MARK RAIL

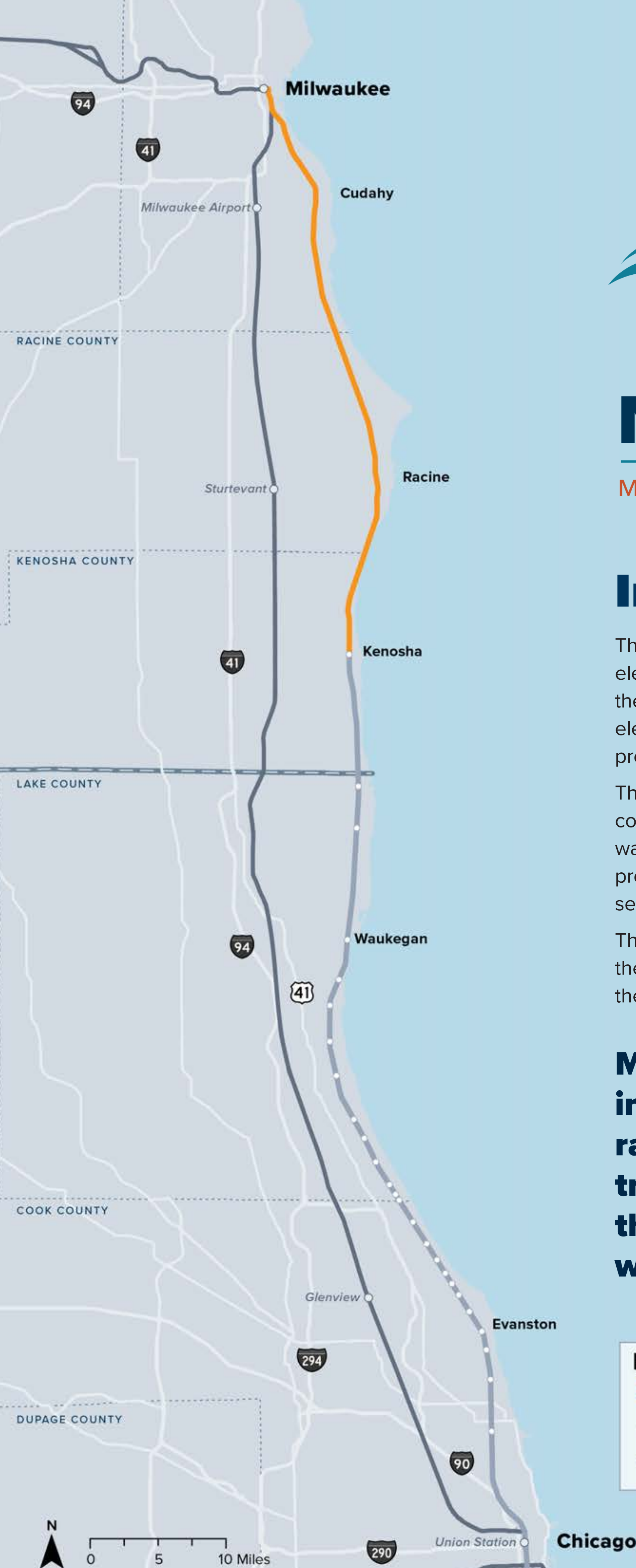
MILWAUKEE AREA-RACINE-KENOSHA

BUSINESS CASE

A Catalyst for Economic Growth in the Chicago-Milwaukee Megaregion

Enhancing regional mobility, spurring investment, and strengthening communities along the Lake Michigan corridor

June 2026



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MILWAUKEE AREA-RACINE-KENOSHA

Introduction

This document aims to inform the general public, elected officials, and business and civic leaders along the Milwaukee-to-Chicago corridor on the basic elements of the proposed MARK Rail passenger rail project, its needs, and benefits.

The summary reflects analysis and planning work conducted during the initial MARK Rail Study. The study was funded using a portion of a $5 million federal grant provided to the City of Racine to advance passenger rail service along the corridor.

The work of the MARK Rail Study led to the creation of the MARK Passenger Rail Commission, which now leads the effort to advance MARK Rail.

MARK Rail fills a major gap in Wisconsin's passenger rail network and offers transportation alternatives to the people of Wisconsin and within the region.

A Transformative Project

MARK Rail is an intercity passenger rail service concept that restores passenger rail to the existing Milwaukee-Racine-Kenosha corridor and connects into Chicago via the Metra UPN corridor.

The Initial Service Concept developed during the MARK Rail Study includes up to hourly service, seven days a week, between Milwaukee Intermodal Station and Chicago Ogilvie Transportation Center, with stops in Wisconsin in Milwaukee, Cudahy (serving the Milwaukee Airport), Racine, and Kenosha (with future stations possible).

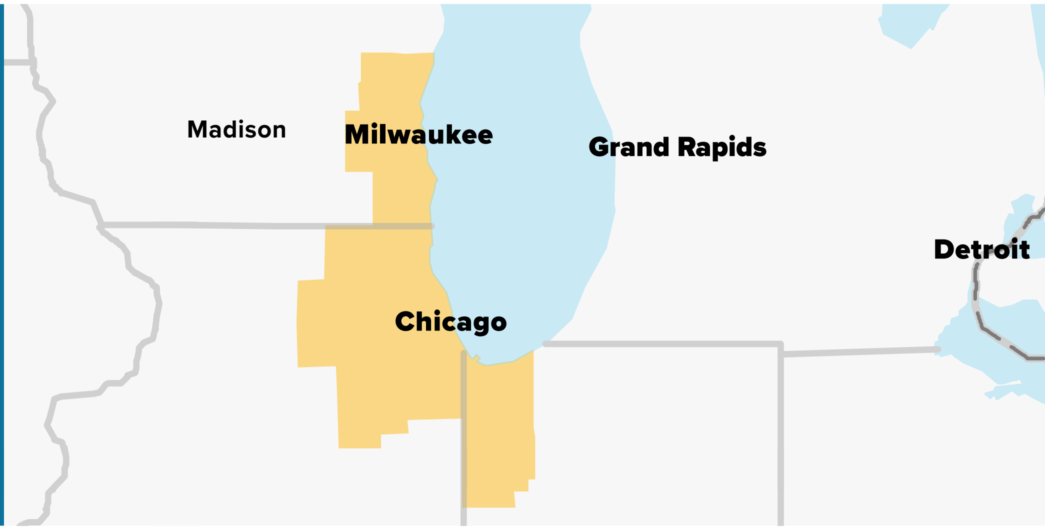
Today, existing intercity trains between Chicago and Milwaukee operate on an inland route that bypasses downtown Kenosha, Racine, and other major population centers in the corridor. MARK Rail directly serves these lakefront centers and connects them to the region's largest employment and activity hubs, supporting a stronger, more competitive Wisconsin within the Chicago-Milwaukee Megaregion.

The Vision for MARK Rail Service

- **33 miles of new service** connecting Milwaukee and Kenosha
- **83 miles of total service** connecting Milwaukee and Chicago
- **4+ Wisconsin stations** connecting to Chicago and 19 Illinois lakefront communities
- **Bi-hourly or hourly** service frequency all day, seven days a week*
- **79 mph** maximum speed in the corridor
- **Faster** or competitive travel times compared to driving

** Service concept will continue to be reviewed and refined as the MARK Rail planning process progresses*

The Chicago-Milwaukee corridor connects two major metro economies that together generate **more than $1 trillion in annual GDP**, within a broader regional market of **nearly 12 million residents**.



Source: Federal Reserve Bank of St. Louis, Gross Domestic Product (2023 data), GDP by county and metropolitan area; US Department of Commerce, Bureau of Economic Analysis (2023 data)

MARK Rail Offers A High-Value Investment

MARK Rail would...

- Reconnect Milwaukee, Racine, and Kenosha to the historic lakefront rail line, which has operated between Kenosha and Chicago every day since the 1850s
- Link the downtowns of Milwaukee, Racine, Kenosha, Chicago, and other lakefront communities
- Enhance the region's multimodal transportation network
- Improve access to universities and technical colleges
- Increase employment opportunities and spur new private investment in downtowns and central business districts
- Provide easy access to major events, Summerfest, Ravinia Park, and major sports and entertainment venues
- Provide reliable and convenient service at a cost competitive with other modes

Quantifiable Benefits Materially Exceed Costs

Independent economic analysis prepared using U.S. DOT benefit-cost guidance shows that MARK Rail generates benefits greater than the estimated project costs. The analysis monetizes outcomes such as travel time savings, crash reduction, vehicle operating cost savings, emissions reduction, and tax base growth near stations.

Initial Service Concept

Up to **hourly service** between Milwaukee and Chicago
(34 daily trips / 17 round trips)

Annual Crashes Prevented

600+ crashes avoided

Annual Travel Time Savings

250,000+ hours saved *(valued at $5.3m+ per year)*

Annual VMT Reduction

40 million+ vehicle-miles reduced

Projected Ridership

Nearly **2.5 million** estimated annual riders

Tax Base Growth Benefits

$120m+ residential and **$48m+** employment *(in present value)*

Restoring an Economic Driver to the Chicago-Milwaukee Megaregion

For more than a century, Wisconsin's Lake Michigan communities of Racine and Kenosha grew as connected, rail-served cities; places where residents, workers, visitors, and manufacturers could move efficiently between downtowns, ports, factories, and other places of business that formed the roots of what is now the world-class Chicago-Milwaukee Megaregion. As passenger rail service diminished and travel options consolidated around highways, the corridor's communities experienced a familiar pattern: reduced access to regional opportunity, diminished downtown foot traffic, and disinvestment that compounded over time.

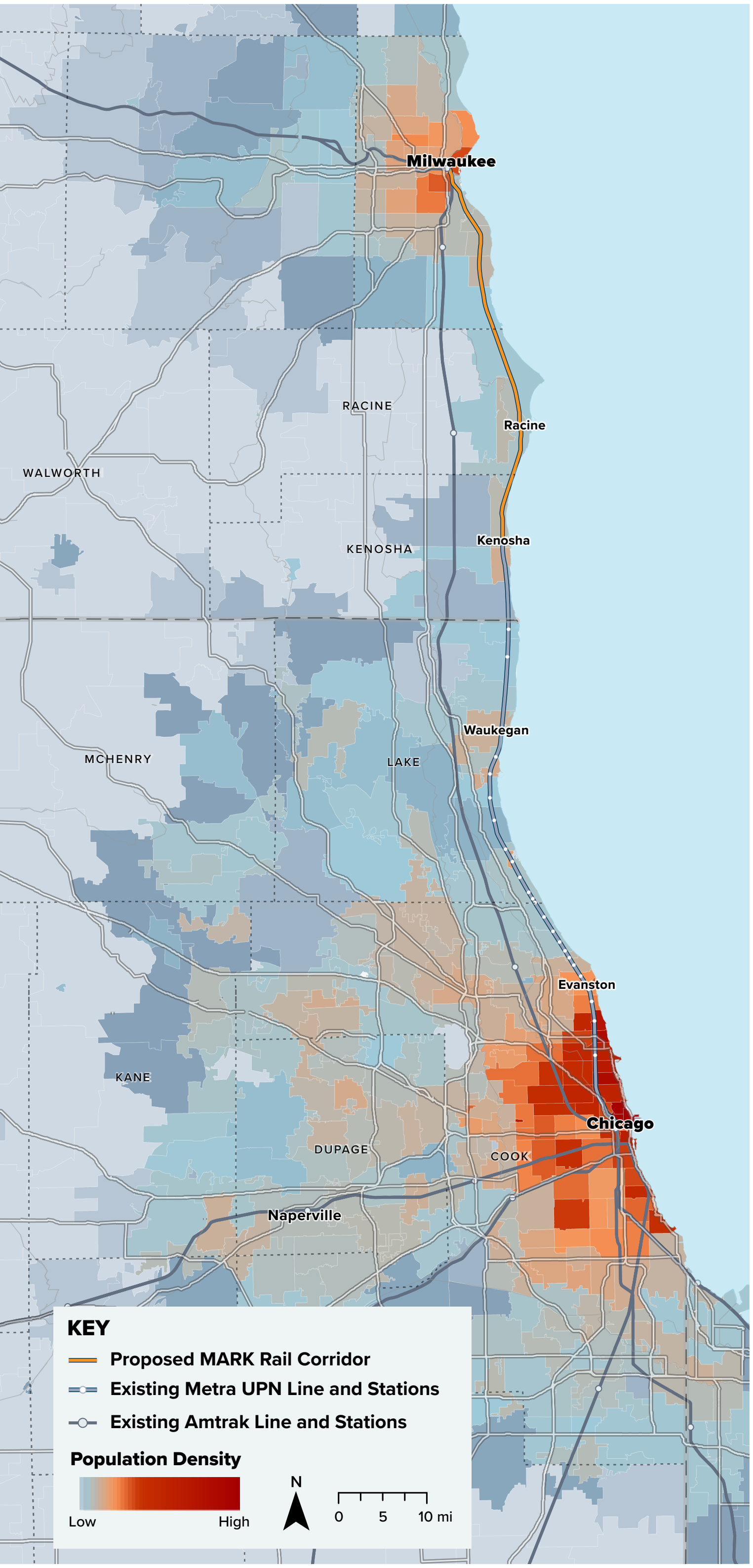
MARK Rail is the best solution to reverse the corridor's trajectory by restoring all-day, bidirectional passenger rail service directly serving the corridor's population centers and relinking Wisconsin's lakefront cities with Milwaukee and Chicago, and with each other.

MARK Rail would be a significant connection between labor markets in suburban communities and employment opportunities in metropolitan areas. The service would reconnect three of Wisconsin's five largest cities—Milwaukee, Kenosha, and Racine—strengthening links among major Wisconsin population and economic centers. Along with reducing the access gap and providing residents with higher-paying urban job opportunities, restoring rail to higher population centers would offer greater potential to support transit-oriented development and stimulate reinvestment in the lakeshore communities. Existing and anticipated station locations would provide **convenient access to regional employment centers, commercial districts, educational institutions, and recreational areas**, with stations serving as potential hubs for multimodal transit connectivity.

QUALITATIVE BENEFITS FOR WISCONSIN

1. **STRONGER LAKEFRONT CITIES AND REGIONAL ECONOMY:** Restores direct access to Milwaukee and Chicago labor and visitor markets, supporting downtown reinvestment, tourism growth, and employer recruitment and retention.
2. **WORKFORCE ACCESS AND HOUSEHOLD OPPORTUNITY:** Expands reliable access to jobs, education, healthcare, and training, especially for households seeking alternatives to car dependence and unpredictable highway travel.
3. **REGIONAL COMPETITIVENESS:** Improves connectivity within the Milwaukee-Chicago Megaregion, strengthening Wisconsin's position in a high-value regional labor and business market.
4. **A SAFER, MORE RESILIENT TRANSPORTATION SYSTEM:** Reduces roadway crash exposure through mode shift and adds redundancy when highways are congested, under construction, or disrupted.
5. **A FISCALLY RESILIENT, FUTURE-READY INVESTMENT:** As Wisconsin's transportation funding model faces growing pressure, MARK Rail offers a cost-effective way to reduce household transportation costs, expand labor-market access, and catalyze downtown reinvestment, thereby positioning passenger rail as core infrastructure for long-term statewide resilience.

The Lakefront Corridor Serves and Connects More Wisconsin Communities to the Regional Rail Network



Population Density per Square Mile, 2025

Source: U.S. Census Bureau, population data by 5-digit ZIP Code Tabulation Area, accessed via Esri Updated Demographics.

MARK Rail would enhance the connection along the Chicago-Milwaukee-Twin Cities corridor and connect the lakeshore communities to the broader regional and national transportation networks. The proposed service would be designed to supplement two of Amtrak's existing service routes: the intercity Borealis route running from Chicago to St. Paul via Milwaukee, and the long-distance Empire Builder route connecting Chicago to Portland and Seattle.

Previous Midwest rail studies have indicated that the Chicago-Milwaukee corridor is an enabling corridor, or a corridor providing an essential link and contributing significant ridership to adjacent, dependent corridors. The introduction of MARK Rail would therefore provide additional capacity within this segment of the network and improve the connections currently provided by Amtrak. While the Borealis and Hiawatha lines run inland through lower-density, rural areas, the MARK line would operate within higher population centers, thereby increasing convenience and improving cumulative travel times.

Existing travel demand is already evident: In 2025, Amtrak's Borealis and Hiawatha services carried approximately 677,000 passengers within the Chicago-Milwaukee corridor, and Chicago-Milwaukee was the top city pair. The addition of serving Northeastern Illinois and the lakefront population in Wisconsin would add value to this market.

Synergies with Existing and Planned Passenger Rail Service

- Added Milwaukee-Chicago trains for travelers to choose from
- New lakeshore community destinations for Milwaukee and Chicago travelers
- Rail access between lakeshore communities and cities west and north of Milwaukee via connections with Amtrak's existing Borealis and Empire Builder trains and WisDOT's planned passenger rail routes

Implementing MARK Rail

Restoring passenger rail requires upgrading the existing UP freight rail corridor to safely support frequent passenger operations and meet federal safety requirements, including Positive Train Control (PTC). Key capital elements include track and structure upgrades, grade crossing improvements, bridge rehabilitation and replacements, modern signal systems, a new UP-CPKC connection to Milwaukee Intermodal Station, a new maintenance facility, and new stations. No improvements are required between Kenosha and Chicago for the Initial Service Concept.

Infrastructure Improvements...

...Between Milwaukee and Kenosha

- Reconstruction of existing track—no need for right-of-way acquisition
- New UP-CPKC connection to Milwaukee Intermodal Station
- Upgrade signal system, including installation of Positive Train Control (PTC)
- Bridge upgrades and replacements
- Upgrade grade crossings for improved safety
- New maintenance facility
- Existing and new stations, locations TBD
- Secure parking
- Connections to local transportation options: local transit, ridesharing, bicycle and pedestrian networks, micromobility

...Between Kenosha and Chicago

- No infrastructure improvements required

Investing in Wisconsin's Transportation System

Wisconsin has a long track record of making major transportation investments through multi-year programs, large-scale corridor reconstructions, and federal partnership. Understanding this context is essential, as the MARK Rail project's scale and rationale are consistent with how Wisconsin already approaches infrastructure when the benefits are clear. Wisconsin's transportation program is built to deliver large, multi-year projects, especially when safety, reliability, and regional economic outcomes are at stake.

These projects demonstrate the scale of Wisconsin's investments and the ability to plan and deliver projects with multi-year phasing, structured oversight, and a blend of state, federal, and local partnership. They also highlight the comparison that matters for MARK Rail: the state's largest highway investments are justified by safety, reliability, and economic outcomes.

Passenger rail is core infrastructure.

Like major highway investments, MARK Rail advances safety, reliability, economic competitiveness, and long-term system resilience, while adding a new mobility choice for Wisconsin communities.

Safety

Economic Growth

Reliability

Resilience

MARK Rail advances those same outcomes while adding a mobility option that can reduce crash exposure and improve corridor resilience. MARK Rail adds a new layer of resilience and choice to connect downtowns, support station-area reinvestment, and reduce household transportation costs through reliable alternatives to driving. In this context, passenger rail should be framed as core infrastructure for statewide resilience: it can reduce pressure on highways, expand opportunity, and support economic competitiveness in a cost-effective way.

Major corridor reconstructions routinely reach $1.5–$1.7 billion in Southeastern Wisconsin. Examples cited in WisDOT's February 2026 status report to Wisconsin's Transportation Projects Commission include:

- **I-94 North-South Freeway:** approximately $1.6 billion
- **Zoo Interchange:** approximately $1.5 billion
- **I-94 East-West Corridor:** approximately $1.7 billion

MARK Rail Commission Advancing the Project

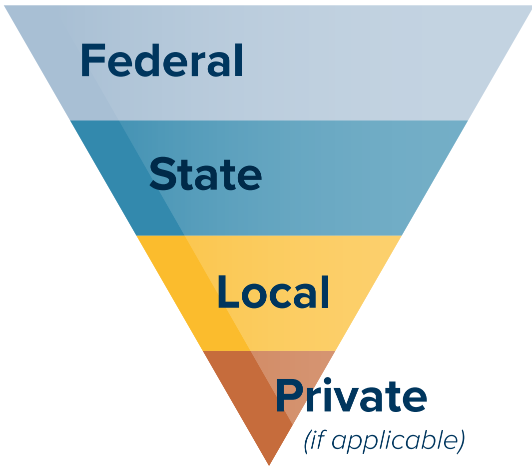
Established in November 2025, the MARK Passenger Rail Commission is organized to build a broad-based coalition to plan, fund, and construct a restored passenger rail service on the existing underutilized lakefront rail corridor in Wisconsin, connecting to and extending existing service from Kenosha to Chicago on Metra's Union Pacific North Line. Further information on the MARK Rail Commission is available at www.markrail.org.

The creation of the MARK Rail Commission by unanimous common council support from the member municipalities demonstrates the broad support and local commitment to advancing the continued planning of the project and a recognition of substantial benefits restoring passenger rail would bring to the local communities, the State of Wisconsin, and the Chicago-Milwaukee Megaregion.

A Partnership Approach to Funding MARK Rail

MARK Rail would seek federal funding for the planning, design, and construction of the corridor. Major passenger rail infrastructure projects are typically funded through a strong federal-state-local partnership, with federal participation often comprising a significant share of total project costs and, in some cases, reaching up to 80%. State and local partners generally provide the balance, though, depending on delivery strategy and market interest, private funding may also complement public investment. The MARK Rail Commission, in partnership with state, county, and local leaders, would determine the non-federal funding options to pursue for the project.

Typical Major Passenger Rail Infrastructure Funding Hierarchy



A detailed cost estimate and benefit-cost analysis would be completed once the corridor is accepted into the FRA Corridor ID program. Costs, revenues, and funding assumptions will be refined as the project advances through additional planning, environmental review, preliminary engineering, and final design. Every effort will be made during this process to achieve cost savings while maximizing economic benefits.

Federal Funding for Passenger Rail and the Window for Action

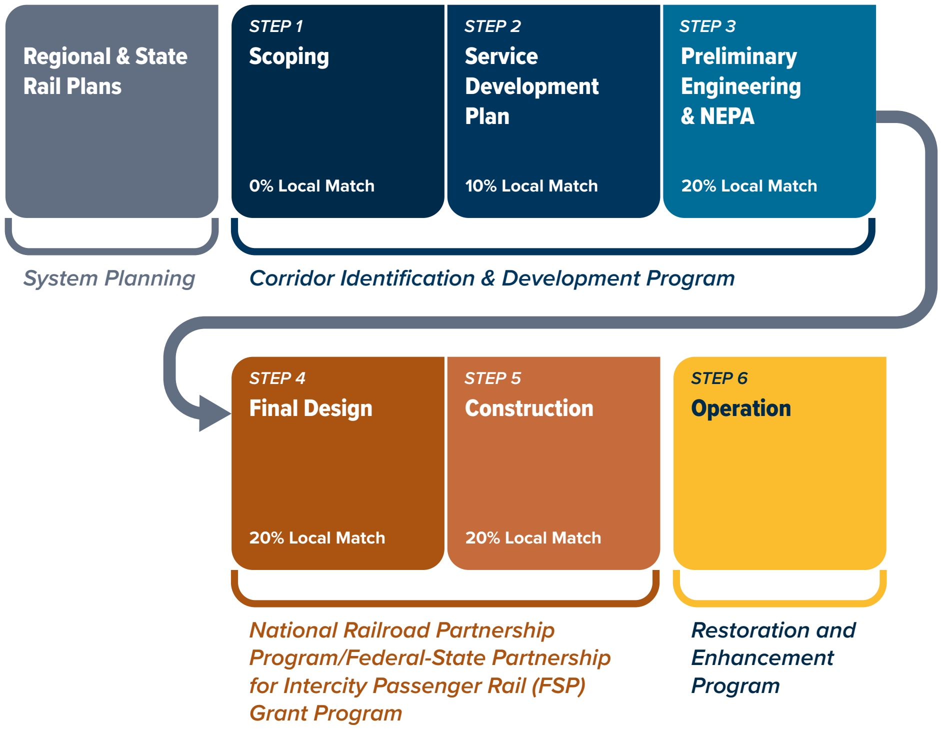
MARK Rail is uniquely poised to benefit from a historic investment of federal funding in passenger rail, having done feasibility work that demonstrates the strength of investing in this corridor.

The Infrastructure Investment and Jobs Act (IIJA) marked a generational federal commitment to rail, providing $102 billion in total rail funding over fiscal years 2022-2026 and significantly expanding the tools available to advance passenger rail projects. The Federal Railroad Administration (FRA) has described this as the largest federal rail investment in decades, with funding available not only for major capital construction, but also for corridor planning, development, grade crossing improvements, and early implementation support.

One of the most relevant of these tools is FRA's Corridor Identification and Development Program (Corridor ID), which was established to help develop a national pipeline of intercity passenger rail projects. Under the program, selected corridors receive an initial federal award to support early development work such as defining the service, scope, schedule, and cost needed to prepare a Service Development Plan and advance toward implementation.

For corridors such as MARK Rail, Corridor ID presents a major strategic opportunity. It provides a structured pathway to refine the service concept, identify infrastructure and phasing needs, strengthen the corridor's business case, and position the program to compete for future federal construction funding.

FRA Funding Path



The Importance of State and Local Support

Federal passenger rail funding is competitive and increasingly favors projects that demonstrate corridor readiness, a credible phasing plan, and documented benefits, as well as those that show a committed state and local partnership. Wisconsin state and local leadership can unlock federal advancement by establishing clear governance, committing matching funds, and aligning station-area plans to capture development benefits.

Life with MARK Rail

To envision what daily life in the MARK Rail corridor could look like, one can look to the communities along the Metra UPN Line south of Kenosha. Stations along the line are central to these lakeshore communities, where Main Street shopping districts are frequently located across from the station. Daily life can be arranged around the train ride, with the convenience of walking to nearby shops or professional offices on either end of a commute. Weekend trips for events or downtown shopping are also easier via the train, allowing customers to avoid traffic and high parking costs.

Looking north of where the UPN currently terminates, Cudahy is a prime example of a community that grew up next to their historic station. A new MARK station near Layton Avenue would put more people back on the sidewalks in the growing mixed-use district, to the mutual benefit of rail customers and local businesses.

Daily Benefits of MARK Rail

- Downtown-to-downtown connections
- Compact, walkable infill development
- Connection opportunities with commercial air, Amtrak, transit, and intercity bus travel
- Ability to avoid traffic congestion and weather-related travel issues
- Opportunity for travelers to work or relax while traveling
- Daily access to a safe and reliable travel option
- Reduction of traffic crashes
- High-capacity transport mode for large events and safe return trips, decreasing traffic congestion
- Comfortable mobility for those who are too young or too old to drive, cannot afford a private vehicle, are not able to drive, or do not want to drive on high-traffic, high-speed interstate highways

MARK Rail Benefits At-A-Glance

Initial Service Concept

Up to **hourly service** between Milwaukee and Chicago *(34 daily trips / 17 round trips)*

Annual Travel Time Savings

250,000+ hours saved *(valued at $5.3m+ per year)*

Projected Ridership

Nearly **2.5 million** estimated annual riders

New Service in Wisconsin

4+ proposed stations in WI linked to Chicago and 28 UPN stations in IL

Annual Crashes Prevented

600+ crashes avoided

Annual VMT Reduction

40 million+ vehicle-miles reduced

Tax Base Growth Benefits

$120m+ residential and **$48m+** employment *(in present value)*

Competitive Travel Time

79 mph speeds for faster or competitive travel time vs driving

Recommended Near-Term Actions

- Support the MARK Rail Commission's advancement of project development, including supporting a federal application to FRA's Corridor ID Program.
- Establish a dedicated state partnership framework for MARK Rail aligned with federal grant requirements.
- Coordinate corridor station-area plans and local land use strategies to capture economic development and tax-base growth benefits.

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