

General Demographic Characteristics: 2005
 Data Set: 2005 American Community Survey
 Survey: 2005 American Community Survey
 Geographic Area: Waterloo, IA Urbanized Area

NOTE. Data are limited to the household population and exclude the

General Demographic	Estimate	Margin of Error
Total population	101,923	+/-1,924
SEX AND AGE		
Male	48,708	+/-1,304
Female	53,215	+/-1,166
Under 5 years	6,722	+/-352
5 to 9 years	7,323	+/-1,021
10 to 14 years	4,578	+/-809
15 to 19 years	5,482	+/-634
20 to 24 years	12,460	+/-897
25 to 34 years	15,290	+/-989
35 to 44 years	11,327	+/-887
45 to 54 years	14,739	+/-643
55 to 59 years	6,745	+/-830
60 to 64 years	3,900	+/-749
65 to 74 years	6,796	+/-658
75 to 84 years	4,986	+/-574
85 years and over	1,575	+/-542
Median age (years)	34.3	+/-0.9
18 years and over	79,953	+/-1,553
21 years and over	76,160	+/-1,573
62 years and over	15,369	+/-913
65 years and over	13,357	+/-734
18 years and over	79,953	+/-1,553
Male	37,483	+/-1,037
Female	42,470	+/-910
65 years and over	13,357	+/-734
Male	5,309	+/-358
Female	8,048	+/-497
RACE		
One race	100,120	+/-2,002
Two or more races	1,803	+/-726
Total population	101,923	+/-1,924
One race	100,120	+/-2,002
White	89,698	+/-1,991
Black or African American	8,974	+/-749

American Indian and Alaska Native	126	+/-193
Cherokee tribal grouping	N	N
Chippewa tribal grouping	N	N
Navajo tribal grouping	N	N
Sioux tribal grouping	N	N
Asian	1,062	+/-281
Asian Indian	N	N
Chinese	N	N
Filipino	N	N
Japanese	N	N
Korean	N	N
Vietnamese	N	N
Other Asian	N	N
Native Hawaiian and Other Pacific Islander	0	+/-268
Native Hawaiian	N	N
Guamanian or Chamorro	N	N
Samoan	N	N
Other Pacific Islander	N	N
Some other race	260	+/-227
Two or more races	1,803	+/-726
White and Black or African American	608	+/-396
White and American Indian and Alaska Native	344	+/-280
White and Asian	167	+/-258
Black or African American and American Indian and Alaska Native	0	+/-268
Race alone or in combination with one or more other races		
Total population	101,923	+/-1,924
White	91,501	+/-2,123
Black or African American	10,111	+/-430
American Indian and Alaska Native	739	+/-625
Asian	1,293	+/-324

Native Hawaiian and Other Pacific Islander	N	N
Some other race	675	+/-396
HISPANIC OR LATINO AND RACE		
Total population	101,923	+/-1,924
Hispanic or Latino (of any race)	2,813	+/-327
Mexican	N	N
Puerto Rican	N	N
Cuban	N	N
Other Hispanic or Latino	N	N
Not Hispanic or Latino	N	N
White alone	87,300	+/-1,941
Black or African American alone	8,974	+/-749
American Indian and Alaska Native alone	126	+/-193
Asian alone	1,062	+/-281
Native Hawaiian and Other Pacific Islander alone	0	+/-268
Some other race alone	0	+/-268
Two or more races	1,648	+/-686
Two races including Some other race	0	+/-268
Two races excluding Some other race, and Three or more races	1,648	+/-686
RELATIONSHIP		
Household population	101,923	+/-1,924
Householder	44,697	+/-1,261
Spouse	20,804	+/-1,396
Child	26,178	+/-1,368
Other relatives	3,436	+/-1,249
Nonrelatives	6,808	+/-1,396
Unmarried partner	2,869	+/-875
HOUSEHOLDS BY TYPE		
Total households	43,528	+/-961
Family households (families)	26,841	+/-1,708

With own children under 18 years	11,973	+/-1,232
Married-couple families	19,901	+/-1,504
With own children under 18 years	7,188	+/-1,089
Male householder, no wife present	1,304	+/-649
With own children under 18 years	979	+/-513
Female householder, no husband present	5,636	+/-999
With own children under 18 years	3,806	+/-956
Nonfamily households	16,687	+/-1,640
Householder living alone	12,808	+/-1,541
65 years and over	4,519	+/-633
Households with one or more people under 18 years	12,456	+/-1,245
Households with one or more people 65 years and over	9,582	+/-755
Average household size	2.34	+/-0.04
Average family size	2.9	+/-0.10

Source: U.S. Census Bureau, 2005 American Community Survey

Selected Social Characteristics in the United States: 2005
 Data Set: 2005 American Community Survey
 Survey: 2005 American Community Survey
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Selected Social	Estimate	Margin of Error
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	26,540	+/-2,049
Nursery school, preschool	1,321	+/-493
Kindergarten	1,143	+/-482
Elementary school (grades 1-8)	8,728	+/-986
High school (grades 9-12)	4,991	+/-785
College or graduate school	10,357	+/-1,548
EDUCATIONAL ATTAINMENT		
Population 25 years and over	65,358	+/-1,422
Less than 9th grade	1,642	+/-513
9th to 12th grade, no diploma	5,458	+/-1,055
High school graduate (includes equivalency)	22,739	+/-1,756
Some college, no degree	13,048	+/-1,480
Associate's degree	6,597	+/-1,129
Bachelor's degree	10,337	+/-1,283
Graduate or professional degree	5,537	+/-998
Percent high school graduate or higher	89.1%	+/-1.8
Percent bachelor's degree or higher	24.3%	+/-2.2
MARITAL STATUS		
Males 15 years and over	39,306	+/-1,128
Never married	13,610	+/-1,494
Now married, except separated	20,878	+/-1,376

Separated	372	+/-393
Widowed	789	+/-265
Divorced	3,657	+/-883
Females 15 years and over		
	43,994	+/-1,004
Never married	11,777	+/-1,192
Now married, except separated	21,329	+/-1,477
Separated	831	+/-445
Widowed	4,058	+/-647
Divorced	5,999	+/-1,039
FERTILITY		
Number of women 15 to 50 years old who had a birth in the past 12 months	1,628	+/-558
Unmarried women (widowed, divorced, and never married)	505	+/-343
Per 1,000 unmarried women	34	+/-23
Per 1,000 women 15 to 50 years old	60	+/-21
Per 1,000 women 15 to 19 years old	16	+/-27
Per 1,000 women 20 to 34 years old	98	+/-34
Per 1,000 women 35 to 50 years old	18	+/-18
GRANDPARENTS		
Number of grandparents living with own grandchildren under 18 years in households	1,061	+/-484
Responsible for grandchildren	568	+/-388
Years responsible for grandchildren		
Less than 1 year	N	N
1 or 2 years	N	N
3 or 4 years	N	N
5 or more years	N	N

Characteristics of grandparents responsible for own grandchildren under 18 years		
Who are female	52.1%	+/-10.2
Who are married	91.0%	+/-14.7
VETERAN STATUS		
Civilian population 18 years and over	79,894	+/-1,554
Civilian veterans	8,165	+/-940
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 years and over	95,142	+/-1,887
With a disability	15,727	+/-1,732
Population 5 to 15 years	13,055	+/-929
With a disability	1,038	+/-469
Population 16 to 64 years	68,730	+/-1,690
With a disability	9,080	+/-1,427
Population 65 years and over	13,357	+/-734
With a disability	5,609	+/-745
RESIDENCE 1 YEAR AGO		
Population 1 year and over	100,587	+/-1,942
Same house	79,929	+/-3,336
Different house in the U.S.	20,334	+/-3,135
Same county	13,037	+/-2,588
Different county	7,297	+/-2,157
Same state	4,246	+/-1,753
Different state	3,051	+/-1,368
Abroad	324	+/-295
PLACE OF BIRTH		
Total population	101,923	+/-1,924
Native	95,235	+/-2,531

Born in United States	94,921	+/-2,538
State of residence	76,465	+/-2,870
Different state	18,456	+/-2,309
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	314	+/-248
Foreign born	6,688	+/-2,135
U.S. CITIZENSHIP STATUS		
Foreign-born population	6,688	+/-2,135
Naturalized U.S. citizen	1,139	+/-674
Not a U.S. citizen	5,549	+/-2,003
YEAR OF ENTRY		
Population born outside the United States	7,002	+/-2,131
Native	N	N
Entered 2000 or later	N	N
Entered before 2000	N	N
Foreign born	N	N
Entered 2000 or later	N	N
Entered before 2000	N	N
WORLD REGION OF BIRTH OF FOREIGN BORN		
Foreign-born population, excluding population born at sea	N	N
Europe	N	N
Asia	N	N
Africa	N	N
Oceania	N	N
Latin America	N	N
Northern America	N	N
LANGUAGE SPOKEN AT HOME		

Population 5 years and over	N	N
English only	N	N
Language other than English	N	N
Speak English less than "very well"	N	N
Spanish	N	N
Speak English less than "very well"	N	N
Other Indo-European languages	N	N
Speak English less than "very well"	N	N
Asian and Pacific Islander languages	N	N
Speak English less than "very well"	N	N
Other languages	N	N
Speak English less than "very well"	N	N
ANCESTRY		
Total population	101,923	+/-1,924
American	5,047	+/-1,339
Arab	227	+/-285
Czech	2,499	+/-951
Danish	2,370	+/-789
Dutch	2,639	+/-820
English	10,021	+/-2,260
French (except Basque)	3,384	+/-923
French Canadian	427	+/-392
German	41,181	+/-3,026
Greek	445	+/-547
Hungarian	0	+/-268
Irish	15,823	+/-2,240
Italian	2,104	+/-924
Lithuanian	52	+/-87
Norwegian	5,148	+/-1,089
Polish	1,011	+/-469
Portuguese	137	+/-171
Russian	551	+/-343
Scotch-Irish	1,362	+/-594
Scottish	1,555	+/-716
Slovak	0	+/-268

Subsaharan African	705	+/-731
Swedish	2,275	+/-927
Swiss	602	+/-361
Ukrainian	42	+/-73
Welsh	332	+/-223
West Indian (excluding Hispanic origin groups)	0	+/-268

Source: U.S. Census Bureau, 2005 American Community Survey

Selected Economic Characteristics: 2005
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Selected Economic	Estimate	Margin of Error
EMPLOYMENT STATUS		
Population 16 years and over	82,146	+/-1,622
In labor force	55,418	+/-2,114
Civilian labor force	55,359	+/-2,113
Employed	52,098	+/-2,042
Unemployed	3,261	+/-837
Armed Forces	59	+/-104
Not in labor force	26,728	+/-1,887
Civilian labor force		
Unemployed	5.9%	+/-1.5
Females 16 years and over		
43,425	+/-1,017	
In labor force	27,629	+/-1,278
Civilian labor force	27,629	+/-1,278
Employed	26,199	+/-1,271
Own children under 6 years		
8,586	+/-683	
All parents in family in labor force	6,231	+/-895
Own children 6 to 17 years		
12,875	+/-982	
All parents in family in labor force	9,779	+/-1,176
COMMUTING TO WORK		
Workers 16 years and over	50,296	+/-2,043
Car, truck, or van -- drove alone	41,789	+/-2,285
Car, truck, or van -- carpooled	5,329	+/-1,402
Public transportation (excluding taxicab)	96	+/-114
Walked	1,362	+/-592

Other means	955	+/-553
Worked at home	765	+/-387
Mean travel time to work (minutes)	16	+/-1.7
Civilian employed population 16 years and over	52,098	+/-2,042
OCCUPATION		
Management, professional, and related occupations	14,604	+/-1,605
Service occupations	7,413	+/-971
Sales and office occupations	14,601	+/-1,455
Farming, fishing, and forestry occupations	147	+/-199
Construction, extraction, maintenance and repair occupations	3,940	+/-1,070
Production, transportation, and material moving occupations	11,393	+/-1,913
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	284	+/-254
Construction	3,030	+/-1,115
Manufacturing	9,815	+/-1,481
Wholesale trade	2,784	+/-993
Retail trade	6,943	+/-1,327
Transportation and warehousing, and utilities	2,367	+/-764
Information	696	+/-353
Finance and insurance, and real estate and rental and leasing	2,442	+/-690
Professional, scientific, and management, and administrative and waste management services	4,337	+/-1,114

Educational services, and health care, and social assistance	11,620	+/-1,338
Arts, entertainment, and recreation, and accommodation, and food services	3,709	+/-840
Other services, except public administration	1,894	+/-609
Public administration	2,177	+/-781
CLASS OF WORKER		
Private wage and salary workers	42,754	+/-2,118
Government workers	7,674	+/-1,343
Self-employed workers in own not incorporated business	1,612	+/-587
Unpaid family workers	58	+/-101
INCOME AND BENEFITS (IN 2005 INFLATION-ADJUSTED DOLLARS)		
Total households	43,528	+/-961
Less than \$10,000	4,770	+/-1,053
\$10,000 to \$14,999	3,521	+/-770
\$15,000 to \$24,999	7,207	+/-1,036
\$25,000 to \$34,999	5,549	+/-1,152
\$35,000 to \$49,999	6,880	+/-968
\$50,000 to \$74,999	8,439	+/-1,194
\$75,000 to \$99,999	3,573	+/-651
\$100,000 to \$149,999	2,621	+/-613
\$150,000 to \$199,999	470	+/-257
\$200,000 or more	498	+/-222
Median household income (dollars)	36,640	+/-3,236
Mean household income (dollars)	45,867	+/-1,989
With earnings	33,461	+/-1,268
Mean earnings (dollars)	46,920	+/-2,408
With Social Security	12,634	+/-1,057
Mean Social Security income (dollars)	13,480	+/-741
With retirement income	9,019	+/-916

Mean retirement income (dollars)	15,159	+/-1,822
With Supplemental Security Income	1,519	+/-469
Mean Supplemental Security Income (dollars)	5,982	+/-886
With cash public assistance income	1,916	+/-633
Mean cash public assistance income (dollars)	2,460	+/-624
With Food Stamp benefits in the past 12 months	5,675	+/-988
Families	26,841	+/-1,708
Less than \$10,000	1,456	+/-629
\$10,000 to \$14,999	1,149	+/-457
\$15,000 to \$24,999	3,593	+/-815
\$25,000 to \$34,999	3,148	+/-942
\$35,000 to \$49,999	4,623	+/-898
\$50,000 to \$74,999	6,533	+/-1,170
\$75,000 to \$99,999	2,886	+/-590
\$100,000 to \$149,999	2,525	+/-614
\$150,000 to \$199,999	470	+/-257
\$200,000 or more	458	+/-216
Median family income (dollars)	48,260	+/-3,373
Mean family income (dollars)	56,420	+/-3,082
Per capita income (dollars)	20,249	+/-765
Nonfamily households	16,687	+/-1,640
Median nonfamily income (dollars)	21,439	+/-2,178
Mean nonfamily income (dollars)	27,059	+/-2,918
Median earnings for workers (dollars)	22,406	+/-1,052
Median earnings for male full-time, year-round workers (dollars)	36,522	+/-1,827
Median earnings for female full-time, year-round workers (dollars)	27,618	+/-2,136

PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL		
All families	9.6%	+/-2.4
With related children under 18 years	18.1%	+/-5.0
With related children under 5 years only	17.0%	+/-9.3
Married couple families	5.6%	+/-2.5
With related children under 18 years	11.4%	+/-5.7
With related children under 5 years only	20.3%	+/-13.7
Families with female householder, no husband present	24.0%	+/-9.1
With related children under 18 years	32.4%	+/-11.7
With related children under 5 years only	11.0%	+/-12.7
All people	16.2%	+/-2.5
Under 18 years	22.8%	+/-6.5
Related children under 18 years	22.8%	+/-6.5
Related children under 5 years	23.2%	+/-9.2
Related children 5 to 17 years	22.7%	+/-7.1
18 years and over	14.4%	+/-2.0
18 to 64 years	15.4%	+/-2.3
65 years and over	9.7%	+/-3.9
People in families	11.8%	+/-3.0
Unrelated individuals 15 years and over	30.5%	+/-4.9

Source: U.S. Census Bureau, 2005 American Community Survey

Selected Housing Characteristics: 2005
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Selected Housing	Estimate	Margin of Error
HOUSING OCCUPANCY		
Total housing units	45,904	+/-739
Occupied housing units	43,528	+/-961
Vacant housing units	2,376	+/-873
UNITS IN STRUCTURE		
Homeowner vacancy rate	1	+/-1.2
Rental vacancy rate	3.8	+/-2.9
UNITS IN STRUCTURE		
1-unit, detached	30,957	+/-1,367
1-unit, attached	1,658	+/-538
2 units	1,993	+/-612
3 or 4 units	2,252	+/-711
5 to 9 units	2,832	+/-697
10 to 19 units	2,122	+/-710
20 or more units	2,231	+/-656
Mobile home	1,859	+/-492
Boat, RV, van, etc.	0	+/-268
YEAR STRUCTURE BUILT		
Built 2005 or later	0	+/-268
Built 2000 to 2004	1,777	+/-688
Built 1990 to 1999	3,100	+/-670
Built 1980 to 1989	2,413	+/-668
Built 1970 to 1979	8,666	+/-1,303
Built 1960 to 1969	6,191	+/-956
Built 1950 to 1959	8,236	+/-1,007
Built 1940 to 1949	5,071	+/-972
Built 1939 or earlier	10,450	+/-1,231
ROOMS		
1 room	428	+/-355
2 rooms	1,289	+/-534
3 rooms	3,861	+/-1,036
4 rooms	9,101	+/-1,281
5 rooms	12,097	+/-1,468

6 rooms	8,085	+/-1,181
7 rooms	5,360	+/-906
8 rooms	2,830	+/-719
9 rooms or more	2,853	+/-730
Median (rooms)	5.2	+/-0.1
BEDROOMS		
No bedroom	530	+/-378
1 bedroom	5,310	+/-1,093
2 bedrooms	15,643	+/-1,432
3 bedrooms	17,742	+/-1,598
4 bedrooms	5,835	+/-939
5 or more bedrooms	844	+/-409
Occupied housing units	43,528	+/-961
HOUSING TENURE		
Owner-occupied	28,315	+/-1,545
Renter-occupied	15,213	+/-1,405
Average household size of owner-occupied unit	2.49	+/-0.08
Average household size of renter-occupied unit	2.07	+/-0.13
YEAR HOUSEHOLDER MOVED INTO UNIT		
Moved in 2000 or later	21,892	+/-1,489
Moved in 1995 to 1999	6,307	+/-930
Moved in 1990 to 1994	4,141	+/-958
Moved in 1980 to 1989	3,776	+/-670
Moved in 1970 to 1979	3,538	+/-683
Moved in 1969 or earlier	3,874	+/-691
VEHICLES AVAILABLE		
No vehicles available	3,180	+/-783
1 vehicle available	14,446	+/-1,569
2 vehicles available	18,159	+/-1,639
3 or more vehicles available	7,743	+/-1,098
HOUSE HEATING FUEL		
Utility gas	N	N
Bottled, tank, or LP gas	N	N

Electricity	N	N
Fuel oil, kerosene, etc.	N	N
Coal or coke	N	N
Wood	N	N
Solar energy	N	N
Other fuel	N	N
No fuel used	N	N
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	352	+/-371
Lacking complete kitchen facilities	555	+/-413
No telephone service available	1,492	+/-539
OCCUPANTS PER ROOM		
1.00 or less	N	N
1.01 to 1.50	N	N
1.51 or more	N	N
Owner-occupied units		
	28,315	+/-1,545
VALUE		
Less than \$50,000	3,322	+/-831
\$50,000 to \$99,999	11,901	+/-1,181
\$100,000 to \$149,999	7,626	+/-969
\$150,000 to \$199,999	2,829	+/-541
\$200,000 to \$299,999	2,199	+/-553
\$300,000 to \$499,999	384	+/-258
\$500,000 to \$999,999	54	+/-92
\$1,000,000 or more	0	+/-268
Median (dollars)	96,000	+/-3,499
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
Housing units with a mortgage	19,243	+/-1,564
Less than \$300	233	+/-169
\$300 to \$499	1,712	+/-575
\$500 to \$699	3,615	+/-773
\$700 to \$999	6,381	+/-996
\$1,000 to \$1,499	4,452	+/-839
\$1,500 to \$1,999	1,940	+/-595
\$2,000 or more	910	+/-397
Median (dollars)	866	+/-48

Housing units without a mortgage	9,072	+/-881
Less than \$100	0	+/-268
\$100 to \$199	461	+/-258
\$200 to \$299	2,433	+/-496
\$300 to \$399	2,995	+/-568
\$400 or more	3,183	+/-691
Median (dollars)	355	+/-17
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME		
Housing unit with a mortgage	19,243	+/-1,564
Less than 20.0 percent	8,683	+/-1,033
20.0 to 24.9 percent	2,766	+/-728
25.0 to 29.9 percent	2,559	+/-775
30.0 to 34.9 percent	1,997	+/-721
35.0 percent or more	3,199	+/-725
Not computed	39	+/-62
Housing unit without a mortgage	9,072	+/-881
Less than 10.0 percent	3,173	+/-596
10.0 to 14.9 percent	2,012	+/-473
15.0 to 19.9 percent	1,246	+/-387
20.0 to 24.9 percent	1,049	+/-432
25.0 to 29.9 percent	478	+/-274
30.0 to 34.9 percent	340	+/-204
35.0 percent or more	774	+/-305
Not computed	0	+/-268
Renter-occupied units		
	15,213	+/-1,405
GROSS RENT		
Less than \$200	496	+/-311
\$200 to \$299	393	+/-292
\$300 to \$499	3,296	+/-888
\$500 to \$749	7,954	+/-1,226
\$750 to \$999	1,501	+/-667
\$1,000 to \$1,499	1,010	+/-488
\$1,500 or more	170	+/-144
No cash rent	393	+/-276
Median (dollars)	568	+/-21

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME		
Less than 15.0 percent	2,114	+/-667
15.0 to 19.9 percent	1,269	+/-553
20.0 to 24.9 percent	1,210	+/-547
25.0 to 29.9 percent	1,286	+/-522
30.0 to 34.9 percent	1,267	+/-555
35.0 percent or more	7,594	+/-1,134
Not computed	473	+/-296

Source: U.S. Census Bureau, 2005 American Community Survey