

Selected Social Characteristics in the United States: 2006-2008
 Data Set: 2006-2008 American Community Survey 3-Year Estimates
 Survey: American Community Survey
 Geographic Area: Waterloo, IA Urbanized Area

NOTE. Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties. For more information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey Methodology.

Selected Social	Estimate	Margin of Error (+/-)	Percent	Margin of Error (+/-)
HOUSEHOLDS BY TYPE				
Total households	41,970	703	41,970	(X)
Family households (families)	25,846	866	61.6%	1.8
With own children under 18 years	11,520	587	27.4%	1.4
Married-couple family	18,970	788	45.2%	1.7
With own children under 18 years	7,097	563	16.9%	1.4
Male householder, no wife present, family	1,637	351	3.9%	0.8
With own children under 18 years	915	283	2.2%	0.7
Female householder, no husband present, family	5,239	554	12.5%	1.3
With own children under 18 years	3,508	464	8.4%	1.1
Nonfamily households	16,124	787	38.4%	1.8
Householder living alone	12,644	770	30.1%	1.9
65 years and over	4,232	503	10.1%	1.2
Households with one or more people under 18 years	12,705	573	30.3%	1.3
Households with one or more people 65 years and over	9,762	400	23.3%	0.9
Average household size	2.37	0.03	(X)	(X)
Average family size	2.93	0.06	(X)	(X)
RELATIONSHIP				
Population in households	99,340	1,651	99,340	(X)
Householder	41,970	703	42.2%	0.6
Spouse	18,955	785	19.1%	0.8
Child	26,805	956	27.0%	0.9
Other relatives	4,200	705	4.2%	0.7
Nonrelatives	7,410	940	7.5%	0.9

Unmarried partner	1,778	357	1.8%	0.4
MARITAL STATUS				
Males 15 years and over	40,632	739	40,632	(X)
Never married	15,597	855	38.4%	1.7
Now married, except separated	20,190	800	49.7%	2.1
Separated	324	150	0.8%	0.4
Widowed	988	239	2.4%	0.6
Divorced	3,533	444	8.7%	1.1
Females 15 years and over				
Females 15 years and over	44,951	724	44,951	(X)
Never married	14,342	917	31.9%	1.8
Now married, except separated	20,253	876	45.1%	1.9
Separated	879	235	2.0%	0.5
Widowed	4,710	448	10.5%	1
Divorced	4,767	640	10.6%	1.4
FERTILITY				
Number of women 15 to 50 years old who had a birth in the past 12 months	1,651	385	1,651	(X)
Unmarried women (widowed, divorced, and never married)	425	223	25.7%	12
Per 1,000 unmarried women	26	14	(X)	(X)
Per 1,000 women 15 to 50 years old	60	14	(X)	(X)
Per 1,000 women 15 to 19 years old	19	19	(X)	(X)
Per 1,000 women 20 to 34 years old	105	29	(X)	(X)
Per 1,000 women 35 to 50 years old	17	10	(X)	(X)
GRANDPARENTS				
Number of grandparents living with own grandchildren under 18 years	1,442	354	1,442	(X)
Responsible for grandchildren	744	234	51.6%	11.4
Years responsible for grandchildren				
Less than 1 year	320	172	22.2%	10.3
1 or 2 years	221	128	15.3%	8.5
3 or 4 years	80	80	5.5%	5.7
5 or more years	123	104	8.5%	6.8

Number of grandparents responsible for own grandchildren under 18 years	744	234	744	(X)
Who are female	581	190	78.1%	9.2
Who are married	411	189	55.2%	16.7
SCHOOL ENROLLMENT				
Population 3 years and over enrolled in school	32,115	1,339	32,115	(X)
Nursery school, preschool	1,716	349	5.3%	1
Kindergarten	1,164	303	3.6%	0.9
Elementary school (grades 1-8)	10,018	472	31.2%	1.6
High school (grades 9-12)	5,177	397	16.1%	1.5
College or graduate school	14,040	1,227	43.7%	2.4
EDUCATIONAL ATTAINMENT				
Population 25 years and over	65,226	793	65,226	(X)
Less than 9th grade	2,566	496	3.9%	0.8
9th to 12th grade, no diploma	5,269	591	8.1%	0.9
High school graduate (includes equivalency)	21,736	1,106	33.3%	1.6
Some college, no degree	13,195	822	20.2%	1.3
Associate's degree	5,955	632	9.1%	1
Bachelor's degree	11,261	833	17.3%	1.2
Graduate or professional degree	5,244	547	8.0%	0.8
Percent high school graduate or higher	88.0%	1.1	(X)	(X)
Percent bachelor's degree or higher	25.3%	1.4	(X)	(X)
VETERAN STATUS				
Civilian population 18 years and over	81,559	1,016	81,559	(X)
Civilian veterans	8,160	591	10.0%	0.7
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION				
Total Civilian Noninstitutionalized Population	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)

Under 18 years	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)
18 to 64 years	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)
65 years and over	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)
RESIDENCE 1 YEAR AGO				
Population 1 year and over	103,712	1,309	103,712	(X)
Same house	79,814	1,655	77.0%	1.5
Different house in the U.S.	23,557	1,681	22.7%	1.5
Same county	15,391	1,676	14.8%	1.6
Different county	8,166	1,151	7.9%	1.1
Same state	4,826	802	4.7%	0.8
Different state	3,340	858	3.2%	0.8
Abroad	341	132	0.3%	0.1
PLACE OF BIRTH				
Total population	105,272	1,234	105,272	(X)
Native	100,143	1,538	95.1%	0.9
Born in United States	99,882	1,519	94.9%	0.9
State of residence	78,830	1,828	74.9%	1.7
Different state	21,052	1,601	20.0%	1.5
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	261	120	0.2%	0.1
Foreign born	5,129	1,001	4.9%	0.9
U.S. CITIZENSHIP STATUS				
Foreign-born population	5,129	1,001	5,129	(X)
Naturalized U.S. citizen	1,914	713	37.3%	10.7
Not a U.S. citizen	3,215	751	62.7%	10.7
YEAR OF ENTRY				
Population born outside the United States	5,390	985	5,390	(X)
Native	261	120	261	(X)
Entered 2000 or later	27	33	10.3%	12.5
Entered before 2000	234	116	89.7%	12.5
Foreign born	5,129	1,001	5,129	(X)
Entered 2000 or later	1,435	468	28.0%	8.3
Entered before 2000	3,694	887	72.0%	8.3

WORLD REGION OF BIRTH OF FOREIGN BORN				
Foreign-born population, excluding population born at sea	N	N	N	(X)
Europe	N	N	N	N
Asia	N	N	N	N
Africa	N	N	N	N
Oceania	N	N	N	N
Latin America	N	N	N	N
Northern America	N	N	N	N
LANGUAGE SPOKEN AT HOME				
Population 5 years and over	N	N	N	(X)
English only	N	N	N	N
Language other than English	N	N	N	N
Speak English less than "very well"	N	N	N	N
Spanish	N	N	N	N
Speak English less than "very well"	N	N	N	N
Other Indo-European languages	N	N	N	N
Speak English less than "very well"	N	N	N	N
Asian and Pacific Islander languages	N	N	N	N
Speak English less than "very well"	N	N	N	N
Other languages	N	N	N	N
Speak English less than "very well"	N	N	N	N
ANCESTRY				
Total population	105,272	1,234	105,272	(X)
American	7,118	1,129	6.8%	1.1
Arab	68	71	0.1%	0.1
Czech	2,106	635	2.0%	0.6
Danish	2,639	457	2.5%	0.4
Dutch	2,757	571	2.6%	0.5
English	8,606	930	8.2%	0.9
French (except Basque)	2,527	496	2.4%	0.5
French Canadian	462	179	0.4%	0.2
German	43,932	2,015	41.7%	1.8
Greek	314	194	0.3%	0.2
Hungarian	93	79	0.1%	0.1
Irish	15,042	1,194	14.3%	1.1

Italian	1,922	504	1.8%	0.5
Lithuanian	161	150	0.2%	0.1
Norwegian	6,959	932	6.6%	0.9
Polish	1,032	275	1.0%	0.3
Portuguese	55	82	0.1%	0.1
Russian	442	190	0.4%	0.2
Scotch-Irish	1,321	409	1.3%	0.4
Scottish	1,934	630	1.8%	0.6
Slovak	191	183	0.2%	0.2
Subsaharan African	864	475	0.8%	0.5
Swedish	2,204	543	2.1%	0.5
Swiss	593	218	0.6%	0.2
Ukrainian	120	108	0.1%	0.1
Welsh	505	182	0.5%	0.2
West Indian (excluding Hispanic origin groups)	96	96	0.1%	0.1

Source: U.S. Census Bureau, 2006-2008 American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Notes:

-Ancestry listed in this table refers to the total number of people who responded with a particular ancestry; for example, the estimate given for Russian represents the number of people who listed Russian as either their first or second ancestry. This table lists only the largest ancestry groups; see the Detailed Tables for more categories. Race and Hispanic origin groups are not included in this table because official data for those groups come from the Race and Hispanic origin questions rather than the ancestry question (see Demographic Table).

-The Census Bureau introduced a new set of disability questions in the 2008 ACS questionnaire. Because of contextual differences between the 2008 disability data and disability data collected in the previous two years, the Census Bureau is unable to combine the 3 years of disability data in order to produce the multi-year estimate that would appear in this table. Multi-year estimates of disability status will become available once three consecutive years of data are collected. For more information about the differences between the 2008 and prior year's disability questions, and the evaluation of these questions in the 2006 ACS Content Test, see the Evaluation Report Covering Disability.

-Data for year of entry of the native population reflect the year of entry into the U.S. by people who were born in Puerto Rico, U.S. Island Areas or born outside the U.S. to a U.S. citizen parent and who subsequently moved to the U.S.

-While the 2008 American Community Survey (ACS) data generally reflect the November 2007 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities. The 2008 Puerto Rico Community Survey (PRCS) data generally reflect the November 2007 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the

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Selected Economic	Estimate	Margin of Error (+/-)	Percent	Margin of Error (+/-)
EMPLOYMENT STATUS				
Population 16 years and over	84,498	1,046	84,498	(X)
In labor force	56,485	1,432	66.8%	1.3
Civilian labor force	56,388	1,435	66.7%	1.3
Employed	52,604	1,400	62.3%	1.4
Unemployed	3,784	579	4.5%	0.7
Armed Forces	97	63	0.1%	0.1
Not in labor force	28,013	1,121	33.2%	1.3
Civilian labor force	56,388	1,435	56,388	(X)
Percent Unemployed	6.7%	1	(X)	(X)
Females 16 years and over	44,452	723	44,452	(X)
In labor force	27,765	980	62.5%	1.8
Civilian labor force	27,745	985	62.4%	1.8
Employed	25,872	976	58.2%	2
Own children under 6 years	8,317	456	8,317	(X)
All parents in family in labor force	5,781	511	69.5%	6.7
Own children 6 to 17 years	13,956	550	13,956	(X)
All parents in family in labor force	11,051	630	79.2%	3.6
COMMUTING TO WORK				
Workers 16 years and over	51,238	1,486	51,238	(X)
Car, truck, or van -- drove alone	42,289	1,472	82.5%	1.8
Car, truck, or van -- carpooled	4,122	675	8.0%	1.3
Public transportation (excluding taxicab)	390	167	0.8%	0.3
Walked	2,841	423	5.5%	0.8
Other means	487	181	1.0%	0.4
Worked at home	1,109	281	2.2%	0.5

Mean travel time to work (minutes)	14.8	0.8	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	52,604	1,400	52,604	(X)
Management, professional, and related occupations	15,787	1,056	30.0%	1.9
Service occupations	9,721	1,085	18.5%	2
Sales and office occupations	14,027	920	26.7%	1.5
Farming, fishing, and forestry occupations	108	76	0.2%	0.1
Construction, extraction, maintenance and repair occupations	3,166	550	6.0%	1.1
Production, transportation, and material moving occupations	9,795	827	18.6%	1.5
INDUSTRY				
Civilian employed population 16 years and over	52,604	1,400	52,604	(X)
Agriculture, forestry, fishing and hunting, and mining	290	140	0.6%	0.3
Construction	2,354	465	4.5%	0.9
Manufacturing	9,217	801	17.5%	1.4
Wholesale trade	1,822	439	3.5%	0.8
Retail trade	6,537	629	12.4%	1.1
Transportation and warehousing, and utilities	2,406	399	4.6%	0.8
Information	978	288	1.9%	0.5
Finance and insurance, and real estate and rental and leasing	2,996	432	5.7%	0.8
Professional, scientific, and management, and administrative and waste management services	3,934	508	7.5%	1
Educational services, and health care and social assistance	14,179	1,056	27.0%	1.8
Arts, entertainment, and recreation, and accommodation, and food services	4,813	699	9.1%	1.3
Other services, except public administration	1,766	348	3.4%	0.7
Public administration	1,312	331	2.5%	0.6

CLASS OF WORKER				
Civilian employed population 16 years and over	52,604	1,400	52,604	(X)
Private wage and salary workers	42,482	1,396	80.8%	1.4
Government workers	8,124	722	15.4%	1.4
Self-employed workers in own not incorporated business	1,905	353	3.6%	0.7
Unpaid family workers	93	96	0.2%	0.2
INCOME AND BENEFITS (IN 2008 INFLATION-ADJUSTED DOLLARS)				
Total households	41,970	703	41,970	(X)
Less than \$10,000	3,348	492	8.0%	1.2
\$10,000 to \$14,999	2,916	430	6.9%	1
\$15,000 to \$24,999	5,554	610	13.2%	1.5
\$25,000 to \$34,999	5,663	669	13.5%	1.6
\$35,000 to \$49,999	6,487	626	15.5%	1.5
\$50,000 to \$74,999	9,097	612	21.7%	1.4
\$75,000 to \$99,999	3,939	432	9.4%	1
\$100,000 to \$149,999	3,384	404	8.1%	0.9
\$150,000 to \$199,999	834	239	2.0%	0.6
\$200,000 or more	748	171	1.8%	0.4
Median household income (dollars)	43,010	1,158	(X)	(X)
Mean household income (dollars)	54,565	1,434	(X)	(X)
With earnings	33,143	884	79.0%	1.5
Mean earnings (dollars)	54,027	1,880	(X)	(X)
With Social Security	12,044	572	28.7%	1.3
Mean Social Security income (dollars)	15,192	502	(X)	(X)
With retirement income	8,542	499	20.4%	1.2
Mean retirement income (dollars)	16,351	1,486	(X)	(X)
With Supplemental Security Income	1,748	322	4.2%	0.8
Mean Supplemental Security Income (dollars)	7,861	806	(X)	(X)
With cash public assistance income	1,241	367	3.0%	0.9
Mean cash public assistance income (dollars)	4,802	866	(X)	(X)
With Food Stamp benefits in the past 12 months	5,157	635	12.3%	1.5

Families	25,846	866	25,846	(X)
Less than \$10,000	1,159	317	4.5%	1.2
\$10,000 to \$14,999	1,002	308	3.9%	1.2
\$15,000 to \$24,999	2,329	482	9.0%	1.8
\$25,000 to \$34,999	2,886	488	11.2%	1.9
\$35,000 to \$49,999	4,356	521	16.9%	1.8
\$50,000 to \$74,999	6,479	543	25.1%	2
\$75,000 to \$99,999	3,330	407	12.9%	1.5
\$100,000 to \$149,999	2,905	375	11.2%	1.4
\$150,000 to \$199,999	765	241	3.0%	0.9
\$200,000 or more	635	171	2.5%	0.7
Median family income (dollars)	53,978	1,890	(X)	(X)
Mean family income (dollars)	66,307	2,411	(X)	(X)
Per capita income (dollars)	22,497	663	(X)	(X)
Nonfamily households	16,124	787	16,124	(X)
Median nonfamily income (dollars)	26,150	1,308	(X)	(X)
Mean nonfamily income (dollars)	33,878	1,957	(X)	(X)
Median earnings for workers (dollars)	22,496	884	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	39,981	1,890	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	28,406	1,401	(X)	(X)
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	10.4%	1.6	(X)	(X)
With related children under 18 years	18.1%	2.9	(X)	(X)
With related children under 5 years only	17.5%	4.5	(X)	(X)
Married couple families	3.7%	1.1	(X)	(X)
With related children under 18 years	5.8%	2.5	(X)	(X)
With related children under 5 years only	6.5%	3.9	(X)	(X)
Families with female householder, no husband present	33.5%	5.3	(X)	(X)

With related children under 18 years	41.3%	6.7	(X)	(X)
With related children under 5 years only	44.8%	11.9	(X)	(X)
All people	15.9%	1.6	(X)	(X)
Under 18 years	19.4%	3.8	(X)	(X)
Related children under 18 years	19.3%	3.8	(X)	(X)
Related children under 5 years	21.3%	4.8	(X)	(X)
Related children 5 to 17 years	18.4%	4.3	(X)	(X)
18 years and over	14.9%	1.4	(X)	(X)
18 to 64 years	16.6%	1.6	(X)	(X)
65 years and over	6.6%	1.4	(X)	(X)
People in families	11.4%	2	(X)	(X)
Unrelated individuals 15 years and over	30.8%	3.1	(X)	(X)

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HOUSING OCCUPANCY				
Total housing units	45,451	645	45,451	(X)
Occupied housing units	41,970	703	92.3%	1.2
Vacant housing units	3,481	577	7.7%	1.2
Homeowner vacancy rate	2.1	0.8	(X)	(X)
Rental vacancy rate	7.1	2.1	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	45,451	645	45,451	(X)
1-unit, detached	32,041	920	70.5%	1.7
1-unit, attached	1,285	247	2.8%	0.5
2 units	2,101	426	4.6%	0.9
3 or 4 units	1,542	358	3.4%	0.8
5 to 9 units	2,768	464	6.1%	1
10 to 19 units	2,327	390	5.1%	0.9
20 or more units	1,833	242	4.0%	0.5
Mobile home	1,554	312	3.4%	0.7
Boat, RV, van, etc.	0	127	0.0%	0.1
YEAR STRUCTURE BUILT				
Total housing units	45,451	645	45,451	(X)
Built 2005 or later	467	176	1.0%	0.4
Built 2000 to 2004	1,517	318	3.3%	0.7
Built 1990 to 1999	2,531	393	5.6%	0.9
Built 1980 to 1989	2,891	459	6.4%	1
Built 1970 to 1979	7,567	643	16.6%	1.4
Built 1960 to 1969	6,257	557	13.8%	1.2
Built 1950 to 1959	8,853	582	19.5%	1.2
Built 1940 to 1949	4,993	611	11.0%	1.3
Built 1939 or earlier	10,375	761	22.8%	1.6
ROOMS				
Total housing units	45,451	645	45,451	(X)
1 room	770	277	1.7%	0.6
2 rooms	793	258	1.7%	0.6

3 rooms	3,525	543	7.8%	1.2
4 rooms	8,822	841	19.4%	1.8
5 rooms	10,580	619	23.3%	1.3
6 rooms	8,271	807	18.2%	1.7
7 rooms	5,497	604	12.1%	1.3
8 rooms	3,772	445	8.3%	1
9 rooms or more	3,421	444	7.5%	1
Median rooms	5.3	0.2	(X)	(X)
BEDROOMS				
Total housing units	45,451	645	45,451	(X)
No bedroom	827	274	1.8%	0.6
1 bedroom	5,179	635	11.4%	1.4
2 bedrooms	15,362	860	33.8%	1.8
3 bedrooms	17,301	870	38.1%	1.9
4 bedrooms	5,809	593	12.8%	1.3
5 or more bedrooms	973	275	2.1%	0.6
HOUSING TENURE				
Occupied housing units	41,970	703	41,970	(X)
Owner-occupied	28,916	749	68.9%	1.6
Renter-occupied	13,054	766	31.1%	1.6
AVERAGE HOUSEHOLD SIZE				
Average household size of owner-occupied unit	2.44	0.04	(X)	(X)
Average household size of renter-occupied unit	2.2	0.09	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	41,970	703	41,970	(X)
Moved in 2005 or later	12,973	900	30.9%	1.9
Moved in 2000 to 2004	9,427	663	22.5%	1.6
Moved in 1990 to 1999	8,098	623	19.3%	1.4
Moved in 1980 to 1989	4,295	457	10.2%	1.1
Moved in 1970 to 1979	3,444	416	8.2%	1
Moved in 1969 or earlier	3,733	334	8.9%	0.8
VEHICLES AVAILABLE				
Occupied housing units	41,970	703	41,970	(X)
No vehicles available	3,314	453	7.9%	1.1
1 vehicle available	14,535	757	34.6%	1.8
2 vehicles available	15,538	737	37.0%	1.6
3 or more vehicles available	8,583	670	20.5%	1.5
HOUSE HEATING FUEL				
Occupied housing units	41,970	703	41,970	(X)

Utility gas	33,721	901	80.3%	1.6
Bottled, tank, or LP gas	405	149	1.0%	0.4
Electricity	7,396	701	17.6%	1.7
Fuel oil, kerosene, etc.	163	100	0.4%	0.2
Coal or coke	15	24	0.0%	0.1
Wood	110	64	0.3%	0.2
Solar energy	0	127	0.0%	0.1
Other fuel	101	84	0.2%	0.2
No fuel used	59	55	0.1%	0.1
SELECTED CHARACTERISTICS				
Occupied housing units	41,970	703	41,970	(X)
Lacking complete plumbing facilities	176	114	0.4%	0.3
Lacking complete kitchen facilities	440	165	1.0%	0.4
No telephone service available	3,667	526	8.7%	1.2
OCCUPANTS PER ROOM				
Occupied housing units	41,970	703	41,970	(X)
1.00 or less	41,391	757	98.6%	0.6
1.01 to 1.50	433	219	1.0%	0.5
1.51 or more	146	107	0.3%	0.3
VALUE				
Owner-occupied units	28,916	749	28,916	(X)
Less than \$50,000	3,036	484	10.5%	1.6
\$50,000 to \$99,999	9,913	630	34.3%	2
\$100,000 to \$149,999	8,685	646	30.0%	2.1
\$150,000 to \$199,999	4,400	464	15.2%	1.6
\$200,000 to \$299,999	2,083	330	7.2%	1.1
\$300,000 to \$499,999	688	197	2.4%	0.7
\$500,000 to \$999,999	91	86	0.3%	0.3
\$1,000,000 or more	20	34	0.1%	0.1
Median (dollars)	107,800	2,682	(X)	(X)
MORTGAGE STATUS				
Owner-occupied units	28,916	749	28,916	(X)
Housing units with a mortgage	18,529	717	64.1%	1.6
Housing units without a mortgage	10,387	512	35.9%	1.6
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	18,529	717	18,529	(X)
Less than \$300	87	66	0.5%	0.4
\$300 to \$499	530	173	2.9%	0.9

\$500 to \$699	2,116	328	11.4%	1.7
\$700 to \$999	6,139	545	33.1%	2.8
\$1,000 to \$1,499	6,459	614	34.9%	2.8
\$1,500 to \$1,999	2,193	323	11.8%	1.7
\$2,000 or more	1,005	232	5.4%	1.3
Median (dollars)	1,025	31	(X)	(X)
Housing units without a mortgage	10,387	512	10,387	(X)
Less than \$100	137	79	1.3%	0.7
\$100 to \$199	692	171	6.7%	1.6
\$200 to \$299	2,201	306	21.2%	3
\$300 to \$399	2,620	343	25.2%	2.9
\$400 or more	4,737	430	45.6%	3.3
Median (dollars)	382	13	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	18,492	722	18,492	(X)
Less than 20.0 percent	8,309	589	44.9%	2.9
20.0 to 24.9 percent	3,698	555	20.0%	2.8
25.0 to 29.9 percent	2,086	365	11.3%	2
30.0 to 34.9 percent	1,412	329	7.6%	1.7
35.0 percent or more	2,987	422	16.2%	2.2
Not computed	37	42	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	10,315	510	10,315	(X)
Less than 10.0 percent	3,707	448	35.9%	3.8
10.0 to 14.9 percent	2,667	312	25.9%	3
15.0 to 19.9 percent	1,424	246	13.8%	2.4
20.0 to 24.9 percent	744	236	7.2%	2.2
25.0 to 29.9 percent	354	157	3.4%	1.5
30.0 to 34.9 percent	315	115	3.1%	1.1
35.0 percent or more	1,104	245	10.7%	2.3
Not computed	72	56	(X)	(X)
GROSS RENT				
Occupied units paying rent	12,778	789	12,778	(X)

Less than \$200	307	132	2.4%	1
\$200 to \$299	544	217	4.3%	1.7
\$300 to \$499	2,592	451	20.3%	3.1
\$500 to \$749	5,934	566	46.4%	4.1
\$750 to \$999	2,187	445	17.1%	3.3
\$1,000 to \$1,499	885	243	6.9%	1.8
\$1,500 or more	329	142	2.6%	1.1
Median (dollars)	605	17	(X)	(X)
No rent paid	276	118	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	12,631	794	12,631	(X)
Less than 15.0 percent	1,727	344	13.7%	2.5
15.0 to 19.9 percent	1,603	408	12.7%	3.1
20.0 to 24.9 percent	1,714	349	13.6%	2.6
25.0 to 29.9 percent	1,232	365	9.8%	2.7
30.0 to 34.9 percent	730	268	5.8%	2.1
35.0 percent or more	5,625	492	44.5%	3.7
Not computed	423	158	(X)	(X)

Source: U.S. Census Bureau, 2006-2008 American Community Survey

ACS Demographic and Housing Estimates: 2006-2008
 Data Set: 2006-2008 American Community Survey 3-Year Estimates
 Survey: American Community Survey
 Geographic Area: Waterloo, IA Urbanized Area

NOTE. Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties. For more information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey Methodology.

ACS Demographic	Estimate	Margin of Error (+/-)	Percent	Margin of Error (+/-)
SEX AND AGE				
Total population	105,272	1,234	105,272	(X)
Male	50,471	829	47.9%	0.5
Female	54,801	826	52.1%	0.5
Under 5 years	7,319	271	7.0%	0.2
5 to 9 years	5,936	528	5.6%	0.5
10 to 14 years	6,434	510	6.1%	0.5
15 to 19 years	8,058	447	7.7%	0.4
20 to 24 years	12,299	691	11.7%	0.6
25 to 34 years	13,633	499	13.0%	0.5
35 to 44 years	12,076	466	11.5%	0.4
45 to 54 years	13,942	391	13.2%	0.4
55 to 59 years	6,248	503	5.9%	0.5
60 to 64 years	5,147	526	4.9%	0.5
65 to 74 years	6,648	295	6.3%	0.3
75 to 84 years	5,119	368	4.9%	0.4
85 years and over	2,413	368	2.3%	0.3
Median age (years)	34	0.8	(X)	(X)
18 years and over	81,656	1,012	77.6%	0.4
21 years and over	74,922	1,075	71.2%	0.6
62 years and over	17,107	566	16.3%	0.6
65 years and over	14,180	411	13.5%	0.4
18 years and over	81,656	1,012	81,656	(X)
Male	38,493	733	47.1%	0.6
Female	43,163	694	52.9%	0.6
65 years and over	14,180	411	14,180	(X)
Male	5,622	257	39.6%	1.1
Female	8,558	252	60.4%	1.1
RACE				
Total population	105,272	1,234	105,272	(X)
One race	103,569	1,334	98.4%	0.4
Two or more races	1,703	400	1.6%	0.4
One race	103,569	1,334	98.4%	0.4
White	90,597	1,267	86.1%	0.5
Black or African American	9,658	510	9.2%	0.5
American Indian and Alaska Native	271	301	0.3%	0.3

Cherokee tribal grouping	N	N	N	N
Chippewa tribal grouping	N	N	N	N
Navajo tribal grouping	N	N	N	N
Sioux tribal grouping	N	N	N	N
Asian	1,267	179	1.2%	0.2
Asian Indian	262	255	0.2%	0.2
Chinese	422	191	0.4%	0.2
Filipino	0	127	0.0%	0.1
Japanese	11	22	0.0%	0.1
Korean	99	119	0.1%	0.1
Vietnamese	252	164	0.2%	0.2
Other Asian	221	154	0.2%	0.1
Native Hawaiian and Other Pacific Islander	66	42	0.1%	0.1
Native Hawaiian	N	N	N	N
Guamanian or Chamorro	N	N	N	N
Samoan	N	N	N	N
Other Pacific Islander	N	N	N	N
Some other race	1,710	496	1.6%	0.5
Two or more races	1,703	400	1.6%	0.4
White and Black or African American	890	312	0.8%	0.3
White and American Indian and Alaska Native	299	108	0.3%	0.1
White and Asian	205	153	0.2%	0.1
Black or African American and American Indian and Alaska Native	49	45	0.0%	0.1
Race alone or in combination with one or more other races				
Total population	105,272	1,234	105,272	(X)
White	92,204	1,300	87.6%	0.7
Black or African American	10,741	386	10.2%	0.4
American Indian and Alaska Native	675	309	0.6%	0.3
Asian	1,560	209	1.5%	0.2
Native Hawaiian and Other Pacific Islander	N	N	N	N
Some other race	1,785	495	1.7%	0.5
HISPANIC OR LATINO AND RACE				
Total population	105,272	1,234	105,272	(X)
Hispanic or Latino (of any race)	3,187	161	3.0%	0.2
Mexican	2,418	299	2.3%	0.3

Puerto Rican	167	116	0.2%	0.1
Cuban	13	22	0.0%	0.1
Other Hispanic or Latino	589	245	0.6%	0.2
Not Hispanic or Latino	102,085	1,255	97.0%	0.2
White alone	89,289	1,234	84.8%	0.4
Black or African American alone	9,658	510	9.2%	0.5
American Indian and Alaska Native alone	87	76	0.1%	0.1
Asian alone	1,267	179	1.2%	0.2
Native Hawaiian and Other Pacific Islander alone	66	42	0.1%	0.1
Some other race alone	83	91	0.1%	0.1
Two or more races	1,635	383	1.6%	0.4
Two races including Some other race	16	27	0.0%	0.1
Two races excluding Some other race, and Three or more races	1,619	384	1.5%	0.4
Total housing units	45,451	645	(X)	(X)

Source: U.S. Census Bureau, 2006-2008 American Community Survey