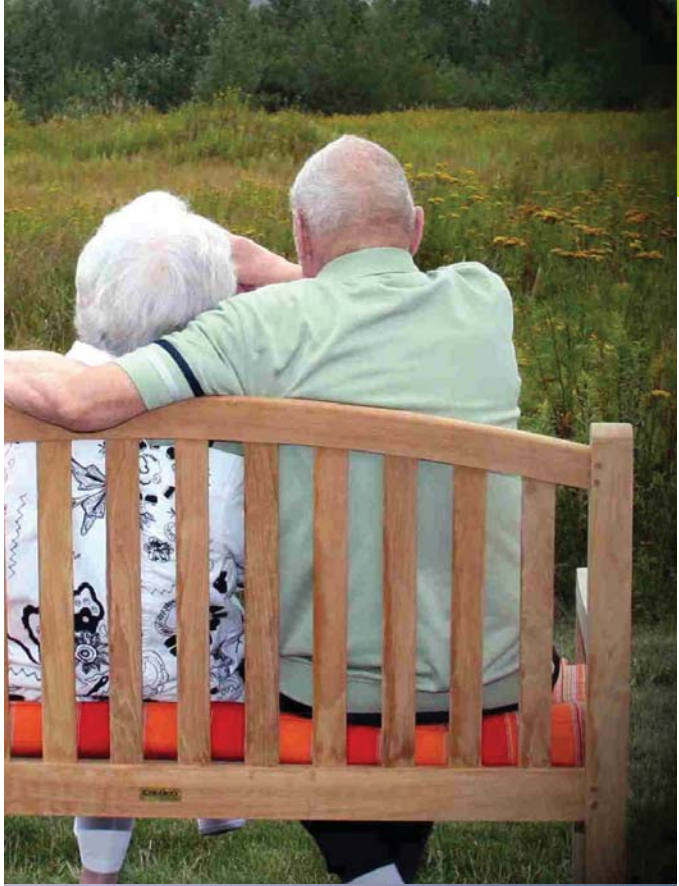


Osceola

baby boomers



The United States Census Bureau considers a baby boomer to be someone born during the demographic birth boom between 1946 and 1964. The Census Bureau is not involved in defining cultural generations.

Financial Planning
Neighborhood
Retirement
Daily care
Food - groceries
In case of emergency
Travel
Finances
Permanent Residence
When Retired
Recreation
Transportation
Medical Needs
Wheelchair

Retirement

The baby boomer generation are retiring and it is important to accommodate for this increase in retirement needs. When planning for retirement the number one question is, "can I afford it?". The financial question brings up many other factors to consider: where to retire, do I sell my home and buy a new one somewhere else, will I have medical care there, will my children take care of me?

There are many needs that need to be taken care of before retiring. Some things we need to plan for even if we think we will not need them, like daily care, medical services, ease of transportation once we stop driving our self.

- Medical needs. From occasional visit to the doctor to daily care. We need to make sure that facilities are in the area, that are affordable and easy to get to.

- Daily care, is there a retirement community, even if you are not living in one. In case you need extra help the elder citizen center can help you with daily needs, like food transportation and activities.

- Transportation and possibly amenities within the walking distance are important. Also the accessibility of the area and if it is possible to get around in a powered wheelchair.

- A Diversity of recreational opportunities are desired by retirees; in fun communities with others of their age who have similar interests.

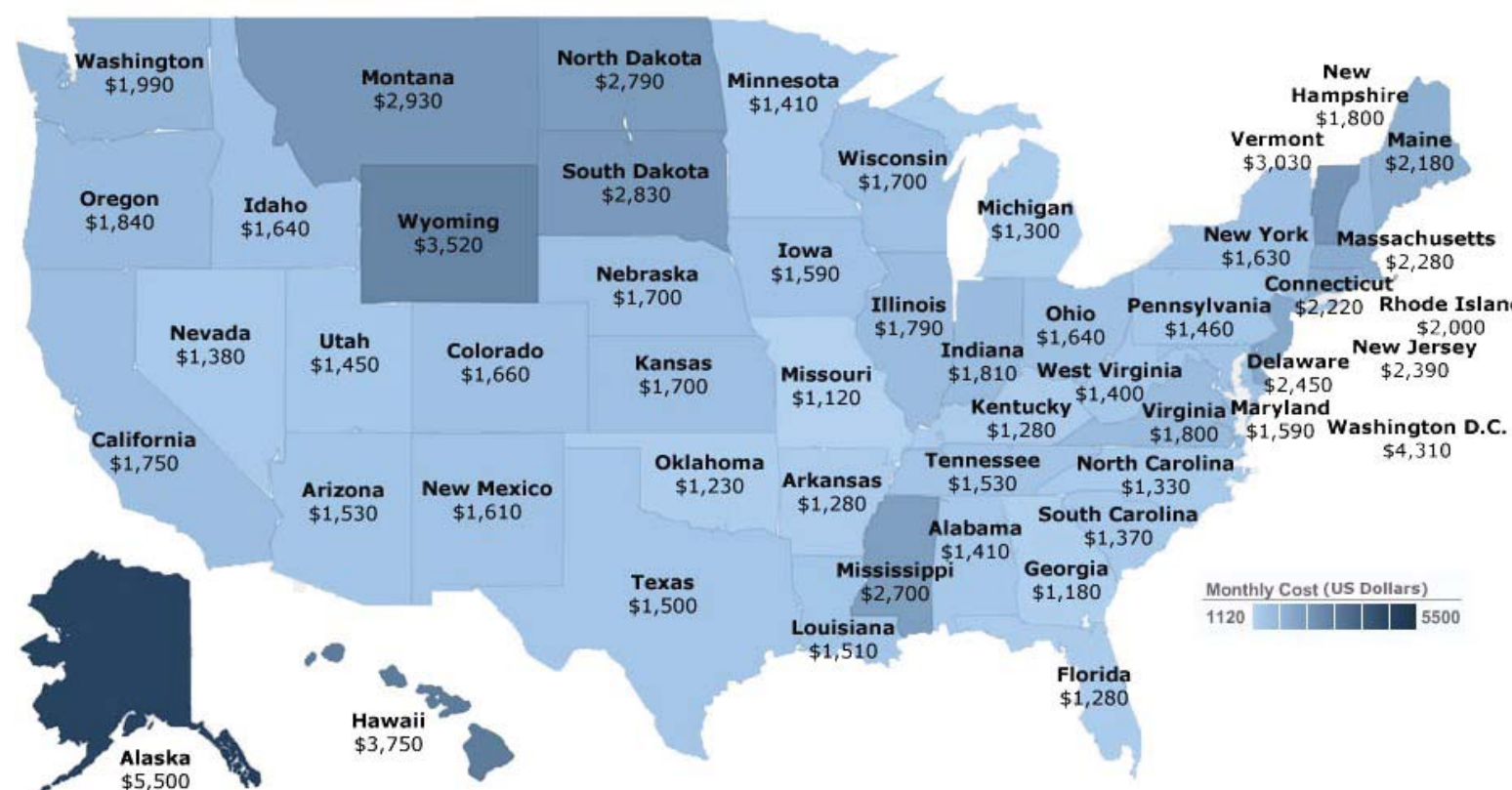
Cost of living during retirement is 70% to 80% of your current costs

Avg. Household	45-54	55-64	65-74	75 and Over
Income before taxes	\$64,974	\$53,162	\$35,118	\$23,890
Annual expenditures	48,748	44,330	32,243	23,759
Food at home	3,528	3,114	2,877	2,195
Food away from home	2,700	2,445	1,602	1,107
Housing	15,476	13,831	10,052	8,257
Apparel and services	2,029	1,791	1,252	674
Transportation	9,173	8,449	5,731	3,178
Health care	2,550	3,007	3,588	3,584
Entertainment	2,565	2,297	1,371	896
Insurance and pensions	5,323	4,838	1,853	696
Personal taxes	4,051	2,856	1,556	479

Current Income

- mortgage
- taxes
- work expenses
= Cost of living

Assisted living cost across the US



Key Points

- Osceola has available real-estate and amenities to attract possible retirees.
- There is daily care and a retiree community already present in the city.
- The downtown area of Osceola is relatively easily accessible even for pedestrians or powered wheelchairs.
- Amenities like medical services are present and can expand.
- There is a potential for recreational opportunities especially near the riverfront.

