



BEARFACTS 1996 – 2006

Waterloo-Cedar Falls (MSA) [47940]

Waterloo-Cedar Falls is one of 363 Metropolitan Statistical Areas (MSAs) in the nation. Its 2006 population of 163,191 ranked 233rd in the nation.

PER CAPITA PERSONAL INCOME

In 2006 Waterloo-Cedar Falls had a per capita personal income (PCPI) of \$31,949. This PCPI ranked 174th in the United States and was 87 percent of the national average, \$36,714. The 2006 PCPI reflected an increase of 4.7 percent from 2005. The 2005-2006 national change was 5.6 percent. In 1996 the PCPI of Waterloo-Cedar Falls was \$21,154 and ranked 191st in the United States. The 1996-2006 average annual growth rate of PCPI was 4.2 percent. The average annual growth rate for the nation was 4.3 percent.

TOTAL PERSONAL INCOME

In 2006 Waterloo-Cedar Falls had a total personal income (TPI) of \$5,213,821^{*}. This TPI ranked 224th in the United States. In 1996 the TPI of Waterloo-Cedar Falls was \$3,448,251^{*} and ranked 212th in the United States. The 2006 TPI reflected an increase of 5.2 percent from 2005. The 2005-2006 national change was 6.7 percent. The 1996-2006 average annual growth rate of TPI was 4.2 percent. The average annual growth rate for the nation was 5.4 percent.

COMPONENTS OF TOTAL PERSONAL INCOME

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and personal current transfer receipts received by the residents of Waterloo-Cedar Falls. In 2006 net earnings accounted for 65.5 percent of TPI (compared with 64.6 in 1996); dividends, interest, and rent were 17.0 percent (compared with 19.2 in 1996); and personal current transfer receipts were 17.5 percent (compared with 16.1 in 1996). From 2005 to 2006 net earnings increased 3.3 percent; dividends, interest, and rent increased 8.4 percent; and personal current transfer receipts increased 9.6 percent. From 1996 to 2006 net earnings increased on average 4.4 percent each year; dividends, interest, and rent increased on average 2.9 percent; and personal current transfer receipts increased on average 5.1 percent.

EARNINGS BY PLACE OF WORK

Earnings of persons employed in Waterloo-Cedar Falls increased from \$3,997,271^{*} in 2005 to \$4,137,210^{*} in 2006, an increase of 3.5 percent. The 2005-2006 national change was 5.7 percent. The average annual growth rate from the 1996 estimate of \$2,696,329^{*} to the 2006 estimate was 4.4 percent. The average annual growth rate for the nation was 5.5 percent.

**Note: All income estimates with the exception of PCPI are in thousands of dollars, not adjusted for inflation.*

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