-11.4%				
11 Elk Grove Village	1.44%	2.19%	51.5%	11 Elk Grove Village	4.36%	4.02%	-7.7%				
12 Barrington	1.03%	1.76%	71.3%	12 Harvey	10.52%	9.78%	-7.0%				
DuPage County				Kane County				Lake County			
All Types of Property				All Types of Property				All Types of Property			
	2000	2009	% change		2000	2009	% change		2000	2009	% change
1 Wheaton	2.05%	2.14%	4.5%	1 Geneva	2.21%	2.62%	18.5%	1 Lake Forest	1.37%	1.55%	13.2%
2 Oak Brook	0.96%	1.03%	7.1%	2 Aurora	2.30%	2.91%	26.7%	2 Fox Lake	2.43%	2.97%	22.5%
3 Naperville	1.69%	2.09%	23.6%	3 Carpentersville	2.23%	2.87%	29.0%	3 Buffalo Grove	2.06%	2.83%	37.6%
4 Elk Grove Village	1.62%	2.59%	59.6%	4 Elgin	2.47%	3.34%	35.4%	4 Waukegan	2.44%	4.41%	80.5%
Will County				McHenry County							
All Types of Property				All Types of Property							
	2000	2009	% change		2000	2009	% change				
1 Peotone	2.00%	2.31%	15.6%	1 Algonquin	2.14%	2.71%	26.7%				
2 Romeoville	2.19%	2.68%	22.4%	2 Woodstock	2.52%	3.21%	27.6%				
3 Naperville	1.96%	2.42%	23.2%	3 Barrington Hills	1.82%	2.56%	40.3%				
4 Joliet	2.34%	2.91%	24.5%	4 Harvard	2.25%	3.68%	63.5%				

Effective Property Tax Rates in Selected Cook County Communities: 2000 - 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Change 2008-2009	Change 2000-2009
Cook County Residential												
Chicago	1.47%	1.34%	1.27%	1.39%	1.29%	1.21%	1.29%	1.25%	1.31%	1.45%	10.7%	-1.4%
Elk Grove Village	1.44%	1.33%	1.31%	1.32%	1.47%	1.42%	1.31%	1.59%	1.81%	2.19%	20.8%	51.5%
Arlington Heights	1.99%	1.79%	1.76%	1.71%	1.84%	1.82%	1.68%	2.00%	2.23%	2.48%	11.1%	24.8%
Glenview	1.32%	1.34%	1.37%	1.26%	1.40%	1.34%	1.27%	1.42%	1.54%	1.81%	17.1%	36.7%
Evanston	1.75%	1.79%	1.65%	1.56%	1.77%	1.79%	1.65%	1.78%	1.92%	2.16%	12.1%	23.0%
Schaumburg	1.75%	1.71%	1.55%	1.50%	1.68%	1.67%	1.55%	1.72%	1.91%	2.44%	27.8%	40.1%
Barrington	1.03%	1.25%	1.33%	1.27%	1.36%	1.19%	1.25%	1.34%	1.58%	1.76%	11.6%	71.3%
Elgin	2.15%	2.03%	1.88%	1.94%	2.13%	1.98%	1.85%	2.24%	2.46%	2.78%	12.6%	29.2%
Harvey	3.62%	3.82%	3.60%	3.73%	3.55%	3.49%	3.17%	3.79%	4.14%	5.28%	27.3%	45.8%
Chicago Heights	3.10%	3.10%	3.10%	2.83%	2.92%	2.78%	2.56%	2.63%	2.99%	3.84%	28.5%	24.1%
Orland Park	1.87%	1.93%	1.95%	1.78%	1.69%	2.01%	1.68%	1.71%	2.09%	2.37%	13.2%	26.6%
Oak Park	2.10%	1.99%	2.09%	1.87%	1.84%	2.25%	2.15%	2.21%	2.63%	2.84%	8.3%	35.6%
Cook County Commercial												
Chicago	3.88%	3.12%	3.27%	3.01%	2.25%	2.37%	1.87%	2.20%	2.35%	2.43%	3.2%	-37.3%
Elk Grove Village	4.36%	4.13%	3.99%	4.02%	3.20%	3.28%	2.71%	3.16%	3.47%	4.02%	15.9%	-7.7%
Arlington Heights	6.06%	5.54%	5.35%	5.21%	3.99%	4.19%	3.47%	3.99%	4.28%	4.56%	6.6%	-24.7%
Glenview	4.62%	4.19%	4.32%	4.03%	3.02%	3.08%	2.55%	2.68%	3.06%	3.29%	7.6%	-28.8%
Evanston	6.42%	5.62%	5.46%	5.30%	3.93%	4.00%	3.34%	3.65%	4.03%	4.18%	3.6%	-35.0%
Schaumburg	5.22%	4.85%	4.72%	4.68%	3.72%	3.83%	3.18%	3.54%	3.87%	4.63%	19.7%	-11.4%
Barrington	3.88%	3.89%	3.90%	3.89%	2.90%	2.91%	2.46%	2.88%	3.06%	3.41%	11.5%	-12.0%
Elgin	6.23%	5.67%	5.53%	5.73%	4.74%	4.40%	3.66%	4.50%	4.84%	5.17%	6.9%	-17.0%
Harvey	10.52%	10.93%	9.86%	9.38%	7.93%	8.99%	6.72%	7.48%	10.72%	9.78%	-8.8%	-7.0%
Chicago Heights	9.19%	8.63%	8.48%	7.34%	6.21%	7.34%	5.52%	5.37%	7.82%	7.62%	-2.5%	-17.1%
Orland Park	5.46%	5.11%	5.01%	4.61%	4.11%	4.88%	3.60%	3.41%	4.98%	4.59%	-7.7%	-15.9%
Oak Park	7.53%	7.48%	6.14%	5.71%	5.05%	5.84%	4.49%	4.32%	6.26%	5.67%	-9.5%	-24.7%
Cook County Industrial												
Chicago	2.91%	2.95%	2.05%	1.76%	1.90%	1.84%	1.24%	1.49%	1.61%			
Elk Grove Village	4.77%	4.57%	4.17%	4.43%	3.99%	4.10%	3.71%	3.20%	4.14%			
Arlington Heights	6.63%	6.13%	5.59%	5.74%	4.97%	5.25%	4.76%	4.05%	5.10%			
Glenview	5.06%	4.64%	4.51%	4.44%	3.66%	3.85%	3.48%	2.71%	3.65%			
Evanston	7.03%	6.22%	5.70%	5.84%	4.76%	5.01%	4.57%	3.70%	4.81%			
Schaumburg	5.72%	5.37%	4.94%	5.16%	4.51%	4.80%	4.35%	3.59%	4.61%			
Barrington	4.24%	4.31%	4.07%	4.28%	3.51%	3.65%	3.37%	2.92%	3.65%			
Elgin	6.82%	6.27%	5.77%	6.32%	5.74%	5.50%	5.01%	4.57%	5.77%			
Harvey	10.67%	11.26%	11.87%	10.88%	9.00%	10.58%	9.07%	10.06%	11.70%			
Chicago Heights	9.32%	8.89%	10.21%	8.52%	7.10%	8.64%	7.46%	7.23%	8.54%			
Orland Park	5.54%	5.26%	6.03%	5.35%	4.70%	5.74%	4.86%	4.59%	5.43%			
Oak Park	7.63%	7.70%	7.39%	6.63%	5.78%	6.87%	6.06%	5.81%	6.84%			
											Not Available (see Methodology)	

Effective Property Tax Rates in Selected Collar County Communities: 2000 - 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Change 2008-2009	Change 2000-2009
DuPage County												
Elk Grove Village	1.62%	1.74%	1.69%	1.73%	1.81%	1.69%	1.67%	1.77%	2.06%	2.59%	25.5%	59.6%
Oak Brook	0.96%	0.90%	0.86%	0.84%	0.87%	0.79%	0.74%	0.79%	0.90%	1.03%	14.2%	7.1%
Wheaton	2.05%	1.93%	1.81%	1.80%	1.80%	1.76%	1.70%	1.76%	1.93%	2.14%	11.1%	4.5%
Naperville	1.69%	1.77%	1.75%	1.74%	1.81%	1.69%	1.59%	1.68%	1.84%	2.09%	13.2%	23.6%
Lake County												
Fox Lake	2.43%	2.36%	2.22%	2.14%	2.21%	2.14%	2.21%	2.21%	2.50%	2.97%	18.8%	22.5%
Buffalo Grove	2.06%	2.05%	2.09%	2.11%	2.17%	2.19%	2.13%	2.26%	2.47%	2.83%	14.7%	37.6%
Lake Forest	1.37%	1.28%	1.34%	1.20%	1.15%	1.10%	1.14%	1.26%	1.37%	1.55%	13.6%	13.2%
Waukegan	2.44%	2.68%	2.80%	2.67%	2.58%	2.66%	2.70%	2.88%	3.28%	4.41%	34.4%	80.5%
Will County												
Romeoville	2.19%	2.34%	2.12%	2.02%	2.10%	2.15%	2.06%	2.13%	2.34%	2.68%	14.9%	22.4%
Joliet	2.34%	2.31%	2.30%	2.26%	2.20%	2.16%	2.08%	2.42%	2.59%	2.91%	12.3%	24.5%
Peotone	2.00%	1.98%	1.98%	1.88%	1.99%	1.95%	1.88%	2.02%	2.08%	2.31%	11.3%	15.6%
Naperville	1.96%	2.06%	2.09%	2.07%	2.09%	2.01%	1.93%	2.06%	2.21%	2.42%	9.4%	23.2%
Kane County												
Aurora	2.30%	2.21%	2.22%	2.23%	2.01%	1.90%	1.92%	2.22%	2.52%	2.91%	15.4%	26.7%
Carpentersville	2.23%	2.10%	2.03%	1.93%	1.92%	2.04%	2.02%	2.11%	2.41%	2.87%	19.2%	29.0%
Elgin	2.47%	2.45%	2.48%	2.50%	2.61%	2.41%	2.48%	2.59%	2.85%	3.34%	17.4%	35.4%
Geneva	2.21%	2.21%	2.21%	2.16%	2.13%	2.10%	2.08%	2.17%	2.36%	2.62%	11.1%	18.5%
McHenry County												
Barrington Hills	1.82%	1.89%	1.85%	1.78%	1.94%	1.98%	1.92%	1.93%	1.99%	2.56%	28.3%	40.3%
Algonquin	2.14%	2.10%	1.99%	1.94%	1.93%	2.14%	2.01%	2.11%	2.33%	2.71%	16.1%	26.7%
Harvard	2.25%	2.23%	2.24%	2.29%	2.32%	2.34%	2.27%	2.44%	2.65%	3.68%	39.0%	63.5%
Woodstock	2.52%	2.52%	2.47%	2.35%	2.38%	2.30%	2.37%	2.47%	2.76%	3.21%	16.5%	27.6%