

BEARFACTS 1995 – 2005

Black Hawk , Iowa [19013]

Black Hawk is one of 99 counties in Iowa. It is part of the [Waterloo-Cedar Falls, IA \(MSA\)](#). Its 2005 population of 125,960 ranked 4th in the state.

PER CAPITA PERSONAL INCOME

In 2005 Black Hawk had a per capita personal income (PCPI) of \$30,406. This PCPI ranked 29th in the state and was 96 percent of the state average, \$31,670, and 88 percent of the national average, \$34,471. The 2005 PCPI reflected an increase of 3.2 percent from 2004. The 2004-2005 state change was 2.5 percent and the national change was 4.2 percent. In 1995 the PCPI of Black Hawk was \$19,984 and ranked 34th in the state. The 1995-2005 average annual growth rate of PCPI was 4.3 percent. The average annual growth rate for the state was 4.2 percent and for the nation was 4.1 percent.

TOTAL PERSONAL INCOME

In 2005 Black Hawk had a total personal income (TPI) of \$3,829,991*. This TPI ranked 5th in the state and accounted for 4.1 percent of the state total. In 1995 the TPI of Black Hawk was \$2,536,638* and ranked 4th in the state. The 2005 TPI reflected an increase of 3.5 percent from 2004. The 2004-2005 state change was 2.9 percent and the national change was 5.2 percent. The 1995-2005 average annual growth rate of TPI was 4.2 percent. The average annual growth rate for the state was 4.6 percent and for the nation was 5.2 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 Black Hawk. In 2005 net earnings accounted for 66.3 percent of TPI (compared with 65.0 in 1995); dividends, interest, and rent were 16.5 percent (compared with 18.3 in 1995); and personal current transfer receipts were 17.3 percent (compared with 16.7 in 1995). From 2004 to 2005 net earnings increased 3.3 percent; dividends, interest, and rent increased 2.1 percent; and personal current transfer receipts increased 5.4 percent. From 1995 to 2005 net earnings increased on average 4.4 percent each year; dividends, interest, and rent increased on average 3.1 percent; and personal current transfer receipts increased on average 4.5 percent.

EARNINGS BY PLACE OF WORK

Earnings of persons employed in Black Hawk increased from \$3,263,049* in 2004 to \$3,378,350* in 2005, an increase of 3.5 percent. The 2004-2005 state change was 3.2 percent and the national change was 5.6 percent. The average annual growth rate from the 1995 estimate of \$2,193,014* to the 2005 estimate was 4.4 percent. The average annual growth rate for the state was 4.8 percent and 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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