

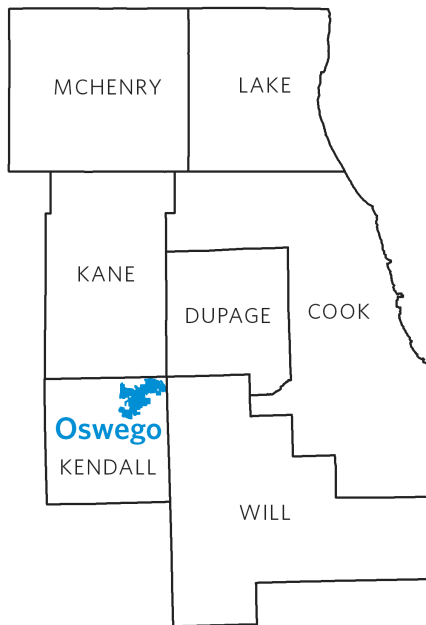


Oswego

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. Current and historical snapshot data is available in table format at the [CMAP Data Hub](#). Please direct any questions to 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 Oswego, 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 if you have additional questions.

Population and Households

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

General Population Characteristics, 2024

	Oswego	Kendall County	CMAP Region
Total Population	36,375	137,675	8,495,320
Total Households	12,243	45,372	3,301,388
Average Household Size	3.0	3.0	2.5
Percent Population Change, 2000-10	127.8	110.4	3.5
Percent Population Change, 2010-24	19.8	20.0	0.8
Percent Population Change, 2000-24	173.0	152.4	4.3

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

Race and Ethnicity, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
White (Non-Hispanic)	22,713	62.4	85,403	62.0	4,070,419	47.9
Hispanic or Latino (of Any Race)	6,507	17.9	30,872	22.4	2,106,868	24.8
Black (Non-Hispanic)	3,689	10.1	10,449	7.6	1,341,618	15.8
Asian (Non-Hispanic)	1,612	4.4	4,839	3.5	668,971	7.9
Other/Multiple Races (Non-Hispanic)	1,854	5.1	6,112	4.4	307,444	3.6

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

Universe: Total population

Age Cohorts, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Under 5	1,688	4.6	8,389	6.1	462,655	5.4
5 to 19	9,162	25.2	32,594	23.7	1,610,678	19.0
20 to 34	5,589	15.4	25,226	18.3	1,751,152	20.6
35 to 49	8,528	23.4	32,174	23.4	1,707,049	20.1
50 to 64	7,424	20.4	23,826	17.3	1,612,962	19.0
65 to 74	2,428	6.7	9,767	7.1	803,224	9.5
75 to 84	1,257	3.5	4,422	3.2	388,880	4.6
85 and Over	299	0.8	1,277	0.9	158,720	1.9
Median Age	38.7		36.3		38.5	

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

Universe: Total population

Educational Attainment*, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Less than High School Diploma	840	3.6	5,336	6.0	608,225	10.3
High School Diploma or Equivalent	4,762	20.5	20,584	23.2	1,287,338	21.9
Some College, No Degree	5,083	21.9	20,710	23.4	1,039,489	17.7
Associate's Degree	2,268	9.8	9,243	10.4	417,149	7.1
Bachelor's Degree	6,211	26.7	21,488	24.3	1,493,459	25.4
Graduate or Professional Degree	4,088	17.6	11,247	12.7	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

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Native	31,172	85.7	121,993	88.6	6,804,818	80.1
Foreign Born	5,203	14.3	15,682	11.4	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

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
English Only	26,730	77.1	101,114	78.2	5,427,887	67.6
Spanish	4,895	14.1	19,738	15.3	1,526,595	19.0
Russian, Polish, or other Slavic Languages	546	1.6	1,588	1.2	288,316	3.6
Chinese (incl. Mandarin, Cantonese)	5	0.0	374	0.3	93,083	1.2
Tagalog (incl. Filipino)	276	0.8	921	0.7	76,863	1.0
Arabic	424	1.2	516	0.4	65,592	0.8
Korean	19	0.1	138	0.1	36,471	0.5
Other Asian Languages	536	1.5	1,225	0.9	119,487	1.5
Other Indo-European Languages	1,232	3.6	3,164	2.4	336,581	4.2
Other/Unspecified Languages	24	0.1	508	0.4	61,790	0.8
TOTAL NON-ENGLISH	7,957	22.9	28,172	21.8	2,604,778	32.4
Speak English Less than "Very Well"*	1,731	5.0	7,550	5.8	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

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Number of People with a Disability	2,709	7.4	11,203	8.1	900,445	10.6
One Type of Disability Only	1,354	3.7	6,444	4.7	486,435	5.7
Two or More Types of Disability	1,355	3.7	4,759	3.5	414,010	4.9

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

Universe: Total population

Disability by Type, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Hearing Difficulty	599	1.6	2,563	1.9	214,075	2.5
Vision Difficulty	382	1.1	1,453	1.1	171,275	2.0
Cognitive Difficulty	1,233	3.4	4,334	3.1	334,479	3.9
Ambulatory Difficulty	1,281	3.5	5,123	3.7	437,316	5.1
Self-Care Difficulty	526	1.4	2,128	1.5	171,243	2.0
Independent Living Difficulty^{†*}	1,154	4.3	3,800	3.8	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

[†]Does not include residents of nursing homes or skilled nursing facilities that provide long-term, nonacute care.

Disability by Age Cohorts, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
0-17 with a Disability	329	0.9	1,235	0.9	66,935	0.8
18-64 with a Disability	1,398	3.8	5,435	3.9	436,241	5.1
65-74 with a Disability	353	1.0	2,010	1.5	166,015	2.0
75 and Over with a Disability	629	1.7	2,523	1.8	231,254	2.7

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

Universe: Total population

Health Insurance Coverage, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Uninsured	1,087	3.0	5,490	4.0	646,573	7.6
Uninsured and disabled	89	0.2	440	0.3	43,842	0.5

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

Universe: Total population

Household Size, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
1-Person Household	2,050	16.7	7,823	17.2	1,004,516	30.4
2-Person Household	3,690	30.1	13,592	30.0	1,018,513	30.9
3-Person Household	2,209	18.0	7,917	17.4	501,858	15.2
4-or-More-Person Household	4,294	35.1	16,040	35.4	776,501	23.5

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

Universe: Occupied housing units

Household Type, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Family	9,626	78.6	35,041	77.2	2,073,094	62.8
Single Parent with Child	1,053	8.6	4,585	10.1	255,272	7.7
Non-Family	2,617	21.4	10,331	22.8	1,228,294	37.2

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

Universe: Occupied housing units

Household Income, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Less than \$25,000	455	3.7	2,605	5.7	437,334	13.2
\$25,000 to \$49,999	969	7.9	3,925	8.7	468,081	14.2
\$50,000 to \$74,999	1,886	15.4	6,967	15.4	451,436	13.7
\$75,000 to \$99,999	1,477	12.1	6,503	14.3	406,073	12.3
\$100,000 to \$149,999	2,837	23.2	11,347	25.0	604,303	18.3
\$150,000 and Over	4,619	37.7	14,025	30.9	934,161	28.3
Median Income	\$123,792		\$111,601		\$93,091	
Per Capita Income*	\$47,866		\$44,141		\$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

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
One or More Computing Devices	12,179	99.5	44,613	98.3	3,168,942	96.0
Smartphone(s) Only	557	4.5	2,397	5.3	265,765	8.1
No Computing Devices	64	0.5	759	1.7	132,446	4.0
Internet Access	11,985	97.9	43,823	96.6	3,122,435	94.6
Broadband Subscription	11,895	97.2	43,382	95.6	3,037,636	92.0
No Internet Access	258	2.1	1,549	3.4	178,953	5.4

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

Universe: Occupied housing units

Housing Occupancy and Tenure, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Occupied Housing Units	12,243	98.4	45,372	97.4	3,301,388	93.6
Owner-Occupied*	10,759	87.9	38,125	84.0	2,140,282	64.8
Renter-Occupied*	1,484	12.1	7,247	16.0	1,161,106	35.2
Vacant Housing Units	197	1.6	1,217	2.6	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

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Less than \$20,000	354	2.9	1,461	3.3	284,351	8.9
Less than 20 Percent	0	0.0	8	0.0	4,916	0.2
20 to 29 Percent	0	0.0	11	0.0	16,165	0.5
30 Percent or More	354	2.9	1,442	3.2	263,270	8.2
\$20,000 to \$49,999	995	8.2	4,460	10.0	548,567	17.1
Less than 20 Percent	75	0.6	459	1.0	49,943	1.6
20 to 29 Percent	81	0.7	577	1.3	85,571	2.7
30 Percent or More	839	6.9	3,424	7.7	413,053	12.9
\$50,000 to \$74,999	1,861	15.3	6,933	15.5	445,688	13.9
Less than 20 Percent	173	1.4	1,102	2.5	104,246	3.2
20 to 29 Percent	692	5.7	2,020	4.5	144,885	4.5
30 Percent or More	996	8.2	3,811	8.5	196,557	6.1
\$75,000 or More	8,916	73.5	31,824	71.2	1,934,018	60.2
Less than 20 Percent	5,412	44.6	18,309	41.0	1,259,840	39.2
20 to 29 Percent	2,403	19.8	9,290	20.8	475,559	14.8
30 Percent or More	1,101	9.1	4,225	9.5	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***
Housing Costs	28	35
Transportation Costs	20	23
TOTAL H+T COSTS	48	58

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 Oswego.

Housing Type, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Single Family, Detached	8,905	71.6	34,444	73.9	1,744,963	49.5
Single Family, Attached	2,288	18.4	7,938	17.0	267,540	7.6
2 Units	38	0.3	268	0.6	225,323	6.4
3 or 4 Units	338	2.7	1,123	2.4	278,696	7.9
5 to 9 Units	135	1.1	638	1.4	272,436	7.7
10 to 19 Units	403	3.2	1,019	2.2	162,206	4.6
20 or More Units	333	2.7	1,069	2.3	545,750	15.5
Mobile Home/Other*	0	0.0	90	0.2	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

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
0 or 1 Bedroom	364	2.9	1,703	3.7	596,223	16.9
2 Bedrooms	2,720	21.9	8,319	17.9	970,902	27.5
3 Bedrooms	3,633	29.2	18,064	38.8	1,149,073	32.6
4 Bedrooms	4,721	38.0	15,117	32.4	621,544	17.6
5 or More Bedrooms	1,002	8.1	3,386	7.3	189,638	5.4
Median Number of Rooms*	6.9		6.7		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

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Built 2010 or Later	1,689	13.6	6,241	13.4	198,138	5.6
Built 1990 to 2009	8,788	70.6	26,542	57.0	768,316	21.8
Built 1970 to 1989	976	7.8	6,829	14.7	812,639	23.0
Built 1940 to 1969	586	4.7	5,129	11.0	1,020,505	28.9
Built Before 1940	401	3.2	1,848	4.0	727,782	20.6
Median Year Built	2002		2001		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 Oswego.

Vehicles Available per Household, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
No Vehicle Available	220	1.8	978	2.2	429,242	13.0
1 Vehicle Available	3,214	26.3	10,183	22.4	1,213,932	36.8
2 Vehicles Available	5,033	41.1	20,163	44.4	1,112,702	33.7
3 or More Vehicles Available	3,776	30.8	14,048	31.0	545,512	16.5

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

Universe: Occupied housing units

Mode of Travel to Work, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Work at Home*	3,305	17.5	10,503	14.7	783,713	18.5
Drive Alone	13,874	73.4	54,535	76.5	2,558,570	60.5
Carpool	1,282	6.8	4,580	6.4	328,727	7.8
Transit	236	1.2	698	1.0	344,109	8.1
Walk or Bike	72	0.4	441	0.6	151,058	3.6
Other	134	0.7	516	0.7	65,884	1.6
TOTAL COMMUTERS	15,598	82.5	60,770	85.3	3,448,348	81.5
Mean Commute Time (Minutes)	31.5		31.6		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

	Oswego	Kendall County	CMAP Region
Average Vehicle Miles Traveled per Year	18,892	21,425	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 Oswego.

Employment Status, 2020-2024

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
In Labor Force	19,835	70.6	76,276	72.7	4,610,045	67.1
Employed ^{†*}	19,315	97.4	72,855	95.5	4,310,932	93.5
Unemployed*	520	2.6	3,309	4.3	284,304	6.2
Not in Labor Force	8,251	29.4	28,695	27.3	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

	Oswego		Kendall County		CMAP Region	
	Count	Percent	Count	Percent	Count	Percent
Private Sector Employment	N/A	N/A	29,679	N/A	3,607,704	N/A
Job Change, 2015-25	N/A	N/A	8,773	42.0	141,870	4.1
Job Change, 2005-25	N/A	N/A	14,841	100.0	259,486	7.7
Private Sector Jobs per Household**	N/A		0.65		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 Oswego Residents*, 2023

TOP INDUSTRY SECTORS	Count	Percent
1. Health Care	2,357	11.7
2. Education	2,346	11.7
3. Retail Trade	2,208	11.0
4. Manufacturing	1,658	8.3
5. Professional	1,608	8.0
TOP EMPLOYMENT LOCATIONS		
1. Chicago	2,916	14.5
2. Aurora	1,818	9.1
3. Oswego	1,559	7.8
4. Naperville	1,500	7.5
5. Bolingbrook	396	2.0

Employment in Oswego*, 2023

TOP INDUSTRY SECTORS	Count	Percent
1. Education	3,027	27.6
2. Retail Trade	2,085	19.0
3. Accommodation and Food Service	1,332	12.1
4. Construction	735	6.7
5. Health Care	602	5.5
TOP RESIDENCE LOCATIONS		
1. Oswego	1,559	14.2
2. Aurora	1,270	11.6
3. Unincorporated Kendall County	747	6.8
4. Joliet	459	4.2
5. Naperville	439	4.0

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 Oswego.

General Land Use, 2023

	Acres	Percent
Single-Family Residential	3,202.5	32.6
Multi-Family Residential	45.5	0.5
Commercial	518.2	5.3
Industrial	414.8	4.2
Institutional	434.4	4.4
Mixed Use	3.0	0.0
Transportation and Other	1,453.8	14.8
Agricultural	2,346.1	23.9
Open Space	771.3	7.9
Vacant	629.9	6.4
TOTAL	9,819.5	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 Oswego.

General Merchandise Retail Sales, 2025

	Oswego	Kendall County	CMAP Region
General Merchandise	\$836,075,925	\$2,375,251,723	\$169,979,000,000
Total Retail Sales	\$1,077,764,901	\$3,225,603,416	\$214,930,000,000
Total Sales per Capita*	\$29,629	\$23,429	\$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

Residential	\$1,228,637,079
Commercial	\$161,824,443
Industrial	\$7,805,319
Railroad	\$199,922
Farm	\$2,373,968
Mineral	\$0
TOTAL	\$1,400,840,731

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
White (Non-Hispanic)	90.6	75.2	62.4
Hispanic or Latino (of Any Race)	5.0	10.3	17.9
Black (Non-Hispanic)	1.8	7.6	10.1
Asian (Non-Hispanic)	1.4	4.4	4.4
Other/Multiple Races (Non-Hispanic)	1.2	2.5	5.1

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
19 and Under	33.7	34.8	29.8
20 to 34	21.6	14.2	15.4
35 to 49	26.0	26.9	23.4
50 to 64	11.8	16.8	20.4
65 and Over	7.0	7.2	11.0
Median Age	32.7	35.6	38.7

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
Less than High School Diploma	6.5	3.6	3.6
High School Diploma or Equivalent	23.9	19.5	20.5
Some College, No Degree	26.5	26.6	21.9
Associate's Degree	9.6	6.2	9.8
Bachelor's Degree	22.9	27.5	26.7
Graduate or Professional Degree	10.7	16.6	17.6

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
Native	95.1	85.7
Foreign Born	4.9	14.3

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
English Only	89.6	77.1
Spanish	5.8	14.1
Russian, Polish, or other Slavic Languages	0.6	1.6
Chinese (incl. Mandarin, Cantonese)	0.3	0.0
Tagalog (incl. Filipino)	0.5	0.8
Arabic	0.1	1.2
Korean	0.3	0.1
Other Asian Languages	0.6	1.5
Other Indo-European Languages	2.2	3.6
Other/Unspecified Languages	0.0	0.1
TOTAL NON-ENGLISH	10.4	22.9
Speak English Less than "Very Well"*	2.9	5.0

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
With Health Insurance Coverage	94.9	97.0
No Health Insurance	5.1	3.0

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
1-Person Household	13.8	16.7
2-Person Household	27.1	30.1
3-Person Household	17.6	18.0
4-or-More-Person Household	41.5	35.1

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
Family	84.0	78.6
Single Parent with Child	8.5	8.6
Non-Family	16.0	21.4

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)
Median Income	\$128,958	\$123,792

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
Occupied Housing Units	97.5	96.5	98.4
Owner-Occupied*	92.3	84.3	87.9
Renter-Occupied*	7.7	15.7	12.1
Vacant Housing Units	2.5	3.5	1.6

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
Less than \$20,000	4.5	2.9
Less than 20 Percent	0.0	0.0
20 to 29 Percent	0.2	0.0
30 Percent or More	4.2	2.9
\$20,000 to \$49,999	13.2	8.2
Less than 20 Percent	1.0	0.6
20 to 29 Percent	2.1	0.7
30 Percent or More	10.1	6.9
\$50,000 to \$74,999	13.8	15.3
Less than 20 Percent	1.2	1.4
20 to 29 Percent	4.0	5.7
30 Percent or More	8.7	8.2
\$75,000 or More	67.8	73.5
Less than 20 Percent	30.2	44.6
20 to 29 Percent	26.6	19.8
30 Percent or More	11.1	9.1

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
Single Family, Detached	73.5	71.6
Single Family, Attached	19.6	18.4
2 Units	2.3	0.3
3 or 4 Units	0.5	2.7
5 or More Units	4.0	7.0
Mobile Home/Other*	0.0	0.0

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
0 or 1 Bedroom	3.4	2.9
2 Bedrooms	16.1	21.9
3 Bedrooms	38.4	29.2
4 Bedrooms	37.1	38.0
5 or More Bedrooms	5.0	8.1
Median Number of Rooms*	7.3	6.9

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
No Vehicle Available	1.1	1.8
1 Vehicle Available	21.0	26.3
2 Vehicles Available	53.0	41.1
3 or More Vehicles Available	24.9	30.8

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
Work at Home*	3.8	17.5
Drive Alone	81.6	73.4
Carpool	9.4	6.8
Transit	4.4	1.2
Walk or Bike	0.4	0.4
Other	0.4	0.7
TOTAL COMMUTERS	96.2	82.5
Mean Commute Time (Minutes)	32.3	31.5

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
In Labor Force	76.5	70.6
Employed ^{†*}	94.6	97.4
Unemployed*	5.4	2.6
Not in Labor Force	23.5	29.4

Source: 2010-2014 and 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

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 Oswego*

Water Source(s): Deep Groundwater**

	2008 MGD***	2018 MGD***	Percent Change
Total Water Withdrawals	2.46	2.44	-0.8

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

	Oswego			CMAP Region		
	2008	2018	Percent Change	2008	2018	Percent Change
Gallons per Capita per Day*	86.3	73.1	-15.3	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	2022	Percent Change	Annualized Percent Change
	(2024 Dollars)	(2024 Dollars)		
Drinking Water	\$26.47	\$43.02	62.5	8.4
Sewer	\$13.25	\$9.17	-30.8	-6.0
Combined***	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

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