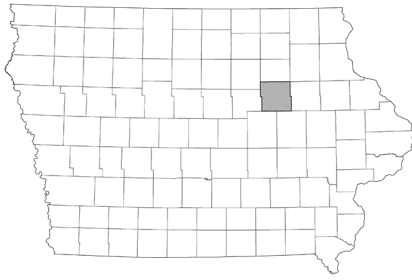


# Data for Decision Makers



## Waterloo, Iowa City Profile

report created: 12/17/2024

### Population profile

The 2020 population for Waterloo is 67,314. Between 2010 and 2020 the population decreased by 1.6%. The City of Waterloo is in Black Hawk County. Black Hawk County saw a 0.0% population increase between 2010 and 2020.

**Black Hawk County Cities - Total Population<sup>1</sup>**

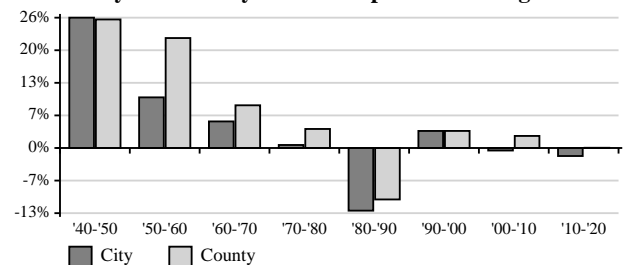
City	2000	2010	2020
<b>Waterloo</b>	<b>68,747</b>	<b>68,406</b>	<b>67,314</b>
Male Total	32,985	33,138	32,845
Female Total	35,762	35,268	34,469
Cedar Falls	36,145	39,260	40,713
Dunkerton	749	852	842
Elk Run Heights	1,052	1,117	1,069
Evansdale	4,526	4,751	4,561
Gilbertville	767	712	794
Hudson	2,117	2,282	2,546
Janesville <sup>†</sup>	829	930	1,034
Jesup <sup>†</sup>	2,212	2,520	2,508
La Porte City	2,275	2,285	2,284
Raymond	537	788	759
Black Hawk County Total	128,012	131,090	131,144
State of Iowa Total	2,926,324	3,046,355	3,190,369

<sup>†</sup>City is located in multiple counties, total population is provided.

**Neighboring Cities - Percent Population Change**

	'90-'00	'00-'10	'10-'20
Cedar Falls	5.4%	8.6%	3.7%
Elk Run Heights	-3.3%	6.2%	-4.3%
Evansdale	-2.4%	5.0%	-4.0%
Hudson	3.9%	7.8%	11.6%
Raymond	-13.2%	46.7%	-3.7%
Waterloo	3.4%	-0.5%	-1.6%
Black Hawk County	3.4%	2.4%	0.0%
State of Iowa	5.4%	4.1%	4.7%

**City and County Percent Population Change<sup>1</sup>**



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# Demographic Profile

# Waterloo, Iowa

Waterloo's population is predominantly White. The City of Waterloo, compared to Black Hawk County, had a higher percentage of young people (17 or younger) and a lower percentage of older people (65 and older) in 2020. New household relationship categories were reported for 2020 that are not comparable with 2010.<sup>3</sup>

**Percentage of Population by Race/Hispanic Origin<sup>1</sup>**

Race Groups	City		County	
	2010	2020	2010	2020
One race only	97.0%	93.5%	97.7%	94.6%
White	77.3%	67.5%	85.6%	78.4%
White alone, not Hispanic	74.9%	65.8%	83.9%	77.1%
Black or African American	15.5%	18.0%	8.9%	10.4%
Asian	1.1%	3.0%	1.3%	2.6%
American Indian or Alaska Native	0.3%	0.5%	0.2%	0.3%
Hawaiian or Pacific Islander	0.3%	1.1%	0.2%	0.7%
Other	2.6%	3.3%	1.6%	2.1%
Two or more races	3.0%	6.5%	2.3%	5.4%
Hispanic origin <sup>a</sup>	5.6%	7.1%	3.7%	4.9%

<sup>a</sup> Hispanics can be of any race.

**Households by Family or Nonfamily Type<sup>1,3</sup>**

	City		County	
	2010	2020	2010	2020
Total households	28,607	28,962	52,470	54,223
Family households <sup>a,b</sup>	60.2%	62.1%	61.2%	59.1%
Married couple family <sup>b</sup>	40.3%	45.2%	45.5%	43.0%
With own children	14.4%	12.6%	16.7%	15.5%
Other family <sup>c</sup>	20.0%	20.2%	15.7%	16.1%
Male householder <sup>c</sup>	5.1%	5.5%	4.3%	4.8%
With own children	2.8%	3.0%	2.3%	2.5%
Female householder <sup>c</sup>	14.9%	14.7%	11.5%	11.3%
With own children	9.3%	9.1%	7.1%	6.8%
Nonfamily households <sup>d</sup>	39.8%	37.9%	38.8%	40.9%
Male living alone	13.9%	16.6%	12.7%	15.1%
Female living alone	17.6%	18.7%	16.1%	16.8%

**Households by Couple or Non-couple Type<sup>1,3</sup>**

	City		County	
	2010	2020	2010	2020
Total households	28,607	28,962	52,470	54,223
Married couple <sup>b</sup>	40.3%	45.2%	45.5%	43.0%
Cohabiting couple <sup>b,f</sup>	NA <sup>e</sup>	8.6%	NA <sup>e</sup>	7.6%
Male householder <sup>g</sup>	NA <sup>e</sup>	22.6%	NA <sup>e</sup>	21.1%
Female householder <sup>g</sup>	NA <sup>e</sup>	32.4%	NA <sup>e</sup>	28.3%

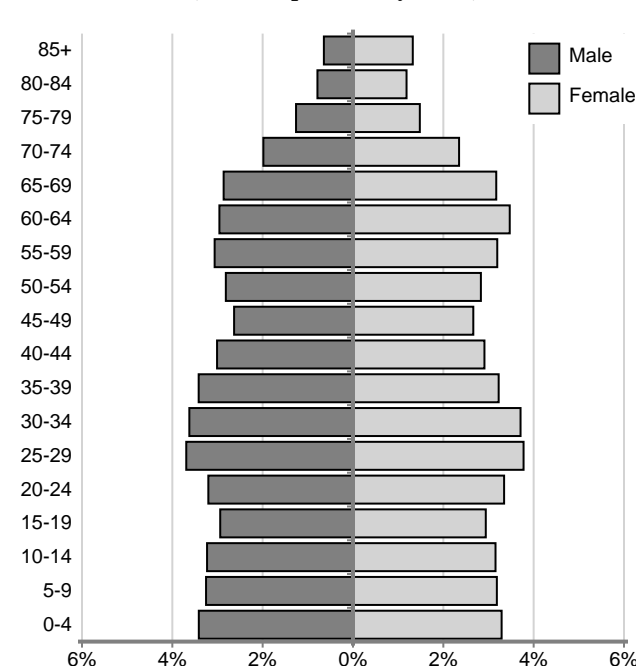
<sup>a</sup>Householder and at least one other person related to the householder. <sup>b</sup>For 2020 includes same-sex couples. <sup>c</sup>No spouse present, but at least one relative present. <sup>d</sup>In 2010 included same-sex couples whether married or not (if no relatives present). <sup>e</sup>2010 not comparable with 2020. <sup>f</sup>For 2020 householder has an unmarried partner. <sup>g</sup>For 2020 no spouse or partner present, but relatives, nonrelatives may be present or householder may be living alone.

**Percentage of Population by Age<sup>1</sup>**

Age Groups	City		County	
	2010	2020	2010	2020
17 or younger	23.7%	23.1%	21.7%	21.8%
0 - 4	7.5%	6.7%	6.5%	6.0%
5 - 9	6.5%	6.4%	6.0%	6.1%
10 - 14	6.1%	6.4%	5.8%	6.2%
15 - 17	3.6%	3.6%	3.4%	3.5%
18 - 24	10.3%	8.8%	15.6%	12.7%
25 - 44	26.5%	27.3%	24.0%	25.1%
45 - 64	25.5%	23.6%	24.8%	22.7%
65 or older	14%	17.1%	13.8%	17.7%
65 - 84	11.7%	15%	11.5%	15.5%
85 or older	2.3%	2.0%	2.3%	2.2%
Median <sup>4</sup> Age (years)	35.9	37.4	34.4	36.8
Age Dependency <sup>a, 5</sup>	60.5	67.3	55.1	65.3
Old-Age	22.5	28.6	21.4	29.3
Child	38.0	38.7	33.7	36.0

<sup>a</sup>Age Dependency Ratio

**Waterloo, Iowa Population Pyramid, <sup>a</sup> 2020<sup>1</sup>**



<sup>a</sup>Each bar represents the percentage that an age-sex group comprises of the total population.

## Socioeconomic Profile

## Waterloo, Iowa

The median household income in Waterloo is less than the median household income of Black Hawk County. The median value of owner-occupied housing units is lower in Waterloo than for Black Hawk County. There is a higher percentage of vacant housing units in Waterloo than there is for Black Hawk County. Many housing units in Waterloo were built between 1960 to 1979. There is a lower percentage of individuals 25 and older with a Bachelor's degree or higher in Waterloo compared to Black Hawk County.

**Median Household and Per Capita Income, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Households	28,947	+/- 470	53,691	+/- 531
Less than \$34,999	31.4%	+/- 2.2%	27.3%	+/- 1.8%
\$35,000 To \$49,999	15.0%	+/- 1.7%	12.8%	+/- 1.1%
\$50,000 To \$99,999	32.2%	+/- 1.8%	31.9%	+/- 1.5%
\$100,000 Or More	21.4%	+/- 1.7%	28.0%	+/- 1.5%
Median <sup>4</sup> Household Income	\$54,104	+/- \$1,681	\$62,329	+/- \$2,004
Median Family Income	\$70,173	+/- \$3,180	\$83,292	+/- \$2,394
Per Capita Income	\$31,845	+/- \$1,372	\$35,400	+/- \$932

**Educational Attainment, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 25 and older	44,640	+/-610	82,951	+/-104
High School Graduate or Higher	90.3%	+/-1.1%	92.9%	+/-0.7%
Bachelor's Degree or Higher	22.9%	+/-1.6%	30%	+/-1.1%

\*MOE = the margin of error for American Community Survey estimates<sup>2</sup> which is a numerical value that when added to or subtracted from the point estimate value gives the range of a 90% confidence interval around the estimate.

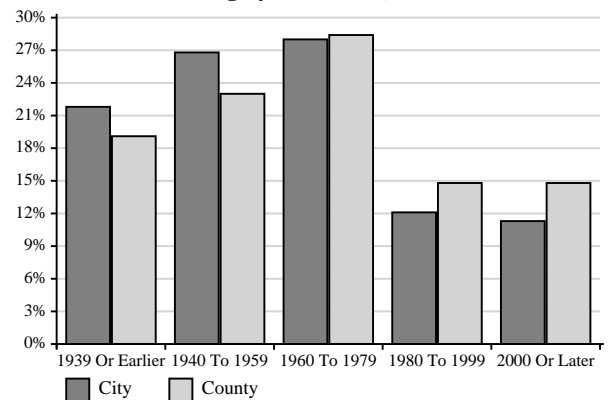
\*\*MOE is high, use county estimate.

**Housing Characteristics, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Units	31,988	+/- 408	58,599	+/- 81
Vacant	9.5%	+/- 1.1%	8.4%	+/- 0.9%
Occupied	90.5%	+/- 1.1%	91.6%	+/- 0.9%
Occupied <sup>a</sup>	28,947	+/- 470	53,691	+/- 531
Owner	60.8%	+/- 1.9%	65.3%	+/- 1.4%
Renter	39.2%	+/- 1.9%	34.7%	+/- 1.4%
Rent <sup>b</sup>	\$865	+/- \$29	\$932	+/- \$22
Value <sup>c</sup>	\$142,000	+/- \$3,620	\$172,500	+/- \$3,720

<sup>a</sup>Occupied Units, <sup>b</sup>Median gross rent of renter-occupied units, <sup>c</sup>Median value of owner-occupied units

**Percent Housing by Year Built, 2018-2022<sup>2</sup>**



In Waterloo there is a higher percentage of workers in management, business, science, and arts occupations than any other occupation category. The production, transportation, and material moving occupation category makes up 26.5% of occupations of the civilian employed population in the city.

**Occupation of the Civilian Employed Population, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Civilian employed population 16 years and over	32,035	+/- 751	66,619	+/- 1,018
Management, business, science, and arts	31.0%	+/- 1.6%	35.2%	+/- 1.2%
Service	17.3%	+/- 1.4%	18.4%	+/- 1.1%
Sales and office	18.3%	+/- 1.2%	19.5%	+/- 1.0%
Natural resources, construction, and maintenance	7.1%	+/- 1.1%	7.4%	+/- 0.7%
Production, transportation, and material moving	26.5%	+/- 1.9%	19.5%	+/- 1.2%

## Socioeconomic Profile

## Waterloo, Iowa

Waterloo has a lower proportion of the population age 16 or older in the labor force than Black Hawk County. A portion of those who are not in the labor force are people who are retired. Earnings data are provided for the population 16 and over who have earnings. Median earnings in Waterloo tend to be higher than the median earnings for Black Hawk County. Families with children tend to have a higher rate of poverty than families without children.

**Median Employment Earnings, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 16+ <sup>a</sup>	35,442	+/- 736	74,097	+/- 923
Median Earnings	\$36,183	+/- \$36	\$35,412	+/- \$752
Female	\$31,306	+/- \$1,901	\$28,225	+/- \$1,231
Female, full time <sup>b</sup>	\$42,506	+/- \$1,585	\$45,844	+/- \$1,160
Male	\$40,595	+/- \$1,540	\$41,962	+/- \$1,208
Male, full time <sup>b</sup>	\$48,842	+/- \$2,160	\$56,816	+/- \$2,051

<sup>a</sup> with earnings, <sup>b</sup> year round, \*\*MOE is high, use county estimate.

**Disability Status and Health Insurance Coverage of the Civilian Noninstitutionalized Population, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population <sup>a</sup>	66,557	+/-54	129,684	+/-61
With a disability <sup>b</sup>	16.1%	+/-1.1%	13.8%	+/-0.8%
With Health Insurance	94.8%	+/-0.8%	95.8%	+/-0.5%
With Private <sup>c</sup> Coverage	60.9%	+/-1.7%	70.9%	+/-1.1%
With Public <sup>d</sup> Coverage	49.1%	+/-1.7%	39.9%	+/-1.1%
No Health Insurance	5.2%	+/-0.8%	4.2%	+/-0.5%

<sup>a</sup>Civilian Noninstitutionalized Population, <sup>b</sup>limitations of activities or inability for full participation, <sup>c</sup>provided by employer, union, bought by individual, and some military plans, <sup>d</sup>includes Medicare, Medicaid, VA Health Care, children's CHIP, and some state plans, \*\*MOE is high, use county estimate.

\*MOE = the margin of error for American Community Survey estimates<sup>2</sup> which is a numerical value that when added to or subtracted from the point estimate value gives the range of a 90% confidence interval around the estimate.

**Employment Status, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 16+	52,938	+/- 429	105,716	+/- 205
in labor force	65.2%	+/- 1.3%	66.5%	+/- 0.9%
not in labor force	34.8%	+/- 1.3%	33.5%	+/- 0.9%
Civilian labor force	34,477	+/- 729	70,293	+/- 998
Unemployed	7.1%	+/- 1.2%	5.2%	+/- 0.7%

\*\*MOE is high, use county estimate.

**Individuals and Families Below Poverty Level, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Population <sup>a</sup>	66,211	+/-186	126,174	+/-259
Below poverty	17.4%	+/-1.8%	15.7%	+/-1.2%
17 and under	25.0%	+/-4.1%	18.1%	+/-2.8%
18 - 64	16.4%	+/-1.7%	17.3%	+/-1.2%
65+	10.1%	+/-1.9%	7.1%	+/-1.3%
All Families	12.6%	+/-1.9%	9.5%	+/-1.3%
with children	22.8%	+/-3.8%	17.0%	+/-2.5%
Married Couple	5.1%	+/-1.6%	3.1%	+/-0.9%
with children	7.9%	+/-3.4%	4.0%	+/-1.6%
Female HH <sup>b</sup>	31.9%	+/-5.8%	32.9%	+/-4.8%
with children	43.7%	+/-7.8%	43.8%	+/-6.8%

<sup>a</sup> for whom poverty status is determined, <sup>b</sup> female householder, no husband present, \*\*MOE is high, use county estimate.

### Notes and Source Information:

<sup>1</sup> U.S. Census Bureau; Decennial Censuses 1940 - 2020

<sup>2</sup> U.S. Census Bureau; American Community Survey 2018-2022

<sup>3</sup> For the 2020 Decennial Census, households are divided into subcategories by two different methods. One method (family or nonfamily) is based on the presence or absence of family relationships among the household members and the householder. Using family relationships (birth, marriage, or adoption) has been the usual way to classify households, and the data using this method has good comparability between 2010 and 2020. In 2020, the Census Bureau introduced an additional method to divide households into subcategories. This second method (couple or noncouple) is based on the presence or absence of a couple relationship for the householder. The relationship can be as a married spouse or as an unmarried partner and can be of the opposite or same sex. The 2020 data reported for the second method (except for married couples) does not have good comparability with data from 2010. For smaller towns, the couple or noncouple data are omitted in this profile.

<sup>4</sup> Median is the middle value of a distribution.

<sup>5</sup> The age dependency ratio compares, by age, those typically not in the labor force with those who typically are in the labor force. Old Age dependency is persons 65+ per 100 persons age 18-64. Child dependency is persons under age 18 per 100 persons age 18-64. The total age dependency ratio is persons under age 18 plus persons 65 or older per 100 persons age 18-64.

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