



Historic home landmark in Rock Island. Photo via Pixabay.

## Illinois Regional Analysis

### Northwest Region

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# Illinois Regional Analysis

## Northwest Region

### COUNTIES IN REGION

Bureau, Carroll, Henry, Jo Daviess, LaSalle, Lee, Mercer, Putnam, Rock Island, and Whiteside

### TOTAL POPULATION

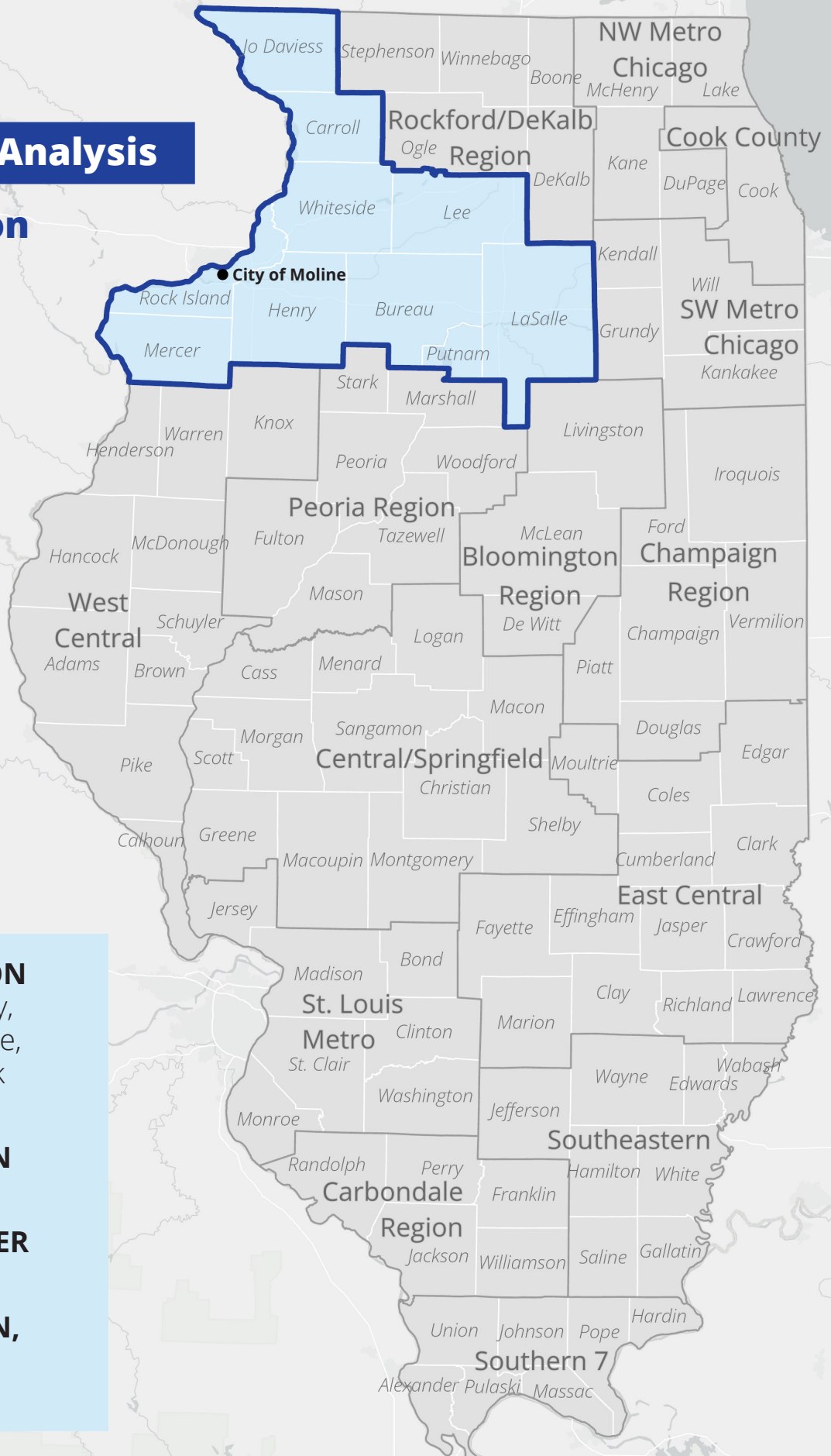
480,546

### POPULATION CENTER

City of Moline

### TOTAL POPULATION, CITY OF MOLINE

41,213





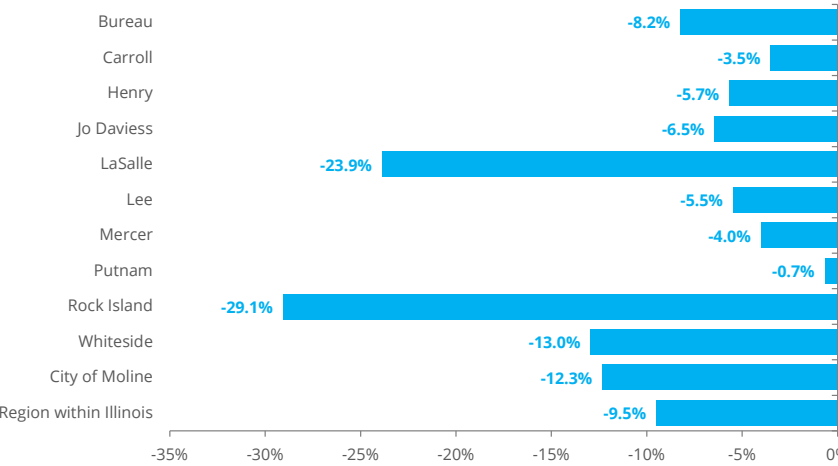


### Population Characteristics

The Northwest Region, contiguous with the state of Iowa and Mississippi River, includes ten Illinois counties. The Northwest Region had a total population of 480,546 in 2020, which is roughly 3.8 percent of the population of Illinois. The majority (30 percent) of residents in the region reside in Rock Island County, the home of the City of Moline, the county seat. The City of Moline is the region’s largest population center, with a population of 41,213, or approximately 8 percent of the region’s total population.

Between 2015 and 2020, the Northwest Region experienced a 3.0 percent decline in population, a total population loss of 14,996 people across the ten counties (Table 1). The region, while only representing 3.8 percent of the 2020 Illinois population, contributed to 9.5 percent of the total population loss in the state during the same period (Figure 1). All counties in the Northwest Region experienced declines. The region’s population loss can be mostly attributed to Rock Island County, which experienced the largest county share of the region’s decline at 29.1 percent.

Figure 1: Regional Share of Population Change, 2015-2020



Source: American Community Survey, 5-Year Estimates, 2020

Table 1: Regional Population, 2015-2020

	Population in 2015	Population in 2020	Total Growth	Growth Rate
Bureau	34,115	32,878	-1,237	-3.6%
Carroll	14,926	14,398	-528	-3.5%
Henry	49,883	49,032	-851	-1.7%
Jo Daviess	22,397	21,429	-968	-4.3%
LaSalle	112,579	108,998	-3,581	-3.2%
Lee	35,027	34,204	-823	-2.3%
Mercer	16,107	15,503	-604	-3.7%
Putnam	5,822	5,720	-102	-1.8%
Rock Island	147,161	142,801	-4,360	-3.0%
Whiteside	57,525	55,583	-1,942	-3.4%
City of Moline	43,062	41,213	-1,849	-4.3%
<b>Region</b>	<b>495,542</b>	<b>480,546</b>	<b>-14,996</b>	<b>-3.0%</b>
<b>Illinois</b>	<b>12,873,761</b>	<b>12,716,164</b>	<b>-157,597</b>	<b>-1.2%</b>

Source: American Community Survey, 5-Year Estimates, 2020

## Population Change

Residents aged 65+ are the largest share of population by age in Northwest Illinois, followed by residents aged 45 to 59. Consistent with statewide trends, Northwest Region's population aged 60-64 and 65+ increased by 0.4 and 1.2 points between 2015 and 2020. By contrast, the overall share of children and young adults aged 0 to 24 years as well as older adults (45 to 59 years) decreased during the same period.

## Population: Race and Ethnicity

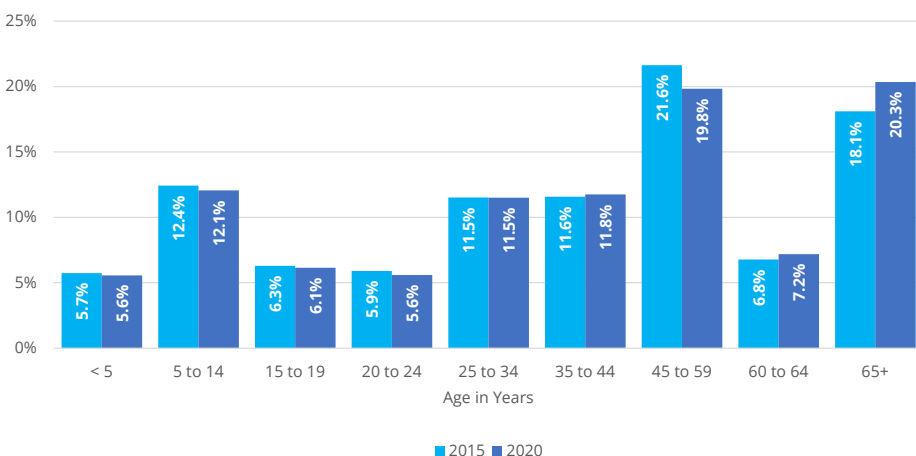
Figure 3 summarizes the population of the Northwest Region by racial/ethnic identity. In 2020, 78.7 percent of the regional population was White (non-Hispanic/Latinx). The second highest racial/ethnic group was Hispanic/Latinx of any race (8.3 percent) followed by Black (5.1 percent) and Other (6.5 percent). Between 2015 and 2020, the non-White population collectively increased by 3.1 points in the region while the White population declined by 3.0 points. The non-White population increase was driven by growth in Other populations. Rock Island and LaSalle counties saw the greatest decrease in White population at -4.1 percent and -3.7 percent respectively.

## Education

During the 2015-2020 period, the largest share of working age

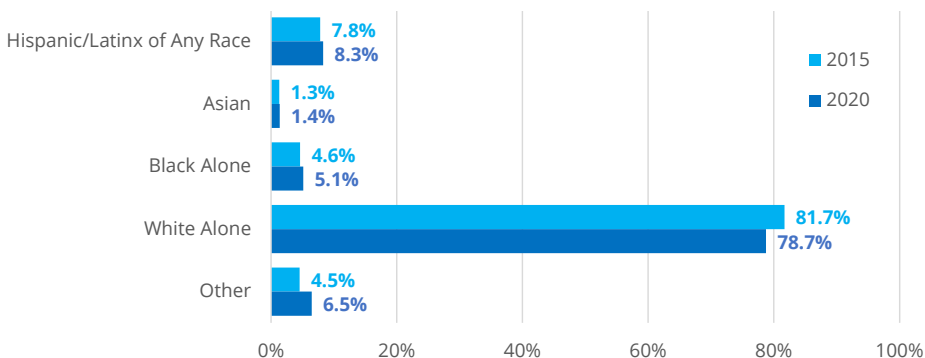
adults (21.2 percent) in the region had at least a bachelor's degree (Figure 4). Jo Daviess County had the largest share of individuals with a bachelor's degree at 26.4 percent, followed by

**Figure 2: Share of Regional Population by Age, 2015 vs. 2020**



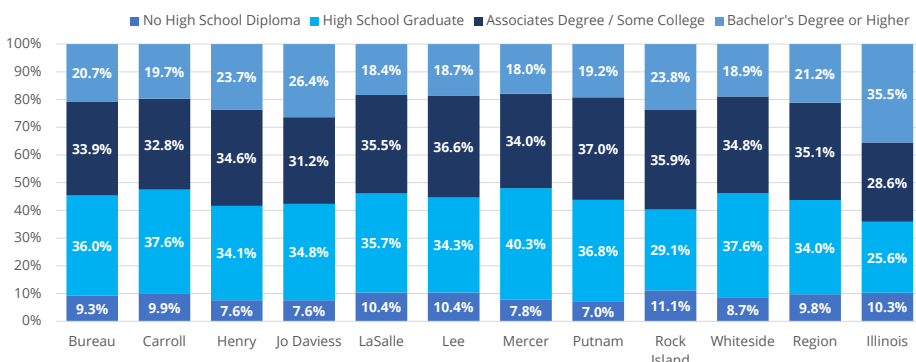
Source: American Community Survey, 5-Year Estimates, 2020

**Figure 3: Share of Regional Population by Racial and Ethnic Cohort, 2015 vs. 2020**



Source: American Community Survey, 5-Year Estimates, 2020

**Figure 4: Share of Regional Population by Educational Attainment, 2020**



Source: American Community Survey, 5-Year Estimates, 2020



Rock Island County (23.8 percent) and Henry County (23.7 percent). Between 2015 and 2020, the largest share of working age adult's (34.0) percent in the region had a high school diploma. All counties exceeded the share of regional high school education attainment, but Rock Island County was below regional growth at 29.1 percent.

## Special Populations

Table 2 summarizes the senior population around Northwest Region and related growth. In 2020, 20.3 percent of the region's population were seniors, 4.6 points above the statewide benchmark (15.7 percent). Between 2015 and 2020, the senior population grew by 9.0 percent, 5.5 points below growth at the state

**Table 2: Populations aged 65+, 2015 vs. 2020**

	2015 Population	2020 Population	% Change	2015 State Share	2020 State Share	2015 Regional Share	2020 Regional Share
Bureau	6,609	7,231	9.4%	19.4%	22.0%	7.4%	7.4%
Carroll	3,360	3,648	8.6%	22.5%	25.3%	3.7%	3.7%
Henry	9,035	10,087	11.6%	18.1%	20.6%	10.1%	10.3%
Jo Daviess	5,227	5,999	14.8%	23.3%	28.0%	5.8%	6.1%
LaSalle	19,312	20,533	6.3%	17.2%	18.8%	21.5%	21.0%
Lee	5,967	6,671	11.8%	17.0%	19.5%	6.7%	6.8%
Mercer	3,202	3,325	3.8%	19.9%	21.4%	3.6%	3.4%
Putnam	1,131	1,311	15.9%	19.4%	22.9%	1.3%	1.3%
Rock Island	25,209	27,463	8.9%	17.1%	19.2%	28.1%	28.1%
Whiteside	10,673	11,509	7.8%	18.6%	20.7%	11.9%	11.8%
<b>Region</b>	<b>89,725</b>	<b>97,777</b>	<b>9.0%</b>	<b>18.1%</b>	<b>20.3%</b>	-	-
<b>Illinois</b>	<b>1,737,988</b>	<b>1,990,426</b>	<b>14.5%</b>	<b>13.5%</b>	<b>15.7%</b>	-	-

Source: American Community Survey, 5-Year Estimates, 2020

**Table 3: Veteran Population, 2015 vs. 2020**

	2015 Population	2020 Population	% Change	2015 State Share of Population 18+	2020 State Share of Population 18+	2015 Regional Share	2020 Regional Share
Bureau	2,687	1,989	-26.0%	10.1%	7.7%	6.9%	6.4%
Carroll	1,351	1,142	-15.5%	11.3%	9.8%	3.5%	3.7%
Henry	3,988	3,358	-15.8%	10.4%	8.8%	10.2%	10.8%
Jo Daviess	2,003	1,522	-24.0%	11.2%	8.8%	5.1%	4.9%
LaSalle	8,494	6,676	-21.4%	9.7%	7.8%	21.8%	21.5%
Lee	2,676	2,055	-23.2%	9.6%	7.5%	6.9%	6.6%
Mercer	1,435	1,070	-25.4%	11.5%	8.8%	3.7%	3.4%
Putnam	460	447	-2.8%	10.0%	9.7%	1.2%	1.4%
Rock Island	11,028	8,835	-19.9%	9.7%	8.0%	28.3%	28.4%
Whiteside	4,799	3,998	-16.7%	10.8%	9.2%	12.3%	12.9%
<b>Region</b>	<b>38,921</b>	<b>31,092</b>	<b>-20.1%</b>	<b>10.1%</b>	<b>8.3%</b>	-	-
<b>Illinois</b>	<b>668,933</b>	<b>553,593</b>	<b>-17.2%</b>	<b>6.8%</b>	<b>5.6%</b>	-	-

Source: American Community Survey, 5-Year Estimates, 2020



level. Putnam County experienced the largest growth in senior populations at 15.9 percent. In 2020, the largest share of the region's senior population lived in Rock Island County at 28.1 percent, followed by LaSalle County at 21.0 percent. Seniors were the smallest share of Putnam County's resident population at 1.3 percent.

**Table 4: Population with a Disability, 2020**

	Persons with a Disability	Share of Non-Institutional Population	Share of Population by Age		
			Under 18 Years	18-64 Years	65+ Years
Bureau	4,332	13.3%	3.6%	10.9%	29.8%
Carroll	2,031	14.6%	3.2%	11.0%	31.2%
Henry	6,461	13.4%	3.7%	10.0%	33.5%
Jo Daviess	3,047	14.3%	2.0%	10.2%	30.7%
LaSalle	14,167	13.4%	4.8%	10.5%	33.3%
Lee	5,221	16.8%	3.2%	14.2%	39.5%
Mercer	2,023	13.2%	2.4%	10.1%	33.2%
Putnam	810	14.2%	4.7%	10.7%	31.1%
Rock Island	20,085	14.3%	7.0%	10.9%	33.6%
Whiteside	8,223	15.0%	4.9%	12.0%	34.8%
<b>Region</b>	<b>66,400</b>	<b>14.2%</b>	<b>5.0%</b>	<b>11.0%</b>	<b>33.4%</b>
<b>Illinois</b>	<b>1,404,151</b>	<b>11.2%</b>	<b>3.5%</b>	<b>8.7%</b>	<b>32.5%</b>

Source: American Community Survey, 5-Year Estimates, 2020

Table 3 summarizes the region's veteran population in 2015 and 2020. In 2020, Rock Island County had the largest veteran population at 8,835, 8.0 percent of its population. Veterans made up a larger share of each county's population when compared to the statewide average (5.6 percent). Between 2015 and 2020, the region's veteran population declined by 20.1 percent, which was 2.1 points greater than the decline experienced statewide (17.2 percent). While all counties saw a significant decline in veterans, Bureau County experienced the largest decline at 26 percent, 8.8 points greater than the statewide average.

**Table 5: Total Households: 2015 vs. 2020**

	2015	2020	Change	% Change
Bureau	14,023	13,801	-222	-1.6%
Carroll	6,617	6,511	-106	-1.6%
Henry	20,170	19,996	-174	-0.9%
Jo Daviess	9,542	10,069	527	5.5%
LaSalle	44,242	45,089	847	1.9%
Lee	13,517	13,634	117	0.9%
Mercer	6,607	6,477	-130	-2.0%
Putnam	2,453	2,435	-18	-0.7%
Rock Island	60,391	60,607	216	0.4%
Whiteside	23,548	23,225	-323	-1.4%
City of Moline	18,227	17,937	-290	-1.6%
<b>Region</b>	<b>201,110</b>	<b>201,844</b>	<b>734</b>	<b>0.4%</b>
<b>Illinois</b>	<b>4,786,388</b>	<b>4,884,061</b>	<b>97,673</b>	<b>2.0%</b>

Source: American Community Survey, 5-Year Estimates, 2020

An estimated 66,400 persons in Northwest Illinois had a disability in 2020 (Table 4). The largest share, 30.2 percent, lived in Rock Island County. Putnam County had the smallest disabled population at 210 individuals, 14.2

percent of the population. Disabled populations were the largest share of countywide population in Lee County's at 16.8 percent. This exceeded both the regional (14.2 percent) and statewide (11.2 percent) benchmarks and was consistent across age groups with the exception of residents under the age of 18.





## Household Characteristics

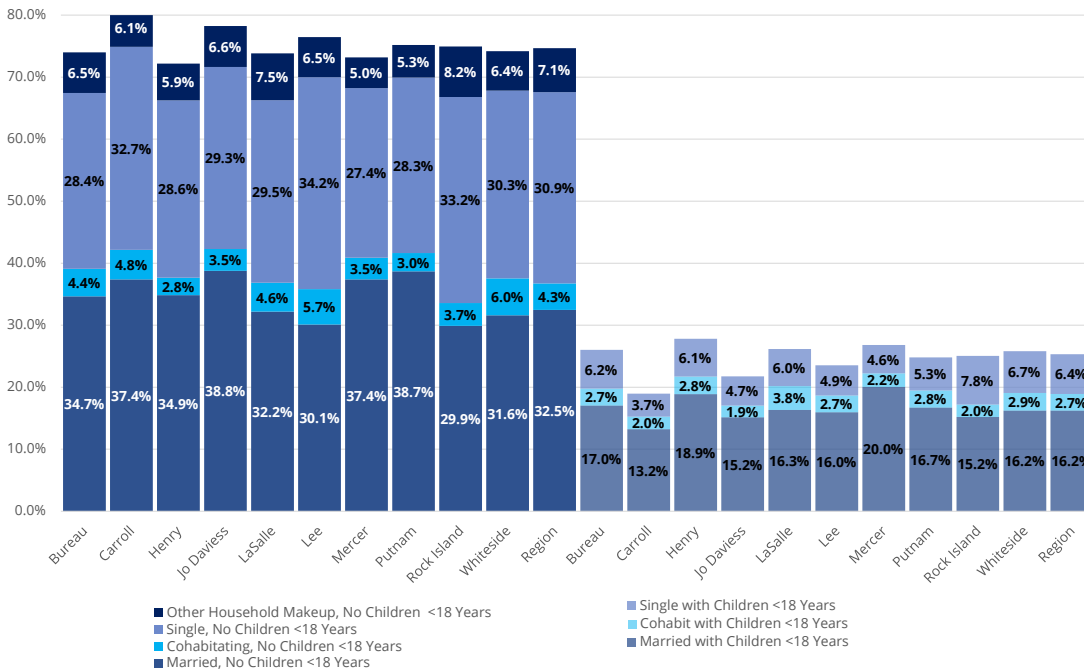
While the Northwest Region's population decreased by 3.1 percent from 2015 to 2020, the number of households in the region increased by 0.4 percent (Table 5), suggesting the size of households across the region are decreasing. There were 201,844 households in the region in

2020. Jo Daviess County experienced the largest growth of total households at 5.5 percent, followed by LaSalle County at 1.9 percent.

74.7 percent of the region's household have no children in the home under the age of 18. According to 2020 estimates, married couples

with no children in the home accounted for the largest share of households in the Northwest Region at 48.7 percent (Figure 5). Of families with children in the home, couples made up 16.2 percent while 6 percent of households were headed by single parents. Rock Island County had the largest share (7.8 percent) of single parent headed households. Approximately 30.8

**Figure 5: Household Structure, 2020**



Source: American Community Survey, 5-Year Estimates, 2020

**Table 6: Households by Tenure: 2015 vs. 2020**

	2020 Households		% Change from 2015		Share of 2020 Regional Households	
	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied
Bureau	3,408	10,393	-1.6%	-1.6%	6.1%	7.1%
Carroll	1,576	4,935	2.6%	-2.9%	2.8%	3.4%
Henry	4,235	15,761	-2.1%	-0.5%	7.6%	10.8%
Jo Daviess	2,351	7,718	17.0%	2.5%	4.2%	5.3%
LaSalle	12,484	32,605	5.0%	0.8%	22.5%	22.3%
Lee	4,149	9,485	18.3%	-5.3%	7.5%	6.5%
Mercer	1,379	5,098	-4.8%	-1.2%	2.5%	3.5%
Putnam	459	1,976	-5.9%	0.6%	0.8%	1.3%
Rock Island	19,438	41,169	5.6%	-1.9%	35.1%	28.1%
Whiteside	5,961	17,264	2.5%	-2.6%	10.8%	11.8%
<b>Region</b>	<b>55,440</b>	<b>146,404</b>	<b>4.8%</b>	<b>-1.2%</b>	-	-
<b>Illinois</b>	<b>1,646,283</b>	<b>3,237,778</b>	<b>2.3%</b>	<b>1.9%</b>	-	-

Source: American Community Survey, 5-Year Estimates, 2020



percent of households in the region were headed by individuals living alone.

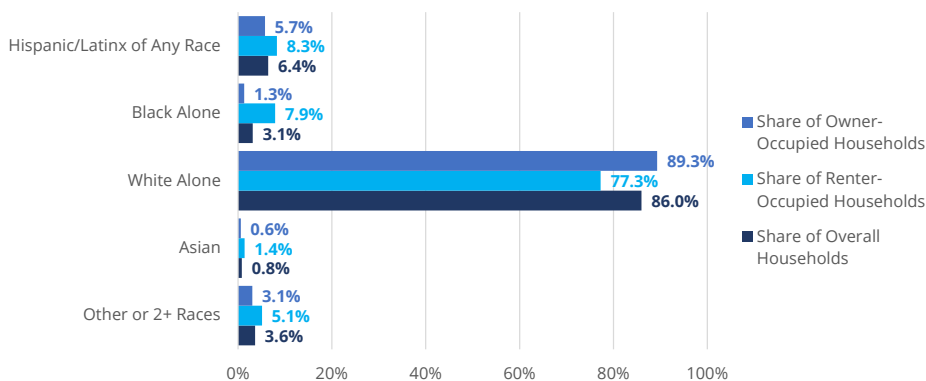
## Household Structure

In 2020, the majority of the region's households (72.5 percent) were owner-occupied, with another 55,440 households (27.5 percent) renter-occupied (Table 6). The largest share of Northwest's renter-occupied households was in Rock Island County. Between 2015 and 2020, the number of renter-occupied households in Rock Island County grew by 1,028, increasing the renter-occupied households' overall share of regional households to 35.1 percent overall. Between 2015 and 2020, the region's renter-occupied households grew by 4.8 percent whereas owner-occupied households declined.

Growth in renter-occupied households was particularly robust in Jo Daviess and Lee Counties, where the rate of growth was 14.7 to 16.0 points above statewide average. Putnam County was the only county in the region where growth in owner-occupied households exceeded renter-occupied household growth.

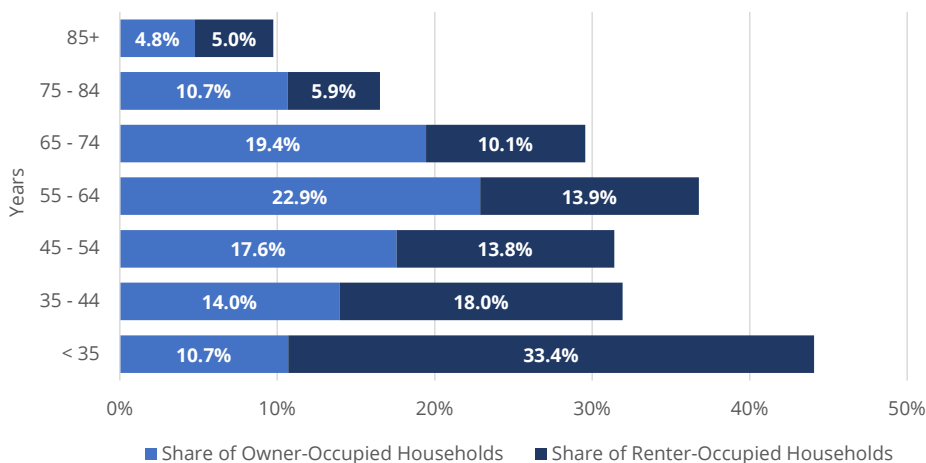
According to 2020 estimates, 77.3 percent of the Northwest Region's renter-occupied householders identified as white, non-Hispanic/Latinx—this figure is 12.0 points higher for owner-occupied households (Figure 6). Hispanic/Latinx households were the second largest cohort of renter-occupied households at 8.3 percent, 1.9 points greater than their share of overall households in the region.

**Figure 6: Household Tenure by Race and Ethnic Cohort, 2020**



Source: American Community Survey, 5-Year Estimates, 2020

**Figure 7: Household Tenure by Age of Householder, 2020**



Source: American Community Survey, 5-Year Estimates, 2020

Households identifying as Hispanic/Latinx of any race were the second largest share of renter-occupied householders at 8.3 percent, followed by Black households at 7.9 percent. Black, Asian, and other non-white households represented a disproportionate share of renter-occupied households when compared to their share of households in general, by a margin as large as 4.8 points for Black householders. The opposite is true for owner-occupied units, where Black householders represented 3.1 percent of regional householders overall, yet just 1.3 percent of owner-occupied households. This racial ownership disparity was consistent among other non-white householders.

Householders younger than 35 are the largest share of the region's renter householders. In 2020, 33.4 percent of renter-





occupied households were by householders younger than 35 years of age (Figure 7). By comparison, these households represented just 10.7 percent of the region's owner-occupied householders. Seniors (aged 65+) represented just 21.0 percent of the region's renter-occupied households, but they occupied 34.9 percent of the region's owner-occupied units. Householders aged 55-64 represented the largest share (22.9 percent) of owner-occupied households, followed by householders aged 65-74 at 19.4 percent.

## Income Metrics

2020 median household income for the region was estimated between \$52,813 in Carroll County to a high of \$64,694 in Putnam, 77.2 percent, and 94.5 percent, respectively, of the statewide median (Table 7). Growth in median household income between 2015 and 2020 was highest in Whiteside County at 9.6 percent, 1.6 points above statewide growth for the same period. Carroll and Mercer Counties experienced median household income declines of 1.3 and 5.1 percent, respectively.

The largest share (19.5 percent) of Northwest Regional households in 2020 had estimated annual income and benefits of \$50,000-\$74,999, followed closely by households earning \$100,000-\$149,999 at 15.2 percent (Figure 8). Between 2015 and 2020, the share of Northwest Region's households earning less than \$74,999 declined as a share of regional households, with these declines most notable for households earning \$35,000-\$49,999 at 1.5 points. By

**Table 7: Median Household Income, 2020**

	2015	2020	% Change
Bureau	\$55,465	\$55,549	0.2%
Carroll	\$53,494	\$52,813	-1.3%
Henry	\$58,828	\$60,000	2.0%
Jo Daviess	\$58,543	\$59,223	1.2%
LaSalle	\$55,696	\$60,069	7.9%
Lee	\$57,617	\$59,986	4.1%
Mercer	\$60,233	\$57,182	-5.1%
Putnam	\$61,994	\$64,694	4.4%
Rock Island	\$53,699	\$55,980	4.2%
Whiteside	\$52,141	\$57,172	9.6%
City of Moline	\$54,481	\$57,475	5.5%
<b>Illinois</b>	<b>\$63,331</b>	<b>\$68,428</b>	<b>8.0%</b>

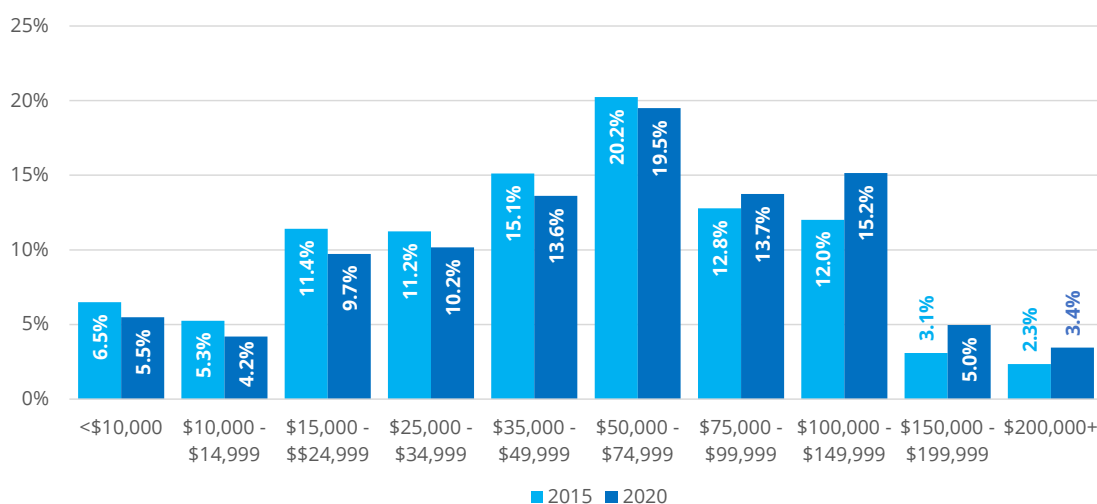
Source: American Community Survey, 5-Year Estimates, 2020

contrast, households earning between \$75,000 and \$200,000+ grew as a share of the region's households. Growth in the region was driven by households with incomes of \$100,000 to \$149,999, which grew as a share of total households from 12.0 to 15.2 percent.

## Cost Burden

US Census GRAPI data computes gross rent as a percentage of household income (Table 8). Using this data, the number of cost-burdened

**Figure 8: Share of Regional Households by Income and Benefits, 2015 vs. 2020**



Source: American Community Survey, 5-Year Estimates, 2020



**Table 8: Cost-Burdened Households by Tenure, 2020**

	Cost-Burdened Owner-Occupied	Cost-Burdened Renter-Occupied	Total Cost- Burdened	% Owner- Burdened	% Renter- Burdened
Bureau	1,579	1,264	2,843	15.2%	37.1%
Carroll	915	463	1,378	18.5%	29.4%
Henry	2,041	1,566	3,607	12.9%	37.0%
Jo Daviess	1,474	808	2,282	19.1%	34.4%
LaSalle	5,456	5,047	10,503	16.7%	40.4%
Lee	1,456	1,716	3,172	15.4%	41.4%
Mercer	779	548	1,327	15.3%	39.7%
Putnam	271	168	439	13.7%	36.6%
Rock Island	6,497	8,478	14,975	15.8%	43.6%
Whiteside	2,317	2,587	4,904	13.4%	43.4%
<b>Region</b>	<b>22,785</b>	<b>22,645</b>	<b>45,430</b>	<b>15.6%</b>	<b>40.8%</b>
<b>Illinois</b>	<b>749,000</b>	<b>765,401</b>	<b>1,514,401</b>	<b>23.1%</b>	<b>46.5%</b>

Source: American Community Survey, 5-Year Estimates, 2020

renter and owner households were estimated according to those who met one of two conditions: 1) households were paying more than thirty percent of their household income in monthly gross rent; or 2) the households had no or negative income. Based on these assumptions, an estimated 45,430 of the region's households were cost-burdened in 2020. This includes 22,645 or 40.8 percent of renter-occupied households, and 22,785 or 15.6 percent of owner-occupied households. Renter-occupied cost burden ranged from a low of 29.4 percent in Carroll, to a high of 43.6 percent in Rock Island County. Cost-burdened owner-occupied households ranged from a low of 12.9 percent in Henry, upwards of 19.1 percent in Jo Daviess County.

Households earning less than \$20,000 are the largest segment (57.3 percent) of the region's cost-burdened renter-occupied households at 57.3 percent (Figure 9). This share is considerably higher in Lee and Jo Daviess Counties where 67.4 and 63.9 percent of cost-burdened rental households had incomes less than \$20,000. The next largest share (29.5 percent) of cost-burdened renters in the region earned between \$20,000 and \$34,999.

Households earning less than \$20,000 were the largest share (35.9 percent) of cost-burdened owner-occupied households in the region (Figure 9). Households earning \$20,000-\$34,999 was the second largest tranche of cost-burdened owner-occupied households in the region, ranging from 23.9 percent of owner-occupied households in Rock Island County, to a high of 35.1 percent in Bureau County.

Between 2015 and 2020, the share of cost-burdened renter-occupied households in Northwest Illinois declined from 42.4 to 40.8 percent (Figure 11). Households earning less than \$20,000 drove declines overall falling from 63.6 percent of cost burdened renter-occupied households to 57.3 percent. By contrast, other segments grew as a share of cost burdened renter-occupied households, most notably for households earning \$20,000-\$34,999 and \$35,000-\$49,999 which grew by 3.7 and 1.5 points, respectively. The share of owner-occupied cost burdened households also declined modestly (4.6 points) between 2015 and 2020 to 15.6 percent of homeowners in 2020. Householders with no or negative income experienced the most growth as a share

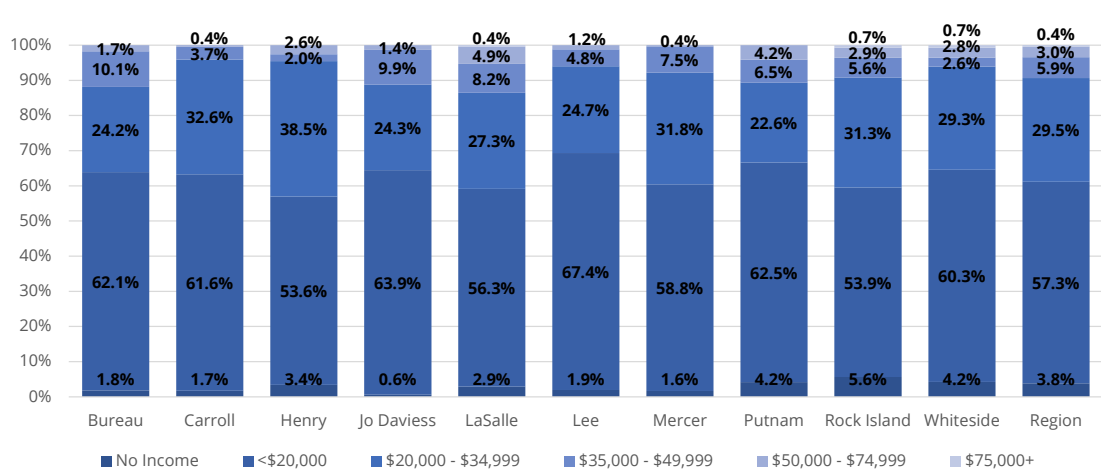


of cost-burdened households by 1.0 points. Similarly, households earning \$20,000-\$34,999, experienced growth as a share of cost-burdened households by 0.9 points. All other income segments declined as a share of owner-occupied cost-burdened households.

## Housing Supply

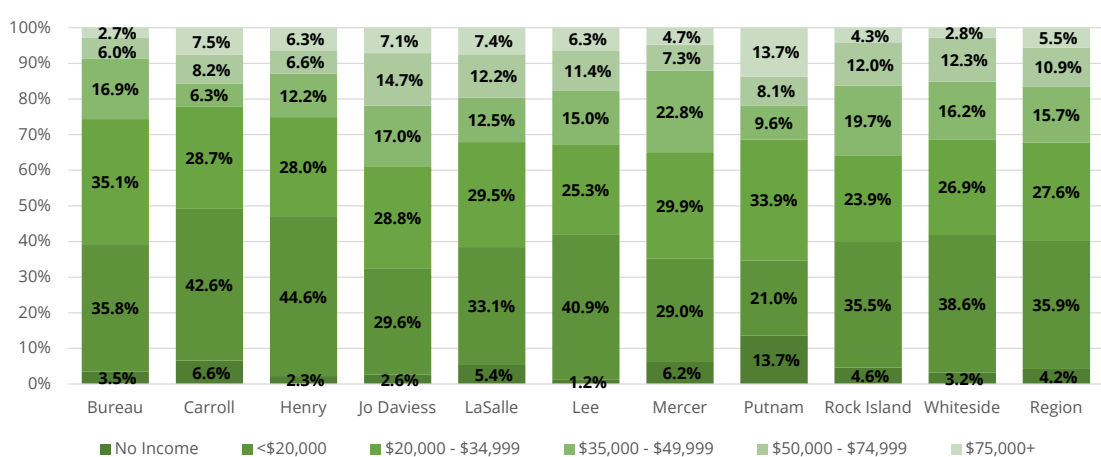
Rental housing in the Northwest Region tends to be concentrated in larger units when compared to statewide averages (Table 9). Of the estimated 55,440 occupied renter units in the region, 4+ bedroom units represent 8.5 percent of regional units, as

**Figure 9: Share of Cost-Burdened Renter-Occupied Households by Income Tranche, 2020**



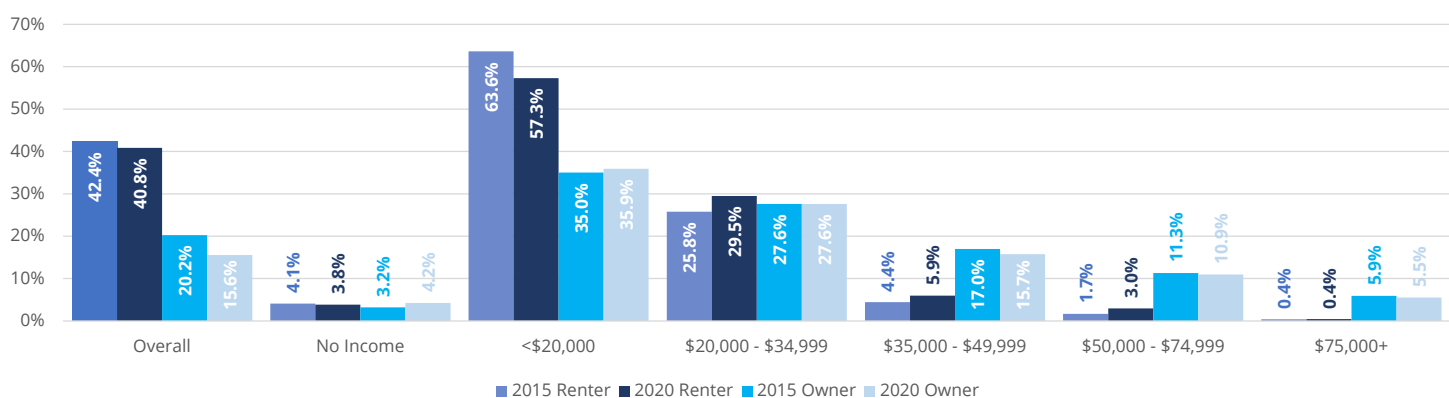
Source: American Community Survey, 5-Year Estimates, 2020

**Figure 10: Share of Cost-Burdened Owner-Occupied Households by Income Tranche, 2020**



Source: American Community Survey, 5-Year Estimates, 2020

**Figure 11: Share of Cost-Burdened Households by Income Tranche, 2015 vs 2020**



Source: American Community Survey, 5-Year Estimates, 2020





compared to just 6.3 percent statewide. Additionally, studios and 1-bedroom units are a smaller percentage of the region's housing stock at 4.9 and 23.8 percent, respectively, as compared to 6.9 and 26.6 percent statewide. Considering over 70 percent of households in Northwest Illinois have no children in the home, having just 28 percent of rental housing units in one- and two-bedroom units is inadequate to support area need.

According to 2020 vacancy estimates (Figure 12), rental vacancy in the region ranged from a low of 4.3 percent in LaSalle County to roughly 8.3 percent in Mercer County. Henry County, Jo Daviess County, La Salle County, Lee County, and Putnam County had rental rates of less than 5 percent, which is below what is typically considered an average range (5 to 8 percent) for a typical rental housing market. Owner-occupied vacancy rates in the region were as low as 0.4 percent in Mercer County, speaking to a shortage of supply. Homeowner vacancy rates in Henry County, Mercer County, and Rock Island County were also below the statewide average (1.6 percent).

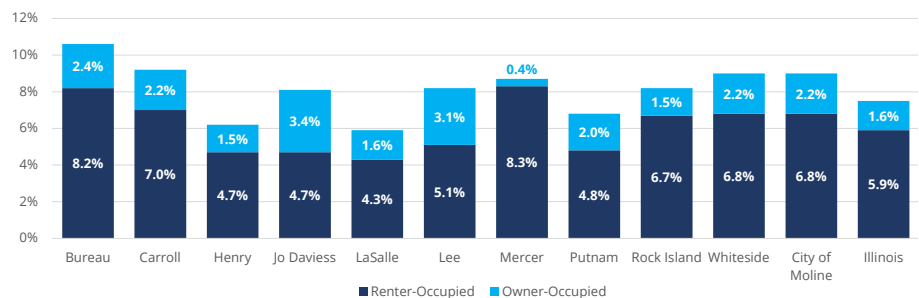
Northwest Region's owner-occupied stock tends to be older than its rental housing stock. Where an estimated 9.6 percent (14,076 units) of the region's owner-occupied housing units

**Table 9: Rental Units by Number of Bedrooms, 2020**

	0 Bedrooms	1 Bedroom	2 or 3 Bedrooms	4+ Bedrooms	Total
Bureau	148	838	2,065	357	3,408
Carroll	43	382	1,012	139	1,576
Henry	216	846	2,703	470	4,235
Jo Daviess	47	391	1,657	256	2,351
LaSalle	395	2,844	8,244	1,001	12,484
Lee	206	865	2,702	376	4,149
Mercer	174	230	874	101	1,379
Putnam	14	75	331	39	459
Rock Island	1,184	5,320	11,739	1,195	19,438
Whiteside	272	1,397	3,538	754	5,961
Region	2,699	13,188	34,865	4,688	55,440
<b>Regional Share</b>	<b>4.9%</b>	<b>23.8%</b>	<b>62.9%</b>	<b>8.5%</b>	-
<b>Illinois Share</b>	<b>6.9%</b>	<b>26.6%</b>	<b>60.1%</b>	<b>6.3%</b>	-

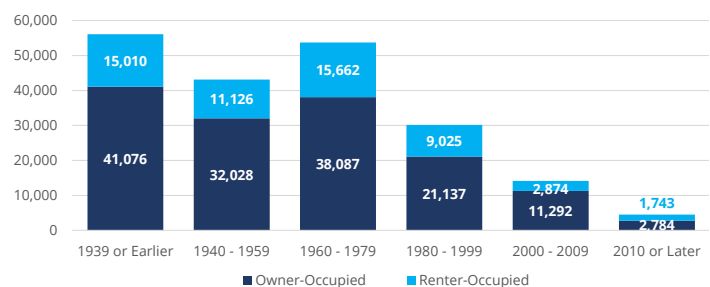
Source: American Community Survey, 5-Year Estimates, 2020

**Figure 12: Housing Vacancy Rate by Tenure, 2020**



Source: American Community Survey, 5-Year Estimates, 2020

**Figure 13: Age of Housing Stock within Region by Tenure, 2020**



Source: American Community Survey, 5-Year Estimates, 2020

were built since 2000, just 8.3 percent (4,617 units) of its rental housing units were developed during this period (Figure 13). Additionally, all counties except Putnam County had a larger share of rental stock was built prior to 1979



than state average, suggested an elevated risk for lead in its rental housing stock (Figure 14). As compared to 68.2 percent statewide, 83.2 percent of both Henry and Carroll County's rental stock, was built prior to 1979, which is 15.0 points above state average. By comparison, a smaller share (66.7 percent) of Putnam's rental housing stock was built pre-1979 as compared to state average.

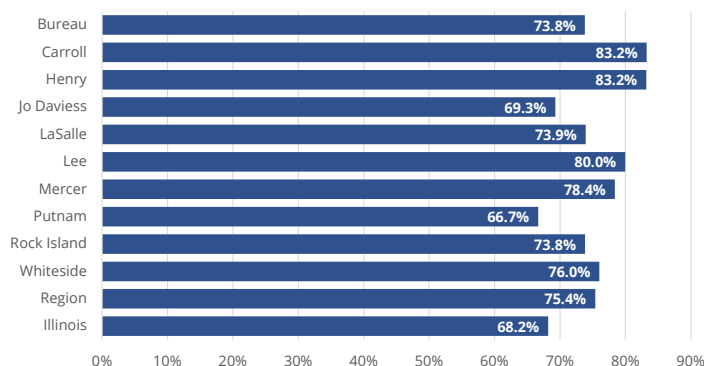
Figure 15 looks at the region's substandard units as a share of its total renter and owner-occupied housing units as measured by the number of units without a complete kitchen. An estimated 1.4 percent of the region's renter-occupied housing is substandard, which is 0.7 points below the statewide benchmark. An estimated 0.3 percent of its owner-occupied units, which was also lower than the statewide benchmark by .2 points. Lee County and Mercer County had the highest shares of substandard renter-occupied units at 9.9 percent and 4.9 percent, respectively, which was 8.5 points and 3.5 points above the regional benchmark. Putnam and Bureau County had the lowest share of substandard renter-occupied units at 0.0 percent and 0.9, respectively.

Median gross rent in Northwestern Illinois generally remains below statewide levels (Table 10). In 2020, median rent ranged from a low of \$621 in Carroll County, to a high of \$785 in LaSalle, 60.0 to 75.6 percent, respectively, of the statewide median. Between 2015 and 2019, seven of ten counties experienced positive growth in rent ranging from a low of 0.9 percent in Rock Island to a high of 10.4 percent in Mercer County. Growth in median rent in Mercer County exceeded statewide growth for the same period by 6.4 points, possibly influenced by above average share of substandard units (see Figure 15).

## Housing Metrics

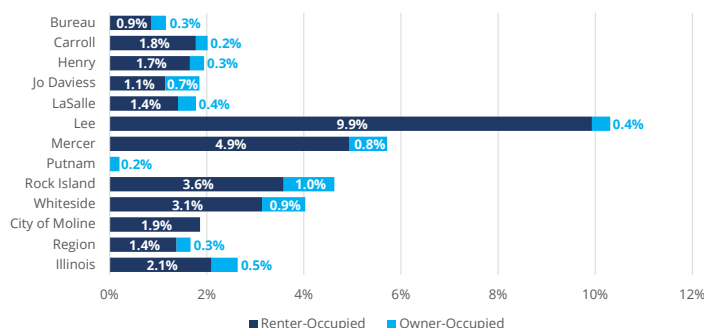
Table 11 summarizes approved single and multifamily housing units between 2010

**Figure 14: Share of Rental-Occupied Units Built Prior to 1979**



Source: American Community Survey, 5-Year Estimates, 2020

**Figure 15: Share of Substandard Units by Tenure, 2020**



Source: American Community Survey, 5-Year Estimates, 2020

**Table 10: Median Gross Rent, 2015 vs. 2020**

	2015	2020	% Change
Bureau	\$704	\$693	-1.6%
Carroll	\$661	\$621	-6.1%
Henry	\$656	\$692	5.5%
Jo Daviess	\$678	\$699	3.1%
LaSalle	\$770	\$785	1.9%
Lee	\$739	\$671	-9.2%
Mercer	\$623	\$688	10.4%
Putnam	\$666	\$682	2.4%
Rock Island	\$746	\$753	0.9%
Whiteside	\$703	\$711	1.1%
City of Moline	\$760	\$779	2.5%
<b>Illinois</b>	<b>\$998</b>	<b>\$1,038</b>	<b>4.0%</b>

Source: American Community Survey, 5-Year Estimates, 2020

through 2020. During this period, there were 5,290 units permitted, 71 percent of which

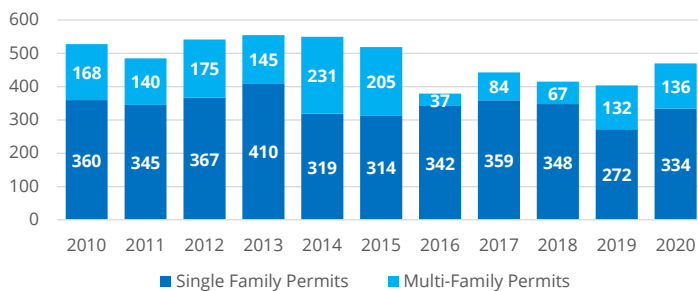


**Table 11: Approved Housing Permits, 2010-December 2020**

	Single Family	Multifamily	Total	Share of Total
Bureau County	203	127	330	6.2%
Carroll County	206	0	206	3.9%
Henry County	344	86	430	8.1%
Jo Daviess County	384	2	386	7.3%
La Salle County	807	341	1,148	21.7%
Lee County	255	78	333	6.3%
Mercer County	144	40	184	3.5%
Putnam County	169	0	169	3.2%
Rock Island County	883	758	1,641	31.0%
Whiteside County	375	88	463	8.8%
<b>Region</b>	<b>3,770</b>	<b>1,520</b>	<b>5,290</b>	<b>100.0%</b>

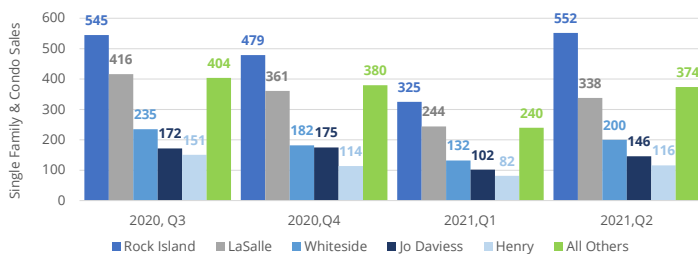
Source: SOCDs

**Figure 16: Single and Multifamily Housing Permits by Year**



Source: SOCDs

**Figure 17: Single Family and Condo Sales by County (2020Q3-2021Q2)**



Source: Illinois Realtors Association

were for single family units. 31.0 percent and 21.7 percent of all residential building activity was in Rock Island County and LaSalle County, respectively. Since 2010, residential building activity peaked at 555 units in 2013 (Figure 16). Between 2013 and 2020, residential building activity slowed in the region to 470 units in

2020.

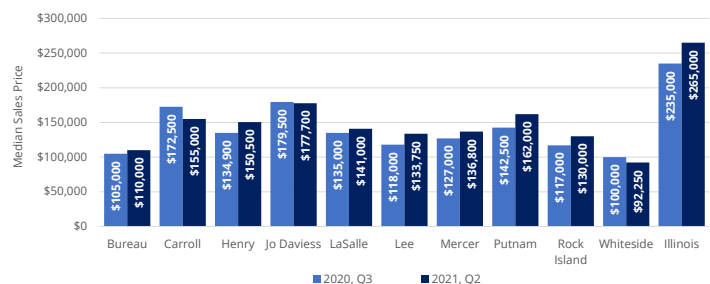
Between the third quarter of 2020 and second quarter of 2021, there were 6,465 single family and condo sales in the ten counties, with 29.4 percent of these sales in Rock Island County and 21.0 percent in LaSalle County (Figure 17). The median sale price of a single-family home or condo during Q2 of 2021 ranged from a low of \$92,250 in Whiteside County, to a high of \$177,700 in Jo Daviess County (Figure 18). This was 34 to 67 percent, respectively, of the statewide median for the

same period. Between the third quarter of 2020 and second quarter of 2021, growth in median price ranged from a decline of 10.0 percent in Carroll, to a high of 13.7 percent in Putnam County which was 7.3 points above growth at the state level during the same period.

## Economy

Figure 19 summarizes average full and part-time employment in the three counties between 2010 and 2019. Between 2010 and 2014, the average number of full and part time jobs in the region grew by 2,856 or 1.1 percent. Following 2014, jobs in the region declined steadily to low of 253,268 by 2016. Between 2016 and 2019, total jobs fluctuated, eventually growing

**Figure 18: Single Family and Condo Median Sales Prices**

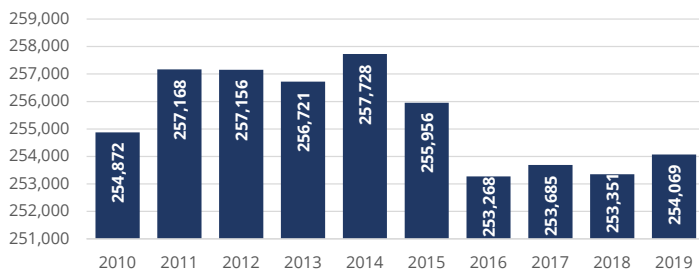


Source: Illinois Realtors Association



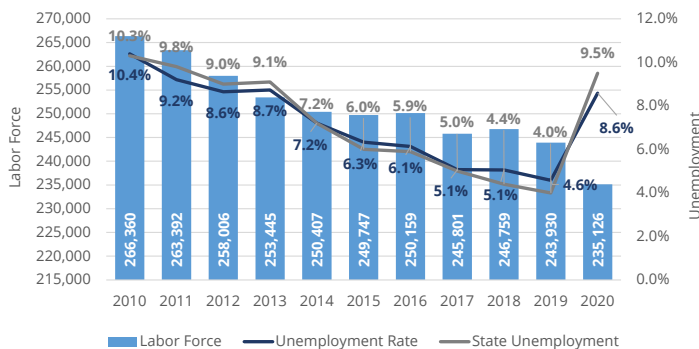


**Figure 19: Total Regional Employment, 2010-2019**



Source: Bureau of Economic Analysis

**Figure 20: Labor Force and Unemployment, 2010-2020**



Source: American Community Survey, 5-Year Estimates, 2020

by 0.3 percent over 2016. Over the entire period, employment declined by 803 jobs, or 0.3 percent between 2010 and 2019, which contrasts with 9.8 percent growth statewide during the same period.

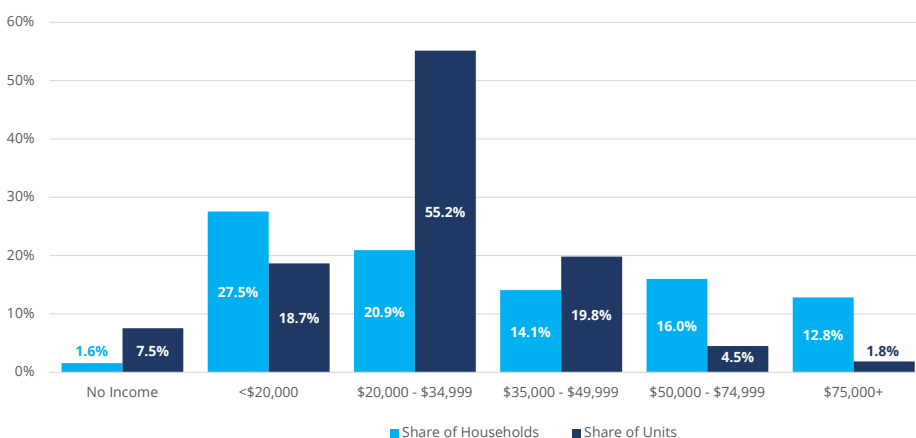
The region's labor force has been declining in total number since 2010 (Figure 20). Between 2011 and 2019, the average annual labor force declined by 7.4 percent or 19,462, which was greater than the decline experienced statewide during the same period. Between 2019 and 2020, the region's labor force declined by another 3.6 percent, which was 0.5 points greater than at the state level. Prior to 2014, unemployment in the Northwest Region historically trended close to, if not .1 to .4 points below state average. However, between 2014

and 2019, regional unemployment exceeded statewide average between 0.1 to 0.5 points. In 2020, average unemployment in the region was 8.6 percent, 0.9 points below state average.

## Housing Gap

To calculate the regional housing gap in 2020, the share of units affordable to renter households by income level spending no more than 30 percent of their incomes on rent were compared to the share of rental units in the region at that rent level (Figure 21). The greatest need for rental housing in Northwest Illinois is for households earning less than \$20,000 annually, where 27.5 percent of households fall into this income tranche, yet just 18.7 percent of regional units are affordable to these households. The next greatest need is for households earning \$50,000-\$74,999 where 16 percent of households fall into this tranche but just 4.5 percent of units are priced at this income level. While it appears there is a sufficient share of rental units affordable to households earning \$20,000 to \$49,999, when rental gaps are considered for households earning \$50,000+ as well as rapidly escalating housing prices, this may drive these households into units that are affordable to lower incomes, further constraining supply. For this reason, it is also important to grow the supply of rental housing in general in Northwest Illinois for 80 percent to 120 percent AMI households.

**Figure 21: Regional Rental Housing Gap, 2020**



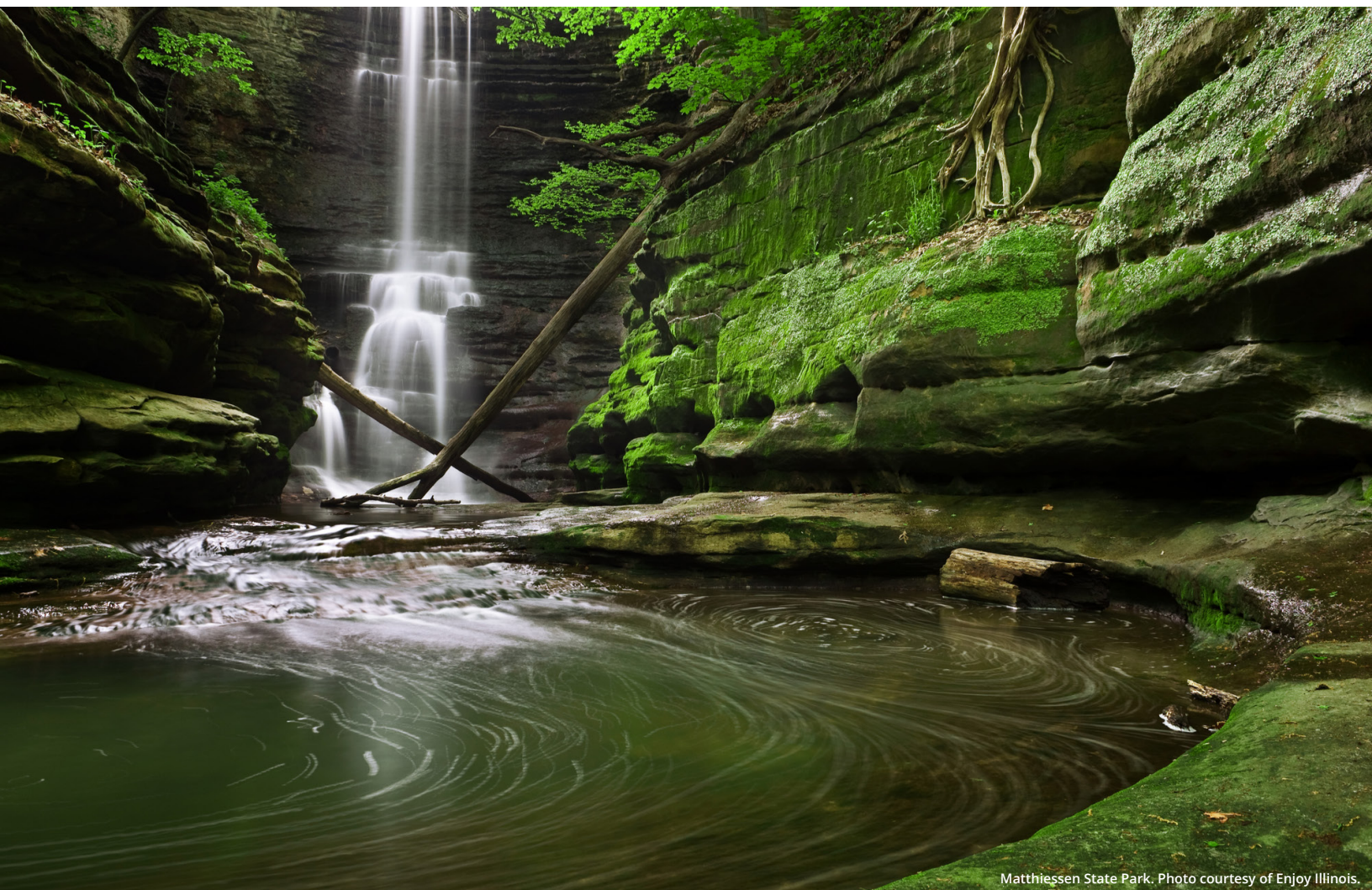
Source: American Community Survey, 5-Year Estimates, 2020



## Housing Perspectives

The Northwest Region is characterized by a slightly waning population, driven by decline in and around the City of Moline. Households earning \$50,00-\$74,999 comprise the largest share of regional households, and the share of renter-occupied households continue to expand. The following are a few data conclusions:

- Given that the largest share of Northwest Region's rental housing occupants includes married couples with no children and householders aged 35 and younger, support diversification of the region's housing stock through the development of 1 and 2-bedroom units, especially in Henry and Mercer County.
- Growth in the region was driven by households with incomes of \$100,000 to \$149,999, however, there is a key need for housing units in the region affordable to households earning less than \$20,000, as well as \$50,000-\$74,999.
- Rental housing costs rose fastest in Mercer County due to rental supply constraints resulting from a high share of substandard units.
- Given job losses and labor force declines in Northwest Illinois, employer-assisted and workforce housing strategies can be effective tools for stabilizing the local workforce while retaining area employers.



Matthiessen State Park. Photo courtesy of Enjoy Illinois.





Report created by IHDA's Strategic Planning and Research Department, October 2022.

To understand housing needs throughout the state, IHDA developed a regional analysis for a broader understanding of the key demographic, economic and housing trends that impact housing markets and shape the need for affordable housing across Illinois. For this analysis, Illinois was divided into 15 geographic regions at the county level, based on geographic, economics and demographic indicators.

These regional profiles are part of IHDA's Housing Blueprint statewide planning initiative that will establish a vision for the future of housing in Illinois. We invite all individuals to take part in the Blueprint's process at [ilhousingblueprint.org](https://ilhousingblueprint.org).

