

NARRATIVE PROFILE OF  
THE CITY OF KENOSHA

WHITECAPS / RIVER  
CROSSING / SOUTHPORT  
PLAZA NEIGHBORHOOD

**INTRODUCTION**

The following profile is a computer produced narrative based on the results of the 2000 Census of Population and Housing. Each profile highlights general population and housing characteristics for each Census Defined Area (CDA).

Whitecaps / River Crossing / Southport Plaza (or, simply, Whitecaps) Neighborhood is one of 32 CDAs in the City of Kenosha. The Census Defined Areas are areas of the City of Kenosha that, while not recognized by the U.S. Census, are locally recognized as distinct parts of the city. See the map accompanying this profile for exact boundaries of the Census Defined Area and the City of Kenosha.

**GENERAL AND FAMILY  
CHARACTERISTICS: 2000 (TABLE 1)**

According to the U.S. Census there were 3,347 persons in Whitecaps Neighborhood in the year 2000. This neighborhood comprised 3.69 percent of the total population of 90,668 in the City of Kenosha.

**Age**

The age structure of the population is an important component in the demographic analysis of the population. This information is essential for determining the needs of specific age groups in the population.

Among the 3,347 persons in Whitecaps Neighborhood 36 percent, or 1,211; were under 18 years of age, while 2 percent, or 74, were 65 years and older. As a whole the City of Kenosha had 27 percent

under the age of 18, and 12 percent 65 years and over.

Thirty-seven percent of the 1,670 females in the CDA were under 18 years of age, while 3 percent were 65 years and older. Thirty-five percent of the 1,677 males in the neighborhood were under 18 years of age, while 2 percent were 65 years and older.

Table 1.1 – Age Distribution (Males)

	<i>Under 18</i>	<i>18 to 29</i>	<i>30 to 39</i>	<i>40 to 49</i>	<i>50 to 59</i>	<i>60 to 64</i>	<i>65 and older</i>
<b><i>CT26 (part), BG4 (part)</i></b>	594	264	396	270	98	23	32
<b><i>Neighborhood Total:</i></b>	594	264	396	270	98	23	32

Table 1.2 – Age Distribution (Females)

	<i>Under 18</i>	<i>18 to 29</i>	<i>30 to 39</i>	<i>40 to 49</i>	<i>50 to 59</i>	<i>60 to 64</i>	<i>65 and older</i>
<b><i>CT26 (part), BG4 (part)</i></b>	617	154	473	263	98	23	42
<b><i>Neighborhood Total:</i></b>	617	154	473	263	98	23	42

For the City of Kenosha as a whole, 28 percent of the 44,242 males were under the age of 18, and 10 percent were 65 years and over. Also with a female population of 46,423 in the year 2000, 26 percent were under the age of 18, and 15 percent were 65 years and above.

**Household Type and Relationship**

Data on household type and relationship are important for understanding household composition and for identifying changes in household structure over time. This can include tracking the increases in single occupant households and single parent families. A household includes all persons who occupy a housing unit. Persons per household is a measure obtained by the number of households (householders) in the CDA. A family household consists of a householder and one or more other persons living in the same residence who are related

to the householder by birth, marriage, or adoption.

All 3,347 persons in Whitecaps Neighborhood lived in households.

The average household size was 3.05 persons per household in the 1,099 households in this CDA. Seventy-nine percent of the total households, or 869, were family households and 230, or 21 percent were non-family households. The average family household size was 3.55 persons per family household in Whitecaps Neighborhood.

All persons 65 years and older lived in households. Additionally, all persons 65 years and older in non-family households lived alone.

### **Family Type by Presence of Own Children**

Changes in family type and the presence of a family's own children are key measures to following trends in family living. These data can be used for studying child welfare, allocating funds for supplemental food programs, and providing services to low-income families with children.

Whitecaps Neighborhood had 869 family households, 87 percent of which were maintained by a married couple, and 11 percent were maintained by a female householder with no husband present. Among the 629 families in Whitecaps Neighborhood with children under 18 years, 10 percent were maintained by a female householder with no husband present.

### **Marital Status**

Marital status is another variable that influences family life and its changing patterns.

Among persons 15 years and older in Whitecaps Neighborhood, 66 percent of the 1,155 men and 72 percent of the 1,109 women were married (excluding those who were separated) at the time of the census. Comparable percentages for the City of

Kenosha were 56 percent for married men and 51 percent for married women.

Five percent of the 806 males 15 years of age and older in the CDA who had ever been married were either currently separated or divorced, compared to 17 percent for the City of Kenosha. Ten percent of the 907 females 15 years of age and older in the CDA who had ever been married were either separated or divorced compared to 20 percent for the City of Kenosha.

## **SOCIAL CHARACTERISTICS: 2000 (TABLE 2)**

### **Place of Birth**

Data on place of birth are useful for studying migration patterns as well as for evaluating and designing affirmative action and other programs to assist persons born abroad.

The percent of native persons – those born in the United States and its territories – in Whitecaps Neighborhood born in Wisconsin was 24 percent. Seventy-four percent were born in a different state and 2 percent were born abroad. Seven percent of all persons in the CDA were foreign born. (Persons born in Puerto Rico, the U.S. Virgin Islands, or the Pacific Outlying Areas of the United States are not considered to be foreign born.)

### **Language Spoken at Home and Ability to Speak English**

Language spoken at home and the ability to speak English are significant indicators of the need for bilingual education programs and the enforcement of bilingual election requirements of the Voting Rights Act. They are also important for delivering products and services to non-English speaking persons.

Among the 2,984 persons 5 years of age and older in Whitecaps Neighborhood, 383, or 13 percent, reported speaking a language other than English at home.

Twenty-nine percent of those reported that they did not speak English “very well”, and 2 percent were linguistically isolated. Among the persons in this age group who spoke a language other than English at home, 52 percent reported that they spoke Spanish, 41 percent spoke another Indo-European language and 7 percent reported that they spoke an Asian or Pacific Islander language.

Of the persons 5 years and over who spoke a language other than English, the proportion who did not speak English “very well” by age group was:

- 22 percent of persons 5 to 17 years
- 32 percent of persons 18 to 64 years

**School Enrollment and Type of School**

School enrollment information is used for allocating funds for education, locating schools and child care services, and developing vocational and job training programs to meet the needs of selected segments of the population.

In Whitecaps Neighborhood 1,175 persons 3 years and older were enrolled in school. This included 91 in nursery and preschool, 118 in kindergarten, 549 in elementary and middle school, 184 in high school and 233 persons enrolled in college. Of all persons enrolled in school, 24 percent were enrolled in private schools. This only included those students living in the CDA while attending schools.

Table 2.1 School Enrollment (Males)

	Nursery	Kindergarten	Grade 1-4	Grade 5-8	Grade 9-12	College	Post-Grad.
<i>CT26 (part)</i> <i>BG4 (part)</i>	28	93	121	120	119	110	0
<i>Neighborhood Total:</i>	28	93	121	120	119	110	0

Table 2.2 School Enrollment (Females)

	Nursery	Kindergarten	Grade 1-4	Grade 5-8	Grade 9-12	College	Post-Grad.
<i>CT26 (part)</i> <i>BG4 (part)</i>	63	25	204	104	65	70	53
<i>Neighborhood Total:</i>	63	25	204	104	65	70	53

(These enrollment figures do not include students who attended schools in the CDA but live elsewhere, or those students whose parental homes were in the CDA but lived elsewhere while attending college.)

**Educational Attainment**

The educational attainment of the population is an indicator of the quality of the labor market, and is usually positively correlated with income levels and earnings potential. Data on educational attainment are used to develop products and services to help meet the needs of the CDA.

Among persons 16 to 19 years of age in Whitecaps Neighborhood, 16 percent were dropouts; that is those neither enrolled in school nor high school graduates (refer to Table 4, Labor Force Characteristics).

Five percent of persons 25 years of age and older had not graduated from high school or received an equivalency, while 42 percent held a bachelor’s degree or higher. Overall 53 percent of the population held the following degrees beyond high school:

- 12 percent Associate’s degree
- 31 percent Bachelor’s degree
- 11 percent Graduate or Professional degree

**Residence in 1995**

Data on residence in 1995 can be used for analysis of migration patterns between counties, states, regions of country and from areas outside of the United States.

A total of 2,984 persons 5 years and older were living in Whitecaps Neighborhood in 2000. Sixty-nine percent

of those lived in a different house in the United States 5 years earlier. Among those who lived in a different house, 6 percent lived in the same state but a different county, and 67 percent lived in a different state. Data on regions of previous residence and residence abroad in 1995 are found in Table 2.

**Means of Transportation to Work and Travel Time to Work**

Data on means of transportation to work can be used by local, county and state governments for road, highway and public transportation planning.

Of the 1,600 workers 16 years and older residing in Whitecaps Neighborhood who travel to work, 88 percent drove alone, 9 percent carpooled, and 3 percent used some form of public transportation.

The average travel time to work for the CDA was 31 minutes, compared to 23 minutes for the City of Kenosha.

**Veteran Status**

Veteran status data are used to develop and implement programs to meet the needs of veterans of all ages; including services such as job training and health care.

In Whitecaps Neighborhood, 265 civilians 18 years and older were veterans. Of these, 6 percent were 65 years and older.

**Disability**

Data on disability are useful for designing services to meet the needs of individuals with a work disability or mobility or self-care limitations.

In Whitecaps Neighborhood, among civilian non-institutionalized persons 16 to 64 years of age with disabilities, 4 percent had a sensory disability such as blindness, deafness or a severe vision or hearing impairment; 20 percent had a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying; 15 percent had a mental disability such as

learning, remembering or concentrating; 5 percent had a self-care disability such as dressing, bathing or getting around inside the home; 20 percent had a disability that prevented them from going outside the home; and 35 percent had an employment disability.

Table 2.3 Disabilities (Ages 16 to 64)

	<i>Sensory</i>	<i>Physical</i>	<i>Mental</i>	<i>Self-Care</i>	<i>Go-Outside</i>	<i>Employment</i>
<i>CT26 (part)</i> <i>BG4 (part)</i>	18	88	66	22	84	152
<i>Neighborhood Total:</i>	18	88	66	22	84	152

All civilian noninstitutionalized persons 65 years and older with disabilities had a physical disability.

Table 2.4 Disabilities (Ages 65 and older)

	<i>Sensory</i>	<i>Physical</i>	<i>Mental</i>	<i>Self-Care</i>	<i>Go-Outside</i>
<i>CT26 (part)</i> <i>BG4 (part)</i>	0	9	0	0	0
<i>Neighborhood Total:</i>	0	9	0	0	0

**RACE AND HISPANIC ORIGIN: 2000 (TABLE 3)**

**Race and Hispanic Origin**

Data on race and Hispanic origin are important for a wide range of purposes. These include activities such as establishing and evaluating guidelines for federal affirmative action programs, assisting minority businesses, planning education, and guaranteeing the civil rights of the population.

Whitecaps Neighborhood was made up as follows:

- 81 percent Caucasian alone

- 8 percent African-American alone
- 3 percent Asian alone
- 4 percent some other race alone
- 3 percent two or more races
- 8 percent of whom were of Hispanic origin (of any race)

Table 3.1 Race

	<i>White alone</i>	<i>African-American alone</i>	<i>Asian alone</i>	<i>Some other race</i>	<i>Two or more races</i>
<i>CT25 (part) BG1 (part)</i>	2,701	274	114	145	113
<i>Neighborhood Total:</i>	2,701	274	114	145	113

**LABOR FORCE CHARACTERISTICS: 2000 (TABLE 4)**

**Labor Force Status**

Labor force status indicates the working-age population considered to be economically active and, of those, the proportions employed and unemployed. Data on labor force status are used to measure labor supply and employment levels. They can be used for a variety of purposes, such as attracting industries to the area and establishing employment training programs. Information on the economic situation of persons in the CDA begins on table 4.

In Whitecaps Neighborhood, 79 percent of all working-age persons (16 years and older) were in the labor force. By gender, 68 percent of all working-age females and 90 percent of males were in the labor force. Four percent of persons in the civilian labor force were unemployed.

Among the 407 children under 6 years living with two parents in families and subfamilies, 56 percent had both parents in the labor force. Eighty-one percent of the 27 children under 6 years living with only one parent had that parent in the labor force.

Among the 679 children 6 to 17 years of age in the CDA living with two parents in families and subfamilies, 63 percent had both parents in the labor force. Seventy percent of the 56 children 6 to 17 years of age living with only one parent had that parent in the labor force.

**Class of Worker**

Class of worker categorizes persons according to the type of ownership of the employing organization. It is the principal indicator of the relative importance of employment in the private and public sectors in the CDA.

Of the 1,676 persons employed in Whitecaps Neighborhood, 78 percent worked for wages or salary for a private company, business, or individual. Another 7 percent of these people held federal, state, and local government jobs. Self-employed persons represented 5 percent of all employed persons.

**Occupation**

Occupation describes a person’s field of work. In conjunction with data on class of worker and industry, it describes the economic bases of the CDA. These data can be used to study labor supply and demand, promote business, allocate funds for work-related training programs, determine eligibility for local public works projects, as well as many other purposes.

Whitecaps Neighborhood residents were employed in a variety of occupations in 2000. The percent distribution of persons in the summary occupation groups listed in Table 4 is:

- 48 percent management, professional and related occupations
- 11 percent service occupations
- 25 percent sales and office occupations
- 6 percent construction, extraction and maintenance occupations
- 10 percent production, transportation and material moving occupations

## **Industry**

The industry classification of a person's occupation describes the main activity of the employer. Consult Table 4 for the industries in which residents of the CDA were employed.

## **Work Status in 1999**

Work status in 1999 refers to the usual hours and weeks worked by individuals 16 years and older who worked 1 or more weeks in 1999. Data on work status provide an indicator of the economic utilization of human resources in the CDA.

Eighty percent of persons 16 years of age and older in Whitecaps Neighborhood worked in 1999. Among those who worked, 64 percent usually worked 35 or more hours per week for the last 50 weeks. Table 4 also contains data for the CDA and the City of Kenosha on the work status by other categories of usual hours worked and number of workers in families.

## **INCOME AND POVERTY STATUS IN 1999: 2000 (TABLE 5)**

### **Income in 1999**

Perhaps the main indicator of a population's economic well-being is its income measures. This information can be used by federal, state and local governments to allocate funds for social and other programs. The data are also used by the private sector to market goods and services.

The median household income in 1999 in Whitecaps Neighborhood was \$69,583. Five percent of all households had incomes less than \$15,000 while households with incomes of \$50,000 or more constituted 69 percent of the households. The remaining 26 percent of all households in the CDA had incomes between \$15,000 and \$49,999.

The median family income in 1999 in the CDA was \$77,716. On a per capita basis every man, woman and child in the

CDA had an average income of \$22,822 in 1999.

### **Poverty Status in 1999**

The poverty status of individuals and families is important for locating persons in need of public and private assistance. The poverty definition used here is the one adopted for official government use and consists of a set of money income thresholds that vary by family size and composition. Families or individuals with incomes below their appropriate threshold are classified as poor.

The poverty threshold in 1999 for a four-person family was \$17,029. Depending on the number of persons, the poverty threshold varied from \$8,501 for a person living alone to \$34,417 for a family of nine or more members.

In Whitecaps Neighborhood, 4 percent of the families had income below the poverty level. Of the 39 families below the poverty level, 62 percent had a female householder with no husband present.

In 1999, 107 persons were below the poverty level in the CDA or 3 percent of all persons for whom poverty status was determined. One percent of the total number of persons for whom poverty status was determined was below 50 percent of the poverty level, and 6 percent were below 125 percent of the poverty level.

Among the major concerns in many areas is the economic situation of children and the older population. In 1999, there were 37 persons under 18 years below the poverty level, or 3 percent of all persons under 18 in the CDA. In 1999 there was no one 65 years or older below the poverty level in the CDA.

## **TENURE, VACANCY STATUS, AND PHYSICAL CHARACTERISTICS OF HOUSING UNITS: 2000 (TABLE 6)**

On April 1, 2000, there were 1,126 housing units in Whitecaps Neighborhood.

They comprised 3.11 percent of the 36,162 housing units in the City of Kenosha.

### **Tenure by Race and Hispanic Origin of Householder**

Tenure refers to the terms under which housing units are held by the occupants. Data on tenure are basic to most housing analyses. They provide a measure of the extent to which home ownership is achieved. They can also be used for determining fair market rents and housing values, home mortgage loans and insurance, supplemental rental assistance, and other assistance to construct, repair or purchase dwelling units.

Eighty-six percent of the 1,050 occupied housing units in Whitecaps Neighborhood were owner-occupied and 14 percent were renter-occupied. Of the 34,546 occupied housing units in the City of Kenosha, 62 percent were owner-occupied and 38 percent were renter-occupied.

The percentages of owner-occupied housing units, by race of householder, in Whitecaps Neighborhood were:

- 89 percent Caucasian alone
- 6 percent African-American alone
- 2 percent Asian alone
- 3 percent some other race alone
- 6 percent of whom were of Hispanic origin (of any race)

The percentages of renter-occupied housing units, by race of householder, in Whitecaps Neighborhood were:

- 67 percent Caucasian alone
- 19 percent African-American alone
- 6 percent some other race alone
- 8 percent two or more races
- 6 percent of whom were of Hispanic origin (of any race)

Comparable percentages of owner-occupied housing units by race in the City of Kenosha were:

- 94 percent Caucasian alone
- 3 percent African-American alone

- less than one percent American Indian, Eskimo, or Aleut alone
- less than one percent Asian alone
- 2 percent some other race alone
- less than one percent two or more races
- 4 percent of whom were of Hispanic origin (of any race)

The percentages of renter-occupied housing units by race of householder in the City of Kenosha were:

- 80 percent Caucasian alone
- 11 percent African-American alone
- 1 percent American Indian, Eskimo, or Aleut alone
- 1 percent Asian alone
- 5 percent some other race alone
- 2 percent two or more races
- 10 percent of whom were of Hispanic origin (of any race)

### **Vacancy Status**

Vacancy status is one indicator of the availability of local housing units. Areas that have large number of seasonal or recreational housing units are likely to have higher vacancy rates in the census than areas that do not.

Whitecaps Neighborhood had 76 vacant housing units: 68 percent were for sale only, 9 percent were for rent and 22 percent were sold or rented but not yet occupied.

### **Units in Structure**

The number of housing units in a structure gives an idea of the types of communities in which the population lives. General socioeconomic conditions and population density may be correlated with the number of units in the structures.

Seventy-one percent of the 1,126 housing units in Whitecaps Neighborhood were single detached units and 5 percent were single attached units. The percentage of total housing units in structures with more than 1 unit were: 2 percent in structures with

3 to 4 units, 4 percent in structure with 5 to 9 units, 7 percent in structure with 10 to 19 units, 6 percent in structures with 20 to 49 units and 1 percent in structures with 50 or more units. Mobile homes and trailers made up 5 percent of the total number of housing units in the CDA.

### **Bedrooms and Room**

The number of bedrooms and the number of rooms per unit are the best indicators produced by the census of the size of the housing units in the area.

Eighty-seven percent of the owner-occupied housing units in Whitecaps Neighborhood had three or more bedrooms, while 63 percent of the renter-occupied housing units had two or more bedrooms.

Twelve percent of the total number of housing units in the CDA had four rooms or fewer, while 88 percent had five or more rooms. The median number of rooms per housing unit was 7 in Whitecaps Neighborhood.

### **Tenure by Year Structure Built**

Data on the year in which structures were built are useful for determining the age of the housing stock and identifying areas with new construction within the CDA. The data can also be used to identify housing units targeted for rehabilitation or demolition and to allocate funds for housing assistance.

Forty-nine percent of the occupied housing units in Whitecaps Neighborhood were built in 1995 or later, while 1 percent was built prior to 1940. The median year these structures in the CDA were built was 1995, compared to 1960 for the City of Kenosha.

### **EQUIPMENT AND FUELS: 2000 (TABLE 7)**

#### **Vehicles**

The number of vehicles available for use by household members is useful for

local transportation planning, monitoring emissions standards, and a variety of other purposes including meeting future fuel requirements.

At least one vehicle was available for use in 99 percent of the owner-occupied housing units and 86 percent of the renter occupied housing units in Whitecaps Neighborhood.

### **OCCUPANCY, UTILIZATION, AND FINANCIAL CHARACTERISTICS: 2000 (TABLE 8)**

#### **Persons in Unit**

The number of persons per household unit used in conjunction with other variables, such as: the number of persons per room, the number of rooms, and the number of bedrooms, gives an indication of the living conditions of the population in the CDA.

In Whitecaps Neighborhood, 14 percent of owner-occupied housing units were inhabited by one person and 16 percent by five or more persons. In renter-occupied housing units, 30 percent of the units were inhabited by one person and 19 percent by five or more persons.

#### **Persons per Room**

The number of persons per room is an indicator of how crowded the housing units are. Crowded housing is usually defined as having more than one person per room.

One percent of owner-occupied housing units had more than one person per room, while 7 percent of renter-occupied units had more than one person per room in Whitecaps Neighborhood. Comparable statistics for the City of Kenosha were 2 percent for owner-occupied units and 6 percent for renter-occupied units.

### **Year Householder Moved Into Unit**

The year a householder moved into his unit is important because it is a measure of housing turnover and mobility in the area.

In Whitecaps Neighborhood, 4 percent of householders in owner-occupied housing units, but none of the renters, had lived in their housing unit for 10 or more years. Seventeen percent of the owners and 41 percent of the renters moved into their units in the 15 months preceding the census.

The median year that householders moved into their units, by tenure, for owner-occupied houses in the CDA was 1996, and for renter-occupied houses it was 1998.

### **Age of Householder**

The age of a householder has a strong correlation with the ability of households to buy a house. Generally, we expect the ability to afford a median-priced house to increase as age increases.

In Whitecaps Neighborhood none of the owner-occupied housing units were occupied by householders 15 to 24 years of age, while 11 percent were occupied by householders 55 to 64 years of age and 4 percent were occupied by householders 65 years of age and older.

Twenty-eight percent of the renter-occupied housing units were occupied by householders 15 to 24 years of age, but none were occupied by householders 55 years of age and older.

### **Value and Gross Rent**

The median and mean values of specified owner-occupied housing units can be used to determine the fair market value of housing units in the CDA. The number of housing units valued at selective levels gives an indication of the relative value of the housing stock in the CDA compared to other areas.

Similarly, the median and mean gross rents for specified renter-occupied housing units and the number of units per level of rent are useful for determining the

fair market rent of housing units in the CDA. Gross rent is the contract rent plus the estimated average monthly cost of utilities (fuel and water).

These data can be used by real estate, mortgage, and insurance business to analyze the housing market. The public sector can use the data for many purposes, such as allocating housing assistance and determining if conversion of rental units to non-rental units (condominiums, cooperatives, etc.) would have an adverse effect on housing availability for low-income and elderly tenants.

Financial data for Whitecaps Neighborhood show that the median value of specified owner-occupied homes (one-family houses on less than 10 acres without a commercial establishment or medical office on the property) was \$169,500 as compared to \$108,000 for the City of Kenosha. Two percent of the specified owner-occupied housing units were valued at less than \$60,000; 3 percent were valued between \$60,000 and \$99,999 and 95 percent were valued at \$100,000 or more. Comparable statistics for the City of Kenosha were: 4 percent valued at less than \$60,000; 38 percent between \$60,000 and \$99,999 and 58 percent at \$100,000 or more.

The median gross rent paid for specified renter-occupied housing units in the CDA was \$595 as compared to \$571 for the City of Kenosha. The gross rent for the renter-occupied housing units in the CDA with cash rent was: less than \$300 for 8 percent of the units, \$300 to \$599 for 43 percent of the units, \$600 to \$999 for 42 percent of the units, and \$1,000 or more for 7 percent of the units.

### **HOMEOWNER AND RENTAL FINANCIAL CHARACTERISTICS: 2000 (TABLE 9)**

#### **Mortgage Status and Selected Monthly Owner Costs**

Selected monthly owner costs include utilities and fuels, real estate taxes, insurance, and mortgage payments (if

applicable). Data on the mortgage status and number of housing units per level of cost are useful for measuring the relative cost of owning a housing unit in one area compared to another.

In Whitecaps Neighborhood, 95 percent of the specified owner-occupied housing units were mortgaged and 5 percent were not mortgaged. In this CDA 13 percent of mortgaged housing units had a selected monthly owner cost of less than \$1,000, 75 percent had a selected monthly owner cost between \$1,000 and \$1,999 and 13 percent had a selected monthly owner cost of \$2,000 and above. Thirteen percent of non-mortgaged housing units had a selected monthly owner cost of less than \$350 and 87 percent had a selected monthly owner cost between \$350 and \$699.

#### **Household Income in 1999 by Selected Monthly Owner Costs as a Percentage of Household Income in 1999**

The measure of costs as a percentage of household income, by selected levels of income, is useful when determining the percentage of income required to own a housing unit for low-, medium-, and high-income households (a measure of affordability). These data can be used to set rates of mortgage assistance and to develop housing assistance program for low- and medium-income households.

In 1999, all 10 owner-occupied households with incomes less than \$20,000 used more than 35 percent of their income toward monthly owner's costs in Whitecaps Neighborhood. Ninety-five percent of households with incomes of \$50,000 or more used less than 34 percent of their income toward monthly owner's costs.

#### **Household Income in 1999 by Gross Rent as a Percentage of Housing Income in 1999**

The measure of gross rent as a percentage of household income, by selected levels of income, is useful to determine the percentage of income required to rent a

housing unit for low-, medium-, and high-income households. These data can be used to set rates of rental assistance and to develop rental assistance programs for low- and medium-income households.

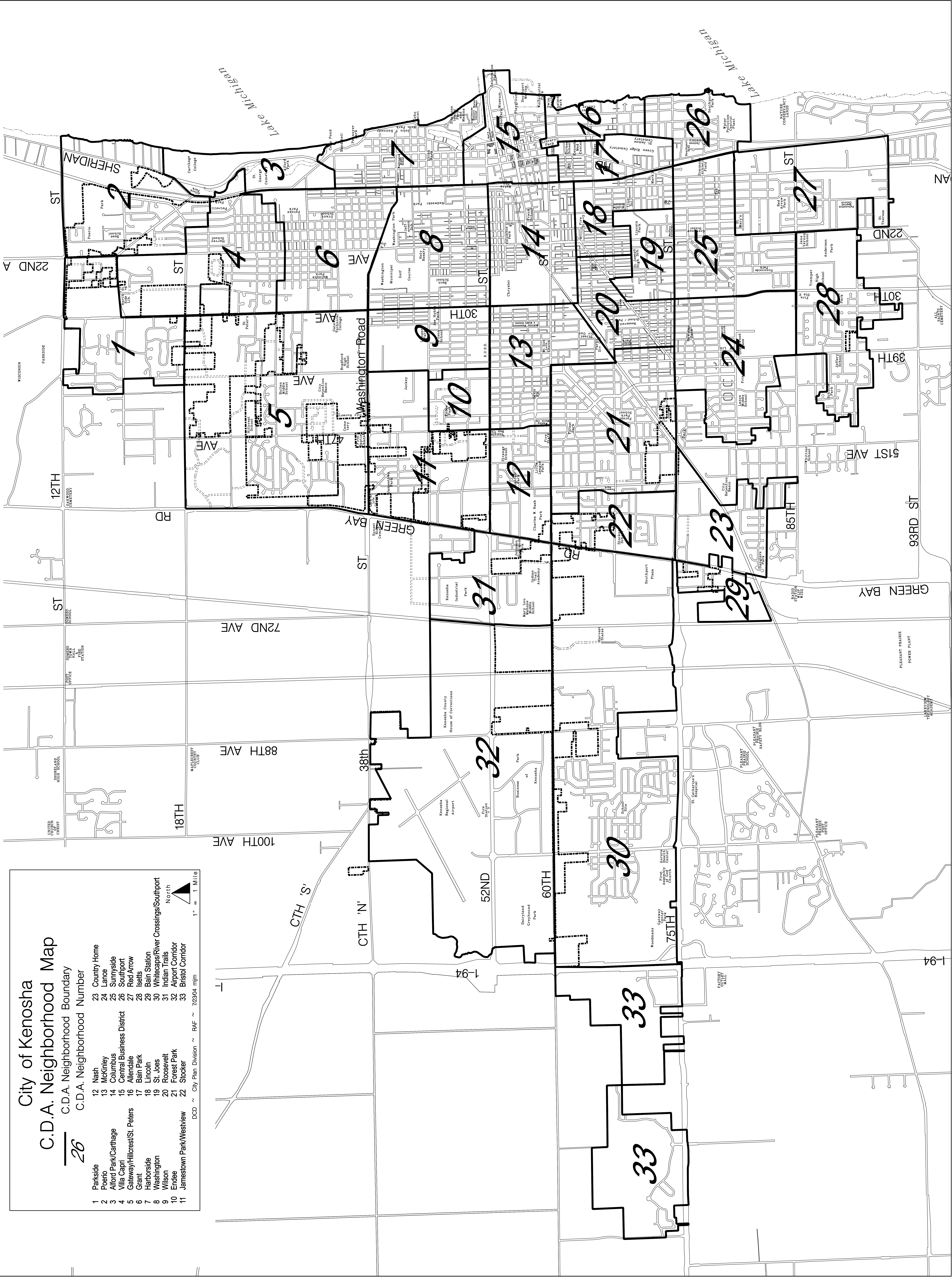
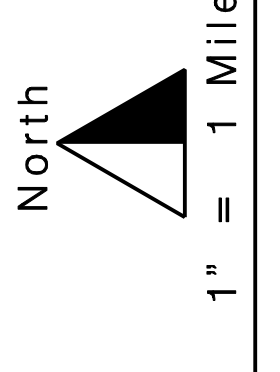
In 1999, 45 percent of the 20 renter-occupied households with incomes less than \$10,000 used more than 35 percent of their income toward monthly rent costs in Whitecaps Neighborhood. All households with incomes of \$35,000 or more used less than 34 percent of their income toward monthly rent costs.

# City of Kenosha C.D.A. Neighborhood Map

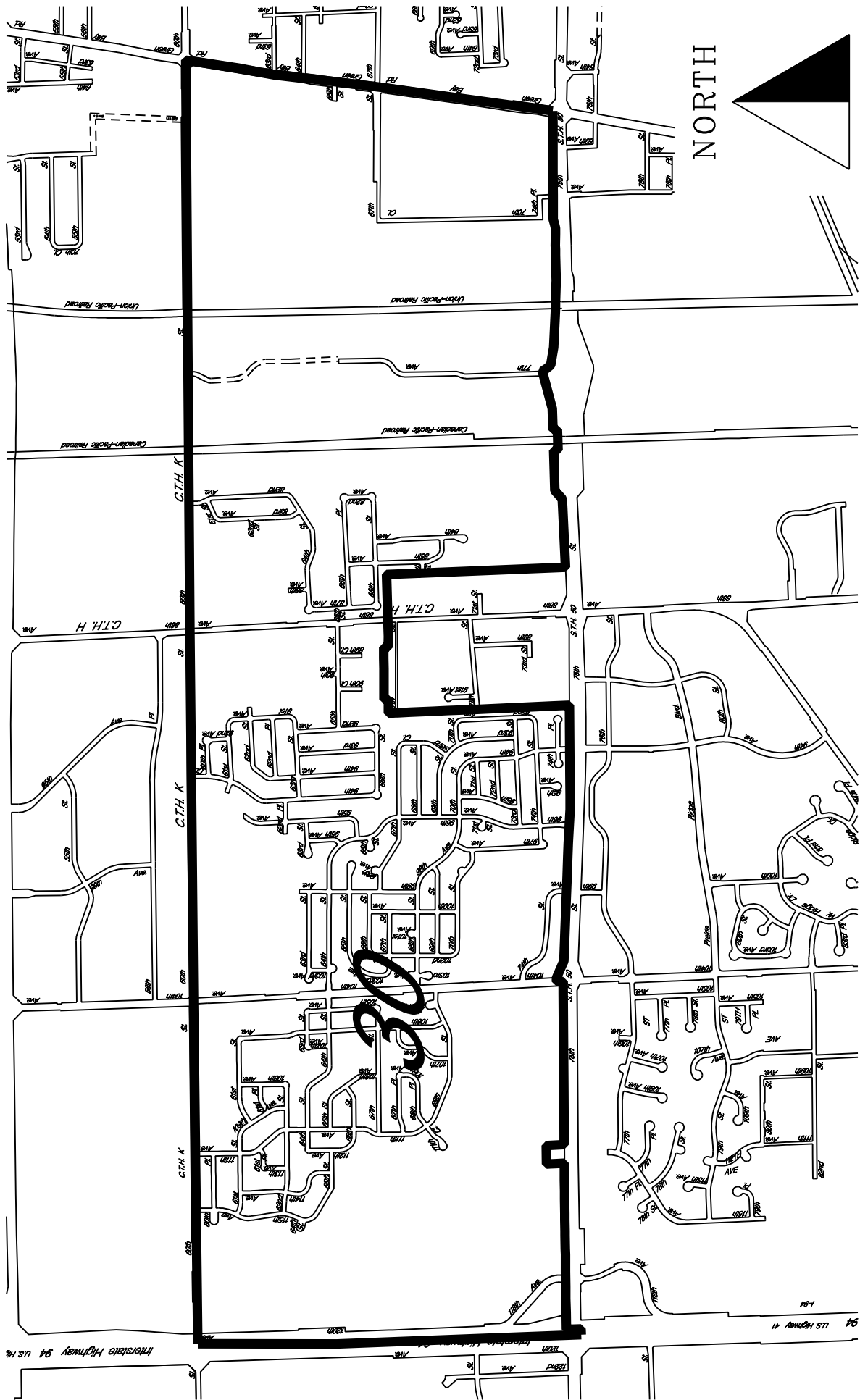
**26**  
C.D.A. Neighborhood Boundary  
C.D.A. Neighborhood Number

- |                               |                              |  |
|-------------------------------|------------------------------|--|
| 1 Parkside                    | 12 Nash                      | 23 Country Home                        |
| 2 Poggio                      | 13 McKinley                  | 24 Lance                               |
| 3 Alford Park/Carthage        | 14 Columbus                  | 25 Sunnyside                           |
| 4 Villa Capri                 | 15 Central Business District | 26 Southport                           |
| 5 Gateway/Hilcrest/St. Peters | 16 Allendale                 | 27 Red Arrow                           |
| 6 Grant                       | 17 Bain Park                 | 28 Isetts                              |
| 7 Harborside                  | 18 Lincoln                   | 29 Bain Station                        |
| 8 Washington                  | 19 St. Joes                  | 30 Whitecaps/River Crossings/Southport |
| 9 Wilson                      | 20 Roosevelt                 | 31 Indian Trails                       |
| 10 Endee                      | 21 Forest Park               | 32 Airport Corridor                    |
| 11 Jamestown Park/Westview    | 22 Stocker                   | 33 Bristol Corridor                    |

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City of Kenosha  
CDA Vicinity Map  
Whitecaps, River Crossings & Southport Plaza Neighborhood



CDA Boundary