

WISCONSIN STATE  
LEGISLATURE  
COMMITTEE HEARING  
RECORDS

1999-2000

(session year)

Assembly

(Assembly, Senate or Joint)

Committee on  
Housing  
(AC-Ho)

File Naming Example:

Record of Comm. Proceedings ... RCP

- 05hr\_AC-Ed\_RCP\_pt01a
- 05hr\_AC-Ed\_RCP\_pt01b
- 05hr\_AC-Ed\_RCP\_pt02

*Published Documents*

➤ Committee Hearings ... CH (Public Hearing Announcements)

➤ \*\*

➤ Committee Reports ... CR

➤ \*\*

➤ Executive Sessions ... ES

➤ \*\*

➤ Record of Comm. Proceedings ... RCP

➤ \*\*

*Information Collected For Or  
Against Proposal*

➤ Appointments ... Appt

➤ \*\*

➤ Clearinghouse Rules ... CRule

\*\*

➤ Hearing Records ... HR (bills and resolutions)

➤ **99hr\_ab0807\_AC-Ho\_pt05c**

➤ Miscellaneous ... Misc

➤ \*\*



U. S. Department of Housing and Urban Development  
Washington, D.C. 20410-8000

OFFICE OF THE ASSISTANT SECRETARY  
FOR HOUSING-FEDERAL HOUSING COMMISSIONER

Title I Property Improvement Loan Program

## Fixing Up Your Home and How To Finance It

### Protect Your Housing Investment

Your home is an investment in living as well as in savings. If neglected, it will pay no dividends. If properly maintained and improved, it will pay a high yield in comfort and usefulness for your family and in avoidance of costly repair bills.

Home improvements also tend to raise neighborhood standards and, as a result, property values. From an economic standpoint, home improvements mean higher employment, increased markets for materials and home products-and therefore a more flourishing community.

### If You Do It Yourself

If you are handy with tools and have the experience, you can save money by doing many jobs yourself. But unless you are skilled in wiring, plumbing, installing heat systems, and cutting through walls, you should rely on professionals for such work.

When you buy the required materials, it pays not to skimp. Good materials are not necessarily the most expensive. What you need are products that look good, are easy to maintain, and last a long time. Buy only from reliable dealers.

### If You Use a Contractor

If you plan to use the services of a dealer or contractor, take care to choose one with a reputation for honesty and good workmanship. There are several ways to check on a contractor:

- Consult your local Chamber of Commerce, the Better Business Bureau, State Attorney General or Local Consumer Protection Agency.

- Talk with people for whom he has done work.

- Ask your lender about him, if you plan to finance the project with a loan.

- Check his place of business to see that he is not a fly-by-night operator.

- Find out, if you can, how he rates with known building-product distributors and wholesale suppliers.

- Ask friends and relatives for names of firms that they could recommend.

### Compare Contractor Offers

Before deciding on a contractor, you may want to get bids from two or three different firms. Make sure that each bid is based on the same specifications and the same grade of materials. If these bids vary widely, find out why.

Many contractors offer package plans that cover the whole transaction. Under such a plan the contractor provides all materials used, takes care of all work involved, and arranges for your loan.

Your contractor can make the loan application for you, but you are the one who must repay the loan, so you should see that the work is done correctly.

### Understand What You Sign

The contract that both you and the contractor sign should state clearly the type and extent of improvements to be made and the materials to be used. Before you sign, get the contractor to spell out for you in exact terms:

- How much the entire job will cost you.

- How much interest you will pay on the loan.

- How much you will pay in service charges.

- How many payments you must make to pay off the loan, and how much each of these payments will be.

After the entire job is finished in the manner set forth in your contract, you sign a completion certificate. By signing this paper you certify that you approve the work and materials and you authorize the lender to pay the contractor the money you borrowed.



### Beware of Fraud

Most dealers and contractors conscientiously try to give their customers service equivalent to the full value of their money. Unfortunately, home improvement rackets do exist. Here are a few common sense rules to follow:

- Read and understand every word of any contract or other paper before you sign it.
- Never sign a contract with anyone who makes fantastic promises.
- Reputable dealers are not running give-away businesses.
- Avoid wild bargains. The best bargain is a good job.
- Never consolidate existing loans through a home improvement contractor.
- Do not let salespeople high-pressure you into signing up to buy their materials or services.
- Be wary of salespeople who try to scare you into signing for repairs that they say are urgent. Seek the advice of an expert as to how urgent such repairs are. High-pressure and scare tactics are often the mark of a phony deal.
- Avoid salespeople who offer you trial purchases or some form of bonus, such as cash, for allowing them to use your house as a model for any purpose. Such offers are well-known gimmicks of swindlers.
- Never sign a completion certificate until all the work called for in the contract has been completed to your satisfaction. Be careful not to sign a completion certificate along with a sales order.
- Proceed cautiously when the lender or contractor demands a lien on your property. Most lenders do not require a lien if the loan amount is less than \$7,500.

### Financing Improvements

As a rule, the thriftiest way to finance improvements is to pay cash. But if you lack the funds even for immediate repairs such as replacing a worn-out roof or a broken-down furnace, you should weigh the cost of borrowing against the cost of delaying the

work. If you have to borrow, you want to do it in the least expensive way. Use caution when using credit card borrowing because of interest rates.

If you borrow money for the improvements, you should go to your bank or other lender and apply for a loan. After checking to see if your credit is satisfactory, the lender defines the terms of the loan and you must agree to them before signing the note. Do not proceed with home improvement plans until you understand all of the costs involved.

Today there are a number of good plans for financing home improvements on reasonable terms. What kind of loan is best for you depends primarily on the amount of money you need to borrow.

### The Title I Property Improvement Loan Program

If the equity in your home is limited, the answer may be an FHA Title I loan. Banks and other qualified lenders make these loans from their own funds, and FHA insures the lender against a possible loss. This loan insurance program is authorized by Title I of the National Housing Act.

FHA-insured Title I loans may be used for any improvements that will make your home basically more livable and useful. You can use them even for dishwashers, refrigerators, freezers, and ovens that are built into the house and not free-standing. You cannot use them for certain luxury-type items such as swimming pools or outdoor fireplaces, or to pay for work already done.

Title I loans can also be used to make improvements for accessibility to a disabled person such as remodeling kitchens and baths for wheelchair access, lowering kitchen cabinets, installing wider doors and exterior ramps, etc. Another use is energy conserving improvements or solar energy systems.

Improvements can be handled on a do-it-yourself basis or through a contractor or dealer. Your loan can be used to pay for the contractor's materials and labor. If you do the work yourself, only the cost of materials may be financed.

Some of the advantages of the Title I loan insurance program are:

- You do not have to live in any particular area to get one of these loans.
- You seldom need any security for loans under \$7,500 other than your signature on

the note, and you need no cosigner.

- You do not have to disturb any mortgage or deed of trust you may have on your home.
- ~~To obtain a loan, you only need to own the property or have a long-term lease on it; fill out a loan application that shows you are a good credit risk; and execute a note agreeing to repay the loan.~~
- Your loan can cover architectural and engineering costs, building permit fees, title examination costs, appraisal fees, and inspection fees.
- You are not hampered by a lot of red tape. Usually only the lender has to approve your loan, and can give you an answer in a few days. When the work is finished, you will need to furnish the lender with a completion certificate.
- You receive some protection from the wrong kind of dealer, because FHA requires that any dealer who arranges a loan for you must first be approved by the lender.

**Title I Property Improvement Loan Program  
Maximum Loan Amounts and Terms**

HUD/FHA does not set the interest rate. Interest rates are negotiated between the borrower and the lender.

The maximum amount for a Single Family property improvement loan for the alteration, repair or improvement of an existing single family structure is \$25,000 and the maximum term is 20 years.

The maximum amount for a property improvement loan for the alteration, repair or improvement of a Manufactured (Mobile) Home that qualifies as real property is \$17,500 and the maximum term is 15 years.

The maximum amount for a property improvement loan for the alteration, repair, or improvement of an existing Manufactured (Mobile) Home classified as Personal Property is \$7,500 and the maximum term is 12 years.

The maximum amount for a Multifamily Property Improvement loan for the alteration, repair, improvement or conversion of an existing structure used or to be used as a dwelling for two or more families is \$60,000, but not more than \$12,000 per

dwelling unit and the maximum term is 20 years.

The maximum amount for a Nonresidential Property Improvement loan for the construction of a new nonresidential structure, or the alteration, repair, or improvement of an existing nonresidential structure is \$25,000 and the maximum term is 20 years.

**Finding a Title I Lender**

To find an FHA-approved lender in your area, call HUD's Customer Service Center on our toll-free number: 1-800-767-7468 (TTY: 1-800-877-8339) for a list of lenders in your State and additional copies of this brochure.

Complaints about contractor fraud under the Title I program can be made by calling our toll-free telephone line: 1-888-466-3487.

**Equal Opportunity In Housing**

The Fair Housing Act prohibits discrimination in housing and related transactions—including mortgages and home improvement loans. Lenders may not deny funds or offer less favorable terms and conditions in lending on the basis of the borrower's race, color, religion, sex, national origin, familial status (i.e., the presence or number of children in a household) or disability. In addition, lending decisions may not be based on the race, color, sex, religion, national origin, familial status or disabilities of persons associated with the borrower or with the area surrounding the property. If you believe you have been the victim of discrimination in mortgage lending on one of the prohibited bases, you may file a fair housing complaint by contacting a local fair housing advocacy group, the Office of Human Rights for your state or local government, or by calling the national Fair Housing Hotline at 1-800-669-9777 (TTY: 1-800-927-9275).

**HUD Offices**

- |                  |   |
|------------------|---|
| Alabama:         | Birmingham  |
| Alaska:          | Anchorage   |
| Arizona:         | Phoenix & Tucson  |
| Arkansas:        | Little Rock   |
| California:      | San Francisco, Fresno,<br>Los Angeles, Sacramento,<br>Santa Ana & San Diego |
| Colorado:        | Denver  |
| Connecticut:     | Hartford  |
| Delaware:        | Wilmington  |
| Dist of Columbia | Washington DC   |
| Florida :        | Coral Gables, Jacksonville,<br>Orlando & Tampa                              |
| Georgia:         | Atlanta   |

<b>Hawaii:</b>	Honolulu
<b>Idaho:</b>	Boise
<b>Illinois:</b>	Chicago & Springfield
<b>Indiana:</b>	Indianapolis
<b>Iowa:</b>	Des Moines
<b>Kansas:</b>	Kansas City
<b>Kentucky:</b>	Louisville
<b>Louisiana:</b>	New Orleans & Shreveport
<b>Maine:</b>	Bangor
<b>Maryland:</b>	Baltimore
<b>Massachusetts:</b>	Boston
<b>Michigan:</b>	Detroit, Flint & Grand Rapids
<b>Minnesota:</b>	Minneapolis-St. Paul
<b>Mississippi:</b>	Jackson
<b>Missouri:</b>	St. Louis & Kansas City
<b>Montana:</b>	Helena
<b>Nebraska:</b>	Omaha
<b>New Jersey:</b>	Newark & Camden
<b>New Mexico:</b>	Albuquerque
<b>New York:</b>	New York City, Albany & Buffalo
<b>New Hampshire:</b>	Manchester
<b>North Dakota:</b>	Fargo
<b>North Carolina:</b>	Greensboro
<b>Ohio:</b>	Columbus, Cincinnati & Cleveland
<b>Oklahoma:</b>	Oklahoma City & Tulsa
<b>Oregon:</b>	Portland
<b>Pennsylvania:</b>	Philadelphia & Pittsburgh
<b>Puerto Rico:</b>	San Juan
<b>Rhode Island:</b>	Providence
<b>South Dakota:</b>	Sioux Falls
<b>South Carolina:</b>	Columbia
<b>Tennessee:</b>	Nashville, Knoxville & Memphis
<b>Texas:</b>	Fort Worth, Dallas, Houston, Lubbock & San Antonio
<b>Utah:</b>	Salt Lake City
<b>Vermont:</b>	Burlington
<b>Virginia:</b>	Richmond
<b>Washington:</b>	Seattle & Spokane
<b>West Virginia:</b>	Charleston
<b>Wisconsin:</b>	Milwaukee
<b>Wyoming:</b>	Casper

List of FHA Approved Title I Property Improvement Loan Lenders (Alphabetical by City in each State)

as of 06/30/98

St	City	Lender	Address	Zip Code	Phone Number
WI	ABBOTSFORD	ABBOTSFORD STATE BANK	PO BOX 128-HWY 13&29	54405	(715) 223-2345
WI	ADAMS	M AND I MID-STATE BANK - NA	121 NORTH MAIN STREET	53910	(608) 339-3366
WI	ALMOND	THE PORTAGE COUNTY BANK	1155 WEST COUNTY HWY D	54909	(715) 366-4311
WI	AMERY	NORTHWEST SAVINGS BANK	234 SO KELLER AVE	54001	(715) 268-7105
WI	ANTIGO	ANTIGO CO-OP CR UN	723 6TH AVENUE	54409	(715) 627-4336
WI	APPLETON	CITIZENS BANK NA	100 E MIDWAY ROAD	54911	(414) 954-6565
WI	APPLETON	FOX CITIES BANK FSB	110 FOX RIVER DRIVE	54915	(414) 730-4490
WI	APPLETON	FOX CITIES BANK FSB	2000 S MEMORIAL DRIVE	54915	(414) 730-4480
WI	ARCADIA	STATE BANK ARCADIA	131 WEST MAIN STREET	54612	(608) 323-3331
WI	ASHLAND	M AND I NATIONAL BK OF ASHLAND	100 EAST MAIN STREET	54806	(715) 682-3422
WI	ASHLAND	NORTHERN STATE BANK	321 WEST MAIN STREET	54806	(715) 682-2772
WI	BALDWIN	FIRST NATIONAL BANK	990 MAIN	54002	(715) 684-3366
WI	BANCROFT	BANCROFT STATE BANK	5496 MAIN STREET	54921	(715) 335-4545
WI	BANGOR	FIRST NATIONAL BANK	18TH AND COMMERCIAL STREETS	54614	(608) 486-2386
WI	BARRON	FIRST NATIONAL BANK	436 E LASALLE AVE	54812	(715) 537-5681
WI	BELOIT	FIRST NATIONAL BANK AND TRUST	345 E GRAND AVE	53511	(608) 364-4401
WI	BIRCHWOOD	DAIRY STATE BANK	79 1-2 MAIN STREET	54817	(715) 354-3411
WI	BLACK RIVER FALLS	CO-OP CREDIT UNION	125 FILLMORE STREET	54615	(715) 284-5333
WI	BLACK RIVER FALLS	JACKSON COUNTY BANK	8 MAIN STREET	54615	(715) 284-5341
WI	BOYCEVILLE	NATIONAL BANK	407 MAIN ST	54725	(715) 643-2811
WI	BRODHEAD	GREEN COUNTY BANK	1035 1ST CENTER AVENUE	53520	(608) 897-2151
WI	BROOKFIELD	GREAT MIDWEST BANK SSB	15900 WEST BLUEMOUND ROAD	53005	(414) 784-4400
WI	BROOKFIELD	M AND I NORTHERN BANK	20725 W CAPITOL DRIVE	53005	(414) 781-0100
WI	BROOKFIELD	M AND I NORTHERN BANK	3155 N 124TH STREET	53005	(414) 781-9600
WI	BROOKFIELD	TMS MORTGAGE INC	125 NORTH EXECUTIVE DR STE 101	53005	(414) 827-0850
WI	BROWN DEER	GUARANTY BANK SSB	4000 WEST BROWN DEER ROAD	53209	(414) 355-3000
WI	BURLINGTON	FIRST BURLINGTON CENTER BURLIN	400 MILWAUKEE AVENUE	53105	(414) 763-3581
WI	COCHRANE	BANK OF BUFFALO	103 S MAIN ST	54622	(608) 248-2236
WI	COLOMA	M AND I MID-STATE BANK - NA	209 FRONT STREET	54930	(715) 228-2311
WI	DARLINGTON	FIRST NATIONAL BANK	245 MAIN ST	53530	(608) 776-4071
WI	DEFORREST	DEFOREST MORRISVILLE BANK	321 NORTH MAIN STREET	53532	(608) 846-3711
WI	DRUMMOND	STATE BANK OF DRUMMOND	CORNER FRONT AND SUPERIOR STS	54832	(715) 739-6222
WI	EAU CLAIRE	FARMERS AND MERCHANTS	221 E CLAIRMONT AVENUE STE 2	54701	(715) 834-1111
WI	ELROY	ROYAL BANK	202 MAIN STREET	53929	(608) 462-8401
WI	FENNIMORE	F AND M BANK	1275 10TH ST	53809	(608) 822-3248
WI	FOND DU LAC	CLEARPOINTE CAPITAL INC	88 SOUTH PORTLAND STE 203	54935	(715) 344-4995
WI	FOND DU LAC	FOX VALLEY SAVINGS AND LOAN	51 EAST FIRST STREET	54936	(414) 921-7220
WI	FORT ATKINSON	FIRST AMERICAN BANK AND TRUST	70 NORTH MAIN STREET	53538	(414) 563-6616
WI	GALESVILLE	BANK OF GALESVILLE	16893 S MAIN	54630	(608) 582-2233
WI	GLENWOOD CITY	FIRST NATIONAL BANK	204 EAST OAK STREET	54013	(715) 265-4211
WI	GRAND MARSH	GRAND MARSH STATE BANK	HWY E	53936	(608) 339-3351
WI	GREEN BAY	ASSOCIATED BANK GREEN BAY NA	200 NORTH ADAMS STREET	54301	(414) 433-3200

Note: This list contains all FHA Approved Title I Property Improvement Lenders, but some of them may no longer be taking new loan applications.

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as of 06/30/98

St	City	Lender	Address	Zip Code	Phone Number
WI	GREEN BAY	FIRST NORTHERN SAVINGS BANK SA	201 N MONROE	54301	(414) 437-7101
WI	GREEN BAY	FIRST SECURITY CREDIT UNION	2170 S ASHLAND AVE	54304	(414) 490-2900
WI	GREEN LAKE	GREEN LAKE STATE BANK	515 HILL ST	54941	(414) 294-3369
WI	GREENFIELD	MITCHELL SAVINGS BANK	7001 W EDGERTON AVE	53220	(414) 421-8200
WI	GREENWOOD	CITIZENS BANK NA	212 S MAIN STREET	54437	(715) 267-7221
WI	HAYWARD	PEOPLES NATIONAL BANK	301 MAIN	54843	(715) 634-2674
WI	HILBERT	F AND M BANK	69 S 8TH ST	34129	(414) 853-3551
WI	HILLSBORO	FARMERS STATE BANK	726 WATER AVENUE	54634	(608) 489-2621
WI	HOLMEN	BANK OF HOLMEN	1248 MAIN ST.	54636	(608) 526-3325
WI	HOLMEN	FIRST NATIONAL BANK	520 MCHUGH ROAD	54636	(608) 526-9123
WI	HUDSON	FIRST NATIONAL BANK	307 2ND STREET	54016	(715) 386-5511
WI	HUDSON	OBER FINANCIAL CORPORATION	931 SHERMAN ROAD	54016	(715) 386-9651
WI	IRON RIVER	SECURITY STATE BANK	HIGHWAY 2	54847	(715) 372-4242
WI	IXONIA	IXONIA STATE BANK	W. 1195 MARIETTA AVENUE	53036	(920) 262-6959
WI	KENOSHA	SOUTHERN LAKES CREDIT UNION	3000 80TH STREET	53142	(414) 694-1600
WI	KEWASKUM	BANK WISCONSIN	1225 FOND DULAC AVE	53040	(414) 626-2171
WI	LA CROSSE	COMMUNITY CREDIT UNION	2025 SOUTH AVENUE	54602	(608) 784-5846
WI	LA CROSSE	M AND I BANK OF - LA CROSSE	3500 US HWY 16	54601	(608) 783-1511
WI	LA CROSSE	NORWEST BANK LA CROSSEE NA	305 FIFTH AVENUE SOUTH	54601	(608) 784-7000
WI	LA CROSSE	THE COULEE STATE BANK	1516 LOSEY BLVD SO	54601	(608) 784-9550
WI	LADYSMITH	MIDAMERICA BANK NORTH	100 MINER AVENUE EAST	54848	(715) 532-5503
WI	LADYSMITH	PIONEER NATIONAL BANK	200 MINER AVE WEST	54848	(715) 532-5551
WI	LAKE DELTON	BANK WISCONSIN DELLS	30 JUDSON	53940	(608) 253-1111
WI	LANCASTER	F AND M BANK	302 S MADISON	53813	(608) 723-2191
WI	LOYAL	CITIZENS STATE BANK	400 N MAIN ST	54446	(715) 255-8526
WI	LUXEMBURG	BANK OF LUXEMBURG	630 MAIN STREET	54217	(414) 845-2345
WI	MADISON	CROSSLAND MORTGAGE CORP	2801 COHO SUITE 301	53719	(801) 269-7600
WI	MADISON	IRWIN MORTGAGE CORPORATION	8018 EXCELSIOR DRIVE SUITE-101	53717	(317) 844-7788
WI	MADISON	THE PARK BANK	1801 GREENWAY CROSS	53713	(608) 278-2861
WI	MADISON	WISCONSIN HOU-ECO DEV AUTH	ONE S PINCKNEY STE 500	53703	(608) 266-9191
WI	MANITOWOC	ASSOCIATED BANK LAKESHORE NA	1000 FRANKLIN STREET	54220	(414) 683-2400
WI	MARINETTE	FARMERS + MERCHANTS BK + TRUST	1644 LUDINGTON STREET	54143	(715) 735-6617
WI	MARINETTE	STEPHENSON NATIONAL BANK & TR	1820 HALL AVE	54143	(715) 732-1732
WI	MARSHFIELD	M AND I CENTRAL BANK AND TRUST	101 W 4TH ST	54449	(715) 387-1134
WI	MARSHFIELD	M AND I CENTRAL BANK AND TRUST	1305 N CENTRAL AVE	54449	(715) 387-3456
WI	MARSHFIELD	MARSHFIELD SAVINGS BANK SA	208 W 5TH STREET	54449	(715) 387-1122
WI	MAUSTON	M AND I MID-STATE BANK - NA	401 E STATE STREET	53948	(608) 847-6000
WI	MEDFORD	MID-WISCONSIN BANK	132 W STATE STREET	54451	(715) 748-4364
WI	MENASHA	FOX CITIES BANK FSF	130 MAIN STREET	54952	(414) 727-3440
WI	MERRILL	M AND I CITIZENS AMERICAN BANK	900 E MAIN STREET	54452	(715) 536-9555
WI	MILWAUKEE	ASSOCIATED BANK MILWAUKEE	401 EAST KILBOURN AVE	53202	(414) 271-1786
WI	MILWAUKEE	CITY MILWAUKEE DEPT CITY DEVEL	809 NORTH BROADWAY	53202	(414) 286-5600

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WI	MILWAUKEE	EMPLOYEES' MUTUAL SAVINGS BLA	231 WEST MICHIGAN STREET	53203	(414) 221-3451
WI	MILWAUKEE	FIRST BANK NA MILWAUKEE	201 WEST WISCONSIN AVENUE	53259	(414) 227-5793
WI	MILWAUKEE	FIRSTAR BANK MILWAUKEE NA	777 EAST WISCONSIN AVE JS-5N	53202	(414) 765-4658
WI	MILWAUKEE	FIRSTAR TRUST COMPANY	1555 N RIVERCENTER DR STE 301	53212	(414) 905-5013
WI	MILWAUKEE	FUNDERS MORTGAGE CORP AMERICA	5253 N. LOVERS LANE ROAD #313	53225	(414) 466-8857
WI	MILWAUKEE	LINCOLN COMMUNITY BANK	3131 SOUTH 13TH ST	53215	(414) 645-1207
WI	MILWAUKEE	M AND I NORTHERN BANK	3536 W FOND DU LAC AVENUE	53216	(414) 449-8810
WI	MILWAUKEE	MILWAUKEE WESTERN BANK	6001 WEST CAPITOL DRIVE	53216	(414) 442-5800
WI	MILWAUKEE	STATE CENTRAL CREDIT UNION	10015 W GREENFIELD AVE	53214	(414) 778-1000
WI	MILWAUKEE	TCF NATIONAL BANK WISCONSIN	500 W BROWN DEER ROAD	53217	(414) 351-8683
WI	MILWAUKEE	UNIVERSAL SAVINGS BANK FA	754 N 4TH STREET	53203	(414) 297-4700
WI	MONDOVI	BANK OF MONDOVI	245 S EAU CLAIRE STREET	54755	(715) 926-4234
WI	MONTICELLO	BANK OF MONTICELLO	238 N MAIN	53570	(608) 938-4116
WI	MUSKEGO	METROPOLITAN FINANCIAL INC	S103W 19061 KELSY DRIVE	53150	(414) 679-3952
WI	NECEDAH	NECEDAH BANK	212 MAIN STREET	54646	(608) 565-2296
WI	NEENAH	ASSOCIATED BANK NA	100 WEST WISCONSIN AVE	54956	(414) 722-3321
WI	NEENAH	FOX CITIES BANK FSB	1065 S LAKE STREET	54956	(414) 727-3450
WI	NEENAH	FOX CITIES BANK FSB	108 E WISCONSIN AVE	54956	(920) 727-3400
WI	NEW RICHMOND	BANK OF NEW RICHMOND	355 S KNOWLES AVENUE	54017	(715) 246-2265
WI	NEW RICHMOND	FIRST NATIONAL BANK	109 E 2ND STREET	54017	(715) 246-6901
WI	OAK CREEK	TRI CITY NATIONAL BANK	6400 SOUTH 27TH STREET	53154	(414) 761-1610
WI	OCONTO FALLS	COMMUNITY BANK - OCONTO COUNTY	500 CHERRY AVENUE	54154	(920) 846-2810
WI	OCONTO FALLS	N.E.W. CREDIT UNION	301 JACKSON STREET	54154	(414) 846-2793
WI	OMRO	F AND M BANK	124 E MAIN STREET	54963	(414) 685-2771
WI	OSCEOLA	BANK OF OSCEOLA	204 3RD AVENUE	54020	(715) 294-2183
WI	OSHKOSH	F AND M BANK	2101 W 9TH STREET	54904	(414) 426-3000
WI	OSSEO	UNITED BANK	50518 CHARLES STREET	54758	(715) 597-3136
WI	PARK FALLS	FIRST NATIONAL BANK	110 NORTH 2ND AVENUE	54552	(715) 762-2411
WI	PARK FALLS	MIDAMERICA BANK NORTH	155 SOUTH THIRD AVENUE	54552	(715) 762-3266
WI	PESHIGO	PESHIGO NATIONAL BANK	250 FRENCH STREET	54157	(715) 582-4512
WI	PHILLIPS	FIRST NATIONAL BANK	177 N LAKE AVENUE	54555	(715) 339-3223
WI	PHILLIPS	MIDAMERICA BANK NORTH	198 NORTH LAKE AVENUE	54555	(715) 339-2131
WI	PLATTEVILLE	FIRST NATIONAL BANK	170 W MAIN STREET	53818	(608) 348-7777
WI	PLATTEVILLE	MOUND CITY BANK	25 E PINE STREET	53818	(608) 348-2685
WI	PLOVER	THE PORTAGE COUNTY BANK	2520 POST ROAD	54467	(715) 341-8808
WI	POPLAR	NATIONAL BANK OF COMMERCE	P O BOX 15	54864	(715) 364-2752
WI	PORTAGE	THE FIRST NATIONAL BANK	222 E WISCONSIN STREET	53901	(608) 742-4115
WI	POTOSI	F AND M BANK	102 S MAIN STREET	53820	(608) 763-2211
WI	PULASKI	F AND M BANK-NORTHEAST	160 E PULASKI ST	54162	(414) 826-7611
WI	RACINE WISC	BANK OF ELMWOOD	2704 LATHROP AVENUE	53405	(414) 554-5321
WI	RACINE	HERITAGE BANK AND TRUST	4061 N MAIN ST	53402	(414) 639-5511
WI	RACINE	M AND I BANK	441 MAIN STREET	53403	(414) 638-6200

Note: This list contains all FHA Approved Title I Property Improvement Lenders, but some of them may no longer be taking new loan applications.

List of FHA Approved Title I Property Improvement Loan Lenders (Alphabetical by City in each State)

as of 06/30/98

St	City.....	Lender.....	Address.....	Zip Code	Phone Number
WI	RHINELANDER	RIPCO COMMUNITY CREDIT UNION	121 SUTLIFF AVE	54501	(715) 365-4800
WI	RICE LAKE	DAIRY STATE BANK	16 SOUTH MAIN ST	54868	(715) 234-9181
WI	RIPON	CITIZENS BANK NA	400 WATSON STREET	54971	(414) 745-2265
WI	SCHOFIELD	INTERCITY STATE BANK	962 GRAND AVE	54476	(715) 359-4231
WI	SHAWANO	CITIZENS BANK NA	129 E DAVISION ST	54166	(715) 526-6131
WI	SHEBOYGAN	M AND I BANK SSB	1441 N TAYLOR DRIVE	53081	(414) 458-9000
WI	SHELL LAKE	SHELL LAKE STATE BANK	200 WEST 5TH STREET	54871	(715) 468-7858
WI	SOLOON SPRINGS	NATIONAL BANK OF COMMERCE	NA	54873	(715) 378-2324
WI	SOUTH MILWAUKEE	SOUTH MILWAUKEE SAVINGS BANK	1015 MARQUETTE AVENUE	53172	(414) 762-7600
WI	SPARTA	FIRST BANK	145 N WATER ST	54656	(608) 269-2111
WI	SPOONER	INDIANHEAD CREDIT UNION	104 EAST MAPLE HWY 70 EAST	54801	(715) 635-8273
WI	STANLEY	FARMERS AND MERCHANTS	101 BROADWAY STREET NORTH	54768	(715) 644-5555
WI	STEVENS POINT	FIRST FINANCIAL BANK	1305 MAIN STREET 6TH FLOOR	54481	(715) 341-0400
WI	STEVENS POINT	M AND I MID-STATE BANK - NA	1245 MAIN STREET	54481	(715) 344-5100
WI	STEVENS POINT	SENTRY CREDIT UNION	1800 NORTH POINT DR	54481	(715) 346-6534
WI	STODDARD	RIVER BANK	145 NO MAIN ST	54658	(608) 457-2100
WI	STOUGHTON	FIRST NATIONAL BANK	207 S FORREST ST	53589	(608) 873-6681
WI	STOUGHTON	MIDAMERICA BANK STOUGHTON	911 WEST MAIN STREET	53589	(608) 873-7202
WI	STRAITFORD	STRAITFORD STATE BANK	307 N WEBER AVE	54484	(715) 687-2411
WI	SUN PRAIRIE	BANK OF SUN PRAIRIE	228 E MAIN ST	53590	(608) 837-4511
WI	SUPERIOR	COMMUNITY BANK AND TRUST CO	1214 TOWER AVE	54880	(715) 392-8241
WI	SUPERIOR	METRO CREDIT UNION	25 BELKNAP ST	54880	(715) 392-5250
WI	SUPERIOR	NATIONAL BANK OF COMMERCE	1127 TOWER AVENUE	54880	(715) 394-5531
WI	SUPERIOR	SUPERIOR COMMUNITY CU	2817 TOWER AVENUE	54880	(715) 392-5616
WI	TOMAH	FARMERS AND MERCHANTS BANK	1001 SUPERIOR AVENUE	54660	(608) 372-2126
WI	TOMAH	WESTLAND SAVINGS BANK SA	110 WEST VETERANS	54660	(608) 372-2198
WI	TWO RIVERS	SHORELINE CREDIT UNION	3131 MISHICOT RD	54241	(414) 793-4541
WI	UNION GROVE	COMMUNITY STATE BANK	1201 MAIN STREET	53182	(414) 878-3763
WI	WATERLOO	FARMERS & MERCHANTS STATE BANK	210 W MADISON STREET	53594	(414) 478-2181
WI	WATERTOWN	IXONIA STATE BANK	109 OAKRIDGE CT	53094	(414) 262-6949
WI	WAUKESHA	NATIONAL MORTGAGE FUND INC	915 ARCADIAN STREET	53186	(414) 524-9997
WI	WAUPACA	FIRST NATIONAL BANK	111 JEFFERSON STREET	54981	(715) 258-5511
WI	WAUPUN	FOX VALLEY SAVINGS AND LOAN	101 SOUTH MADISON ST	53963	(414) 324-5528
WI	WAUSAU	AQUA FINANCE INC	2620 WEST STEWART AVENUE	54401	(715) 848-5425
WI	WAUSAU	ASSOCIATED BANK NORTH	303 S 1ST AVENUE	54402	(715) 845-4301
WI	WAUSAU	M AND I FIRST AMERICAN BANK	500 THIRD STREET	54402	(715) 845-4301
WI	WAUTOMA	M AND I MID-STATE BANK - NA	310 WEST MAIN STREET	54982	(414) 787-3343
WI	WAUTOMA	UNION STATE BANK	123 E MAIN STREET	54982	(414) 787-3351
WI	WAUWATOSA	AAMES HOME LOAN	3077 NORTH MAYFAIR RD STE-201	53226	(213) 640-5000
WI	WEST BEND	GLACIER HILLS CREDIT UNION	18 EAST WASHINGTON STREET	53095	(414) 338-1888
WI	WEST BEND	M AND I FIRST NATIONAL BANK	321 NORTH MAIN STREET	53095	(414) 335-3144
WI	WHITEWATER	FIRST CITIZENS STATE BANK	207 W MAIN ST	53190	(414) 473-2112

Note: This list contains all FHA Approved Title I Property Improvement Lenders, but some of them may no longer be taking new loan applications.

**List of FHA Approved Title I Property Improvement Loan Lenders (Alphabetical by City in each State)**

as of 06/30/98

St	City	Lender	Address	Zip Code	Phone Number
WI	WILTON	FIRST BANK	N/A	54670	(608) 435-6426
WI	WINNECONNE	F AND M BANK	124 W MAIN STREET	54986	(414) 582-4351
WI	WISCONSIN DELLS	BANK WISCONSIN DELLS	716 SUPERIOR ST	53965	(608) 253-1111
WI	WISCONSIN RAPIDS	PAPER CITY SAVINGS ASSOCIATION	4200 8TH STREET SOUTH	54494	(715) 423-8100
WI	WOODVILLE	CITIZENS STATE BANK	MAIN STREET	54028	(715) 698-2411

Note: This list contains all FHA Approved Title I Property Improvement Lenders, but some of them may no longer be taking new loan applications.

**State of Wisconsin FHA Lender List for the  
Section 203(k) Rehabilitation Mortgage Insurance Program (as of February, 1997)**

**Alliance Mortgage Co.**  
477 South Nicolet Road  
Appleton, WI 54915

**Ameristar Mortgage Corp.**  
16535 W Bluemound Rd., Suite 310  
Brookfield, WI 53005

**FBS Mortgage**  
17775 W Bluemound Road  
Brookfield, WI 53045  
(414) 792-4150

**Commonwealth United Mortgage**  
1812 E. Belvidere Road  
Grayslake, IL 60030  
(708) 548-5200

**Associated Mortgage**  
P.O. Box 23457  
Green Bay, WI 54305

**Countrywide Funding**  
2769 South Oneida Street  
Green Bay, WI 54304  
(414) 497-6568

**Crossland Mortgage Corp**  
6325 Odana Road  
Madison, WI 53719  
(800) 486-2579

**Inland Mortgage Corp**  
8018 Excelsior Drive, Suite 101  
Madison, WI 53717

**Metro Mortgage Corp**  
6657 Odana Road  
Madison, WI 53719  
(608) 829-3000

**Universal Mortgage Corp**  
2800 Royal Ave, Suite 209  
Madison, WI  
(608) 223-0300

**Universal Mortgage Corp**  
744 N Fourth Street  
Milwaukee, WI 53203  
(414) 271-9210 ext.1199

**Prism Mortgage Co.**  
977 Lakeview Parkway, Suite 170  
Vernon Hills, IL 60061  
(847) 549-7100

**Comcor Mortgage Corp.**  
20510 Watertown Court  
Waukesha, WI 53186  
(414) 796-3900

**North American Mortgage Co**  
620 N Mayfair Road  
Wauwatosa, WI 53226  
(414) 456-9980 ext. 23

**Norwest Mortgage Corp**  
2675 N Mayfair Road  
Wauwatosa, WI 53226

**Guardian Credit Union**  
11220 W Oklahoma Ave  
West Allis, WI. 53227



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# manufactured home loan insurance

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**Summary:**

This program insures mortgage loans made by private lending institutions to finance the purchase of a new or used m home.

**Purpose:**

HUD has been providing loan insurance on manufactured homes under 1969. By protecting mortgage lenders against the risk of default, HUD' participation has encouraged them to finance manufactured homes, wh traditionally been financed as personal property through comparatively high-interest, short-term consumer installment loans. The program the increases the availability of affordable financing and mortgages for buy manufactured homes and allows buyers to finance their home purchas term and lower interest rate than with conventional loans.

**Type of Assistance:**

The program insures lenders against loss from default on loans of up t The program insures private lenders against losses of up to 90 percent value of a single loan. Total insurance coverage is limited to 10 percent lender's Title I portfolio. The buyer must agree to make a 5 percent do and interest rate payments determined by the lender. Annual insuranc start at \$1 per \$100 of the loan amount, but are reduced in the later y loan. The maximum loan term varies from 20 to 25 years.

**Eligible Grantees:**

Private lending institutions are eligible for insurance on loans made un program.

**Eligible Customers:**

All buyers who plan to use the manufactured home as their principal pl residence are eligible for the program.

**Application:**

Buyers of manufactured homes may apply for a loan through a HUD-ap lender or through a lender's approved dealer.

**Technical Guidance:**

The program is authorized under Title I, Section 2 of the National Hous U.S.C. 1703). Program regulations are in 24 CFR Part 201. Administere Office of Housing-Federal Housing Administration. Debt collection activi been consolidated at the Albany Financial Operations Center, 800-669-

**For More Information:**

For more information, refer to "Financing Manufactured Homes, HUD-2 available from the HUD Customer Service Center, 1-800-767-7468. Inf can also be found at the [HUD-approved Title I lender](#) page or you c HUD-approved [housing counseling agency](#). To learn more about ma

housing options and opportunities, try **HUD's homepage** or the **Manu Housing Institute** website.

Content updated December 5, 2000



U.S. Department of Housing and Urban Development  
451 7th Street S.W., Washington, DC 20410  
Telephone: (202) 708-1112 TTY: (202) 708-1455

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# manufactured home lot and combination loan insurance

## Summary:

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This program insures mortgage loans made by private lenders to buyers of manufactured homes and the lots on which to place them.

## Purpose:

HUD has been providing mortgage insurance on manufactured homes since 1969. By protecting mortgage lenders against the risk of default, participation has encouraged them to finance manufactured homes, which traditionally been financed as personal property through comparatively high-interest, short-term consumer installment loans. The program increases the availability of affordable financing and mortgages for buy manufactured homes and allows the buyers to finance purchase of their term and interest rate comparable with the commercial loans typically finance manufactured homes.

## Type of Assistance:

Title I programs offer coinsurance--HUD insures private lenders against up to 90 percent of the value of a single loan, while the lender retains responsibility for the remaining 10 percent. In addition, the insurance is limited to 10 percent of the lender's Title I portfolio. The buyer must make a downpayment and interest rate payments determined by the lender.

Title I insurance may be used for loans of up to \$64,800 for a manufactured home and lot and \$16,200 for a lot only. The lot must be appraised by a HUD lender. The dollar limits for combination and lot loans may be increased 185% in designated high-cost areas. The maximum loan term is 20 yrs for a single-module home and lot, 25 years for a multiple module home and lot, 25 years for a lot only.

## Eligible Grantees:

Private lending institutions are eligible for insurance on loans made under the program.

## Eligible Customers:

All buyers of manufactured homes who plan to use the homes as their primary residence are eligible for the program.

## Application:

Buyers of manufactured homes may apply for insurance through a HUD lender or through a lender's approved dealer. [CLICK HERE](#) to find a nearby **HUD-approved Title I lender.**

## Technical Guidance:

The program is authorized under Title I, Section 2 of the National Housing Act (42 U.S.C. 1703). Program regulations are in 24 CFR Part 201. These regulations, as well as applicable handbooks and notices, are available electronically through the HUD website.

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**HUDCLIPS.** The program is administered by the Office of Housing, Fed Housing Administration. Contact the Home Improvement Branch at (20 708-2121 for more information.

**For More Information:**

HUD publishes "Financing Manufactured Homes, HUD-265-H(10), avail the HUD Customer Service Center, 1-800-767-7468 and ask for item n 4340, Financing Manufactured (Mobile) Homes. The **HUD-approved Ti lender** or **HUD-approved housing counseling agency** links provide contact information. To learn more about manufactured housing option opportunities, try **HUD's homepage** or the website of the **Manufactu Housing Institute**.

Content updated December 5, 2000



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WISCONSIN

ADDITIONAL

EXPLANATION

FOR THE YEAR 1994

# WISCONSIN MOBILE HOME RESIDENTS: A PROFILE DERIVED FROM THE 1990 CENSUS

WISCONSIN DEPARTMENT OF  
REVENUE

February 1994

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William J. Lontz  
Associate Professor  
UW-Extension  
Department Community  
Resource Development  
Environmental Resources  
Center

# OUTLINE

## **INTRODUCTION**

## **HIGHLIGHTS**

### **A. SOCIAL CHARACTERISTICS**

1. Sizes and Types of Households
2. Age, Sex and Race
3. Marital Status and Presence of Children
4. Educational Levels
5. Veteran Status

### **B. ECONOMIC CHARACTERISTICS**

1. Labor Force Status
2. Industry Employed In and Occupation
3. Income
4. Availability of Autos

### **C. SITE AND HOUSING UNIT CHARACTERISTICS**

1. Age of Structure and Tenure
2. Size of Housing Unit
3. Water Supply and Sewage Disposal
4. Plumbing and Kitchen Facilities

### **D. GEOGRAPHICAL DISTRIBUTION AND RANKINGS**

1. All Indicators Distributed Alphabetically by County
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3. Counties Ranked by Number of Mobile Homes as Percent of All Housing Units
4. Counties Ranked by Percent of Mobile Homes That Are Occupied

## INTRODUCTION

More than 72,000 mobile homes were occupied or available for year-around occupancy in Wisconsin in 1990.<sup>1</sup> This represented about 4 percent of all year-around housing units in the state. Almost four out of every five of these mobile homes were located in rural areas of the state, where they generally account for substantially higher proportions of the overall housing stock.

U.S. Census data from 1960 through 1990 indicate that the number of mobile homes in the state, and the proportion of the housing stock that they represent, continues to increase. For example, between 1980 and 1990 almost 18,000 additional mobile homes were added to Wisconsin's year-around housing stock and, in that same period, the share of mobile homes as a portion of total housing units rose one percentage point.

This monograph summarizes social, economic and dwelling unit information about those who reside in mobile homes (both inside and outside of mobile home parks) in Wisconsin as reported by the U.S. Census. Its structure and analysis parallels, and updates, a monograph prepared in 1988 based on 1980 U.S. Census data.<sup>2</sup>

The information presented should be of interest to a variety of clientele--individuals associated with sales and service of mobile homes, owners and operators of mobile home parks, and officials of state and local government who are charged with public policies and programs relating to the location and design of mobile homes and mobile home parks through land use planning and regulation as well as licensing.

Census data can be helpful in addressing questions relating to social and economic characteristics such as the extent to which mobile home households contribute to the demand for school facilities, or the income and occupational characteristics of mobile home households. These data can also help confirm or debunk popular conceptions and misconceptions regarding this lifestyle choice vis-a-vis other residence types.

Answers to other, more subjective, matters--such as the level of mobile home occupant satisfaction with this housing choice, the relationship between a mobile home owner and the mobile home park owner, and so on--cannot be found by analyzing Census data. Such questions fall outside the scope of this current monograph.

The primary focus of this investigation, using current Census data, is to delineate and describe the mobile home population's social and economic characteristics. In so doing emphasis will be placed on comparing and contrasting this population's profile with the profiles of occupants of other types of dwelling units such as single-family homes and multi-family units. Attention will also be devoted to the characteristics of mobile home sites and units as housing alternatives, and to their general geographical distribution throughout Wisconsin.

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1 Source: 1990 Census of Population and Housing, PUMSA (5% file). Mobile Home includes both occupied and vacant mobile homes and trailers to which no permanent rooms have been added.

Other categories used in the tables cited within this monograph are:

Single-Family includes 1-unit detached and attached structures,

Multi-Family includes structures containing 2 or more housing units,

2 The original monograph was prepared by John C. Roberts, Professor, University of Wisconsin Cooperative Extension Service, February 1988. The author of this update is indebted to Professor Roberts for his guidance, encouragement and support.

An important perspective to keep in mind is that within the mobile home population there is—as there is in any such group—much diversity. Mobile home occupants include people of all ages, incomes, races, marital status, educational levels and occupations. For example, while mobile home dwellers, as a whole, may tend to be younger than those living in single-family homes, they do include people of all ages; while they are more likely to be married than is the apartment dweller, they also include widowed, separated, divorced and single people. This fundamental diversity underlies all of the description, analysis and comparisons of mobile home occupants with occupants of other housing types.

In gathering the original data used for this monograph, the occupants of 1 of every 20 occupied housing units in the state (a 5 percent sample) were surveyed by mail by the U.S. Bureau of the Census. Subsequently, estimates of the total population, based upon the 5 percent sample, were prepared and provided to the author by the University of Wisconsin-Madison Applied Population Laboratory. Partial funding for the data assemblage work and for the analysis itself was provided by the Wisconsin Manufactured Housing Association. The Association, however, exercised no control over the content or conclusions of this monograph.

Short definitions of some terms have been provided (for example: "not a family" is defined as "singles and unrelated individuals"). Consult the 1990 U.S. Census reports on population and housing for more complete definitions of terms. In some tables there may be small discrepancies between the data in the column and the TOTAL figures due to rounding of data to the nearest whole number.

## **HIGHLIGHTS**

Some selected highlights from the Census data reported in this monograph are listed below. Most of these are identical, or essentially so, to the highlights reported from the 1980 Census analysis. They have been printed in bold for easy identification. Several changes evident during the 1980 and 1990 period are also included as highlights, or qualifications of highlights. Other changes or differences are noted in the text of the monograph itself.

- **Mobile homes constitute a small, but steadily growing proportion of the housing stock. They are much more common in suburban and rural areas than in urban areas.**
- **Mobile home households tend to be somewhat smaller than single-family households and somewhat larger than households occupying multi-family dwellings. Between 1980 and 1990 the average size of all household types declined slightly.**
- **Married couples and their families are the predominant type of households living in mobile homes. The next most prevalent type of mobile home household is made up of single people without children. Between 1980 and 1990 the percentage of all housing types occupied by married couple families declined significantly.**
- **Most mobile homes are owner-occupied.**
- **While people of all ages do live in mobile homes, these units are more likely to be occupied by younger people (i.e., those younger than 35 years) than are single-family units.**
- **With respect to sex, race and veteran status, occupants of mobile homes do not differ markedly from occupants of single-family homes. There are also substantial similarities regarding the marital status of both mobile home and single-family home residents when contrasted with multi-family occupants. However, divorced individuals occupy a somewhat higher percentage of both mobile homes and apartment dwellings than single-family units.**

- Mobile home households are less likely than single-family households to contribute students to elementary and secondary schools. However, between 1980 and 1990 there was a significant increase in the percentage of both mobile home and multi-family units with school-age children.
- Educational levels of mobile home occupants are somewhat lower than those of single-family home occupants and multi-family residents.
- Average incomes of mobile home occupants are somewhat lower than those of single-family occupants, and slightly higher than those of multi-family residents.
- While mobile home occupants are employed in the full range of occupations, they tend to be most concentrated in operator, fabricator, laborer, technical, sales, service and repair occupations.
- With respect to their reliance (or lack of reliance) on social security or public assistance income, mobile home occupants do not differ greatly from occupants of other types of housing.
- On the whole, mobile home stock is significantly newer than single-family and multi-family housing stock. In terms of mobility, however, while mobile home occupants appear to be considerably more mobile than single-family residents, they are less so than multi-family occupants.
- Finally, while mobile home occupants share some characteristics with single-family households, and other characteristics with multi-family households, in many other respects they are unique. Further, mobile homes include people of all ages, incomes, occupations, marital status and educational levels.

## **A. SOCIAL CHARACTERISTICS**

### **1. Sizes and Types of Households**

On average, the size of a mobile home household in 1990 was smaller than a single-family household and larger than a multi-family household. The differences, which are not extreme, can be seen in Table 1 below: mean mobile home household size was 2.3 persons per dwelling unit, compared to an average of 2.9 persons in single-family units and 2.0 in duplexes and apartments. Comparison with the 1980 census shows that over the last ten years the average household size declined slightly for all housing types, but that the spread between them remained about the same (e.g., 1980 mean size of household--MH: 2.4, SF: 3.1, and MF: 2.1).

**Table 1. Number of Units and Number of Occupants, by Type of Housing, Wisconsin, 1990**

	<u>MOBILE HOME</u>	<u>SINGLE-FAMILY</u>	<u>MULTI-FAMILY</u>
Estimated Number of Occupied Housing Units	68,750	1,235,757	498,227
Estimated Number of Occupants	160,458	3,568,105	977,459
Mean Size of Household (persons per dwelling unit)	2.3	2.9	2.0

Slightly more than one-half of all mobile homes in Wisconsin are inhabited by married couples and their families (52%). This contrasts significantly with both single-family and multi-family units where occupancy by married couple families is represented by 71% and 26% of the total respectively. The second most frequent type of household in mobile homes is single persons or unrelated individuals (34%). For both single-family and multi-family units the single and/or unrelated individual occupancy rates are 19% and 56% respectively. Single parent families account for about 15% of all mobile home occupants. In all three respects, mobile home households lie between single-family and multi-family households.

Between 1980 and 1990 the most significant change in occupancy type for all units (MH, SF and MF) involved a shift from married couple families primarily to single and unrelated individuals. For example, the 1980 percentages showed that 58% of mobile homes were lived in by married couple families, 76% of single-family units were occupied by couples and 34% of duplexes and apartments housed families.

**Table 2. Household Family Type, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
Married Couple Family	52%	71%	26%
Male Head Family, No Wife	5%	3%	3%
Female Head Family, No Husband	10%	7%	15%
Non-Family Household (singles and unrelated individuals)	34%	19%	56%
TOTAL	101%	100%	100%

More than four-fifths of mobile homes (83%) are owner-occupied. This rate is slightly lower than the ownership rate for single-family homes (88%) but, as might be expected, much higher than the same rate for multi-family housing units (12%).

**Table 3. Type of Occupancy, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
Owner-Occupied	83%	88%	12%
Renter-Occupied	17%	12%	88%
TOTAL	100%	100%	100%

## 2. Age, Sex and Race

The age composition of those living in mobile homes is more similar to those living in apartment units than it is to those living in single-family homes where individuals are more likely to be in the older adult (35-64) or school age (5-19) groups. The main contrast between occupants of mobile homes and apartments or duplexes comes in the higher percentage of young adults between the ages of 20 and 34 that live in multi-family units.

**Table 4. Age of Occupant, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
0-4 Years Old	10%	7%	9%
5-19	19%	23%	17%
20-34	30%	20%	39%
35-64	28%	37%	23%
65 and Older	12%	12%	14%
TOTAL	99%	99%	102%

There are slightly more males living in mobile homes than females. This percentage distribution has changed marginally since 1980 when the occupants of mobile homes were equally divided among males and females.

**Table 5. Sex of Occupants, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
Male	51%	50%	45%
Female	49%	50%	55%
TOTAL	100%	100%	100%

The overwhelming majority of Wisconsin's mobile home dwellers are white; with other races accounting for only 3 percent of such occupants. This is much more similar to the overall racial composition of single-family home occupants than it is to the composition of multi-family units where nineteen percent of the occupants are non-white.

**Table 6. Race, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
White	97%	95%	82%
Black	<0.5%	3%	13%
American Indian	2%	1%	1%
Asian	<0.5%	1%	3%
Other	<0.5%	1%	2%
TOTAL	100%	101%	101%

### 3. Marital Status and Presence of Children

Those who are married and those who have never been married make up 84 percent of the population living in mobile homes. This percentage is down slightly from 1980 when these two categories accounted for 87 percent of mobile home residents. The same categories account for an even larger (91%) share of single-family residents. Divorced individuals account for a somewhat larger share of both mobile home residents and multi-family dwellers than single-family units.

**Table 7. Marital Status, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE- FAMILY	MULTI- FAMILY
Married (and Together)	44%	51%	27%
Widowed	5%	5%	8%
Divorced	9%	4%	11%
Separated	2%	1%	2%
Single (Those Never Married and Those Under Age 15)	40%	40%	51%
TOTAL	100%	101%	99%

When local officials try to address growth management questions through powers like land use planning and regulation, they often look carefully at the demand that various types of development and housing are likely to place on a community's school facilities. Table 8 shows that both mobile home and single-family units are about evenly split between households with children and those without, although mobile homes are slightly more likely to have children (51%) and single-family dwellings are slightly more likely not to have children (52%). Fifty-five percent of apartments and duplexes, on the other hand, are likely to be households with children. Further, if the categories representing households with current school age children are isolated (e.g., households with children 6-17 only, and children both under 6 and 6-17), it is clear that mobile home households are the least likely of all three housing types to place demand on the school facilities. Only thirty-two percent of mobile home households contain school age children, whereas thirty-eight percent of single-family units and thirty-five percent of multi-family units contribute directly to the elementary and secondary school population.

Interestingly, this measure has undergone significant change since 1980 when thirty-six percent of single-family units contained school age children, while only nineteen percent of mobile home units and thirteen percent of multi-family units contributed to the demand on schools. In the ten year period between 1980 and 1990 the share of mobile homes housing school age children grew by thirteen percent. And over this same period, the share of apartments and duplexes housing school age children increased by an even more dramatic twenty-two percentage points.

**Table 8. Presence and Age of School Age Children, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE- FAMILY	MULTI- FAMILY
Households w/o Children	49%	52%	45%
Households w/ Children	51%	48%	55%
<i>Children Under 6 Only</i>	<i>(19%)</i>	<i>(10%)</i>	<i>(20%)</i>
<i>Children 6-17 Only</i>	<i>(21%)</i>	<i>(27%)</i>	<i>(24%)</i>
<i>Children Both Under 6 and 6-17</i>	<i>(11%)</i>	<i>(11%)</i>	<i>(11%)</i>
TOTAL	100%	100%	100%

Since the data in Table 8 represent households rather than individuals, theoretically it would be possible for mobile home families to have larger numbers of children in each family and therefore contribute more to the school population than Table 8's figures suggest. However, school enrollment data for all schools and colleges, public and private, displayed in Table 9 do not support this theory. They show that the percentage of

school enrollees, by type of housing, is lower for mobile homes (21%) than for either single-family (27%) or multi-family (25%) units. Further, the data displayed earlier in Table 1 and Table 4 which show that the size of family and percentage of school age children in the "average" mobile home are less than those for single family homes serve to substantiate the conclusion that the "average" mobile home contributes less to school population than does the "average" single family home.

**Table 9. Percent of Total Population Enrolled in School, by Type of Housing, Wisconsin, 1990**

	<u>MOBILE HOME</u>	<u>SINGLE- FAMILY</u>	<u>MULTI- FAMILY</u>
N/A (Less Than 3 Years Old)	6%	4%	6%
Not Enrolled in School	73%	69%	69%
Enrolled in School	21%	27%	25%
<i>Public School, College</i>	<i>(19%)</i>	<i>(22%)</i>	<i>(22%)</i>
<i>Private School, College</i>	<i>( 2%)</i>	<i>( 5%)</i>	<i>( 3%)</i>
TOTAL	100%	100%	100%

**4. Educational Levels**

All levels of educational achievement—from those who completed or left school before completing their elementary school education to those who graduated from college and completed some post-graduate work—can be found among those who are heads of mobile home households. Thirteen percent of all mobile home heads of households had completed some college. Some sixty-eight percent had either graduated from high school or gone on to college. Overall, however, heads of households living in single-family or multi-family units were more likely to have advanced beyond high school to college and post graduate work than were heads of mobile home households.

When these same data are compared for 1980 and 1990 it is clear that a significantly larger percentage of heads of households from all housing types have progressed to educational levels beyond high school. For example, the percentage increase for mobile home heads of household over this period was eight points. For single-family and multi-family heads of households over this same period the percentage increase was thirteen and eleven points respectively.

**Table 10. Years of School Completed by Head of Household, by Type of Housing, Wisconsin 1990**

	<u>MOBILE HOME</u>	<u>SINGLE- FAMILY</u>	<u>MULTI- FAMILY</u>
Less Than High School	13%	10%	9%
Attended High School	20%	11%	14%
Graduated High School	45%	36%	30%
Some College	13%	17%	21%
Graduated College	9%	19%	21%
Post Graduate Work	1%	8%	5%
TOTAL	101%	101%	101%

5. Veteran Status

Little substantial difference can be found by comparing the veteran status of mobile home occupants with those who live in other types of housing. Slightly more than one in eight (12 percent) occupants of both mobile homes and single-family units were veterans of active duty military service. About one of every twelve apartment and duplex residents were veterans.

**Table 11. Veteran Status, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
Veteran	12%	12%	8%
Not a Veteran (or Less Than 16)	88%	88%	92%
TOTAL	100%	100%	100%

**B. ECONOMIC CHARACTERISTICS**

1. Labor Force Status

The labor force status of mobile home occupants differs slightly from occupants of other types of housing, with a smaller percentage employed. A somewhat higher percentage of occupants in all categories was categorized as employed in 1990 (see below) when compared with the same data for 1980 (MH: 42%, SF: 45%, MF: 48%).

**Table 12. Labor Force Status, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
Employed	46%	50%	50%
Unemployed	4%	2%	4%
In Armed Forces	<0.5%	<0.5%	<0.5%
Not in Labor Force	24%	23%	25%
Under Age 16	25%	25%	21%
TOTAL	99%	100%	100%

2. Industry Employed In and Occupations

Occupants from all types of housing have some things in common with respect to the industries in which they are employed. For example, the industrial sectors employing the largest percentages of persons, regardless of which type of housing they occupy, were manufacturing, retail trade and professional. All are in the double digits for all types of housing. But there are also some significant differences. For example, mobile home occupants are more strongly oriented toward manufacturing, while higher percentages of single-family and multi-family residents are concentrated in professional and related industries. With the exception of these sectors, and the finance-insurance-real estate industries, employment distribution is quite similar for mobile home and single-family dwellings.

**Table 13. Industry Employed In, by Type of Housing, Wisconsin, 1990**

	<u>MOBILE HOME</u>	<u>SINGLE- FAMILY</u>	<u>MULTI- FAMILY</u>
Ag., Forestry, Fish., Mining	7%	6%	1%
Construction	5%	5%	4%
Manufacturing	33%	25%	23%
Transportation, Comm., Util.	6%	6%	5%
Wholesale Trade	4%	4%	4%
Retail Trade	19%	16%	20%
Finance, Ins., Real Estate	3%	6%	7%
Business and Repair	4%	3%	5%
Personal Services	3%	2%	3%
Entertainment, Recreation	1%	1%	1%
Professional and Related	14%	22%	24%
Public Administration	2%	4%	3%
TOTAL	101%	100%	100%

Occupational indicators show even more striking contrasts when categorized by housing type. Table 14 shows that mobile home occupants are much more likely to be employed as operators, fabricators and laborers than are single-family and multi-family residents. Conversely, they are much less likely to be employed as managers, and somewhat less likely to work in technical, sales and administrative support positions. Although these same tendencies were apparent in 1980, the contrasts (in terms of percentage differences) are more pronounced in 1990.

**Table 14. Occupation, by Type of Housing, Wisconsin, 1990**

	<u>MOBILE HOME</u>	<u>SINGLE- FAMILY</u>	<u>MULTI- FAMILY</u>
Manager and Professional	9%	24%	23%
Technical, Sales, Admin.	20%	29%	32%
Service	18%	13%	16%
Farming, Forestry, Fishing	7%	5%	1%
Precision Prod., Craft, Repair	15%	12%	10%
Operators, Fabricators, Labor.	31%	18%	18%
TOTAL	100%	101%	100%

## 2. Income

As might be anticipated, some striking differences can be seen when total household income is broken down by housing type. The data in Table 15 tend to confirm the common-sense notion that people with lower incomes choose lower cost housing options. Ninety-one and eighty-eight percent of mobile home and multi-family occupants have a total household income of less than \$25,000 per year, while only eighty percent of single-family households fall into this category. Conversely, nine percent of single-family households make \$25,000 or more each year, while the percentages for mobile home and multi-family households in this category are 21% and 13% respectively.

The percentages of households earning less than \$25,000 increased only slightly for mobile home and multi-family units between 1980 and 1990. However, this percentage increased significantly, from 62% in 1980 to 80% in 1990, for single-family dwellings.

To some extent, the smaller average household size (see Table 1) for mobile home and multi-family units cautions against assuming, strictly on the basis of differences in total household income levels, that the result is also an overall lower standard of living than that enjoyed by single-family residents. But, Table 16 confirms that a significantly larger percentage of residents in both mobile homes and multi-family units fall at or below the poverty line than is true for occupants of single-family dwellings.

In the decade between the 1980 and 1990 censuses, the percentages of single-family households above and below the poverty line remained constant. For mobile home and multi-family households, on the other hand, there was a significant increase of 6% and 8% of those units falling below the poverty line.

**Table 15. Total Household Income, by Type of Housing, Wisconsin, 1989**

	MOBILE HOME	SINGLE- FAMILY	MULTI- FAMILY
No Income or Negative Income	30%	30%	25%
\$1-9,999	30%	25%	32%
\$10,000-14,999	14%	10%	13%
\$15,000-24,999	17%	15%	18%
\$25,000-49,999	8%	17%	12%
\$50,000 or More	1%	4%	1%
TOTAL	100%	101%	101%

**Table 16. Household Income, by Type of Housing, Wisconsin, 1989**

	MOBILE HOME	SINGLE- FAMILY	MULTI- FAMILY
At or Below Poverty Line	18%	7%	25%
Above Poverty Line	82%	94%	75%
TOTAL	100%	101%	100%

Table 17 shows near concurrence among all housing types when it comes to the percentages of households receiving various levels of social security income in 1989. This lack of contrast between housing types with respect to this form of income had also been evident a decade ago, although the percentage of all units not receiving such income has grown from a range of 75% to 77% in 1979 to a range of 84% to 86% in 1989.

**Table 17. Total Household Social Security Income, by Type of Housing, Wisconsin, 1989**

	MOBILE HOME	SINGLE- FAMILY	MULTI- FAMILY
None or Less Than 15 Years Old	84%	86%	85%
Less Than \$4,999	6%	5%	5%
\$5,000-9,999	9%	8%	9%
More Than \$10,000	1%	1%	1%
TOTAL	100%	100%	100%

The data for public assistance income by household (Table 18) show that mobile home residents fall between single-family and multi-family residents in their dependence on this type of income. Perhaps more significant is the fact that the overwhelming majority of households of all types (93% to 98%) does not receive public assistance income. Compared to the situation in 1979, all housing types show a decrease in the percentage of units on public assistance income by 1989.

**Table 18. Total Household Public Assistance Income, by Type of Housing, Wisconsin, 1989**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
N/A	95%	98%	93%
Less Than \$4,999	3%	1%	4%
\$5,000-9,999	2%	1%	3%
More Than \$10,000	<0.5%	<0.5%	<0.5%
TOTAL	100%	100%	100%

### 3. Availability of Autos

The percentage of households without any available auto is quite low for both mobile home units and single-family units; it is very high (more than one in five) for multi-family units. This is not too surprising considering the fact that mobile homes and single-family units tend towards more rural and suburban locations, while multi-family homes predominate in urban areas.

Of those mobile home families that do have automobiles the percentage (41%) that has two is identical to the percentage owning one. With respect to the other forms of housing, slightly less than one-half of single-family units have two autos, while only one-fourth has one; and the situation for multi-family dwellings owning autos is almost the mirror reverse (49% own only one, and 24% own two). Significantly, almost a quarter (22%) of single-family units has three or more autos. The percentage of mobile home units with three or more autos is considerably lower (13%), and multi-family dwellings are even less likely (6%) to have this number of automobiles.

The decade between 1980 and 1990 saw an overall decrease in the percentage of all units having no auto (1980-MH: 11%, SF: 7%, and MF: 25%). It also saw a fairly dramatic shift, especially for mobile homes and single-family units, in the percentage of dwellings having more than one auto (MH--from 28% in 1980 to 54% in 1990; SF--from 46% to 69%; and MF--from 22% to 30%).

**Table 19. Autos Available, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
None	5%	4%	22%
1	41%	26%	49%
2	41%	47%	24%
3 or More	13%	22%	6%
TOTAL	100%	99%	101%

**C. SITE AND HOUSING UNIT CHARACTERISTICS**

**1. Age of Structure and Tenure**

Mobile homes tend, on average, to be newer than the other types of housing stock. Table 20 shows that 76% of mobile homes are less than 20 years old, while only 31% of single-family and 39% of multi-family units fall into this age category. Conversely, while only 8% of mobile homes are thirty or more years old, 55% of single-family and 48% of multi-family dwellings are this age.

In 1980 a full 66% of mobile homes were nine year old or younger, 28% were 10 to 19 years old and only 4% were 20 to 29 years of age. A comparison with the same categories under mobile homes in Table 20 below suggests that, while mobile homes may be relatively new in comparison to other types of housing stock, as a group they have aged over the past ten years. By 1990 only 31% of mobile homes were nine years old or younger, down a full 35% from 1980, while 16% were 20 to 29 years old, up 12% from the same category in 1980. By 1990 the category of mobile homes aged 10 to 19 years had also risen by 15% over the same category in 1980.

**Table 20. Year Structure Built, by Type of Housing, Wisconsin, 1990**

<u>YEAR BUILT</u>	<u>AGE (YEARS)</u>	<u>MOBILE HOME</u>	<u>SINGLE-FAMILY</u>	<u>MULTI-FAMILY</u>
1980 or Later	9 or Less	31%	12%	17%
1970-79	10-19	45%	19%	22%
1960-69	20-29	16%	14%	13%
1950-59	30-39	3%	16%	10%
1949 or Earlier	40 or More	5%	39%	38%
TOTAL		100%	100%	100%

Consistent with the younger age of the mobile home housing stock was the fact that 78 percent of mobile home households had moved into their housing unit within the past 9 years. In this respect mobile home households were slightly less mobile than apartment dwellers (84 percent had lived in their unit 9 years or less), but much more mobile than single-family home dwellers, where 48 percent had lived in their housing unit for 9 years or less (see Table 21).

Comparing the 1980 data for this indicator with that of 1990, the percent of mobile home households moving into their dwelling unit within the past 9 years has decreased by a full 13%, the percent of apartment dwellers in this situation remained exactly the same and the percent of single-family households declined by seven percent. In other words, the stability of both mobile home and single-family households has increased over the past ten years; the former quite dramatically, especially considering the fact that in 1980 mobile home households were the most mobile (91% having moved into their unit within the last 9 years) of all housing types.

**Table 21. Year Moved Into Unit, by Type of Housing, Wisconsin, 1990**

<u>YEAR MOVED IN</u>	<u>TENURE (YEARS)</u>	<u>MOBILE HOME</u>	<u>SINGLE- FAMILY</u>	<u>MULTI- FAMILY</u>
1989-90	1 or Less	22%	11%	37%
1985-88	2-4	36%	23%	35%
1980-84	5-9	20%	14%	12%
1970-79	10-19	19%	25%	10%
1960-69	20-29	3%	13%	3%
Before 1960	30 or More	<0.5%	15%	3%
TOTAL		100%	101%	100%

In the monograph analyzing 1980 census data, which formed the prototype for this one, it was noted that the propensity to move from one housing unit to another (e.g., mobility) may not be the only explanation for the large percentage of mobile home occupants with short tenure since recent decades had seen rapid growth in demand for mobile homes by first-time home buyers. Much of the apparent mobility of mobile home occupants may have really been a reflection of first-time home buyers (including newly-formed families) selecting this option rather than the single-family home, or the multi-family housing option. The 1990 census data, which shows a trend toward longer tenure and less mobility for mobile home households, tends to lend additional credence to this idea.

**2. Size of Housing Unit**

It will likely come as no surprise that mobile homes in Wisconsin tend to be smaller—as measured by number of rooms—than single-family houses, and larger than multi-family units. About 9 of every 10 (92 percent) mobile homes have 5 or less rooms, compared to about 4 of every 10 (38 percent) single-family units. And, while a full 88% (therefore, also approximately 9 of every 10) of multi-family units also have 5 or fewer rooms, mobile homes tend to be more concentrated in the 4 and 5 room category, and multi-family units tend to be concentrated in the 3 to 5 room category.

**Table 22. Number of Rooms, by Type of Housing, Wisconsin, 1990**

	<u>MOBILE HOME</u>	<u>SINGLE- FAMILY</u>	<u>MULTI- FAMILY</u>
1	2%	<0.5%	3%
2	4%	1%	8%
3	11%	3%	22%
4	44%	10%	33%
5	31%	24%	22%
6	6%	25%	8%
7	2%	18%	2%
8	1%	11%	1%
9 or More	<0.5%	9%	1%
TOTAL	101%	101%	100%

Another indicator of size is the number of bedrooms per unit. A large majority (80%) of multi-family units have 1 or 2 bedrooms. An even greater majority (89%) of mobile home units has 2 or 3 bedrooms. And a still greater majority (93%) of single-family dwellings has 2 to 4 bedrooms, with more than half (52%) having

3 bedrooms. The data for this indicator have remained quite stable over the ten years between the 1980 and 1990 censuses.

**Table 23. Number of Bedrooms, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
None	2%	<0.5%	4%
1	8%	3%	32%
2	59%	21%	48%
3	30%	52%	14%
4	1%	20%	2%
5 or More	<0.5%	4%	1%
TOTAL	100%	100%	101%

### 3. Water Supply and Sewage Disposal

Given the fact, cited in the introduction to this monograph, that some 4 of every 5 mobile homes in Wisconsin are located in rural areas, it should not come as a surprise to discover that mobile homes are more likely to be served by on-site sewage disposal and water supply systems than are either single-family or multi-family homes. As the data in Table 24 suggest, single-family homes are considerably more likely to be located in cities and suburbs where they can be served by public utility systems. And, multi-family units are almost exclusively so located.

**Table 24. Source of Water, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
Central (Pub. or Priv.) System	35%	57%	97%
Drilled Well	55%	39%	3%
Dug Well	6%	3%	<0.5%
Other	4%	1%	<0.5%
TOTAL	100%	100%	100%

**Table 25. Sewage Disposal, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
Public Sewer	35%	62%	97%
Septic Tank/Cesspool	58%	36%	3%
Other	7%	2%	<0.5%
TOTAL	100%	100%	100%

### 4. Completeness of Plumbing and Kitchen Facilities

Plumbing and kitchen facilities are quite likely to be complete in all housing units, regardless of type. However, where such facilities are incomplete, the tendency is for that to occur in mobile homes (6% and

4%, respectively, of such units have incomplete plumbing and kitchen facilities). This tendency, although relatively weak at present, may bear watching since it was not in evidence in the 1980 census analysis. At that time all types of housing units were essentially reported to have complete (98/99%) plumbing and kitchen facilities.

**Table 26. Plumbing Facilities, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
Yes, Complete Plumbing	94%	99%	99%
No	6%	1%	1%
TOTAL	100%	100%	100%

**Table 27. Kitchen Facilities, by Type of Housing, Wisconsin, 1990**

	MOBILE HOME	SINGLE-FAMILY	MULTI-FAMILY
Complete	96%	99%	99%
Not Complete	4%	1%	1%
TOTAL	100%	100%	100%

#### D. GEOGRAPHIC DISTRIBUTION AND RANKINGS

The tables, or listings, below show how mobile homes are distributed by county throughout Wisconsin according to the 1990 Census of Population and Housing.

A few observations might be offered for each of the rankings:

1. All Indicators by County. More than two-thirds of the mobile homes in Wisconsin were occupied in 1990.
2. Counties Ranked by Number of Mobile Homes. The county with the highest number of mobile homes had almost 5000. The county with the lowest number had fewer than 150. Only ten counties had more than 2000 mobile homes and nineteen had fewer than 1000 units.
3. Counties Ranked by Number of Mobile Homes as Percent of All Housing Units. In two counties, both rural, mobile homes represented more than a quarter of all housing units. In four counties, all urban, mobile homes accounted for less than one percent of the housing units.

For the state as a whole, mobile homes represented almost 5 percent of total housing stock. In fourteen counties, mostly urban, the percentage of mobile homes to all housing units fell below the state average. In 58 counties it was above the state percentage, and in twenty seven of those counties the percentage of mobile homes to all housing units was at least twice the state percentage.

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3 "Complete kitchen" facilities are a sink with piped water, a range or cookstove and a refrigerator. "Complete plumbing" is a room with flush toilet, bathtub or shower and wash basin with piped water.

4. **Counties Ranked by Percent of Mobile Homes Occupied.** Forty three counties had a mobile home occupancy rate higher than the state's sixty-eight percent, and in twenty nine counties the occupancy rate was lower than the state as a whole. Occupancy as a percentage of total units tended to be higher in urban counties, and lower in rural counties. Particularly low rates were reported in some of the rural recreational counties, where such units are often used as second-homes or rural retreats.

COUNTY RANKING BY PERCENT OF MOBILE HOMES OCCUPIED

COUNTY	PERCENT OCCUPIED	RANK
ALBANY	72.0	1
ALBUQUERQUE	71.0	2
ALBUQUERQUE	70.0	3
ALBUQUERQUE	69.0	4
ALBUQUERQUE	68.0	5
ALBUQUERQUE	67.0	6
ALBUQUERQUE	66.0	7
ALBUQUERQUE	65.0	8
ALBUQUERQUE	64.0	9
ALBUQUERQUE	63.0	10
ALBUQUERQUE	62.0	11
ALBUQUERQUE	61.0	12
ALBUQUERQUE	60.0	13
ALBUQUERQUE	59.0	14
ALBUQUERQUE	58.0	15
ALBUQUERQUE	57.0	16
ALBUQUERQUE	56.0	17
ALBUQUERQUE	55.0	18
ALBUQUERQUE	54.0	19
ALBUQUERQUE	53.0	20
ALBUQUERQUE	52.0	21
ALBUQUERQUE	51.0	22
ALBUQUERQUE	50.0	23
ALBUQUERQUE	49.0	24
ALBUQUERQUE	48.0	25
ALBUQUERQUE	47.0	26
ALBUQUERQUE	46.0	27
ALBUQUERQUE	45.0	28
ALBUQUERQUE	44.0	29
ALBUQUERQUE	43.0	30
ALBUQUERQUE	42.0	31
ALBUQUERQUE	41.0	32
ALBUQUERQUE	40.0	33
ALBUQUERQUE	39.0	34
ALBUQUERQUE	38.0	35
ALBUQUERQUE	37.0	36
ALBUQUERQUE	36.0	37
ALBUQUERQUE	35.0	38
ALBUQUERQUE	34.0	39
ALBUQUERQUE	33.0	40
ALBUQUERQUE	32.0	41
ALBUQUERQUE	31.0	42
ALBUQUERQUE	30.0	43

COUNTY RANKING BY PERCENT OF MOBILE HOMES OCCUPIED

The following table shows the counties ranked by the percentage of mobile homes occupied. The counties are listed in descending order of occupancy rate. The state's average occupancy rate is 68 percent. The counties with the highest occupancy rates are Albany (72 percent) and Albuquerque (71 percent). The counties with the lowest occupancy rates are Santa Fe (30 percent) and Santa Rita (31 percent). The occupancy rate tends to be higher in urban counties and lower in rural counties. Particularly low rates were reported in some of the rural recreational counties, where such units are often used as second-homes or rural retreats.

1. WI Counties

WI County	Number of Mobile Homes	As % of All Housing Units	Number Occupied	Percent Occupied
Adams County	3661	29.5%	1260	34.4%
Ashland County	808	9.7%	449	55.6%
Barron County	2068	10.7%	1386	67.0%
Bayfield County	1193	10.9%	517	43.3%
Brown County	1574	2.1%	1485	94.3%
Buffalo County	459	8.2%	409	89.1%
Burnett County	1170	10.0%	523	44.7%
Calumet County	741	5.9%	648	87.4%
Chippewa County	1462	7.0%	1150	78.7%
Clark County	1271	9.8%	891	70.1%
Columbia County	1054	5.5%	751	71.3%
Crawford County	1380	18.9%	732	53.0%
Dane County	2276	1.5%	2144	94.2%
Dodge County	1451	5.1%	1238	85.3%
Door County	1628	9.0%	888	54.5%
Douglas County	1683	8.2%	1026	61.0%
Dunn County	1585	12.0%	1427	90.0%
Eau Claire County	1727	5.3%	1585	91.8%
Florence County	552	14.6%	259	46.9%
Fond du Lac County	1724	5.0%	1554	90.1%
Forest County	1049	14.6%	406	38.7%
Grant County	1356	7.3%	1084	79.9%
Green County	696	5.8%	615	88.4%
Green Lake County	671	7.3%	415	61.8%
Iowa County	635	7.7%	501	78.9%
Iron County	331	6.3%	152	45.9%
Jackson County	1173	15.4%	816	69.6%
Jefferson County	1534	6.0%	1431	93.3%
Juneau County	2959	25.9%	1468	49.6%
Kenosha County	1658	3.2%	1578	95.2%
Kewaunee County	604	8.0%	489	81.0%
La Crosse County	2323	6.1%	2202	94.8%
Lafayette County	436	6.9%	357	81.9%
Langlade County	1102	10.2%	565	51.3%
Lincoln County	1317	9.9%	899	68.3%
Manitowoc County	1395	4.4%	1267	90.8%
Marathon County	2330	5.3%	2076	89.1%

Source: 1990 Census of Population and Housing, STF3A, Tables H20 & H22

Marinette County	4899	19.1%	1690	34.5%
Marquette County	1586	19.7%	605	38.1%
Menominee County	255	14.6%	159	62.4%
Milwaukee County	1827	0.5%	1761	96.4%
Monroe County	1473	10.4%	1267	86.0%
Oconto County	3436	18.2%	1428	41.6%
Oneida County	2772	11.0%	1114	40.2%
Outagamie County	1457	2.8%	1365	93.7%
Ozaukee County	143	0.5%	142	99.3%
Pepin County	212	7.3%	171	80.7%
Pierce County	1023	8.9%	921	90.0%
Polk County	2537	13.7%	1428	56.3%
Portage County	1876	8.2%	1571	83.7%
Price County	1136	12.5%	538	47.4%
Racine County	525	0.8%	517	98.5%
Richland County	639	8.7%	547	85.6%
Rock County	1808	3.3%	1693	93.6%
Rusk County	1067	13.5%	561	52.6%
St. Croix County	1094	5.9%	981	89.7%
Sauk County	1669	8.2%	1350	80.9%
Sawyer County	1286	9.9%	381	29.6%
Shawano County	1530	9.1%	912	59.6%
Sheboygan County	1023	2.5%	984	96.2%
Taylor County	889	11.5%	698	78.5%
Trempealeau County	846	8.4%	742	87.7%
Vernon County	1201	11.1%	933	77.7%
Vilas County	1498	7.4%	500	33.4%
Walworth County	1108	3.0%	809	73.0%
Washburn County	1242	12.6%	635	51.1%
Washington County	668	1.9%	632	94.6%
Waukesha County	614	0.6%	588	95.8%
Waupaca County	1607	8.0%	1062	66.1%
Waushara County	1609	13.1%	813	50.5%
Winnebago County	1181	2.1%	1030	87.2%
Wood County	1933	6.7%	1710	88.5%
Wisconsin	100705	4.9%	68881	68.4%

Source: 1990 Census of Population and Housing, STF3A, Tables H20 & H22

## 2. WI Counties Ranked by Number of Mobile Homes

WI County	Number of Mobile Homes	As % of All Housing Units	Number Occupied	Percent Occupied
Marinette County	4899	19.1%	1690	34.5%
Adams County	3661	29.5%	1260	34.4%
Oconto County	3436	18.2%	1428	41.6%
Juneau County	2959	25.9%	1468	49.6%
Oneida County	2772	11.0%	1114	40.2%
Polk County	2537	13.7%	1428	56.3%
Marathon County	2330	5.3%	2076	89.1%
La Crosse County	2323	6.1%	2202	94.8%
Dane County	2276	1.5%	2144	94.2%
Barron County	2068	10.7%	1386	67.0%
Wood County	1933	6.7%	1710	88.5%
Portage County	1876	8.2%	1571	83.7%
Milwaukee County	1827	0.5%	1761	96.4%
Rock County	1808	3.3%	1693	93.6%
Eau Claire County	1727	5.3%	1585	91.8%
Fond du Lac County	1724	5.0%	1554	90.1%
Douglas County	1683	8.2%	1026	61.0%
Sauk County	1669	8.2%	1350	80.9%
Kenosha County	1658	3.2%	1578	95.2%
Door County	1628	9.0%	888	54.5%
Waushara County	1609	13.1%	813	50.5%
Waupaca County	1607	8.0%	1062	66.1%
Marquette County	1586	19.7%	605	38.1%
Dunn County	1585	12.0%	1427	90.0%
Brown County	1574	2.1%	1485	94.3%
Jefferson County	1534	6.0%	1431	93.3%
Shawano County	1530	9.1%	912	59.6%
Vilas County	1498	7.4%	500	33.4%
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Dodge County	1451	5.1%	1238	85.3%
Manitowoc County	1395	4.4%	1267	90.8%
Crawford County	1380	18.9%	732	53.0%
Grant County	1356	7.3%	1084	79.9%
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Jackson County	1173	15.4%	816	69.6%
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Lafayette County	436	6.9%	357	81.9%
Iron County	331	6.3%	152	45.9%
Menominee County	255	14.6%	159	62.4%
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Ozaukee County	143	0.5%	142	99.3%
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Source: 1990 Census of Population and Housing, STF3A, Tables H20 & H22

### 3. WI Counties Ranked by Number of Mobile Homes As % of All Housing Units

WI County	Number of Mobile Homes	As % of All Housing Units	Number Occupied	Percent Occupied
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Waupaca County	1607	8.0%	1062	66.1%
Iowa County	635	7.7%	501	78.9%
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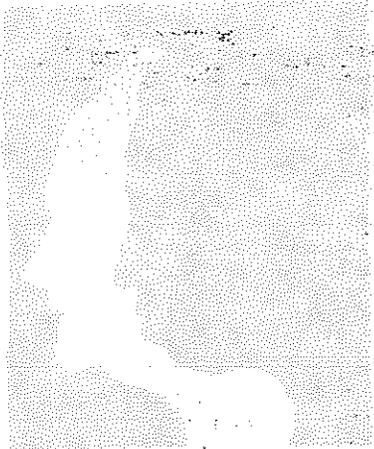
#### 4. WI Counties Ranked by Percent of Mobile Homes That Are Occupied

WI County	Number of Mobile Homes	As % of All Housing Units	Number Occupied	Percent Occupied
Ozaukee County	143	0.5%	142	99.3%
Racine County	525	0.8%	517	98.5%
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Vernon County	1201	11.1%	933	77.7%
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OLDER  
WISCONSIN  
RESIDENTS



# JUST THE

The Wisconsin Manufactured Housing Association seeks to promote the advantages of manufactured homes as today's best housing choice.

People employed by industry in Wisconsin: 4,470

Total economic impact on state in year: \$326,661,227

Amount of salaries in previous year: \$223,384,755

Manufactured housing businesses in state:

Manufacturers: 3  
Retailers: 163  
Suppliers: 49  
Lenders: 22  
Communities: 1,158

Homes produced in state last year: 3,246

Homes shipped into state last year: 3,707

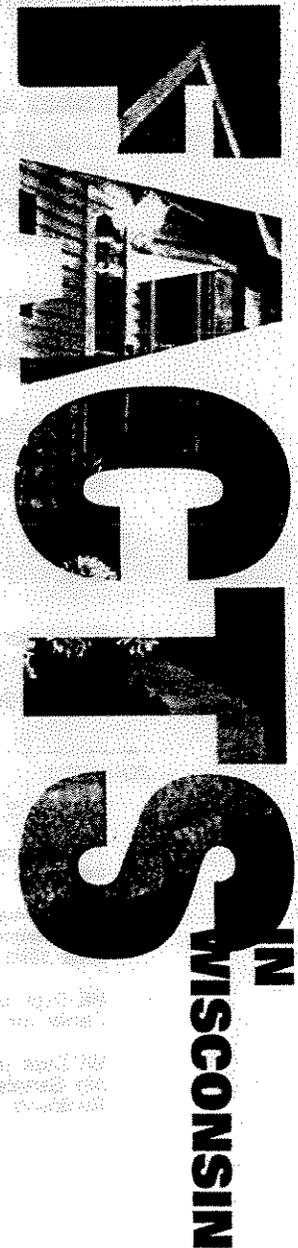
Percentage of M/H in the state compared with other housing types: 21%

*What do the homes look like?*

Average price: \$43,000

Average size or breakdown of sections: 1216 sq. ft. Single Section—1568 sq. ft. Multisection

Percentage of privately owned land vs. on leased land: 65% privately owned



4 pgs

### WORKING AND VOLUNTEERING

- ◆ Among people 60 to 64 living in the community, 28% report working full time, and 15% half-time; 17% of those age 65 to 74 work full or part-time. Four percent of those age 75 and older work full or part-time.
- ◆ Forty-five percent of people 60 and older regularly help friends with chores or errands, and 25% are formal volunteers.

### NEEDING AND GIVING CARE

- ◆ Over 30,000 Wisconsin community residents age 65 and older are getting help with 2 or more basic activities of daily living (such as dressing or bathing).
- ◆ Of those who get help with chores or personal care, 85% are helped by family or unpaid friends and volunteers.
- ◆ The majority (53%) of Wisconsinites 60 and older getting help with activities of daily living (personal care) are over 75 years old. Seventy percent are women. Forty-one percent live alone, and 43% live with a husband or wife.
- ◆ Eight percent of Wisconsin's adults under 60 regularly provide help to a person age 60 or older not living with them.

#### SOURCES:

- ◆ 1990 U. S. Census of the Population; CP-1-51.
- ◆ 1990 Census Special Tabulation on Aging; Administration on Aging.
- ◆ Official Population Projections: 1990-2020; Wi. Dept. of Administration, Demographic Services Center, June 1993.
- ◆ Wi. Dept. of Health & Social Services, Div. of Health, Center for Health Statistics.
- ◆ Wi. Dept. of Health & Social Services, Div. of Community Services, Bureau on Aging, Older Wisconsin Residents Age Profile Series.

# OLDER WISCONSIN RESIDENTS

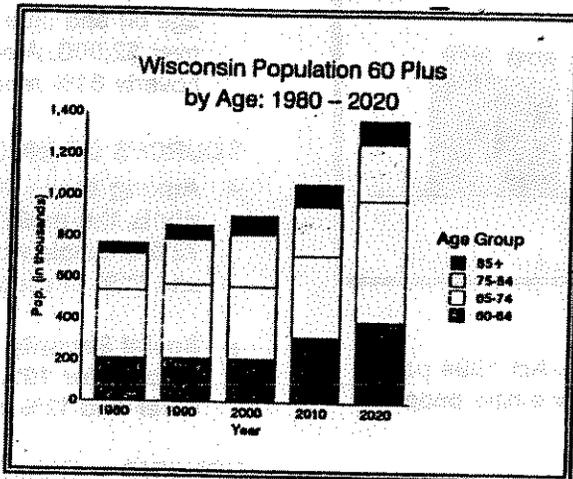


## A PROFILE

Wi. Dept. of Health & Social Services  
Div. Of Community Services  
Bureau on Aging  
(608) 266-2536

### WISCONSIN'S POPULATION IS AGING

- ◆ Between 1980 and 1990 the population age 65 and older increased by over 87,000; accounting for nearly half of the total net gain in the state's population over the decade.

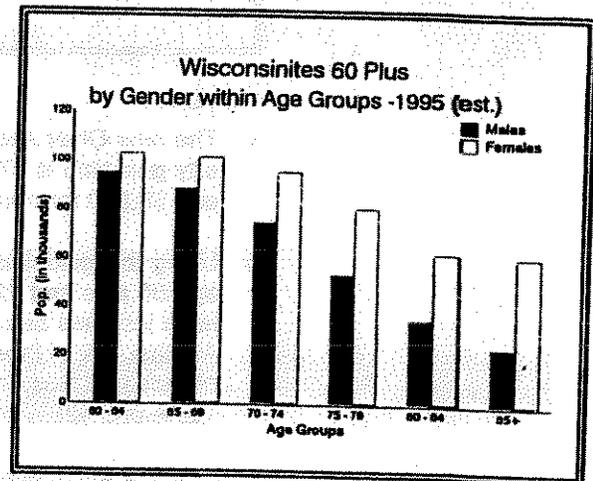


- ◆ By 1995 there will be over 877,000 Wisconsinites age 60 and older, over 678,000 age 65 and older, and over 316,500 age 75 and older (17%, 13%, and 6% of the state's total population respectively).
- ◆ The group over age 85 has grown most rapidly. The 1960 U.S. Census counted 22,656 Wisconsinites aged 85 and older. In 1990 the number had more than tripled to 74,293. In 1995 there will be 84,800 people 85 and older living in Wisconsin.
- ◆ Between 1990 and 2010 the population age 85 and older will increase 56%. After the year 2010 the cohort age 65 to 74 will begin to grow tremendously as the "baby boom" generation begins to turn 65.

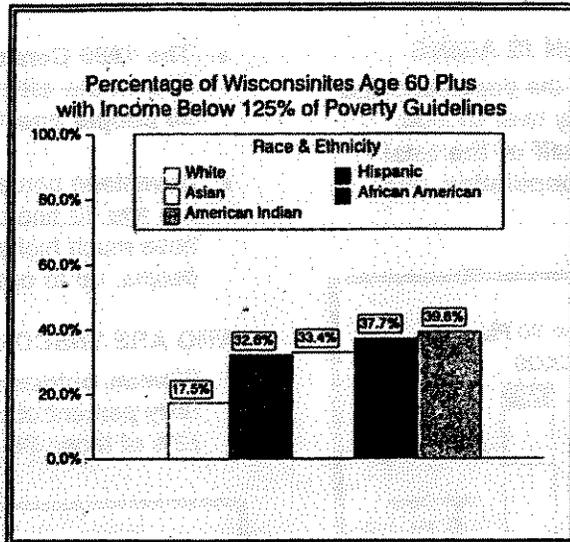
- ◆ The 1990 Census counted 770 Wisconsin citizens age 100 to 104 and 65 people age 105 or older.
- ◆ Seventeen percent of Wisconsin's people are age 60 and older. But some counties have much higher proportions of older people, up to one third of the population.

### WHO ARE WISCONSIN'S OLDER PEOPLE?

- ◆ Women outnumber men at older ages. Sixty percent of people age 65 or older and 72% of those 85 and older are women.



- ◆ Women live longer than men. Average life expectancy at birth for women in Wisconsin is about 80 years versus 73 years for men. Women who reach age 65 can expect to live to age 84 on average, while men live to about age 80.
- ◆ Wisconsin has a small elderly minority population, but it is growing quickly. Between 1980 and 1990 the minority population age 60 plus grew by over 50% (from 16,300 to about 26,500).



#### POVERTY

- ◆ The new Older Americans Act 1994 poverty guideline is \$7,360 for single people and \$9,840 for couples.
- ◆ Using this guideline: 11% of Wisconsinites age 60 plus and 12.5% of those 65 plus have incomes below the poverty line. Another 7% of those age 60 plus and 8% of those 65 plus have incomes between 100% and 125% of the poverty level.
- ◆ **Poverty and near-poverty increase with age.** 17% of those 75 and older have incomes below the poverty line and 11% have incomes between 100% and 125% of the poverty level.
- ◆ **Women are twice as likely to be in poverty as men.** Among men 60 and older 7.7% are in poverty versus 14% of women.
- ◆ **Minority elderly are at greater risk of poverty:** 26% are in poverty and 10% have incomes between 100% and 125% of the poverty level.

#### ASSETS

- ◆ Only 13% of women, 21% of men and 25% of Wisconsin couples age 60 plus report assets of \$60,000 or higher.
- ◆ **Many may be income-eligible for economic aid but have too many assets to qualify:** 50% of impoverished single people age 60 and older report liquid assets of over \$2,000. Among older couples in poverty 61% report a figure over \$5,000.

#### SOURCES OF INCOME

- ◆ Among those 60 and older, **Social Security** is the *main* source of income for 72% of single women, 61% of single men and 51% of couples.
- ◆ **Social Security** is the *only* source of income for 10% of people age 65 and older and 12% of those age 75 and older.

#### HOUSING & TRANSPORTATION

- ◆ **Seventy-nine percent of people 60 and older are homeowners.** However, only 59% of people living alone are home-owners.
- ◆ Over one-third of people 60 and older report that their homes are valued under \$50,000. About half report values between \$50,000 and \$100,000 and about 12% say their homes are worth over \$100,000.
- ◆ About 10% of older Wisconsin households are in homes that need major repairs. Half are able to afford those repairs.
- ◆ **Nearly 90% of people age 60 to 74 and 62% of people 75 and older use their own cars.** About 5% of those age 75 and older use a special van for transportation.

- ◆ Over 60% of Wisconsin's minority elderly live in Milwaukee County.
- ◆ Sixty percent of Wisconsin's minority population age 60 and older are African-American. About 20% are Hispanic, and about 10% each are American Indian or Asian.
- ◆ Twenty-five percent of Wisconsinites 60 and older are veterans of the U.S. Armed Forces.

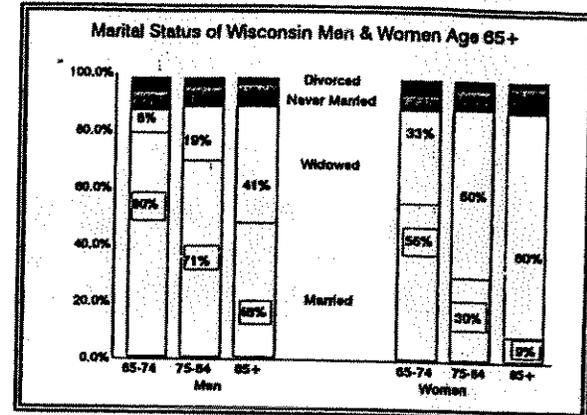
#### LIVING ARRANGEMENTS & MARITAL STATUS

- ◆ Nearly one-third of all Wisconsin households include at least one person age 60 or older (570,000 out of 1,822,000).
- ◆ One in ten Wisconsin households consists of someone 65 or older living alone.
- ◆ Older women are more likely than older men to live alone. Thirty-nine percent of women 65 and older live alone while only 16% of the men do so.
- ◆ One-fifth of people 60 and older living in Wisconsin in 1990 had moved within the past 5 years. Thirteen percent had moved within the same county, 5% within the state and 3% had moved from elsewhere.

People age 85 and older are more likely to have moved in the past 5 years (33%) than those age 60 to 84. Twenty-three percent of those age 85 plus had moved within the same county.

- ◆ The risk of nursing home placement increases greatly with age. Seven percent of the population age 65 plus are in nursing homes versus 31% of the population 85 and older.

- ◆ Women are also more likely than men to live in nursing homes. Thirty-five percent of women 85 and older versus 23% of men 85 and older are in nursing homes. Sixty-nine percent of nursing home residents are women.



The percentage of older women who are widowed is far higher than that of men. Among those 85 and older 41% of men are widowed versus 80% of women.

#### INCOME (1989 data from the U.S. Census)

- ◆ Most people 60 and older in Wisconsin have modest incomes. Seventy-eight percent had 1989 incomes under \$20,000.

Only 15% of Wisconsin residents age 60 or older had annual income in 1989 of \$30,000 or higher.

- ◆ Minorities age 60 and older are more likely to have low incomes than whites. Only 11.6% of elders 60 and older had annual incomes above \$20,000 in 1989.
- ◆ The 1989 median income of Wisconsin residents age 60 Plus was \$10,808. For those age 85 plus the amount was \$8,234.