

BEARFACTS 1995 – 2005

Waterloo-Cedar Falls (MSA) [47940]

Waterloo-Cedar Falls is one of 361 Metropolitan Statistical Areas (MSAs) in the nation. Its 2005 population of 161,857 ranked 236th in the nation.

PER CAPITA PERSONAL INCOME

In 2005 Waterloo-Cedar Falls had a per capita personal income (PCPI) of \$30,807. This PCPI ranked 165th in the United States and was 89 percent of the national average, \$34,471. The 2005 PCPI reflected an increase of 2.9 percent from 2004. The 2004-2005 national change was 4.2 percent. In 1995 the PCPI of Waterloo-Cedar Falls was \$20,311 and ranked 188th in the United States. The 1995-2005 average annual growth rate of PCPI was 4.3 percent. The average annual growth rate for the nation was 4.1 percent.

TOTAL PERSONAL INCOME

In 2005 Waterloo-Cedar Falls had a total personal income (TPI) of \$4,986,338*. This TPI ranked 220th in the United States. In 1995 the TPI of Waterloo-Cedar Falls was \$3,297,688* and ranked 211th in the United States. The 2005 TPI reflected an increase of 3.1 percent from 2004. The 2004-2005 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 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 Waterloo-Cedar Falls. In 2005 net earnings accounted for 66.3 percent of TPI (compared with 65.1 in 1995); dividends, interest, and rent were 16.9 percent (compared with 18.9 in 1995); and personal current transfer receipts were 16.8 percent (compared with 16.1 in 1995). From 2004 to 2005 net earnings increased 2.9 percent; dividends, interest, and rent increased 1.5 percent; and personal current transfer receipts increased 5.5 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 4.7 percent.

EARNINGS BY PLACE OF WORK

Earnings of persons employed in Waterloo-Cedar Falls increased from \$3,874,456* in 2004 to \$4,000,076* in 2005, an increase of 3.2 percent. The 2004-2005 national change was 5.6 percent. The average annual growth rate from the 1995 estimate of \$2,602,903* to the 2005 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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