

**DP: General Characteristics: 2004**  
**Data Set: 2004 American Community Survey**  
**Geographic Area: Waterloo, Iowa**

NOTE: Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey Methodology.

General Demographic Characteristics: 2004	Estimate	Lower Bound	Upper Bound
Total population	66,912	64,150	69,674
<b>SEX AND AGE</b>			
Male	31,503	29,788	33,218
Female	35,409	33,905	36,913
Under 5 years	4,478	3,928	5,028
5 to 9 years	4,619	3,962	5,276
10 to 14 years	4,847	4,077	5,617
15 to 19 years	3,655	3,052	4,258
20 to 24 years	2,872	1,941	3,803
25 to 34 years	11,598	10,237	12,959
35 to 44 years	8,770	7,889	9,651
45 to 54 years	9,812	8,777	10,847
55 to 59 years	3,690	3,050	4,330
60 to 64 years	2,467	1,964	2,970
65 to 74 years	4,982	4,402	5,562
75 to 84 years	4,129	3,551	4,707
85 years and over	993	641	1,345
Median age (years)	37.1	35	39.2
18 years and over	50,652	48,573	52,731
21 years and over	48,924	47,002	50,846
62 years and over	11,003	10,156	11,850
65 years and over	10,104	9,299	10,909
18 years and over	50,652	48,573	52,731
Male	23,340	22,109	24,571
Female	27,312	26,082	28,542
65 years and over	10,104	9,299	10,909
Male	4,399	3,917	4,881
Female	5,705	5,195	6,215
<b>RACE</b>			
One race	66,072	63,276	68,868
Two or more races	840	383	1,297
Total population	66,912	64,150	69,674
One race	66,072	63,276	68,868
White	53,297	50,537	56,057
Black or African American	10,008	9,325	10,691
American Indian and Alaska Native	85	0	179
Cherokee tribal grouping	N	N	N
Chippewa tribal grouping	N	N	N
Navajo tribal grouping	N	N	N
Sioux tribal grouping	N	N	N
Asian	481	253	709
Asian Indian	N	N	N
Chinese, except Taiwanese	N	N	N
Filipino	N	N	N
Japanese	N	N	N
Korean	N	N	N
Vietnamese	N	N	N

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General Demographic Characteristics: 2004	Estimate	Lower Bound	Upper Bound
Other Asian	N	N	N
Native Hawaiian and Other Pacific Islander	0	0	382
Native Hawaiian	N	N	N
Guamanian or Chamorro	N	N	N
Samoan	N	N	N
Other Pacific Islander	N	N	N
Some other race	2,201	1,777	2,625
Two or more races	840	383	1,297
White and Black or African American	483	115	851
White and American Indian and Alaska Native	170	0	375
White and Asian	113	0	228
Black or African American and American Indian and Alaska Native	0	0	382
Race alone or in combination with one or more other races:			
Total population	66,912	64,150	69,674
White	54,137	51,319	56,955
Black or African American	10,491	9,989	10,993
American Indian and Alaska Native	N	N	N
Asian	668	386	950
Native Hawaiian and Other Pacific Islander	N	N	N
Some other race	2,201	1,777	2,625
HISPANIC ORIGIN AND RACE			
Total population	66,912	64,150	69,674
Hispanic or Latino (of any race)	2,375	1,958	2,792
Mexican	1,859	1,321	2,397
Puerto Rican	0	0	382
Cuban	96	0	250
Other Hispanic or Latino	420	33	807
Not Hispanic or Latino	64,537	61,691	67,383
White alone	53,196	50,425	55,967
Black or African American alone	9,968	9,287	10,649
American Indian or Alaska Native alone	52	0	132
Asian alone	481	253	709
Native Hawaiian and Other Pacific Islander alone	0	0	382
Some other race alone	0	0	382
Two or more races:	840	383	1,297
Two races including Some other race	0	0	382
Two races excluding Some other race, and Three or more races	840	383	1,297
RELATIONSHIP			
Household population	66,912	64,150	69,674
Householder	28,901	27,740	30,062
Spouse	13,798	12,677	14,919
Child	17,951	16,560	19,342
Other relatives	2,272	1,683	2,861
Nonrelatives	3,990	2,805	5,175
Unmarried partner	1,788	1,235	2,341
HOUSEHOLDS BY TYPE			
Total households	28,376	27,270	29,482
Family households (families)	17,462	16,185	18,739

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<b>General Demographic Characteristics: 2004</b>	<b>Estimate</b>	<b>Lower Bound</b>	<b>Upper Bound</b>
With own children under 18 years	8,079	7,152	9,006
Married-couple families	13,677	12,458	14,896
With own children under 18 years	5,839	4,923	6,755
Female householder, no husband present	2,935	2,335	3,535
With own children under 18 years	1,825	1,318	2,332
Nonfamily households	10,914	9,705	12,123
Householder living alone	9,262	8,237	10,287
65 years and over	3,834	3,126	4,542
Households with one or more people under 18 years	8,870	7,888	9,852
Households with one or more people 65 years and over	7,347	6,681	8,013
Average household size	2.36	2.28	2.44
Average family size	2.96	2.83	3.09

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 confidence interval. The interval shown here is a 90 percent confidence interval. The stated range can be interpreted roughly as providing a 90 percent probability that the interval defined by the lower and upper 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:**

- The number of householders does not necessarily equal the number of households because of differences in the weighting schemes for the population and occupied housing units.
- For more information on understanding race and Hispanic origin data, please see the Census 2000 Brief entitled, Overview of Race and Hispanic Origin, issued March 2001. (pdf format)

**Explanation of Symbols:**

1. An "" entry in the lower and upper bound columns indicates that too few sample observations were available to compute a standard error and thus the lower and upper bounds. A statistical test is not appropriate.
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8. An 'N' entry in the estimate, lower bound, and upper bound columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.

**Source: U.S. Bureau of the Census, American Community Survey**  
**2004 Demographic Profiles**

**Prepared By: State Library of Iowa, State Data Center Program, 800-248-4483,**  
<http://www.iowadatacenter.org>

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Selected Social Characteristics: 2004	Estimate	Lower Bound	Upper Bound
<b>SCHOOL ENROLLMENT</b>			
Population 3 years and over enrolled in school	16,259	14,884	17,634
Nursery school, preschool	1,068	650	1,486
Kindergarten	693	290	1,096
Elementary school (grades 1-8)	8,011	7,028	8,994
High school grade (grades 9-12)	2,793	2,232	3,354
College or graduate school	3,694	2,879	4,509
<b>EDUCATIONAL ATTAINMENT</b>			
Population 25 years and over	46,441	44,553	48,329
Less than 9th grade	1,865	1,319	2,411
9th to 12th grade, no diploma	3,868	2,930	4,806
High school graduate (including equivalency)	17,370	15,607	19,133
Some college, no degree	8,831	7,663	9,999
Associate degree	4,654	3,695	5,613
Bachelor's degree	7,150	5,994	8,306
Graduate or professional degree	2,703	2,050	3,356
Percent high school graduate or higher	87.7	85.8	89.6
Percent bachelor's degree or higher	21.2	18.6	23.8
<b>MARITAL STATUS</b>			
Males 15 years and over			
Never married	24,628	23,346	25,910
Now married, except separated	6,972	5,929	8,015
Separated	13,882	12,642	15,122
Widowed	330	0	669
Divorced	968	511	1,425
	2,476	1,836	3,116
Females 15 years and over			
Never married	28,340	27,101	29,579
Now married, except separated	6,346	5,351	7,341
Separated	14,470	13,186	15,754
Widowed	442	198	686
Divorced	3,037	2,556	3,518
	4,045	3,203	4,887
<b>FERTILITY</b>			
Number of women 15 to 50 years old who had a birth in the past 12 months	1,082	654	1,510
Unmarried women (widowed, divorced, and never married)	324	123	525
Per 1,000 unmarried women	39	16	62
Per 1,000 women 15 to 50 years old	64	39	89
Per 1,000 women 15 to 19 years old	44	1	87
Per 1,000 women 20 to 34 years old	117	67	167
Per 1,000 women 35 to 50 years old	12	0	27
<b>GRANDPARENTS</b>			
Number of grandparents living with own grandchildren under 18 years in households	1,410	824	1,996
Responsible for grandchildren	905	453	1,357
Years responsible for grandchildren			
Less than 1 year	148	0	300
1 or 2 years	92	0	250
3 or 4 years	83	0	221
5 or more years	582	199	965
Characteristics of grandparents responsible for own grandchildren under 18 years			
Who are female	58.3	39.8	76.8
Who are married	69.3	42.8	95.8
Who are in labor force	40.9	22.4	59.4
Who are in poverty	22.8	0	48.2
<b>VETERAN STATUS</b>			
Civilian population 18 years and over	50,652	48,573	52,731
Civilian veterans	6,055	5,218	6,892
<b>DISABILITY STATUS of the civilian noninstitutionalized population</b>			
Population 5 years and over	62,434	59,925	64,943
With a disability	11,661	10,022	13,300
Population 5 to 15 years	10,471	9,508	11,434

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Selected Social Characteristics: 2004	Estimate	Lower Bound	Upper Bound
With a disability	1,592	1,060	2,124
Population 16 to 64 years	41,859	39,781	43,937
With a disability	5,585	4,438	6,732
Population 65 years and over	10,104	9,299	10,909
With a disability	4,484	3,791	5,177
<b>RESIDENCE 1 YEAR AGO</b>			
Population 1 year and over	66,016	63,279	68,753
Same house	53,240	49,804	56,676
Different house in the U.S.	12,620	9,377	15,863
Same county	9,957	7,104	12,810
Different county	2,663	1,361	3,965
Same state	649	261	1,037
Different state	2,014	768	3,260
Abroad	156	11	301
<b>PLACE OF BIRTH</b>			
Total population	66,912	64,150	69,674
Native	62,608	59,973	65,243
Born in United States	62,571	59,942	65,200
State of residence	48,744	46,060	51,428
Different state	13,827	12,341	15,313
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	37	0	94
Foreign born	4,304	2,833	5,775
<b>U.S. CITIZENSHIP STATUS</b>			
Foreign-born population	4,304	2,833	5,775
Naturalization U.S. citizen	952	473	1,431
Not a U.S. citizen	3,352	1,934	4,770
<b>YEAR OF U.S. ENTRY</b>			
Population born outside the United States	4,341	2,885	5,797
Native	37	0	94
Foreign Born	4,304	2,833	5,775
Native	37	0	94
Entered U.S. 2000 or later	0	0	382
Entered U.S. before 2000	37	0	94
Foreign Born	4,304	2,833	5,775
Entered U.S. 2000 or later	1,736	490	2,982
Entered U.S. before 2000	2,568	1,472	3,664
<b>WORLD REGION OF BIRTH OF FOREIGN BORN</b>			
Foreign-born population excluding population born "At sea"	N	N	N
Europe	N	N	N
Asia	N	N	N
Africa	N	N	N
Oceania	N	N	N
Latin America	N	N	N
Northern America	N	N	N
<b>LANGUAGE SPOKEN AT HOME</b>			
Population 5 years and over	62,434	59,925	64,943
English only	57,602	55,067	60,137
Language other than English	4,832	3,328	6,336
Speak English less than "very well"	2,853	1,558	4,148
Spanish	2,014	1,462	2,566
Speak English less than "very well"	1,208	717	1,699
Other Indo-European languages	2,536	1,122	3,950
Speak English less than "very well"	1,490	338	2,642
Asian and Pacific Islander languages	282	97	467
Speak English less than "very well"	155	17	293
Other languages	0	0	382
Speak English less than "very well"	0	0	382
<b>ANCESTRY (TOTAL REPORTED)</b>			

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Total Population	66,912	64,150	69,674
American	4,065	2,739	5,391
Arab	55	0	142
Czech	1,045	440	1,650
Danish	1,000	241	1,759
Dutch	1,651	1,056	2,246
English	6,475	5,031	7,919
French (except Basque)	2,745	1,888	3,602
French Canadian	218	47	389
German	25,841	23,388	28,294
Greek	73	0	162
Hungarian	31	0	83
Irish	10,787	9,295	12,279
Italian	1,090	376	1,804
Lithuanian	0	0	382
Norwegian	3,009	1,896	4,122
Polish	646	275	1,017
Portuguese	0	0	382
Russian	238	9	467
Scotch-Irish	1,028	584	1,472
Scottish	804	289	1,319
Slovak	0	0	382
Subsaharan African	253	0	609
Swedish	1,010	526	1,494
Swiss	126	24	228
Ukrainian	41	0	112
Welsh	124	4	244
West Indian (excluding Hispanic origin groups)	146	0	387

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**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 skip pattern for the disability questions in the 2003 ACS questionnaire. This change mainly affected two individual items -- go-outside-home disability and employment disability -- and the recode for disability status, which includes the two items. Accordingly, comparisons of data from 2003 or later with data from prior years are not recommended for the relevant questions. For more information, see the ACS Subject Definitions for 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.

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<b>Selected Economic Characteristics: 2004</b>	<b>Estimate</b>	<b>Lower Bound</b>	<b>Upper Bound</b>
<b>EMPLOYMENT STATUS</b>			
Population 16 years and over	51,963	49,932	53,994
In labor force	34,055	31,930	36,180
Civilian labor force	34,055	31,930	36,180
Employed	30,782	28,780	32,784
Unemployed	3,273	2,404	4,142
Armed Forces	0	0	382
Not in labor force	17,908	16,703	19,113
Civilian labor force	34,055	31,930	36,180
Unemployed	9.6	7.2	12
Females 16 years and over	27,816	26,592	29,040
In labor force	17,617	16,160	19,074
Civilian labor force	17,617	16,160	19,074
Employed	15,529	14,254	16,804
Own children under 6 years	5,081	4,469	5,693
All parents in family in labor force	3,779	3,094	4,464
Own children 6 to 17 years	10,340	9,412	11,268
All parents in family in labor force	7,178	6,094	8,262
Population 16 to 19 years	2,650	2,123	3,177
Not enrolled in school and not a H.S. graduate	255	0	510
Unemployed or not in the labor force	0	0	382
<b>COMMUTING TO WORK</b>			
Workers 16 years and over	29,582	27,652	31,512
Car, truck, or van -- drove alone	25,162	23,391	26,933
Car, truck, or van -- carpooled	2,458	1,659	3,257
Public transportation (excluding taxicab)	453	85	821
Walked	599	88	1,110
Other means	78	0	170
Worked at home	832	487	1,177
Mean travel time to work (minutes)	15.6	14	17.2
Employed civilian population 16 years and over	30,782	28,780	32,784
<b>OCCUPATION</b>			
Management, professional, and related occupations	8,056	6,922	9,190
Service occupations	5,543	4,350	6,736
Sales and office occupations	8,317	7,088	9,546
Farming, fishing, and forestry occupations	128	0	291
Construction, extraction, maintenance and repair occupations	2,131	1,447	2,815
Production, transportation, and material moving occupations	6,607	5,545	7,669
<b>INDUSTRY</b>			
Agriculture, forestry, fishing and hunting, and mining	169	0	344
Construction	1,605	958	2,252
Manufacturing	6,629	5,499	7,759
Wholesale trade	773	441	1,105
Retail trade	4,241	3,208	5,274
Transportation and warehousing, and utilities	1,052	707	1,397
Information	705	375	1,035
Finance and insurance, and real estate and rental and leasing	2,280	1,581	2,979
Professional, scientific, and management, and administrative and waste management services	1,600	1,070	2,130
Educational services, and health care, and social assistance	7,451	6,438	8,464
Arts, entertainment, and recreation, and accommodation, and food services	2,301	1,469	3,133
Other services, except public administration	1,438	949	1,927
Public administration	538	288	788

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<b>CLASS OF WORKER</b>			
Private wage and salary workers	26,534	24,714	28,354
Government workers	2,770	2,125	3,415
Self-employed workers in own not incorporated business	1,478	1,019	1,937
Unpaid family workers	0	0	382
<b>INCOME AND BENEFITS (IN 2004 INFLATION-ADJUSTED DOLLARS)</b>			
Total households	28,376	27,270	29,482
Less than \$10,000	2,624	1,815	3,433
\$10,000 to \$14,999	2,737	2,039	3,435
\$15,000 to \$24,999	4,620	3,692	5,548
\$25,000 to \$34,999	3,736	3,090	4,382
\$35,000 to \$49,999	4,977	4,127	5,827
\$50,000 to \$74,999	5,136	4,368	5,904
\$75,000 to \$99,999	2,540	1,995	3,085
\$100,000 to \$149,999	1,357	939	1,775
\$150,000 to \$199,999	219	1	437
\$200,000 or more	430	168	692
Median household income (dollars)	36,229	33,166	39,292
Mean household income (dollars)	45,685	42,568	48,802
<b>With earnings</b>			
Mean earnings (dollars)	45,906	41,960	49,852
With Social Security	8,507	7,810	9,204
Mean Social Security income (dollars)	13,526	12,568	14,484
With retirement income	6,287	5,407	7,167
Mean retirement income (dollars)	13,150	11,071	15,229
<b>With Supplemental Security Income</b>			
Mean Supplemental Security Income (dollars)	6,256	5,182	7,330
<b>With cash public assistance income</b>			
Mean cash public assistance income (dollars)	4,305	2,944	5,666
With Food Stamp benefits in the past 12 months	3,489	2,511	4,467
<b>Families</b>			
Less than \$10,000	891	379	1,403
\$10,000 to \$14,999	857	448	1,266
\$15,000 to \$24,999	1,987	1,364	2,610
\$25,000 to \$34,999	1,889	1,419	2,359
\$35,000 to \$49,999	3,648	2,774	4,522
\$50,000 to \$74,999	4,027	3,396	4,658
\$75,000 to \$99,999	2,247	1,706	2,788
\$100,000 to \$149,999	1,303	887	1,719
\$150,000 to \$199,999	183	0	394
\$200,000 or more	430	168	692
Median family income (dollars)	46,665	44,584	48,746
Mean family income (dollars)	57,059	52,697	61,421
Per capita income (dollars)	19,493	18,311	20,675
<b>Nonfamily households</b>			
Median nonfamily income (dollars)	20,810	17,942	23,678
Mean nonfamily income (dollars)	25,531	23,043	28,019
<b>Median earnings:</b>			
Male full-time, year-round workers (dollars)	35,975	32,594	39,356
Female full-time, year-round workers (dollars)	25,966	24,924	27,008
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>			
All families	10.5	6.7	14.3



**DP: General Characteristics: 2004**  
**Data Set: 2004 American Community Survey**  
**Geographic Area: Waterloo, Iowa**

NOTE. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey Methodology.

Selected Economic Characteristics: 2004	Estimate	Lower Bound	Upper Bound
With related children under 18 years	16.2	9.7	22.7
With related children under 5 years only	5.4	0.3	10.5
Married couple families	6.3	2.5	10.1
With related children under 18 years	8.3	1.3	15.3
With related children under 5 years only	1.8	0	5
Families with female householder, no husband present	32.2	20.7	43.7
With related children under 18 years	43.7	28.5	58.9
With related children under 5 years only	14.3	0	39.1
All people	14.4	11.1	17.7
Under 18 years	22.6	15.5	29.7
Related children under 18 years	22.4	15.3	29.5
Related children under 5 years	21.2	14.4	28
Related children 5 to 17 years	22.9	14.4	31.4
18 years and over	11.9	9.3	14.5
18 to 64 years	13.9	10.8	17
65 years and over	3.8	1.5	6.1
People in families	13.7	9.8	17.6
Unrelated individuals 15 years and over	20.8	16.3	25.3

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 confidence interval. The interval shown here is a 90 percent confidence interval. The stated range can be interpreted roughly as providing a 90 percent probability that the interval defined by the lower and upper 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:**

- The number of householders does not necessarily equal the number of households because of differences in the weighting schemes for the population and occupied housing units.
- Employment and unemployment estimates may vary from the official labor force data released by the Bureau of Labor Statistics because of differences in survey design and data collection. For guidance on differences in employment and unemployment estimates from different sources go to Labor Force Guidance.
- Workers include members of the Armed Forces and civilians who were at work last week.
- Occupation codes are 4-digit codes, but are still based on Standard Occupational Classification 2000.
- Industry codes are 4-digit codes and are based on the North American Industry Classification System 2002. However, the Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies

**Explanation of Symbols:**

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**Source: U.S. Bureau of the Census, American Community Survey**  
**2004 Demographic Profiles**

Prepared By: State Library of Iowa, State Data Center Program, 800-248-4483,  
<http://www.iowadatacenter.org>

**DP: General Characteristics: 2004**  
**Data Set: 2004 American Community Survey**  
**Geographic Area: Waterloo, Iowa**

NOTE: Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey Methodology.

General Housing Characteristics: 2004	Estimate	Lower Bound	Upper Bound
<b>HOUSING OCCUPANCY</b>			
Total housing units	30,279	29,164	31,394
Occupied housing units	28,376	27,270	29,482
Vacant housing units	1,903	1,120	2,686
Homeowner vacancy rate	0.5	0	1.4
Rental vacancy rate	10.9	5.4	16.4
<b>UNITS IN STRUCTURE</b>			
1-unit, detached	21,804	20,697	22,911
1-unit, attached	1,512	949	2,075
2 units	882	331	1,433
3 or 4 units	1,157	581	1,733
5 to 9 units	1,583	1,038	2,128
10 to 19 units	1,496	888	2,104
20 or more units	960	595	1,325
Mobile home	885	522	1,248
Boat, RV, van, etc.	0	0	382
<b>YEAR STRUCTURE BUILT</b>			
2000 or later	885	492	1,278
1995 to 1999	760	392	1,128
1990 to 1994	771	311	1,231
1980 to 1989	2,170	1,438	2,902
1970 to 1979	4,555	3,689	5,421
1960 to 1969	4,973	4,169	5,777
1950 to 1959	5,696	4,881	6,511
1940 to 1949	3,255	2,510	4,000
1939 or earlier	7,214	6,185	8,243
<b>ROOMS</b>			
1 room	104	0	230
2 rooms	381	45	717
3 rooms	3,062	2,273	3,851
4 rooms	6,031	4,939	7,123
5 rooms	7,937	6,847	9,027
6 rooms	6,068	5,176	6,960
7 rooms	2,723	2,075	3,371
8 rooms	1,995	1,519	2,471
9 rooms or more	1,978	1,553	2,403
Median (rooms)	5.2	5	5.4
<b>BEDROOMS</b>			
No bedroom	104	0	230
1 bedroom	3,823	2,957	4,689
2 bedrooms	10,633	9,295	11,971
3 bedrooms	12,277	11,169	13,385
4 bedrooms	2,915	2,318	3,512
5 bedrooms or more	527	242	812
Occupied housing units	28,376	27,270	29,482
<b>HOUSING TENURE</b>			
Owner-occupied	19,710	18,508	20,912
Renter-occupied	8,666	7,396	9,936
Average household size of owner-occupied unit	2.42	2.32	2.52
Average household size of renter-occupied unit	2.22	1.97	2.47
<b>YEAR HOUSEHOLDER MOVED INTO UNIT</b>			
2000 or later	11,987	10,777	13,197
1995 to 1999	4,786	3,869	5,703
1990 to 1994	2,595	2,104	3,086
1980 to 1989	3,582	2,874	4,290
1970 to 1979	2,551	1,978	3,124
1969 or earlier	2,875	2,304	3,446
<b>VEHICLES AVAILABLE</b>			

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**Geographic Area: Waterloo, Iowa**

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General Housing Characteristics: 2004	Estimate	Lower Bound	Upper Bound
No vehicles available	1,938	1,405	2,471
1 vehicle available	9,811	8,840	10,782
2 vehicles available	11,334	10,288	12,380
3 or more vehicles available	5,293	4,443	6,143
<b>HOUSE HEATING FUEL</b>			
Utility gas	22,785	21,471	24,099
Bottled, tank, or LP gas	471	185	757
Electricity	4,871	3,910	5,832
Fuel oil, kerosene, etc.	29	0	77
Coal or coke	0	0	382
Wood	0	0	382
Solar energy	0	0	382
Other fuel	0	0	382
No fuel used	220	0	471
<b>SELECTED CHARACTERISTICS</b>			
Lacking complete plumbing facilities	76	0	165
Lacking complete kitchen facilities	25	0	67
No telephone service available	1,219	787	1,651
<b>OCCUPANTS PER ROOM</b>			
1.00 or less	27,625	26,448	28,802
1.01 to 1.50	751	308	1,194
1.51 or more	0	0	382
Owner-occupied units	19,710	18,508	20,912
<b>VALUE</b>			
Less than \$50,000	3,603	2,923	4,283
\$50,000 to \$99,999	9,104	8,241	9,967
\$100,000 to \$149,999	4,348	3,731	4,965
\$150,000 to \$199,999	1,441	991	1,891
\$200,000 to \$299,999	775	467	1,083
\$300,000 to \$499,999	322	29	615
\$500,000 to \$999,999	117	0	237
\$1,000,000 or more	0	0	382
Median (dollars)	85,307	83,020	87,594
<b>MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS</b>			
Housing units with a mortgage	11,716	10,490	12,942
Less than \$300	137	19	255
\$300 to \$499	1,092	689	1,495
\$500 to \$699	2,783	2,186	3,380
\$700 to \$999	3,952	3,200	4,704
\$1,000 to \$1,499	2,559	2,040	3,078
\$1,500 to \$1,999	744	417	1,071
\$2,000 or more	449	174	724
Median (dollars)	807	764	850
Housing units without a mortgage	7,994	7,209	8,779
Less than \$100	209	77	341
\$100 to \$199	731	422	1,040
\$200 to \$299	2,592	2,087	3,097
\$300 to \$399	2,564	1,993	3,135
\$400 or more	1,898	1,491	2,305
Median (dollars)	313	302	324
<b>SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME</b>			
Housing unit with a mortgage	11,716	10,490	12,942
Less than 20.0 percent	5,946	5,088	6,804
20.0 to 24.9 percent	2,023	1,433	2,613
25.0 to 29.9 percent	1,137	809	1,465
30.0 to 34.9 percent	860	518	1,202
35.0 percent or more	1,750	1,245	2,255
Not computed	0	0	382
Housing unit without a mortgage	7,994	7,209	8,779
Less than 10.0 percent	3,005	2,417	3,593
10.0 to 14.9 percent	2,251	1,744	2,758

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General Housing Characteristics: 2004	Estimate	Lower Bound	Upper Bound
15.0 to 19.9 percent	992	549	1,435
20.0 to 24.9 percent	503	220	786
25.0 to 29.9 percent	291	129	453
30.0 to 34.9 percent	265	0	544
35.0 percent or more	648	364	932
Not computed	39	0	105
Renter-occupied units	8,666	7,396	9,936
<b>GROSS RENT</b>			
Less than \$200	225	56	394
\$200 to \$299	401	86	716
\$300 to \$499	3,206	2,389	4,023
\$500 to \$749	2,832	2,053	3,611
\$750 to \$999	955	599	1,311
\$1,000 to \$1,499	228	0	471
\$1,500 or more	194	32	356
No cash rent	625	166	1,084
Median (dollars)	519	462	576
<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME</b>			
Less than 15.0 percent	1,157	695	1,619
15.0 to 19.9 percent	1,141	499	1,783
20.0 to 24.9 percent	712	353	1,071
25.0 to 29.9 percent	762	371	1,153
30.0 to 34.9 percent	881	384	1,378
35.0 percent or more	3,294	2,476	4,112
Not computed	719	252	1,186

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**Notes:**  
 - The median gross rent excludes no cash renters.

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