



Mahaska County Housing Status Report

December 2003



Mahaska FutureView

Mahaska FutureView serves as a catalyst for action to:

- Respond proactively to changes in the Mahaska Community;
- Stimulate forward thinking and create a vision of the future;
- Make more efficient use of community resources;
- Increase the cooperation among area leadership by working on a county-wide basis;
- Build teamwork within the focus areas and expertise by disseminating information.

For more information about this report, contact:

Mahaska FutureView
124 North Market Street
Oskaloosa, Iowa 52577
641-672-2591

*Mahaska FutureView,
part of the Oskaloosa Area Chamber & Development Group,
is a 501 (c) (3) entity.*

About This Report

Mahaska FutureView initiated this Housing Study update beginning in the Spring of 2002 with a “Homeless, Transient and Crisis Housing Survey” completed in April with the assistance of the Central College Sociology Department. In October of 2002, Mahaska FutureView hired a consultant to move the study forward. Similar studies, conducted in 1990, and updated in 1993 and 1996 by Mahaska FutureView, resulted in considerable action being taken to address the identified housing needs in the county.

Volunteers from all of the communities in Mahaska County were invited to participate on a housing task force. The task force reviewed the previous survey documents, made needed changes, and discussed the plan for gathering and publishing the information. By consensus, the task force and Mahaska FutureView agreed the new report should be a ‘living document’ and, as such, would be generated in an electronic or web accessible version, with a limited number of hard copies or master copies on disks available for reproduction. A living document would allow information updates on a regular basis, as well as providing information from new surveys as they are completed. A listing of task force members is located in the acknowledgments section at the end of this report.

This report contains information obtained from both public and private sources; surveys; interviews with local lenders, contractors, and Realtors; data from the Mahaska County Assessor, the Oskaloosa Municipal Housing Agency and local Multiple Listing Service; and from the Synchronist Survey (area employers) and Iowa Workforce Development Laborshed Survey. Furthermore, guidelines specified in the “Housing Needs Assessment Manual,” developed by the Iowa Department of Economic Development and Iowa State University were followed in gathering information for this report.

Sections of this report will be made available as they are completed, with the initial completion date in January of 2004.

As new information, statistics and survey results are made available in future months, this information will be incorporated along with sources and dates.

A Retirement Housing Survey is planned for 2004.

Area Population Characteristics

According to the most recent U.S. Census (2000), Mahaska County's Population in 2000 was 22,335; 10,938 of those residents lived in the county seat, Oskaloosa. The U.S. Census Bureau estimates the 2002 population of Mahaska County had declined to 22,222. The following table illustrates the 1990 and 2000 Census, and 2002 estimated population for each area of incorporation and the rural area of Mahaska County:

Table 1: Changes in Population

	1990 Census	2000 Census	Percent Change	Numerical Change	2002 Estimates
Barnes City	198	201	1	3	197
Beacon	509	518	2	9	518
Eddyville	188	218	16	30	217
Fremont	701	704	0.4	3	697
Keomah Village	99	97	-2	-2	94
Leighton	142	153	8	11	150
New Sharon	1,136	1,301	15	165	1,271
Oskaloosa	10,600	10,938	3	338	10,991
Rose Hill	171	205	20	34	202
University Park	598	536	-12	-62	523
Unincorporated	7,190	7,464	4	274	7,362
Mahaska County	21,532	22,335	4	803	22,222

Note: Only the Mahaska County portion of Barnes City and Eddyville populations are included in this table. **Source:** U.S. Census Bureau.

Overall, Mahaska County experienced growth between 1990 and 2000, although two incorporated areas – Keomah Village and University Park – experienced declining populations. The 2002 estimates also show a declining population in the unincorporated area and in all but two of the incorporated areas; Beacon, which remained constant, and Oskaloosa which increased.

While rural households had previously declined, according to 1990 Census figures, they experienced a slight increase as indicated by the 2000 Census figures.

Household Types/Age Distribution. There are 8,880 total households in Mahaska County, 2,362 are one-person households. There are 6,312 owner-occupied housing units (71.1%) and 2,568 renter-occupied housing units (28.9%) in Mahaska County.

Family households are defined as a householder and one or more persons living in the same household who are related by birth, marriage, or adoption. There are 6,147 family households in Mahaska County.

Of the total family households, 5,208 had a married couple present; 2,232 of the married couple families had related children present. Of the 939 other family households where there is no married couple present, 665 (7.5%) had no husband present, but 456 had related children.

In 2000, there were 578 total persons living in group quarters. 257 were institutionalized either in nursing homes or correctional institutions. The remaining 321 lived in either college dormitories or other non-institutional group quarters. Of the persons 65 years and older living in group quarters, just over 95 percent were institutionalized.

There were 2,313 person 65 years and older living in family households; 95.9 percent were the householder and spouse. Another 1,140 were living in non-family households with 75 percent being female householders living alone.

A profile of the age groups of Mahaska County residents is exhibited in the following table (Table 2), immediately followed by age groups by gender, exhibited in Table 3.

Table 2: Age Distribution by Population

	Mahaska Co. People	Mahaska Co. Percent	State People	State Percent
Total	22,335	100.0	2,926,324	100.0
Age 0-19	6,409	28.7	827,983	28.2
Age 20-44	7,423	33.3	1,011,922	34.6
Age 45-64	4,853	21.7	650,206	22.2
Age 65+	3,650	16.4	436,213	14.8

Source: U.S. Census Bureau.

Table 3: Age by Gender*Mahaska County 2000*

<i>Age Group</i>	Total	Male	Female
0-17	5,742	2,949	2,793
18-54	11,023	5,713	5,310
55 & over	5,570	2,454	3,116

Source: *U.S. Census Bureau; Department of Sociology, Iowa State University.*

The May 21, 1996, edition of the Des Moines Register summarized a Census Bureau report, “65+ in the United States!” This report predicted major shifts in population in the coming decades. For Iowa, the 65 and older population is expected to grow 25 percent between 1996 and 2020. Lengthening life spans and entry of the baby boomer generation into retirement will begin in 2011. Persons 85 and over will more than double by 2020, changing demands on everything from health care to housing. This growing elderly population will have fewer relatives nearby to call upon because of rising divorce rates, smaller families, and greater mobility. For women, who generally outlive their husbands, this is especially true. The article reported that today more than half of women age 75 and older that live alone have incomes below \$10,000, which presents a big challenge to meet their housing and personal assistance needs.

A more recent Census publication on aging, “The 65 Years and Over Population: 2000,” issued in October 2001, indicates 35 million people 65 years of age and over were counted in the United States in 2000. This represents a 12.0 percent increase since 1990, when 31.2 million older people were counted. However, though the number of people 65 and over increased between 1990 and 2000, their proportion of the total population dropped from 12.6 percent in 1990 to 12.4 percent in 2000. The fastest growing segment of the population in the United States is 80+ years.

In Mahaska County, the total 65 and over population decreased from 3,803 (17.7%) in 1990 to 3,650 (16.3%) in 2000. More information about the aging population and its implications may be found on the U.S. Census Bureau website, from the National Institute on Aging, and from AARP.

Income

Based on 2000 U.S. Census data, per capita income – in adjusted dollars – for the State was \$19,674 and for Mahaska County was \$18,232. Mahaska County per capita income is also compared to the state and contiguous counties over the period 1997-2001 in the following table (Table 4) using current year dollars.

Table 4: Per Capita Incomes 1997-2001

Mahaska & Contiguous Counties

	1997	1998	1999	2000	2001
Mahaska	21,433	22,620	23,224	24,555	24,567
Keokuk	20,297	19,334	19,723	21,212	21,090
Marion	23,156	24,082	25,213	26,922	26,278
Monroe	20,671	21,626	22,027	24,489	24,275
Poweshiek	23,459	24,398	24,754	26,551	27,263
Wapello	19,802	20,638	20,719	22,137	22,722
Iowa	23,499	24,555	24,989	26,540	27,225

Source: *U.S. Department of Commerce, Bureau of Economic Analysis (in current year dollars).*

Median annual household incomes and median family incomes for 2000 by county follows, exhibited in Table 5.

Table 5: Median Household & Family Income

Mahaska & Contiguous Counties; 2000

	Annual Household Income	Annual Family Income
Mahaska	37,314	43,557
Keokuk	34,025	41,818
Marion	42,401	50,052
Monroe	34,877	41,611
Poweshiek	37,836	46,599
Wapello	32,188	39,224

Source: U.S. Census Bureau.

According to 2000 Census data, 40.7 percent of the families in Mahaska County had family incomes equal to or greater than \$50,000; 7.5 percent of the families were classified at poverty level. Where no husband is present, 32.8 percent of the total number of female-headed household families were living at or below poverty level (246). Of Mahaska County's total population, 9.8 percent of the residents were living at or below the poverty level in 1999.

Between 1989 and 1999 the total number of Mahaska County residents at or below the poverty level declined from 13 percent to 9.8 percent. Between 1998 and the 2000 Census, data indicates that in all but one county -- Marshall -- poverty levels declined.

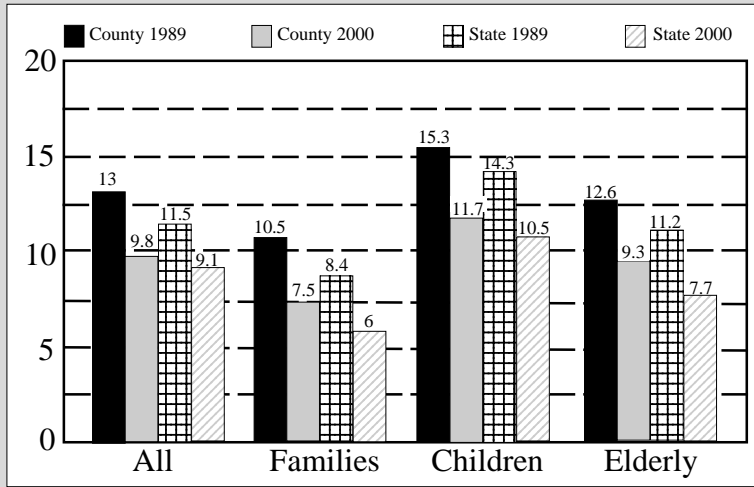
Poverty

Poverty status of an individual depends upon available income, family status, and age of the individual and associated household members. The 1993 edition of Iowa's Counties lists average 1989 poverty thresholds of \$6,310 and \$12,674 for one-person and four-person household units, respectively. According to a National Poverty 2002 report by the U.S. Census Bureau, the national, weighted average thresholds for one-person and four-person household units are \$9,183 and \$18,392, respectively.

Figure 1 lists 1989 and 2000 poverty levels by age for the county and the state.

Figure 1: Local and Statewide Poverty Levels

1989 and 2000 (Percent below poverty level)



Source: U.S. Census Bureau

Employment

A recent survey . . .