

**VOLUME II:
OSCEOLA COUNTY**

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Osceola County

DEMOGRAPHICS

Population Estimates

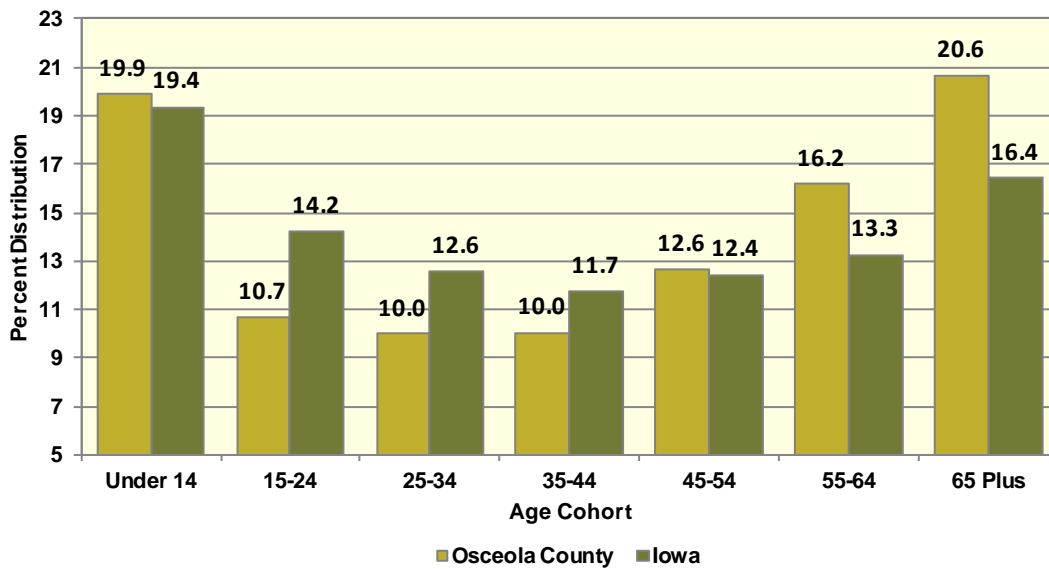
The Census Bureau's current census estimates indicate that Osceola County's population decreased from 6,462 in 2010 to 6,064 in 2016, or by 6.2 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 9.6 percent, and the number of people from 55 to 64 years of age increased by 25 percent. The white population decreased by 7.4 percent, while the black population increased by 28 percent. The Hispanic population increased from 430 to 462 people between 2010 and 2016 or by 7.4 percent. These data are presented in Table II.73.1.

Table II.73.1						
Profile of Population Characteristics						
Osceola County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Osceola County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	6,462	6,064	-6.2%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	1,215	1,205	-0.8%	603,673	607,020	0.6%
15 to 24 years	726	648	-10.7%	430,187	445,808	3.6%
25 to 34 years	669	605	-9.6%	382,583	394,373	3.1%
35 to 44 years	722	608	-15.8%	364,548	367,535	0.8%
45 to 54 years	1,070	766	-28.4%	439,726	389,744	-11.4%
55 to 64 years	784	980	25%	372,750	415,998	11.6%
65 and Over	1,276	1,252	-1.9%	452,888	514,215	13.5%
Race						
White	6,343	5,872	-7.4%	2,839,615	2,864,884	0.9%
Black	25	32	28%	91,695	114,874	25.3%
American Indian and Alaskan Native	21	24	14.3%	13,563	15,924	17.4%
Asian	19	53	178.9%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	5	6	20%	2,419	3,592	48.5%
Two or more races	49	77	57.1%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	430	462	7.4%	151,544	182,606	20.5%

Table II.73.2, presents the population of Osceola County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,243 males, who accounted for 50.2 percent of the population, and the remaining 49.8 percent, or 3,219 persons, were female. In 2016, the number of males rose to 3,091 persons, and accounted for 51 percent of the population, with the remaining 49 percent, or 2,973 persons being female.

Table II.73.2 Population by Age and Gender Osceola County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	632	583	1,215	644	561	1,205	-0.8%
15 to 24 years	397	329	726	342	306	648	-10.7%
25 to 34 years	342	327	669	343	262	605	-9.6%
35 to 44 years	371	351	722	306	302	608	-15.8%
45 to 54 years	548	522	1,070	386	380	766	-28.4%
55 to 64 years	408	376	784	516	464	980	25.0%
65 and Over	545	731	1,276	554	698	1,252	-1.9%
Total	3,243	3,219	6,462	3,091	2,973	6,064	-6.2%
% of Total	50.2%	49.8%	.	51%	49%	.	

Diagram II.73.1
Age Distribution
Osceola County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Osceola County decreased from 7,267 to 7,003 persons, or by -3.6 percent. Between 2000 and 2010, Osceola County population, changed by -541 persons, to a total population of 6,462 persons. The most recent estimates indicated that Osceola County’s population fell an additional -398 persons since the 2010 Census, to 6,064 persons in July 2016.

1990 Census	7,267
Natural Increase 90-00	11
Net Migration 90-00	-275
2000 Census	7,003
Natural Increase 00-09	-51
Net Migration 00-09	-443
2009 Population Estimate	6,509
2010 Census	6,462
Natural Increase 10-16	17
Net Migration 10-16	-415
2016 Population Estimate	6,064

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the *natural increase*. As shown in Table II.73.3, Osceola County had a natural increase, of 11 persons between 1990 and 2000. During the April 2000 to July 2009 period, Osceola County’s natural increase was estimated at -51 persons. Between 2010 and 2016, the natural increase was estimated at 17 persons, and the net migration was -415 persons.

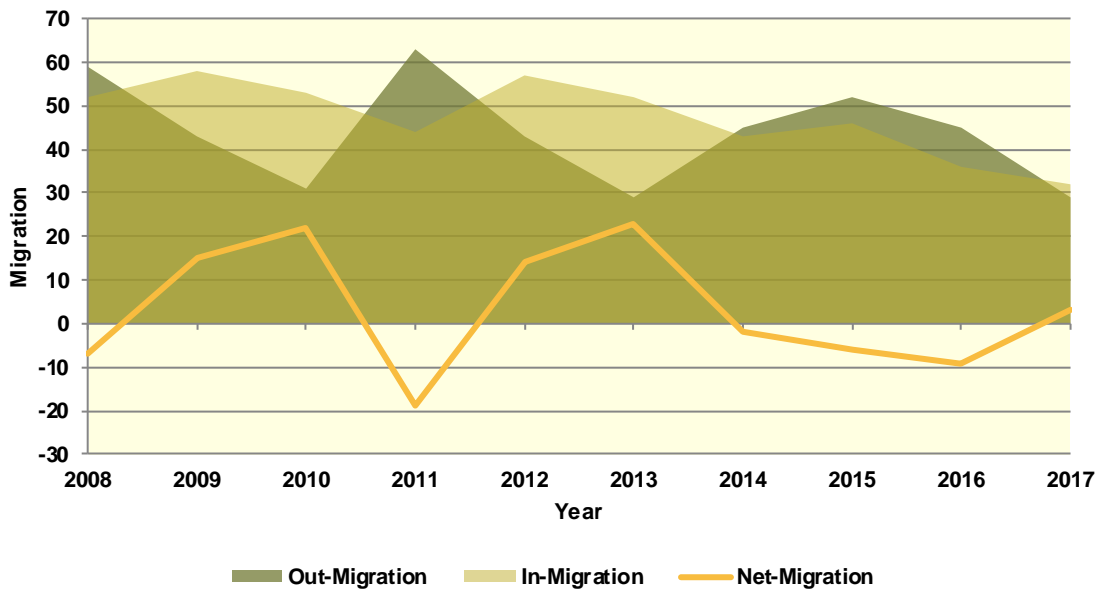
Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver’s licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.73.4 in 2008 there was a total of 52 in-migrations with a total of 59 out-migrations, which led to a net-migration of -7 persons. The most recent first half 2017 data saw a net-migration of 3 persons, with 32 persons entering Osceola County and 29 persons leaving Osceola County.

Diagram II.73.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2013 with 23 people entering and the migration lowest net migration occurred in 2011 with 19 entering Osceola County.

Diagram II.73.2
Net In-migration by Gender
 Osceola County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.73.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 100 percent of net-migrants, or 3 persons were male, with the remaining 0 percent, or 0 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	29	26	32	24	35	23	24	19	14	19
Female	23	32	21	20	22	29	19	27	22	13
Total	52	58	53	44	57	52	43	46	36	32
Out										
Male	32	24	14	36	19	15	21	22	16	16
Female	27	19	17	27	24	14	24	30	29	13
Total	59	43	31	63	43	29	45	52	45	29
Net										
Male	-3	2	18	-12	16	8	3	-3	-2	3
Female	-4	13	4	-7	-2	15	-5	-3	-7	0
Total	-7	15	22	-19	14	23	-2	-6	-9	3

Table II.73.5, shows net-migration for Osceola County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 36 to 45, with 7 persons entering Osceola County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 8 persons leaving Osceola County.

Table II.73.5										
Migration by Age Range										
Osceola County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	2	1	0	0	2	0	0	0	0	0
18-22	7	9	7	8	8	2	7	7	2	4
23-25	11	7	7	6	4	4	9	3	7	3
26-35	7	11	14	11	12	16	7	19	11	9
36-45	7	8	15	2	12	10	5	8	9	9
46-55	7	12	7	9	7	11	7	5	5	5
56-65	6	3	3	7	6	2	6	3	2	2
66 +	5	7	0	1	6	7	2	1	0	0
Total	52	58	53	44	57	52	43	46	36	32
Out										
14-17	0	0	0	0	0	0	3	1	0	0
18-22	11	9	7	13	9	6	4	8	10	1
23-25	11	9	7	20	8	3	13	14	8	11
26-35	16	9	6	12	8	9	10	9	14	9
36-45	11	9	2	8	4	2	3	3	4	2
46-55	6	3	5	7	7	3	5	10	4	3
56-65	2	1	3	2	1	3	3	4	3	2
66 +	2	3	1	1	6	3	4	3	2	1
Total	59	43	31	63	43	29	45	52	45	29
Net										
14-17	2	1	0	0	2	0	-3	-1	0	0
18-22	-4	0	0	-5	-1	-4	3	-1	-8	3
23-25	0	-2	0	-14	-4	1	-4	-11	-1	-8
26-35	-9	2	8	-1	4	7	-3	10	-3	0
36-45	-4	-1	13	-6	8	8	2	5	5	7
46-55	1	9	2	2	0	8	2	-5	1	2
56-65	4	2	0	5	5	-1	3	-1	-1	0
66 +	3	4	-1	0	0	4	-2	-2	-2	-1
Total	-7	15	22	-19	14	23	-2	-6	-9	3

School Age Enrollment

Table II.73.6, show the school enrollment from the Iowa Department of Education for Osceola County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 805 students and was 801 in 2017, a change of -0.5 percent. Enrollment for students in grades 1 to 5 was 295 students in 2010 and 279 in 2017, which was a change of -5.4 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 259 and 228 in 2017, which was a change of -12 percent.

Table II.73.6						
School Enrollment						
Osceola County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	60	383	237	327	75	1,043
2001	53	359	226	321	36	995
2002	64	356	228	335	0	983
2003	69	327	256	325	0	977
2004	65	334	238	316	2	955
2005	62	304	255	312	0	933
2006	63	302	221	321	0	907
2007	69	303	210	319	1	901
2008	77	309	188	325	6	899
2009	92	314	183	297	0	886
2010	79	295	172	259	6	805
2011	137	277	174	234	44	822
2012	128	275	181	209	45	793
2013	113	310	177	213	44	813
2014	126	300	163	224	40	813
2015	112	311	171	229	46	823
2016	107	299	170	233	42	809
2017	104	279	190	228	35	801
% Change 10-17	31.6%	-5.4%	10.5%	-12%	483.3%	-0.5%

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table II.73.7, shows population by age for the 2000 and 2010 Census. The population changed by -7.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -3.8 percent to a total of 1,276 persons in 2010. Those aged 25 to 34 changed by -2.6 percent, and those aged under 5 changed by -2.4 percent.

Table II.73.7 Population by Age Osceola County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	411	5.9%	401	6.2%	-2.4%
5 to 19	1,584	22.6%	1,233	19.1%	-22.2%
20 to 24	334	4.8%	307	4.8%	-8.1%
25 to 34	687	9.8%	669	10.4%	-2.6%
35 to 54	1,996	28.5%	1,792	27.7%	-10.2%
55 to 64	665	9.5%	784	12.1%	17.9%
65 or Older	1,326	18.9%	1,276	19.7%	-3.8%
Total	7,003	100.0%	6,462	100.0%	-7.7%

The elderly population is further explored in Table II.73.8. Those aged 65 to 66 changed by 8.9 percent between 2000 and 2010, resulting in a population of 134 persons. Those aged 85 or older changed by 6.1 percent during the same time period, and resulted in 225 persons over age 85 in 2010.

Table II.73.8 Elderly Population by Age Osceola County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	123	9.3%	134	10.5%	8.9%
67 to 69	196	14.8%	182	14.3%	-7.1%
70 to 74	311	23.5%	276	21.6%	-11.3%
75 to 79	271	20.4%	255	20%	-5.9%
80 to 84	213	16.1%	204	16%	-4.2%
85 or Older	212	16%	225	17.6%	6.1%
Total	1,326	100.0%	1,276	100.0%	-3.8%

Population by race and ethnicity is shown in Table II.73.9. The white population changed by -10.4 percent between 2000 and 2010, and resulted in representing 95.2 percent of the population in 2010. The black population changed by 125 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 244 percent between 2000 and 2010, compared to the -12.3 percent growth rate for non-Hispanics.

Table II.73.9					
Population by Race and Ethnicity					
Osceola County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	6,866	98%	6,149	95.2%	-10.4%
Black	8	0.1%	18	0.3%	125%
American Indian	18	0.3%	21	0.3%	16.7%
Asian	14	0.2%	19	0.3%	35.7%
Native Hawaiian/ Pacific Islander	1	0%	5	0.1%	400%
Other	59	0.8%	200	3.1%	239%
Two or More Races	37	0.5%	50	0.8%	35.1%
Total	7,003	100.0%	6,462	100.0%	-7.7%
Hispanic	125	1.8%	430	6.7%	244%
Non-Hispanic	6,878	98.2%	6,032	93.3%	-12.3%

Population by race and ethnicity through 2016 is shown in Table II.73.10. The white population represented 95.4 percent of the population in 2016, compared with black households accounting for 0.4 percent of the population. Hispanic households represented 6.9 percent of the population in 2016.

Table II.73.10				
Population by Race and Ethnicity				
Osceola County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	6,149	95.2%	5,871	95.4%
Black	18	0.3%	25	0.4%
American Indian	21	0.3%	11	0.2%
Asian	19	0.3%	25	0.4%
Native Hawaiian/ Pacific Islander	5	0.1%	6	0.1%
Other	200	3.1%	155	2.5%
Two or More Races	50	0.8%	61	1%
Total	6,462	100.0%	6,154	100.0%
Non-Hispanic	6,032	93.3%	5,728	93.1%
Hispanic	430	6.7%	426	6.9%

The population by race is broken down further by ethnicity in Table II.73.11. While the white non-Hispanic population changed by -12.8 percent between 2000 and 2010, the white Hispanic population changed by 292.6 percent. The black non-Hispanic population changed by 87.5 percent.

Table II.73.11					
Population by Race and Ethnicity					
Osceola County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	6,812	99%	5,937	98.4%	-12.8%
Black	8	0.1%	15	0.2%	87.5%
American Indian	18	0.3%	19	0.3%	5.6%
Asian	14	0.2%	19	0.3%	35.7%
Native Hawaiian/ Pacific Islander	0	0%	1	0%	
Other	0	0%	3	0%	
Two or More Races	26	0.4%	38	0.6%	46.2%
Total Non-Hispanic	6,878	100.0%	6,032	100.0%	-12.3%
Hispanic					
White	54	43.2%	212	49.3%	292.6%
Black	0	0%	3	0.7%	
American Indian	0	0%	2	0.5%	
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	1	0.8%	4	0.9%	300%
Other	59	47.2%	197	45.8%	233.9%
Two or More Races	11	8.8%	12	2.8%	9.1%
Total Hispanic	125	100.0%	430	100.0%	244%
Total Population	7,003	100.0%	6,462	100.0%	-7.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.73.12. During this time, the total non-Hispanic population was 5,728 persons in 2016. The Hispanic population was 426.

Table II.73.12				
Population by Race and Ethnicity				
Osceola County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	5,937	98.4%	5,603	97.8%
Black	15	0.2%	25	0.4%
American Indian	19	0.3%	8	0.1%
Asian	19	0.3%	25	0.4%
Native Hawaiian/ Pacific Islander	1	0%	6	0.1%
Other	3	0%	0	0%
Two or More Races	38	0.6%	61	1.1%
Total Non-Hispanic	6,032	100.0%	5,728	100.0%
Hispanic				
White	212	49.3%	268	62.9%
Black	3	0.7%	0	0%
American Indian	2	0.5%	3	0.7%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	4	0.9%	0	0%
Other	197	45.8%	155	36.4%
Two or More Races	12	2.8%	0	0%
Total Non-Hispanic	430	100.0	426	100.0%
Total Population	6,462	100.0%	6,154	100.0%

Households by type and tenure are shown in Table II.73.13. Family households represented 63.3 percent of households, while non-family households accounted for 36.7 percent. These changed from 66.6 and 33.4 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,787	66.6%	1,658	63.3%
Married-Couple Family	1,520	85.1%	1,420	85.6%
Owner-Occupied	1,370	90.1%	1,296	91.3%
Renter-Occupied	150	9.9%	124	8.7%
Other Family	267	14.9%	238	16.1%
Male Householder, No Spouse Present	108	40.4%	101	45.4%
Owner-Occupied	72	66.7%	21	20.8%
Renter-Occupied	36	33.3%	80	79.2%
Female Householder, No Spouse Present	159	59.6%	137	66.8%
Owner-Occupied	95	59.7%	72	52.6%
Renter-Occupied	64	40.3%	65	47.4%
Non-Family Households	895	33.4%	963	36.7%
Owner-Occupied	571	63.8%	575	59.7%
Renter-Occupied	324	36.2%	388	40.3%
Total	2,682	100.0%	2,621	100.0%

The group quarters population was 112 in 2010, compared to 122 in 2000. Institutionalized populations experienced a -9.7 percent change between 2000 and 2010. Non-institutionalized populations experienced a 11.1 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	9	8%	4	3.9%	-55.6%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	104	92%	98	96.1%	-5.8%
Other Institutions	0	0%	0	0%	0%
Total	113	100.0%	102	100.0%	-9.7%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	9	100%	10	100%	11.1%
Total	9	100.0%	10	100.0%	11.1%
Group Quarters Population	122	100.0%	112	100.0%	-8.2%

The number of foreign born persons are shown in Table II.73.15. An estimated 3.1 percent of the population was born in Mexico, some 0.2 percent were born in Hong Kong, and another 0.2 percent were born in China excluding Hong Kong and Taiwan.

Table II.73.15
Place of Birth for the Foreign-Born Population
 Osceola County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	191	3.1%
#2 country of origin	Hong Kong	11	0.2%
#3 country of origin	China excluding Hong Kong and Taiwan	10	0.2%
#4 country of origin	Germany	10	0.2%
#5 country of origin	Denmark	7	0.1%
#6 country of origin	Brazil	6	0.1%
#7 country of origin	Guatemala	6	0.1%
#8 country of origin	El Salvador	4	0.1%
#9 country of origin	Philippines	4	0.1%
#10 country of origin	South Africa	4	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.73.16. An estimated 3.4 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Chinese.

Table II.73.16
Limited English Proficiency and Language Spoken at Home
 Osceola County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	198	3.4%
#2 LEP Language	Chinese	10	0.2%
#3 LEP Language	Other Indo-European languages	6	0.1%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	German or other West Germanic languages	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.73.17. Some 14.8 percent of the population was disabled in 2000, or a total of 954 persons. The disability rate was highest for those over 65, with 34.9 percent disabled.

Table II.73.17 Disability by Age Osceola County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	51	4.2%
16 to 64	473	11.8%
65 and older	430	34.9%
Total	954	14.8%

Table II.73.18 shows disability by type in 2000. There were 431 physical disabilities in 2000, some 286 employment disabilities, and 294 go-outside-home disabilities.

Table II.73.18 Total Disabilities Tallied: Aged 5 and Older Osceola County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	193
Physical disability	431
Mental disability	242
Self-care disability	131
Employment disability	286
Go-outside-home disability	294
Total	1,577

Disability by age, as estimated by the 2016 ACS, is shown in Table II.73.19. The disability rate for females was 12.6 percent, compared to 14.4 percent for males. The disability rate changed precipitously higher with age, with 44.4 percent of those over 75 experiencing a disability.

Table II.73.19 Disability by Age Osceola County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	32	5.6%	27	5.6%	59	5.6%
18 to 34	41	7%	9	1.9%	50	4.7%
35 to 64	178	14.9%	156	13%	334	13.9%
65 to 74	52	19.8%	53	17.4%	105	18.5%
75 or Older	138	52.5%	133	38.3%	271	44.4%
Total	441	14.4%	378	12.6%	819	13.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.73.20. Some 6.5 percent have an ambulatory disability, 4.1 have an independent living disability, and 2.6 percent have a self-care disability.

Table II.73.20		
Total Disabilities Tallied: Aged 5 and Older		
Osceola County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	318	5.3%
Vision disability	138	2.3%
Cognitive disability	224	3.9%
Ambulatory disability	369	6.5%
Self-Care disability	147	2.6%
Independent living disability	190	4.1%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.73.21. In 2016, some 3,290 persons were employed and 93 were unemployed. This totaled a labor force of 3,383 persons. The unemployment rate for Osceola County was estimated to be 2.7 percent in 2016.

Table II.73.21	
Employment, Labor Force and Unemployment	
Osceola County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	3,290
Unemployed	93
Labor Force	3,383
Unemployment Rate	2.7%

In 2016, 86.3 percent of households in Osceola County had a high school education or greater.

Table II.73.22	
High School or Greater Education	
Osceola County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,262
Total Households	2,621
Percent High School or Above	86.3%

As seen in Table II.73.23, some 39.8 percent of the population had a high school diploma or equivalent, another 31.2 percent have some college, 11.7 percent have a Bachelor's Degree, and 3.6 percent of the population had a graduate or professional degree.

Table II.73.23		
Educational Attainment		
Osceola County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	645	13.6%
High School or Equivalent	1,889	39.8%
Some College or Associates Degree	1,481	31.2%
Bachelor's Degree	554	11.7%
Graduate or Professional Degree	173	3.6%
Total Population Above 18 years	4,742	100.0%



ECONOMICS

Labor Force

Table II.73.24, shows the labor force statistics for Osceola County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.3 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.2 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Osceola County decreased from 2.9 percent in 2015 to 2.7 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.73.24 Labor Force Statistics Osceola County 1990 - 2016 BLS Data					
Year	Osceola County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	105	3,411	3,516	3%	4.4%
1991	116	3,476	3,592	3.2%	4.7%
1992	122	3,584	3,706	3.3%	4.5%
1993	111	3,531	3,642	3%	4%
1994	115	3,595	3,710	3.1%	3.5%
1995	128	3,627	3,755	3.4%	3.4%
1996	114	3,757	3,871	2.9%	3.5%
1997	105	3,688	3,793	2.8%	3.1%
1998	104	3,581	3,685	2.8%	2.7%
1999	93	3,874	3,967	2.3%	2.6%
2000	88	3,515	3,603	2.4%	2.6%
2001	115	3,581	3,696	3.1%	3.3%
2002	110	3,459	3,569	3.1%	4%
2003	132	3,346	3,478	3.8%	4.5%
2004	129	3,304	3,433	3.8%	4.5%
2005	136	3,303	3,439	4%	4.3%
2006	118	3,300	3,418	3.5%	3.7%
2007	111	3,238	3,349	3.3%	3.7%
2008	131	3,263	3,394	3.9%	4.2%
2009	205	3,119	3,324	6.2%	6.4%
2010	181	3,489	3,670	4.9%	6%
2011	157	3,370	3,527	4.5%	5.5%
2012	140	3,243	3,383	4.1%	5%
2013	131	3,285	3,416	3.8%	4.7%
2014	116	3,355	3,471	3.3%	4.3%
2015	103	3,446	3,549	2.9%	3.8%
2016	100	3,574	3,674	2.7%	3.7%

Diagram II.73.3, shows the employment and labor force for Osceola County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,574 persons, with the labor force reaching 3,674, indicating there were a total of 100 unemployed persons.



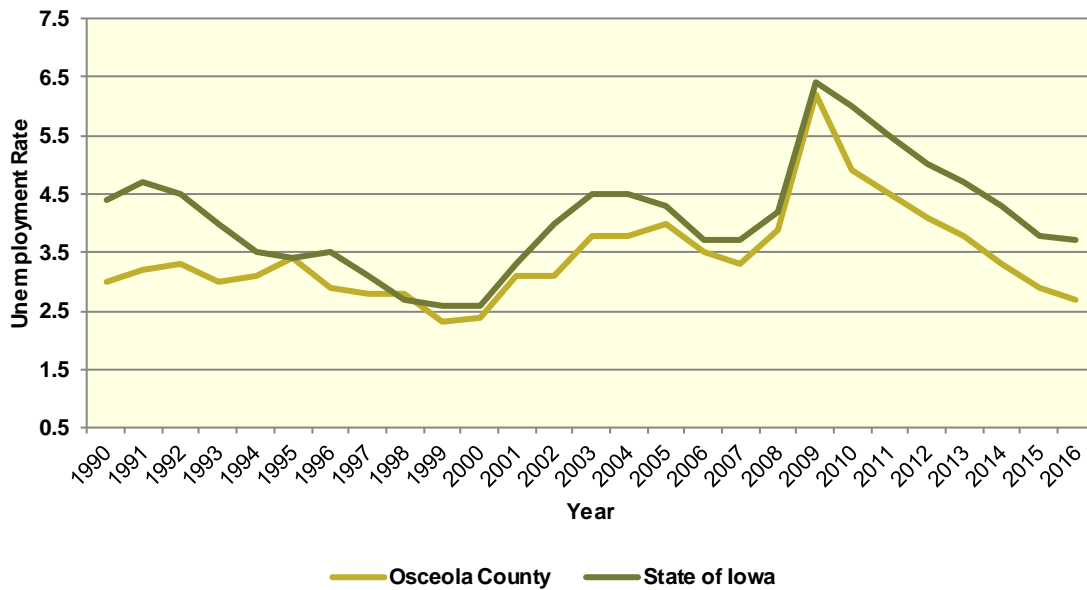
Diagram II.73.3
Employment and Labor Force
 Osceola County
 1990 – 2016 BLS Data



Unemployment

Diagram II.73.4, shows the unemployment rate for both the State and Osceola County. During the 1990’s the average rate for Osceola County was 3 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.7 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 3.8 percent. Over the course of the entire period the Osceola County had an average unemployment rate that lower than the State, 3.4 percent for Osceola County, versus 4.1 statewide.

Diagram II.73.4
Annual Unemployment Rate
 Osceola County
 1990 – 2016 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.73.25, shows total real earnings by industry for Osceola County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$53,314,000. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 17 percent to 9,063,000 dollars.

Table II.73.25
Real Earnings by Industry
 Osceola County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	49,711	53,600	84,376	86,090	109,936	94,583	87,870	51,490	-41.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	4,286	3,373	3,487	3,761	3,558	4,050	3,990	4,072	2.1
Construction	10,186	11,839	12,711	12,740	11,639	10,810	9,988	10,339	3.5
Manufacturing	29,808	17,430	31,132	38,237	51,178	65,395	64,247	53,314	-17
Wholesale trade	6,475	8,735	12,488	10,145	12,989	11,601	13,222	11,143	-15.7
Retail trade	7,176	5,577	5,827	5,097	5,136	4,757	5,259	5,717	8.7
Transportation and warehousing	6,482	9,135	9,361	8,795	8,551	9,364	10,107	10,711	6
Information	440	956	2,605	1,278	1,459	0	1,650	1,248	-24.4
Finance and insurance	0	5,135	0	0	0	0	0	0	0
Real estate and rental and leasing	0	816	0	0	0	0	0	0	0
Professional and technical services	0	0	2,532	0	0	0	2,576	2,626	1.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	214	323	326	0	0	0
Educational services	0	0	0	0	242	203	0	442	0
Health care and social assistance	0	0	0	11,041	11,066	13,033	0	13,927	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	5,041	4,990	5,160	4,683	3,886	3,579	3,817	4,465	17
Government and government enterprises	15,956	18,125	17,365	17,222	17,154	16,512	16,298	16,641	2.1
Total	156,858	165,634	217,359	218,015	257,354	260,288	259,726	213,625	-17.7

Table II.73.26, shows the total employment by industry for the Osceola County. The most recent estimates show the farm industry was the largest employer in Osceola County, with employment reaching 642 jobs in 2016. Between 2015 and 2016 the transportation and warehousing industry saw the largest percentage increase, rising by 6.1 percent.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	739	693	666	610	657	594	650	642	-1.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	22	37	37	39	37	40	42	41	-2.4
Construction	208	192	191	178	209	211	201	205	2
Manufacturing	664	359	349	340	347	325	344	350	1.7
Wholesale trade	126	131	146	148	162	172	156	158	1.3
Retail trade	315	238	245	237	236	234	249	264	6
Transportation and warehousing	202	180	159	166	156	167	164	174	6.1
Information	28	29	22	22	24	0	29	30	3.4
Finance and insurance	0	163	0	0	0	0	0	0	0
Real estate and rental and leasing	0	68	0	0	0	0	0	0	0
Professional and technical services	0	0	62	0	0	0	61	64	4.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	36	39	47	0	0	0
Educational services	0	0	0	0	11	12	0	15	0
Health care and social assistance	0	0	0	315	304	394	0	367	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	225	180	181	171	183	182	185	191	3.2
Government and government enterprises	398	362	359	358	352	344	331	339	2.4
Total	3,829	3,481	3,400	3,291	3,469	3,464	3,550	3,617	1.9

Table II.73.27, shows the real average earnings per job by industry for Osceola County. These figures are calculated by dividing the total real earning displayed in Tables II.73.25 and II.73.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 152,326 dollars. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 13.3 percent to 29,911 dollars.

Table II.73.27
Real Earnings Per Job by Industry
 Osceola County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	67,268	77,345	126,691	141,132	167,331	159,230	135,185	80,202	-40.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	194,822	91,171	94,230	96,442	96,157	101,254	94,997	99,317	4.5
Construction	48,973	61,659	66,549	71,574	55,688	51,232	49,691	50,434	1.5
Manufacturing	44,892	48,553	89,202	112,463	147,487	201,215	186,765	152,326	-18.4
Wholesale trade	51,389	66,679	85,531	68,548	80,177	67,445	84,756	70,525	-16.8
Retail trade	22,782	23,435	23,785	21,506	21,763	20,328	21,122	21,655	2.5
Transportation and warehousing	32,088	50,748	58,877	52,980	54,814	56,072	61,630	61,557	-0.1
Information	15,730	32,953	118,417	58,112	60,808	0	56,912	41,600	-26.9
Finance and insurance	0	31,502	0	0	0	0	0	0	0
Real estate and rental and leasing	0	11,997	0	0	0	0	0	0	0
Professional and technical services	0	0	40,836	0	0	0	42,238	41,031	-2.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	5,943	8,286	6,929	0	0	0
Educational services	0	0	0	0	21,986	16,897	0	29,467	0
Health care and social assistance	0	0	0	35,051	36,403	33,079	0	37,948	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	22,403	27,720	28,506	27,385	21,236	19,665	20,630	23,377	13.3
Government and government enterprises	40,091	50,069	48,369	48,105	48,733	48,000	49,238	49,088	-0.3
Total	40,966	47,582	63,929	66,246	74,187	75,141	73,162	59,061	-19.3

Table II.73.28 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$328,547,000 a -12.5 percent change between 2015 and 2016. Table II.73.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,481 and 3,617 in 2016, which a change of 1.9 percent over this period.

Table II.73.28
Total Employment and Real Personal Income
 Osceola County
 BEA Data 1969 Through 2015

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	121,725	5,046	1,030	25,896	13,007	156,612	19,006	3,610	33,718
1970	121,429	5,592	690	28,640	14,315	159,481	18,733	3,879	31,306
1971	117,570	5,945	1,318	29,101	15,433	157,477	18,603	3,869	30,386
1972	141,852	6,069	1,852	31,794	15,930	185,359	21,772	3,813	37,202
1973	204,291	7,169	2,768	37,795	17,317	255,002	29,598	4,015	50,880
1974	131,464	7,644	3,606	39,736	18,758	185,920	21,661	4,007	32,807
1975	140,544	7,289	4,339	42,672	20,153	200,419	23,898	3,884	36,187
1976	108,218	7,942	4,827	42,930	20,879	168,912	19,882	4,009	26,992
1977	130,073	7,533	6,505	45,620	21,373	196,039	23,400	3,926	33,130
1978	150,593	8,050	6,989	47,611	21,186	218,328	25,945	3,882	38,794
1979	125,675	8,459	9,009	49,611	21,423	197,260	23,266	4,001	31,410
1980	104,011	8,064	8,852	56,241	22,712	183,752	22,007	3,896	26,698
1981	104,766	8,312	7,712	63,944	23,893	192,003	23,264	3,817	27,446
1982	75,956	7,861	8,110	69,141	24,622	169,968	20,923	3,773	20,132
1983	71,710	7,551	8,943	66,966	25,916	165,984	20,416	3,754	19,103
1984	88,915	7,754	9,021	66,799	26,667	183,649	22,789	3,662	24,280
1985	87,901	7,753	8,884	62,169	27,179	178,380	22,996	3,496	25,144
1986	98,349	7,866	9,174	56,927	27,674	184,258	24,447	3,406	28,876
1987	101,227	8,001	10,512	52,710	27,078	183,525	24,936	3,420	29,598
1988	105,507	8,545	11,316	50,424	27,179	185,881	25,307	3,441	30,662
1989	106,431	8,903	11,684	52,233	28,202	189,647	26,125	3,529	30,159
1990	112,942	9,641	12,121	50,804	28,034	194,261	26,666	3,615	31,243
1991	113,591	10,024	12,478	48,831	28,987	193,862	26,593	3,662	31,019
1992	116,661	10,092	13,804	48,023	31,112	199,509	27,533	3,687	31,641
1993	91,441	10,480	14,416	45,368	31,837	172,582	23,841	3,642	25,107
1994	132,637	10,793	15,396	45,233	31,699	214,173	29,677	3,661	36,230
1995	123,628	11,145	15,841	47,784	32,027	208,134	29,158	3,753	32,941
1996	153,006	10,452	16,396	49,644	32,537	241,132	33,697	3,837	39,876
1997	149,544	11,739	16,866	51,023	33,033	238,727	33,309	3,829	39,056
1998	142,274	12,265	16,933	47,979	31,979	226,899	32,017	3,820	37,244
1999	145,052	12,844	16,570	46,744	32,671	228,193	32,372	3,859	37,588
2000	160,301	12,590	18,157	46,492	32,523	244,883	35,059	3,813	42,040
2001	156,858	12,837	19,001	45,088	33,964	242,075	34,766	3,829	40,966
2002	145,496	12,730	19,191	39,798	34,625	226,381	32,814	3,719	39,122
2003	151,390	13,410	20,324	40,484	35,782	234,570	34,055	3,700	40,916
2004	195,061	14,134	21,852	36,995	35,766	275,540	40,149	3,678	53,035
2005	187,761	13,961	22,017	35,206	37,682	268,706	39,850	3,699	50,760
2006	285,105	19,777	22,688	36,982	39,941	364,939	54,363	3,698	77,097
2007	291,786	19,766	24,667	43,450	41,919	382,055	57,888	3,663	79,658
2008	253,253	18,289	26,101	50,140	46,367	357,573	54,038	3,682	68,782
2009	154,756	14,770	25,763	45,200	47,596	258,546	39,721	3,525	43,903
2010	165,634	14,358	26,259	42,573	48,976	269,084	41,699	3,481	47,582
2011	217,359	14,413	27,073	46,266	46,839	323,125	51,224	3,400	63,929
2012	218,015	14,078	27,769	55,903	46,338	333,948	54,037	3,291	66,246
2013	257,354	16,660	26,449	51,355	47,866	366,365	59,034	3,469	74,186
2014	260,288	17,695	28,037	50,542	48,048	369,220	59,619	3,464	75,141
2015	259,726	18,227	32,109	53,417	48,581	375,607	61,304	3,550	73,162
2016	213,625	18,090	30,862	54,234	47,916	328,547	54,180	3,617	59,061



Diagram II.73.5, shows real average earnings per job for Osceola County from 1990 to 2016. Over this period the average earning per job for Osceola County was \$49,538, which was higher than the statewide average of \$43,526 over the same period.

Diagram II.73.5
Real Average Earnings Per Job
 Osceola County
 BEA Data 1990 - 2016

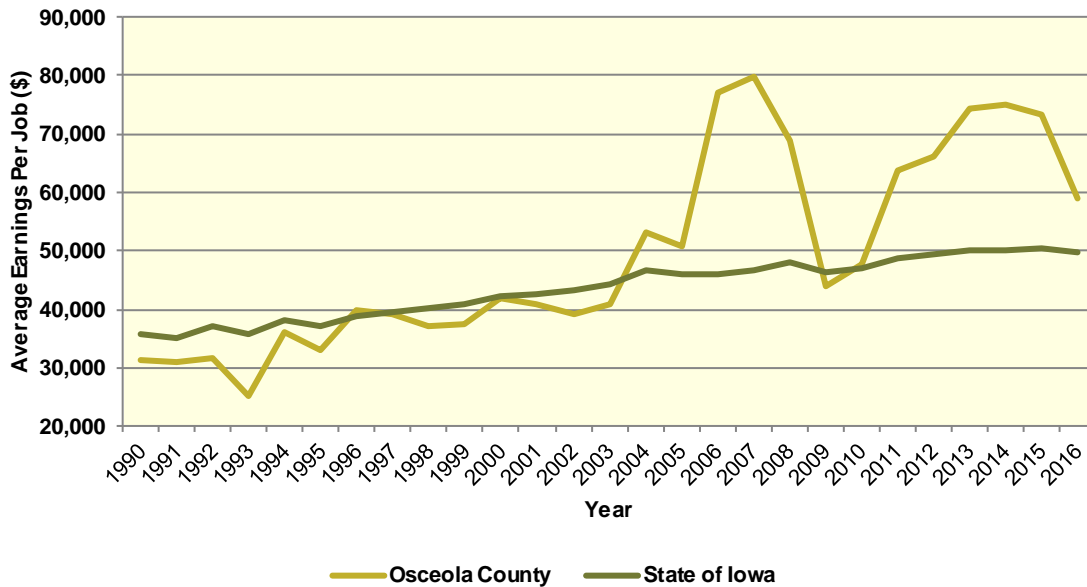
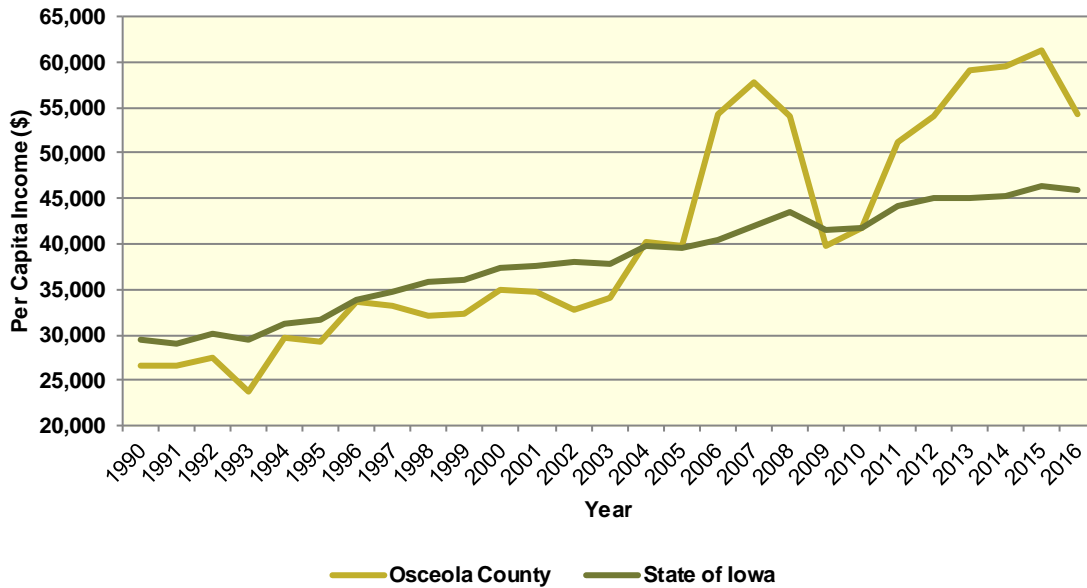


Diagram II.73.6, shows real per capita income for the Osceola County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Osceola County was \$40,691, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.73.6
Real Per Capita Income
 Osceola County
 BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.73.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 2,257 persons in 2015 to 2,418 in 2016, a change of 7.1 percent.

Table II.73.29
Total Monthly Employment
 Osceola County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,355	2,274	2,325	2,358	2,247	2,169	2,214	2,236	2,226	2,257	2,301
Feb	2,339	2,266	2,317	2,303	2,223	2,155	2,174	2,225	2,216	2,261	2,264
Mar	2,362	2,326	2,321	2,312	2,232	2,163	2,174	2,215	2,241	2,285	2,331
Apr	2,387	2,350	2,355	2,337	2,316	2,239	2,197	2,243	2,247	2,284	2,447
May	2,414	2,359	2,422	2,289	2,335	2,256	2,209	2,252	2,283	2,279	2,469
Jun	2,454	2,374	2,480	2,283	2,306	2,266	2,276	2,322	2,342	2,359	2,510
Jul	2,365	2,333	2,435	2,292	2,224	2,214	2,190	2,304	2,260	2,289	2,441
Aug	2,386	2,307	2,466	2,286	2,240	2,242	2,209	2,317	2,265	2,249	2,429
Sep	2,370	2,340	2,459	2,302	2,270	2,243	2,211	2,316	2,281	2,219	2,454
Oct	2,395	2,322	2,444	2,265	2,251	2,257	2,225	2,296	2,278	2,225	2,439
Nov	2,392	2,369	2,450	2,259	2,212	2,232	2,215	2,287	2,282	2,180	2,461
Dec	2,412	2,371	2,449	2,298	2,226	2,271	2,272	2,302	2,329	2,198	2,472
Annual	2,386	2,333	2,410	2,299	2,257	2,226	2,214	2,276	2,271	2,257	2,418
% Change	.	-2.2%	3.3%	-4.6%	-1.8%	-1.4%	-0.5%	2.8%	-0.2%	-0.6%	7.1%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$728 in 2015. In 2016, average weekly wages saw an increased of 0.3 percent over the prior year, rising to \$730, or by 2 dollars. These data are shown in Table II.73.30.

Table II.73.30 Average Weekly Wages Osceola County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	424	404	418	447	423	
2002	424	420	433	458	433	2.4%
2003	453	432	451	472	452	4.4%
2004	454	468	478	516	479	6%
2005	480	479	498	527	496	3.5%
2006	500	495	506	536	509	2.6%
2007	518	510	522	553	526	3.3%
2008	533	535	543	596	552	4.9%
2009	548	564	555	609	569	3.1%
2010	552	551	564	625	573	0.7%
2011	584	583	617	646	608	6.1%
2012	625	595	637	669	632	3.9%
2013	647	622	644	691	651	3%
2014	662	659	686	738	687	5.5%
2015	699	688	722	807	728	6%
2016(p)	700	712	732	772	730	0.3%

Total business establishments reported by the QCEW are displayed in Table II.73.31. Between 2015 and 2016, the total number of business establishments in Osceola County increased by 0.3 percent, from 250 to 252 establishments.

Table II.73.31 Number of Business Establishments Osceola County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	247	250	233	235	241	
2002	231	232	233	233	232	-3.7%
2003	226	228	232	234	230	-0.9%
2004	231	237	235	231	234	1.7%
2005	227	230	234	236	232	-0.9%
2006	229	236	239	241	236	1.7%
2007	241	249	254	248	248	5.1%
2008	255	255	257	252	255	2.8%
2009	251	251	254	247	251	-1.6%
2010	246	250	247	241	246	-2%
2011	235	229	229	230	231	-6.1%
2012	225	219	223	233	225	-2.6%
2013	236	237	238	239	238	5.8%
2014	240	241	242	247	243	2.1%
2015	246	246	257	249	250	2.9%
2016	252	251	251	253	252	0.8%

Iowa Department of Revenue

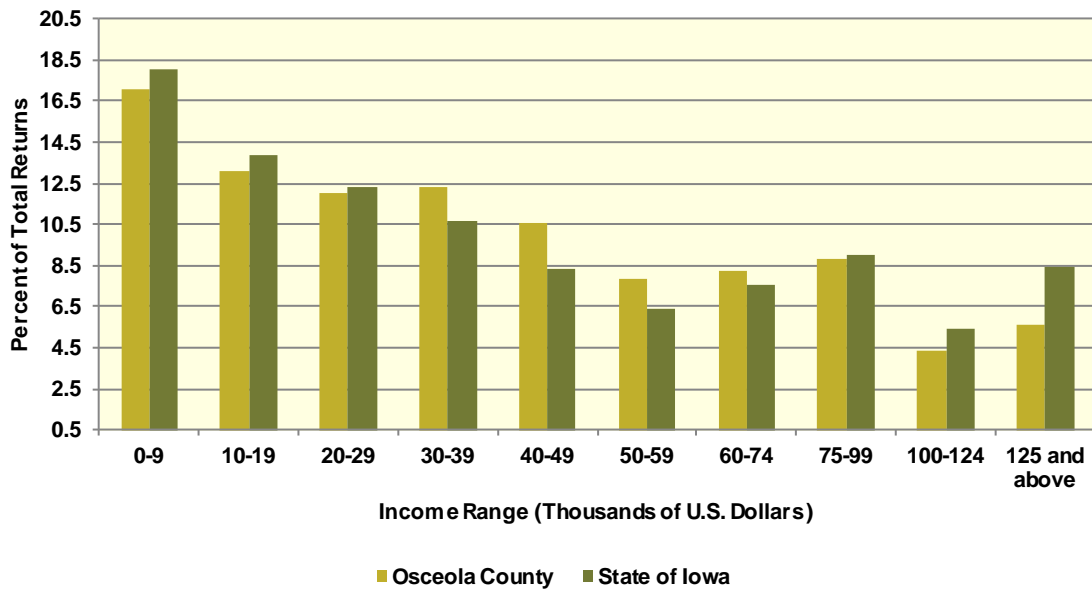
The Iowa Department of Revenue releases annual income tax statistics. Table II.73.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Osceola County.

As can be seen below, the total number of returns between 2010 and 2015 decreased by -0.9 percent, with 161 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 45 percent. This compared to the income class of \$10,000-19,999, which saw the lowest percentage change between 2010 and 2015 of -16.6 percent.

Table II.73.32
Number of Tax Returns by Adjusted Gross Income
 Osceola County
 Iowa DOR 2002 - 2015

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	626	496	476	354	282	204	157	89	33	23	2,740
2003	598	467	464	329	283	227	192	105	28	41	2,734
2004	587	453	426	341	279	218	219	121	43	38	2,725
2005	569	479	425	341	262	236	230	151	46	41	2,780
2006	575	429	434	358	270	238	213	176	57	57	2,807
2007	602	441	397	345	295	220	254	212	63	46	2,875
2008	606	418	428	341	269	225	246	211	82	93	2,919
2009	587	430	429	353	262	209	234	202	80	92	2,878
2010	583	437	405	358	249	220	223	202	94	111	2,882
2011	533	413	397	354	261	224	231	209	95	135	2,852
2012	527	408	391	360	259	211	259	221	98	170	2,904
2013	524	399	415	327	266	211	249	237	97	158	2,883
2014	494	391	371	342	306	222	245	239	115	154	2,879
2015	486	374	342	352	303	223	236	253	125	161	2,855
Change 10 - 15	-16.6%	-14.4%	-15.6%	-1.7%	21.7%	1.4%	5.8%	25.2%	33%	45%	-0.9%

Diagram II.73.7
2015 Income Distribution
 Osceola County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty increase from 584 in 2010 to 625 in 2016, with the poverty rate reaching 10.5 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.73.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	469	6.8%
2001	477	7%
2002	514	7.6%
2003	458	6.8%
2004	491	7.4%
2005	542	8.2%
2006	560	8.6%
2007	529	8.3%
2008	555	8.8%
2009	570	9.2%
2010	584	9.3%
2011	605	9.7%
2012	580	9.5%
2013	554	9.1%
2014	557	9.1%
2015	577	9.6%
2016	625	10.5%

The rate of poverty for Osceola County is shown in Table II.73.34. In 2016, there were an estimated 631 persons living in poverty. This represented a 10.4 percent poverty rate, compared to 7 percent poverty in 2000. In 2016, some 10.3 percent of those in poverty were under age 6, and 10.9 percent were 65 or older.

Table II.73.34 Poverty by Age Osceola County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	41	8.5%	65	10.3%
6 to 17	100	20.7%	155	24.6%
18 to 64	220	45.6%	342	54.2%
65 or Older	121	25.1%	69	10.9%
Total	482	100.0%	631	100.0%
Poverty Rate	7%	.	10.4%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1 percent in Osceola County between 2010 and 2016, from 2,990 to 2,959. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.73.35.

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Osceola County decreased from 7 authorizations in 2015 to 0 in 2016.

The real value of single-family building permits decreased from \$227,669 in 2015 to \$0 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table II.73.36.

Table II.73.35 Housing Units State of Iowa vs. Osceola County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Osceola County	% Growth Since Census
2000 Census Base	1,232,625	.	3,012	.
2010 Census	1,336,417	8.4%	2,990	-0.7%
July 2011 Estimate	1,341,974	0.4%	2,983	-0.2%
July 2012 Estimate	1,346,403	0.7%	2,976	-0.5%
July 2013 Estimate	1,353,274	1.3%	2,973	-0.6%
July 2014 Estimate	1,362,458	1.9%	2,967	-0.8%
July 2015 Estimate	1,370,778	2.6%	2,960	-1%
July 2016 Estimate	1,380,162	3.3%	2,959	-1%

Table II.73.36
Building Permits and Valuation
 Osceola County
 Census Bureau Data, 1980–2016

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	4	0	0	0	4	92,962	0
1981	8	0	7	0	15	95,833	0
1982	8	0	16	0	24	88,414	0
1983	7	2	0	0	9	80,901	0
1984	1	0	0	0	1	130,601	0
1985	2	0	0	0	2	110,717	0
1986	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0
1988	4	0	0	0	4	98,885	0
1989	6	2	0	0	8	96,631	0
1990	1	0	4	0	5	80,107	0
1991	10	2	0	0	12	101,922	0
1992	4	6	3	0	13	114,498	0
1993	7	0	0	0	7	106,212	0
1994	14	0	0	0	14	110,363	0
1995	7	0	0	0	7	108,347	0
1996	10	0	0	0	10	120,224	0
1997	8	0	0	0	8	126,429	0
1998	11	0	0	0	11	112,677	0
1999	8	0	0	22	30	136,701	56,945
2000	4	0	0	0	4	176,297	0
2001	4	0	0	0	4	119,760	0
2002	8	0	0	0	8	103,417	0
2003	6	0	0	0	6	192,728	0
2004	7	0	0	0	7	169,706	0
2005	8	0	0	0	8	212,018	0
2006	7	2	0	0	9	141,883	0
2007	3	0	0	0	3	145,027	0
2008	1	0	0	0	1	168,445	0
2009	8	0	0	0	8	198,512	0
2010	1	0	0	0	1	165,144	0
2011	1	0	0	0	1	269,687	0
2012	5	0	0	0	5	199,369	0
2013	2	0	0	0	2	273,637	0
2014	1	0	0	0	1	307,220	0
2015	7	0	0	0	7	227,669	0
2016	0	0	0	0	0	0	0



Diagram II.73.8 Single Family Permits

Osceola County
Census Bureau Data, 1980–2016

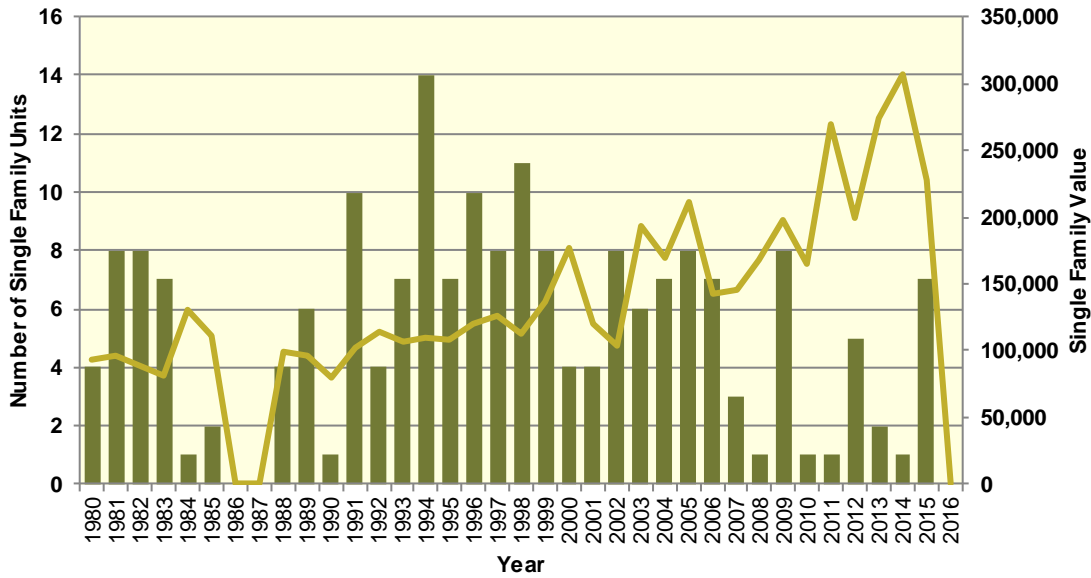
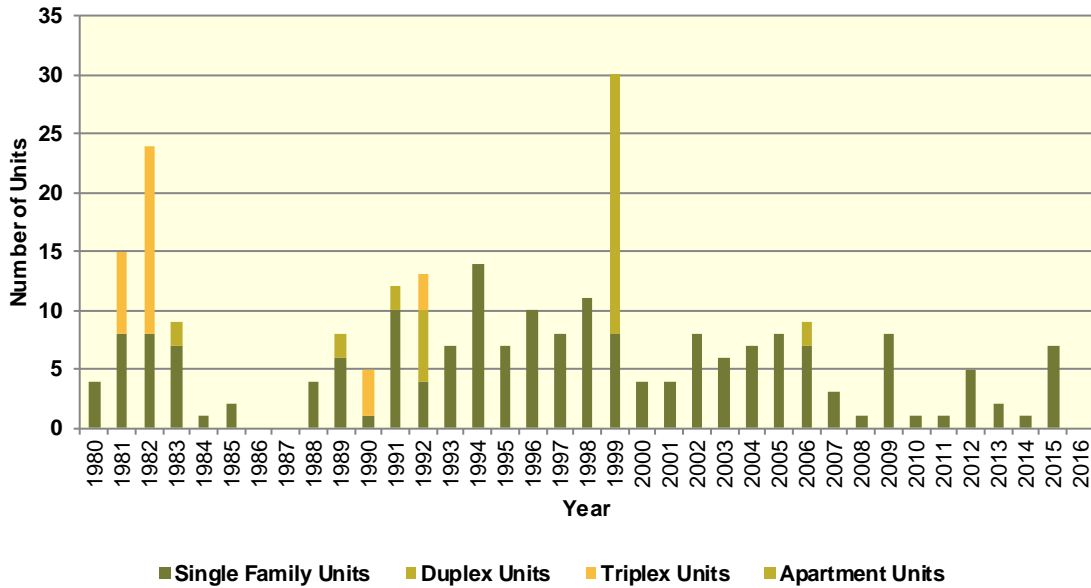


Diagram II.73.9 Total Permits by Unit Type

Osceola County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.73.37. In 2016, there were 2,962 housing units, up from 3,012 in 2000. Single-family units accounted for 91 percent of units in 2016, compared to 91.5 in 2000. Apartment units accounted for 4.6 percent in 2016, compared to 3.2 percent in 2000.

Table II.73.37 Housing Units by Type Osceola County 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	2,756	91.5%	2,696	91%
Duplex	31	1%	15	0.5%
Tri- or Four-Plex	98	3.3%	81	2.7%
Apartment	95	3.2%	137	4.6%
Mobile Home	32	1.1%	33	1.1%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	3,012	100.0%	2,962	100.0%

Some 89.7 percent of housing was occupied in 2010, compared to 92.2 percent in 2000. Owner-occupied housing changed -2.1 percent between 2000 and 2010, ending with owner-occupied units representing 78.6 percent of unit. Vacant units changed by 31.6 percent, resulting in 308 vacant units in 2010.

Table II.73.38 Housing Units by Tenure Osceola County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,778	92.2%	2,682	89.7%	-3.5%
Owner-Occupied	2,153	77.5%	2,108	78.6%	-2.1%
Renter-Occupied	625	22.5%	574	21.4%	-8.2%
Vacant Housing Units	234	7.8%	308	10.3%	31.6%
Total Housing Units	3,012	100.0%	2,990	100.0%	-0.7%

Table II.73.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,962 housing units. An estimated 74.9 percent were owner-occupied, and 11.5 percent were vacant.

Table II.73.39 Housing Units by Tenure Osceola County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,682	89.7%	2,621	88.5%
Owner-Occupied	2,108	78.6%	1,964	74.9%
Renter-Occupied	574	21.4%	657	25.1%
Vacant Housing Units	308	10.3%	341	11.5%
Total Housing Units	2,990	100.0%	2,962	100.0%

Households by household size are shown in Table II.73.40. There were a total of 2,682 households in 2010, up from 2,778 in 2000. One person households changed by 2.1 percent between 2000 and 2010, while two person households changed by 5.3 percent. Three and four person households changed by -9.7 and -24.5 respectively, representing 12.1 percent and 10.9 percent of the population in 2010.

Table II.73.40					
Households by Household Size					
Osceola County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	766	27.6%	782	29.2%	2.1%
Two Persons	988	35.6%	1,040	38.8%	5.3%
Three Persons	360	13%	325	12.1%	-9.7%
Four Persons	387	13.9%	292	10.9%	-24.5%
Five Persons	186	6.7%	158	5.9%	-15.1%
Six Persons	71	2.6%	58	2.2%	-18.3%
Seven Persons or More	20	0.7%	27	1%	35%
Total	2,778	100.0%	2,682	100.0%	-3.5%

Households by income is shown in Table II.73.41. Households earning more than \$100,000 per year represented 15.1 percent of households in 2016, compared to 4.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.6 percent of households in 2010, compared to 17.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.7 percent of households in 2016, compared to 18.2 percent in 2000.

Table II.73.41				
Households by Income				
Osceola County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	505	18.2%	255	9.7%
\$15,000 to \$19,999	265	9.5%	186	7.1%
\$20,000 to \$24,999	191	6.9%	132	5%
\$25,000 to \$34,999	464	16.7%	366	14%
\$35,000 to \$49,999	530	19.1%	411	15.7%
\$50,000 to \$74,999	498	17.9%	567	21.6%
\$75,000 to \$99,999	191	6.9%	307	11.7%
\$100,000 or More	134	4.8%	397	15.1%
Total	2,778	100.0%	2,621	100.0%

Table II.73.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 4.6 percent and 0.2 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 13.5 percent, 4.1 percent, and 8.4, respectively. Housing units built prior to 1939 represented 35.6 percent of households in 2016.

Table II.73.42				
Households by Year Home Built				
Osceola County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,243	44.7%	934	35.6%
1940 to 1949	297	10.7%	193	7.4%
1950 to 1959	367	13.2%	420	16%
1960 to 1969	247	8.9%	267	10.2%
1970 to 1979	311	11.2%	353	13.5%
1980 to 1989	155	5.6%	107	4.1%
1990 to 1999	158	5.7%	221	8.4%
2000 to 2009	.	.	120	4.6%
2010 or Later	.	.	6	0.2%
Total	2,778	100.0%	2,621	100.0%

The distribution of unit types by race are shown in Table II.73.43. An estimated 91.8 percent of white households occupy single family homes, while 100 percent of black households do. Some 5.2 percent of white households occupied apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.73.43							
Distribution of Units in Structure by Race							
Osceola County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	91.8%	100%	100%	100%	0%	100%	100%
Duplex	0.4%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	1.7%	0%	0%	0%	0%	0%	0%
Apartment	5.2%	0%	0%	0%	0%	0%	0%
Mobile Home	0.9%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.73.44. An estimated 14 percent of vacant units were for rent in 2010, a -10.4 percent change since 2000. In addition, some 9.7 percent of vacant units were for sale, a change of -40 percent between 2000 and 2010. "Other" vacant units represented 67.2 percent of vacant units in 2010. This is a change of 120.2 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.



Table II.73.44					
Disposition of Vacant Housing Units					
Osceola County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	48	20.5%	43	14%	-10.4%
For Sale	50	21.4%	30	9.7%	-40%
Rented or Sold, Not Occupied	30	12.8%	14	4.5%	-53.3%
For Seasonal, Recreational, or Occasional Use	12	5.1%	14	4.5%	16.7%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	94	40.2%	207	67.2%	120.2%
Total	234	100.0%	308	100.0%	31.6%

The disposition of vacant units between 2010 and 2016 are shown in Table II.73.45. By 2016, for rent units accounted for 24.6 percent of vacant units, while for sale units accounted for 19.4 percent. “Other” vacant units accounted for 52.5 percent of vacant units, representing a total of 179 “other” vacant units.

Table II.73.45				
Disposition of Vacant Housing Units				
Osceola County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	43	14%	84	24.6%
For Sale	30	9.7%	66	19.4%
Rented Not Occupied	2	0.6%	0	0%
Sold Not Occupied	12	3.9%	4	1.2%
For Seasonal, Recreational, or Occasional Use	14	4.5%	8	2.3%
For Migrant Workers	0	0%	0	0%
Other Vacant	207	67.2%	179	52.5%
Total	308	100.0%	341	100.0%

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.73.46. In 2016, an estimated 1.7 percent of households were overcrowded, and an additional 0.6 percent were severely overcrowded.



Table II.73.46 Overcrowding and Severe Overcrowding Osceola County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	2,156	99.8%	4	0.2%	0	0%	2,160
2016 Five-Year ACS	1,936	98.6%	22	1.1%	6	0.3%	1,964
Renter							
2000 Census	607	98.2%	7	1.1%	4	0.6%	618
2016 Five-Year ACS	625	95.1%	22	3.3%	10	1.5%	2,621
Total							
2000 Census	2,763	99.5%	11	0.4%	4	0.1%	2,778
2016 Five-Year ACS	2,561	97.7%	44	1.7%	16	0.6%	2,621

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Osceola County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.73.47 Households with Incomplete Plumbing Facilities Osceola County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,773	2,621
Lacking Complete Plumbing Facilities	5	0
Total Households	2,778	2,621
Percent Lacking	0.2%	0%

There were 6 households lacking complete kitchen facilities in 2016, compared to 9 households in 2000. This was a change from 0.3 percent of households in 2000 to 0.2 percent in 2016.

Table II.73.48 Households with Incomplete Kitchen Facilities Osceola County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,769	2,615
Lacking Complete Kitchen Facilities	9	6
Total Households	2,778	2,621
Percent Lacking	0.3%	0.2%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan.

For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Osceola County, 6.9 of households had a cost burden and 8.4 percent had a severe cost burden. Some 8.2 percent of renters were cost burdened, and 12 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 2.9 percent and a severe cost burden rate of 2.8 percent. Owner occupied households with a mortgage had a cost burden rate of 11.4 percent, and severe cost burden at 13.3 percent.

Table II.73.49
Cost Burden and Severe Cost Burden by Tenure
 Osceola County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	704	83.9%	98	11.7%	37	4.4%	0	0%	839
2016 Five-Year ACS	614	75.3%	93	11.4%	108	13.3%	0	0%	815
Owner Without a Mortgage									
2000 Census	861	90.7%	73	7.7%	9	0.9%	6	0.6%	949
2016 Five-Year ACS	1,077	93.7%	33	2.9%	32	2.8%	7	0.6%	1,149
Renter									
2000 Census	309	57%	77	14.2%	30	5.5%	126	23.2%	542
2016 Five-Year ACS	434	66.1%	54	8.2%	79	12%	90	13.7%	657
Total									
2000 Census	1,874	80.4%	248	10.6%	76	3.3%	132	5.7%	2,330
2016 Five-Year ACS	2,125	81.1%	180	6.9%	219	8.4%	97	3.7%	2,621

Housing Problems by Income

Table II.73.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Osceola County. As can be seen in 2017 the MFI was \$65,500, which compared to \$69,900 for the State of Iowa.

Table II.73.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 130 owner-occupied and 68 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 105 owner-occupied 58 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,235 households without a housing problem.

Table II.73.50
Median Family Income
 Osceola County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	44,300	49,100
2001	47,600	52,500
2002	51,700	53,700
2003	45,200	54,900
2004	46,000	55,800
2005	49,800	57,650
2006	50,100	57,800
2007	50,400	58,100
2008	50,700	58,500
2009	54,200	62,000
2010	54,500	62,400
2011	59,500	64,000
2012	60,300	64,800
2013	61,900	64,700
2014	64,400	65,300
2015	67,100	67,500
2016	65,600	68,400
2017	65,500	69,900

Table II.73.51
Housing Problems by Income and Tenure

Osceola County
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	20	4	0	24
Housing cost burden greater than 50% of income (and none of the above problems)	45	40	10	10	0	105
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	45	50	0	15	130
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	25	180	320	175	1,100	1,800
Total	94	265	400	189	1,115	2,063
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	0	25	0	29
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	15	15
Housing cost burden greater than 50% of income (and none of the above problems)	50	4	4	0	0	58
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	35	4	0	4	68
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	20	30	185	75	125	435
Total	107	69	193	100	144	613
Total						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	0	25	0	29
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	20	4	15	39
Housing cost burden greater than 50% of income (and none of the above problems)	95	44	14	10	0	163
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	80	54	0	19	198
Zero/negative income (and none of the above problems)	8	0	0	0	0	8
has none of the 4 housing problems	45	210	505	250	1,225	2,235
Total	201	334	593	289	1,259	2,676

Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis below only owner-occupied originated loans for single family units were considered. As can be seen in Table II.73.52 on the following page, of the 44 loans in 2016, 17 loans were for Home Purchases, 2 were for Home Improvement and 25 were for refinancing.

Table II.73.52 Owner-Occupied Single Family Home Loans by Loan Type Osceola County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	22	3	24	49
2009	24	5	27	56
2010	27	2	33	62
2011	15	3	28	46
2012	20	1	43	64
2013	16	7	45	68
2014	20	4	16	40
2015	27	3	16	46
2016	17	2	25	44

Table II.73.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$76,050 in 2012 and \$98,235 in 2016. Overall, average loans were \$78,245 in 2008 and \$110,409 in 2016.

Table II.73.53 Owner-Occupied Single Family Home Loans by Average Loan Amount Osceola County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$73,545	\$71,000	\$83,458	\$78,245
2009	\$80,125	\$35,000	\$102,000	\$86,643
2010	\$92,111	\$49,500	\$97,091	\$93,387
2011	\$74,800	\$27,000	\$91,214	\$81,674
2012	\$76,050	\$32,000	\$72,977	\$73,297
2013	\$98,563	\$56,714	\$162,200	\$136,368
2014	\$99,050	\$44,000	\$180,438	\$126,100
2015	\$126,593	\$67,000	\$85,125	\$108,283
2016	\$98,235	\$49,500	\$123,560	\$110,409

Table II.73.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$1,521,000 in 2012 and \$1,670,000 in 2016. Overall, average loans were \$3,834,000 in 2008 and \$4,858,000 in 2016.

Table II.73.54 Total Volume of Owner-Occupied Single Family Loans Osceola County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$1,618,000	\$213,000	\$2,003,000	\$3,834,000
2009	\$1,923,000	\$175,000	\$2,754,000	\$4,852,000
2010	\$2,487,000	\$99,000	\$3,204,000	\$5,790,000
2011	\$1,122,000	\$81,000	\$2,554,000	\$3,757,000
2012	\$1,521,000	\$32,000	\$3,138,000	\$4,691,000
2013	\$1,577,000	\$397,000	\$7,299,000	\$9,273,000
2014	\$1,981,000	\$176,000	\$2,887,000	\$5,044,000
2015	\$3,418,000	\$201,000	\$1,362,000	\$4,981,000
2016	\$1,670,000	\$99,000	\$3,089,000	\$4,858,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table II.73.55 presents some basic statistics about the completed surveys.

Table II.73.55 Survey of Rental Properties Osceola County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	1	16	12.5	0

Table II.73.56, shows the amount of total and vacant units with their associated vacancy rates. There were 16 apartment units reported in the survey, with 2 of them available, which resulted in a vacancy rate of 12.5 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.73.56 Rental Vacancy Survey by Type Osceola County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	16	2	12.5%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	16	2	12.5%

Table II.73.57, reports units by bedroom size. Several respondents choose not to provide bedroom sizes, which accounted for the 16 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.73.57 Rental Units by Bedroom Size Osceola County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0	.	0
One	0	0	0	0	.	0
Two	0	0	0	0	.	0
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	0	16	0	0	0	16
Total	0	16	0	0	0	16

Table II.73.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Studio-bedroom units, which had a vacancy rate of 0 percent.

Table II.73.58 Apartment Units by Bedroom Size Osceola County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	0	0	0%
Two	0	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	16	2	12.5%
Total	16	2	12.5%

Average market-rate rents by unit type are shown in Table II.73.59. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.73.59 Average Market Rate Rents by Bedroom Size Osceola County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$355	\$0	\$0	\$355
Two	\$0	\$430	\$0	\$0	\$430
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$392.5	\$0	\$0	\$392.5

The average rent and availability of apartment units is displayed in Table II.73.60. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 12.5 percent.

Table II.73.60 Apartment Market Rate Rents by Vacancy Status Osceola County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	16	2	12.5%
\$500 to \$750	0	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	0	0	0%
Total	16	2	12.5%

Respondents were asked if utilities are included in the rent and as shown in Table II.73.61 below 1 respondents, or 100 percent, included some sort of utility in the rent.

Table II.73.61 Are there any utilities included with the rent? Osceola County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.73.62. There were 0 respondents who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.73.62 Which utilities are included with the rent? Osceola County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	1
Trash Collection	1

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.73.63 below, there were 2 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.73.63 Accessible Units by Bedroom Size Osceola County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don't Know	Total
Efficiency	0	0	0	0		0
One	0	0	0	0		0
Two	0	0	0	0		0
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	2	0	0	0	2
Total	0	2	0	0	0	2

Table II.73.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. Overall, 12.5 percent of all apartment units were considered accessible by survey respondents.

Table II.73.64 Apartment Units by Accessibility and Bedroom Size Osceola County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	0	0	0%
Two	0	0	0	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	14	2	16	12.5%
Total	14	2	16	12.5%

Perceived Need for Rental Units

Table II.73.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 1 respondent said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.73.65 Do you keep a waiting list? Osceola County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	0
Waitlist Size	0

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2016 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is reported here. The moderate and very strong scenarios are reported in the appendix.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table II.73.66, shows the *strong growth scenario* for the Osceola County. As can be seen there were 1,964 owner-occupied and 657 renter-occupied households in 2016, for a total of 2,621 households. In 2030, there will be a projected 2,668 households, of which 2,056 are projected to be owner occupied and the remaining 612 are expected to be renter-occupied.

By 2050, there are projected to be 1,946 owner-occupied households, of which 97 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 376 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 573 renter households, of which 100 renter households are expected to have incomes between 0 and 30.0 percent of median family income 178 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 2,519 occupied units by 2050, of which 197 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.73.66
Housing Demand Forecast
 Osceola County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	98	103	103	102	101	100	98	97
30.1-50%	251	266	265	263	260	257	253	249
50.1-80%	379	401	399	397	393	388	382	376
80.1-95%	133	140	140	139	138	136	134	131
95.1-115%	236	250	249	247	245	242	238	234
115+%	867	917	914	908	899	888	874	859
Total	1,964	2,076	2,069	2,056	2,036	2,010	1,979	1,946
Renter								
0-30%	114	108	107	107	105	104	102	100
30.1-50%	79	75	75	74	73	72	71	69
50.1-80%	205	193	192	190	188	185	182	178
80.1-95%	64	60	60	59	59	58	57	55
95.1-115%	111	105	104	104	102	101	99	97
115+%	84	79	79	78	77	76	74	73
Total	657	620	617	612	605	595	585	573
Total								
0-30%	212	211	210	209	207	204	200	197
30.1-50%	331	341	339	337	334	329	324	318
50.1-80%	584	594	591	587	581	573	564	554
80.1-95%	196	200	199	198	196	193	190	187
95.1-115%	347	355	353	351	347	342	337	331
115+%	951	996	992	986	976	964	949	932
Total	2,621	2,696	2,685	2,668	2,641	2,606	2,564	2,519