

Data For You

Sandra Charvat Burke

Community and Economic Development

Income Measures: What They Are and How To Use Them



Data For You

Income Measures:

What They Are and How To Use Them



Sandra Burke with Liesl Eathington, Cynthia Fletcher, and Bailey Hanson

American Community Survey

Iowa State University Extension and Outreach

Staff Professional Development

April 7, 2015

Table of Contents

Table of Contents	page 2
Introduction	page 3
American Community Survey (ACS)	page 3
ACS Income Measures	page 5
Median and Mean (Average) Income	page 7
Per Capita Income, Earnings	page 9
Iowa Income Data Examples, Questions to Answer	page 10
ACS Data Inflation Adjustment, How to Do Inflation Adjustment	page 12
Bureau of Economic Analysis (BEA)	page 12
Small Area Income and Poverty Estimates Program (SAIPE)	page 15
Summary	page 16
List of Appendix Data Tables	page 18
Appendix Data Tables	pages 19 - 45
Inflation Adjustment	pages 46 - 47
Availability of American Community Survey Estimates	pages 48 - 49
References and Footnotes	page 50

Maps

Figure 7. American Community Survey Estimates Availability for Counties in Iowa, 2013 Vintage Estimates.	page 5
Figure 35. Per capita income for Iowa's Counties, BEA, 2013	page 15
Figure 40. Median Household Income for Iowa's Counties, American Community Survey, 2009 - 2013, 5-Year Estimates	page 17
Figure 41. Median Household Income for Iowa's Counties, Small Area Income and Poverty Estimates, 2013	page 17

Economic well-being and how it may be changing are some of most frequently studied aspects of American society. Although there are a number of ways to examine economic well-being, income measures are among the most commonly used indicators. This publication provides an introduction and overview of several income measures and is meant to present and discuss some of the basics about the measures and how to use them. It is designed to accompany a webinar produced as a professional development offering for Iowa State University Extension and Outreach staff but it may also be used as a “stand alone” overview of the income measures included here. The webinar and these materials are part of a data access, portal, and training project being carried out by Communities and Economic Development Extension and Outreach at Iowa State University.¹

Introduction

Income can be conceptualized as a gain, recurrent benefit, or flow of cash or cash-equivalents received from work (wage, salary, self-employment); capital (interest or profit); land (rent); or assistance transfers and is usually measured in monetary terms (Figure 1). There are multiple ways that income data are quantified, analyzed, and presented depending on specific uses and needs for the data and the agency producing it.

Among the income measures included here are income distributions, median income, and mean (average) income for households and families along with per capita income of individuals. Another set of measures focuses on earnings which include income from wages, salaries, and net self-employment. Together, these measures provide key ways that the economic well-being of individuals, households, and communities is examined.

The measures of income to be covered here come from The U.S. Census Bureau’s American Community Survey (ACS),² the U.S. Bureau of Economic Analysis’ (BEA) Local Area Personal

Income Program,³ and the Small Area Income and Poverty Estimates program (SAIPE)⁴ also from the Census Bureau (Figure 2). Although all three programs provide “income” data, they measure income differently, provide different summary measures, cover different types of geographic areas, include different time periods in the estimates, and differ in best practices and cautions for usage. There are other agencies and programs that provide income data, but the three covered here are among the most heavily utilized and referenced.

American Community Survey (ACS)² Income data and a broad array of information about the economic well-being of the population and communities are included in each annual release of the American Community Survey. During the last decade, the ACS, a nationwide survey carried out by the U.S. Census Bureau, has replaced the previous “long-form”

of the Decennial Census. Although the Decennial Census is still carried out to determine official population counts and basic demographic information, it no longer contains questions about social, work, economic, or detailed housing conditions. The ACS is now the data program from which we get much of this type of information.²

The ACS is carried out in a different way than was the “long form” of the Decennial Census. Rather than being done all at one time in the census year, the ACS is a continuous, on-going, monthly, sample survey of households carried out across the U.S. Geographic areas now have sampling done on a monthly basis and the data from an entire *period of months* are pooled and weighted to produce the estimates of the population characteristics. The ACS data are described as *characteristics* of the population, *not* counts,

Figure 1. Income

- a gain, recurrent benefit, flow of cash/cash equivalents
- from work (wages, salary, self-employment)
- capital (interest, profit)
- land (rents)
- assistance transfers (governments or other)
- usually measured in monetary terms

Figure 2. Sources of Income Data

- **American Community Survey (ACS)**
– Census Bureau
- **Local Area Personal Income Program**
– Bureau of Economic Analysis (BEA)
- **Small Area Income and Poverty Estimates (SAIPE)**
– Census Bureau

and are also described as “estimates” (Figure 3). Among the new features of the ACS data that are especially important to users are the *period estimates* and the *margins of error* (Figure 4).

That the data are now given the designation as “period” estimates comes from the fact that the data are collected over a period of time, not just one point in time, and represent information from

all the months included in the period. There are three time intervals used for pooling the data: one year, three years, and five years (all calendar years). Thus, one-year estimates include 12 months of data, three-year estimates include 36 months, and five-year estimates have 60 months (Figure 4).

Because the ACS data are based on samples of the population rather than

assessing the entire population, there is some level of uncertainty or sampling error associated with the estimates of the characteristics. Larger samples tend to have smaller levels of sampling error. By pooling multiple months and years of surveys for the ACS, the sample size for a geographic level is increased which reduces the sampling error. The Census Bureau provides, for each estimate, a margin of error (MOE) that helps to assess the amount of sampling error and the reliability associated with the estimate. The MOE is reported as +/- a numerical value that should be added to or subtracted from the point estimate value and which give the upper and lower bounds of a 90% confidence interval around the estimate. The interval represents the range within which the true value of the estimate is expected to be with a level of confidence of 90%. Margins of error can be large or small and a smaller MOE relative to the size of the estimate usually represents a more precise estimate or one that is in sharper focus. A larger MOE suggests that the estimate is less precise and less focused. As MOEs become relatively larger, the less confidence there is that the estimate is close to the true population value. In some cases, especially for small geographic areas or subgroup populations, margins of error can be relatively large suggesting that the estimate is unreliable and should be used only with caution or not at all. Margins of error for ACS estimates should always be included when reporting ACS estimate values (Figure 5).

The sets of ACS estimates that are available for any particular geographic area depend on the population size of the area. Geographic regions with fewer than 20,000 people will have 5-year estimates as the only period set available. Regions with population from 20,000 to 64,999 will have 3-year period estimates available as well as those for five years. The regions that have 65,000 or more people also have 1-year estimates in addition to the other

Figure 3. American Community Survey

- **A large, continuous, *monthly, sample* survey of housing units (households)**
- **Replaces the decennial census sample portion, “long” form**
- ***characteristics* of population and housing (*not counts*)**
- ***estimates* of characteristics, some *uncertainty***
- ***Now* where we get social, economic, and detailed housing information**

Figure 4. American Community Survey – New Things

- ***Period Estimates* – 2013 is most recent year of data**
 - **1 year (12 months) 2006 onward to 2013**
 - **3 year (36 months) 2011-2013**
 - **5 year (60 months) 2009-2013**
- **Margins of Error**
 - **smaller or larger**

Figure 5. Margins of Error

- **Because from a sample, *uncertainty***
- **Smaller sample has greater uncertainty**
- **Estimate +/- margin of error (90% confidence)**
- **For smaller population areas, need more months/years of sampling to get a **!#reasonably#!** reliable estimate**
- **Always report margins of error**

Figure 6. Period Estimates for Iowa

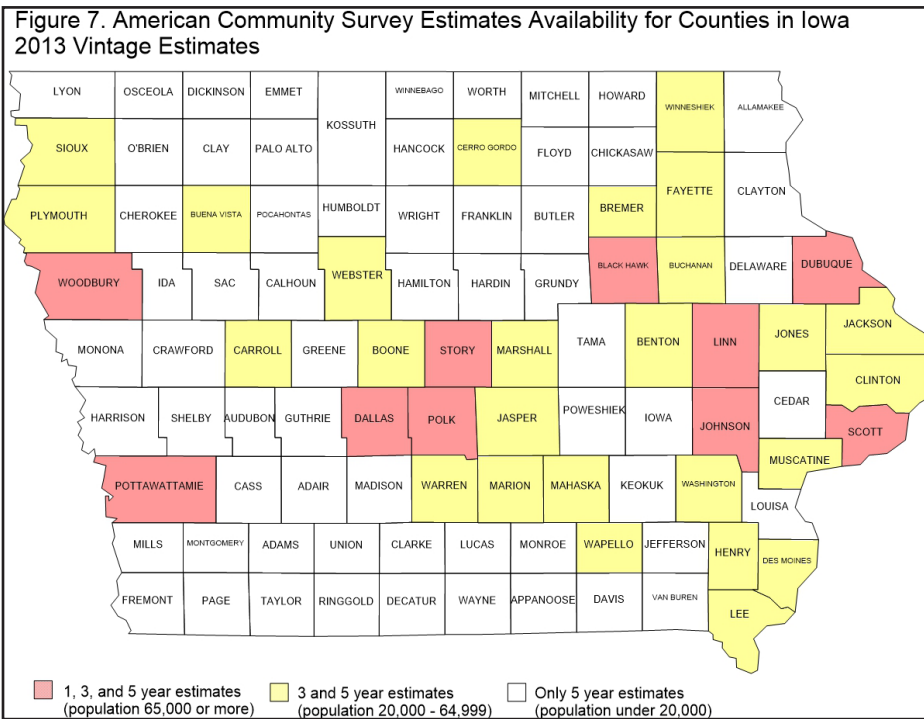
		1-year estimates	3-year estimates	5-year estimates
10 counties 6 cities	65,000+ people	X	X	X
26 counties 17 cities	20,000 – 64,999 people		X	X
63 counties all remaining incorporated places	Less than 20,000 people			X

two time period sets. For Iowa, the population criteria for estimates result in ten counties and six cities having all three estimate sets. An additional 26 counties and 17 cities are large enough to have 3-year estimates, but the other 63 counties and all the remaining incorporated places have only the 5-year estimate sets (Figures 6 - 7, Appendix pages 48 - 49).

ACS Income Measures

The ACS income concept is generally that of money or cash *received by individuals*. It is a “bottom-up” approach. It does *not* include “in-kind” benefits, imputed income or benefits, or benefits paid to organizations on behalf of individuals, nor does it include SNAP (food stamp) benefits (Figure 8). The income types that are collected by the ACS include: wage or salary income; self-employment income; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security income; Supplemental Security Income (SSI); public assistance income; retirement, survivor, or disability income (not Social Security); and all other income. The dollar amounts received for each type are asked for each person in the household on the ACS survey questionnaire and are to be the amounts received during the previous 12 months before the survey (page 6, questionnaire).

Although the income data are first collected at the individual level, the individual data are then summed and aggregated to get the household or family total level of income that is reported by the ACS for the various geographic areas. Households are occupied housing units with at least one resident. The income of households includes that of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not (Figure 9). The household income totals are reported as a distribution across income categories and the median and mean household income are reported as well (Figure 10, Appendix page 20).



- Figure 8. American Community Survey**
- **Income concept is money or cash received by individuals**
 - **Does NOT include “in-kind” benefits, imputed income or benefits, or benefits paid to organizations on behalf of individuals**
 - **Collects from individuals then adds to get household, family, and aggregate totals**
 - **“Bottom-up” approach**

Person 1 (continued)

L Answer questions 41 – 46 if this person worked in the past 5 years. Otherwise, SKIP to question 47.

41 – 46 CURRENT OR MOST RECENT JOB ACTIVITY. Describe clearly this person's chief job activity or business last week. If this person had more than one job, describe the one at which this person worked the most hours. If this person had no job or business last week, give information for his/her last job or business.

41 Was this person – Mark (X) ONE box.

- an employee of a PRIVATE FOR-PROFIT company or business, or of an individual, for wages, salary, or commissions?
- an employee of a PRIVATE NOT-FOR-PROFIT, tax-exempt, or charitable organization?
- a local GOVERNMENT employee (city, county, etc.)?
- a state GOVERNMENT employee?
- a Federal GOVERNMENT employee?
- SELF-EMPLOYED in own NOT INCORPORATED business, professional practice, or farm?
- SELF-EMPLOYED in own INCORPORATED business, professional practice, or farm?
- working WITHOUT PAY in family business or farm?

42 For whom did this person work?

If now on active duty in the Armed Forces, mark (X) this box →

and print the branch of the Armed Forces.

Name of company, business, or other employer

43 What kind of business or industry was this?

Describe the activity at the location where employed. (For example: hospital, newspaper publishing, mail order house, auto engine manufacturing, bank)

44 Is this mainly – Mark (X) ONE box.

- manufacturing?
- wholesale trade?
- retail trade?
- other (agriculture, construction, service, government, etc.)?

45 What kind of work was this person doing?

(For example: registered nurse, personnel manager, supervisor of order department, secretary, accountant)

46 What were this person's most important activities or duties?

(For example: patient care, directing hiring policies, supervising order clerks, typing and filing, reconciling financial records)

47 INCOME IN THE PAST 12 MONTHS

Mark (X) the "Yes" box for each type of income this person received, and give your best estimate of the TOTAL AMOUNT during the PAST 12 MONTHS. (NOTE: The "past 12 months" is the period from today's date one year ago up through today.)

Mark (X) the "No" box to show types of income NOT received.

If net income was a loss, mark the "Loss" box to the right of the dollar amount.

For income received jointly, report the appropriate share for each person – or, if that's not possible, report the whole amount for only one person and mark the "No" box for the other person.

a. Wages, salary, commissions, bonuses, or tips from all jobs. Report amount before deductions for taxes, bonds, dues, or other items.

Yes → No

TOTAL AMOUNT for past 12 months

b. Self-employment income from own nonfarm businesses or farm businesses, including proprietorships and partnerships. Report NET income after business expenses.

Yes → No

TOTAL AMOUNT for past 12 months

Loss

c. Interest, dividends, net rental income, royalty income, or income from estates and trusts. Report even small amounts credited to an account.

Yes → No

TOTAL AMOUNT for past 12 months

Loss

d. Social Security or Railroad Retirement.

Yes → \$.00

No

TOTAL AMOUNT for past 12 months

e. Supplemental Security Income (SSI).

Yes → \$.00

No

TOTAL AMOUNT for past 12 months

f. Any public assistance or welfare payments from the state or local welfare office.

Yes → \$.00

No

TOTAL AMOUNT for past 12 months

g. Retirement, survivor, or disability pensions. Do NOT include Social Security.

Yes → \$.00

No

TOTAL AMOUNT for past 12 months

h. Any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support or alimony. Do NOT include lump sum payments such as money from an inheritance or the sale of a home.

Yes → \$.00

No

TOTAL AMOUNT for past 12 months

48 What was this person's total income during the PAST 12 MONTHS? Add entries in questions 47a to 47h; subtract any losses. If net income was a loss, enter the amount and mark (X) the "Loss" box next to the dollar amount.

OR None

\$.00

TOTAL AMOUNT for past 12 months

Loss

→ Continue with the questions for Person 2 on the next page. If no one is listed as person 2 on page 2, SKIP to page 28 for mailing instructions.



Figure 9. Households

- At least one person in an occupied housing unit
- Income includes that of householder plus all other persons 15 years or over, whether related to householder or not
- Income totals reported as a distribution across income categories

The 2009 - 2013, 5-year ACS estimates reported 1,226,547 households in Iowa. Of these, nearly 76,000 (6.2%) were in the lowest income category (less than \$10,000) while nearly 34,000 households (2.8%) reported income over \$200,000. More households (20.0%) had income ranging from \$50,000 to \$74,999 than any other income category (Figure 10, Appendix page 20). Although distributions are not concise measures, they are widely used, convey a lot of information, and users can add categories together as might be needed.

Figure 10. Household Income Distribution

INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	1,226,547	+/-3,433	1,226,547	(X)
Less than \$10,000	75,927	+/-1,699	6.2%	+/-0.1
\$10,000 to \$14,999	65,463	+/-1,462	5.3%	+/-0.1
\$15,000 to \$24,999	132,816	+/-2,036	10.8%	+/-0.2
\$25,000 to \$34,999	135,167	+/-2,103	11.0%	+/-0.2
\$35,000 to \$49,999	182,363	+/-2,329	14.9%	+/-0.2
\$50,000 to \$74,999	245,843	+/-2,633	20.0%	+/-0.2
\$75,000 to \$99,999	165,742	+/-1,930	13.5%	+/-0.2
\$100,000 to \$149,999	147,741	+/-1,954	12.0%	+/-0.1
\$150,000 to \$199,999	41,560	+/-1,192	3.4%	+/-0.1
\$200,000 or more	33,925	+/-1,198	2.8%	+/-0.1
Median household income (dollars)	51,843	+/-258	(X)	(X)
Mean household income (dollars)	66,136	+/-358	(X)	(X)

Family income contrasts with household income. Families consist of households in which there are at least two persons who are related, thus, are a subset of all households. The income of families includes the incomes of all household members 15 years and over who are *related* to the householder (Figure 11). Family income totals are reported as a distribution with the same income categories used for all households. For 2009 - 2013, the ACS Iowa estimates reported 795,274 families with 27,086 (3.4%) in the lowest income category and 30,011 (3.8%) in the highest category (Figure 12, Appendix page 21).

Figure 11. Families

Family Households (subset of households)

- Two or more persons in an occupied housing unit who are related to each other
- Family income includes that of householder plus all other persons 15 years or over who are *related* to householder
- Income totals reported as a distribution across income categories

Because households may consist of just one person but families must have at least two persons who are related, family households may have more than one worker or source of income. Thus, income measures are usually higher for families than the equivalent measures for households. For example, comparing the Iowa household distribution with the family distribution, the lowest income category reports 75,927 households of which 27,086 (35.7%) are families. In contrast, the highest income category reports 33,925 households of which 88.5% (30,011) are families (Figures 10, 12 - 14).

Figure 12. Families Income Distribution

INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Families	795,274	+/-3,394	795,274	(X)
Less than \$10,000	27,086	+/-1,073	3.4%	+/-0.1
\$10,000 to \$14,999	19,322	+/-850	2.4%	+/-0.1
\$15,000 to \$24,999	53,771	+/-1,298	6.8%	+/-0.2
\$25,000 to \$34,999	69,339	+/-1,734	8.7%	+/-0.2
\$35,000 to \$49,999	110,944	+/-1,922	14.0%	+/-0.2
\$50,000 to \$74,999	179,450	+/-2,351	22.6%	+/-0.3
\$75,000 to \$99,999	137,314	+/-2,018	17.3%	+/-0.2
\$100,000 to \$149,999	130,204	+/-1,883	16.4%	+/-0.2
\$150,000 to \$199,999	37,833	+/-1,082	4.8%	+/-0.1
\$200,000 or more	30,011	+/-1,078	3.8%	+/-0.1
Median family income (dollars)	65,802	+/-367	(X)	(X)
Mean family income (dollars)	79,574	+/-518	(X)	(X)

Median and Mean (Average) Income

Median income is a key indicator of central tendency that is utilized often in analysis of income. The median divides the income distribution into two equal parts such that half the cases fall below the median value and the other half are above the median value. The ACS reports medians for households and families and, in both cases, the median is based on the total number of households or families including those with no income. For 2009 - 2013, the ACS for Iowa reported a median income of \$51,843 for households and \$65,802 for families. As would be expected, the median for Iowa's families is higher than that for the state's households (Figures 10, 12, 15; Appendix pages 20 - 21).

Another central tendency measure reported in the ACS is the mean or average income. The mean is calculated differently than the median. The calculation starts with the total sum, or aggregate, of all the incomes in a distribution. The aggregate income for households, then, is the sum of all the individual household incomes. The mean or average is then calculated by dividing the aggregate household income total by the number of households, including those with no income. The mean household income reported for 2009 - 2013 for Iowa is \$66,136 (Figures 10, 16 - 17; Appendix page 20).

The same procedure is followed to calculate the mean income for families. All the incomes reported for families are summed and the aggregate total is divided by the number of families. For 2009 - 2013, the mean family income for Iowa was \$79,574 (Figures 12, 16 - 17; Appendix page 21). As with the median figures, the mean for families is higher than that for households.

Mean income measures are used much less frequently than are the median measures. This is because the mean or average measures can be skewed upward by very large incomes reported by a small number of cases in the distribution. In the case of the Iowa mean data

Figure 13.

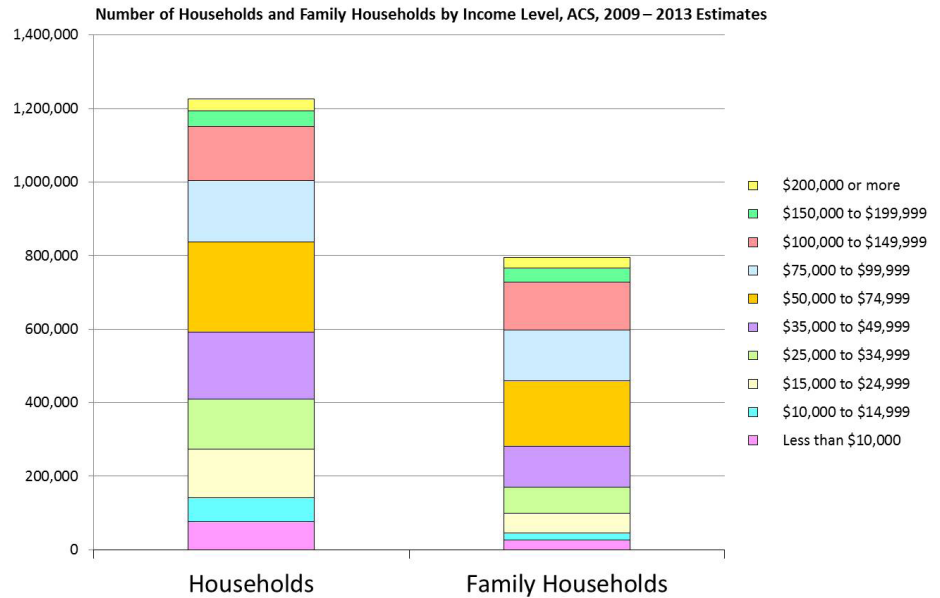


Figure 14.

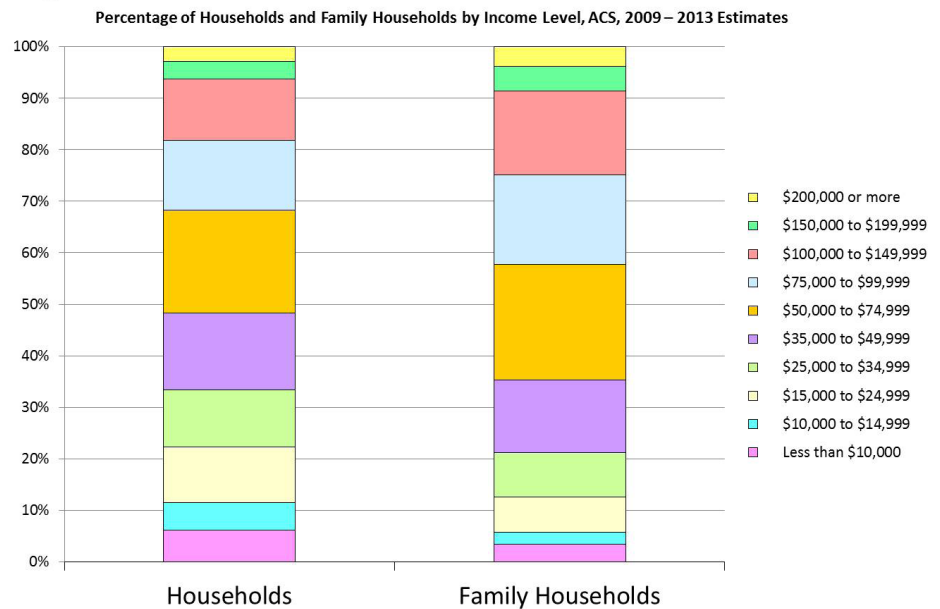


Figure 15. Median Income

- Key indicator of central tendency, used often
- Income distribution divided into two equal halves
- Median is middle value, half above and half below
- Includes those units with no income
- Household median - \$51,843
- Family median - \$65,802

Figure 16. Mean (Average) Income

- Another indicator of central tendency
- Incomes of all households or families summed (aggregate) then divided by number of households or families
- Includes those units with no income
- Household mean - \$66,136
- Family mean - \$79,574

Figure 17. Mean (Average) Income

- Usually higher than median -- \$14,000
- Sensitive to upward skew by a small number of extremely high incomes in the distribution
- Mean is usually further away from the typical income level that most households or families actually experience
- Use of medians usually recommended over means

Figure 18. Per Capita Income

- Average income of individuals in a geographic region
- Starts with total aggregate income of persons 15 years and older in the geographic region
- Aggregate income total then divided by the *total* population of the region, including children, older residents, group quarters population
- $\text{Aggregate Income} / \text{Total Population} = \text{Per Capita Income}$
- Iowa per capita \$27,027

Figure 19. Earnings

- Employment related income from wages, salaries, or net self-employment for persons 16 years and older
- Amount received before deductions for taxes, Social Security, etc.
- Table by sex
- Table for year-round, full-time workers

examined here, the mean income for both households and families is around \$14,000 higher than the respective median figures. The sensitivity of the mean to extreme income values takes the indicator further away, than does the median measure, from the typical income level that most households or families actually experience, thus, perhaps, giving a false sense of the area's economic well-being. Overall, in most cases regarding income data, medians are recommended for use rather than means (Figure 17).

Per Capita Income

Per capita income is another type of average income measure that is used often to compare regions and groups. It is an average income *per person*. This measure starts with an aggregate income sum, this time of the reported income of all persons age 15 years old and over. This aggregate income of persons is then divided by the total population of an area, including children, older residents, and persons in living in group quarters. Iowa's per capita income figure from the ACS for 2009 - 2013 was \$27,027 (Figure 18, Appendix page 21).

Earnings

Earnings are another income measure reported in the ACS. Earnings are employment related income from wages, salaries, or net income from self-employment. These types of income sources are included in the ACS questionnaire and include nonfarm and farm businesses, proprietorships, partnerships as well as commissions, bonuses, and tips from all jobs (page 6, questionnaire). Earnings income is to be reported as the amount received before any deductions for personal income taxes, Social Security or Medicare, union dues, or other kinds of assessments taken out of pay. Earnings data are reported for persons 16 years of age and older, are often reported by sex, and may also be tabulated separately for year-round, full-time workers (Figure 19, Appendix page 21).

Median earnings for all Iowans with earnings was \$29,498 for 2009 - 2013. Median earnings for males (\$35,502) was higher than for females (\$23,707). These figures are calculated for all persons with earnings, regardless of the amount or length of time the person was employed during the year. Other tabulations are reported for year-round, full-time workers with earnings. For these workers, median earnings are higher than when all workers are included, but males (\$45,814) continue to have higher median earnings than do females (\$35,025) (Figure 20, Appendix page 21).

Iowa Income Data Examples

The Census Bureau develops a variety of data tables, files, and products that provide income and economic data. One item is an economic profile (ACS Table DP03) of commonly used and summary measures for many geographic areas including states, counties, places, and census tracts. The economic profile can be a first place to go for income data, especially if just a few geographic areas are needed. The economic profile provides household and family median and mean incomes, income distributions, per capita income, income by type, and earnings. Employment, commuting to work, occupation, industry, class of worker, health insurance coverage, and poverty information are also included. Estimates of the data items are given along with the margin of error for each and percentage data. The Iowa economic profile for the 2009 - 2013, 5-year estimates is included in this publication (Appendix pages 19 - 23). Because the profile contains a wide variety of summary economic measures, it is especially useful for many kinds of client requests.

A set of income measures has been compiled for Iowa, the U.S., and seven Iowa county and town pairs and is included in the Appendix. The information comes from ACS Tables S1902, S1903, and S2001 for the 5-year, 2009 - 2013 estimates (Figure 21, Appendix pages 26 - 41).

Figure 20. Earnings

- **Median for all workers with earnings -- \$29,498**
- **Males -- \$35,502 Females -- \$23,707**
- **Median for year-round, full-time workers with earnings**
- **Males -- \$45,814 Females -- \$35,025**

Figure 21. Data Provided Here

Economic Profile – DP03 Useful summary (pages 19 - 23)
American Community Survey, 5-Year Estimates, 2009 – 2013
Selected items: Tables S1902, S1903, S2001

Iowa and U.S. (pages 26 – 27)
Polk Co, Des Moines (pages 28 – 29)
Adams Co, Corning (pages 30 – 31)
Wapello Co, Ottumwa (pages 32 – 33)
Allamakee Co, Waukon (pages 34 – 35)
Black Hawk Co, Waterloo (pages 36 – 37)
Buena Vista Co, Storm Lake, Alta (pages 38 – 39)
Woodbury Co, Sioux City (pages 40 – 41)

Figure 22. Answer Some Questions (pages 26 – 27)

- Which has highest median household income? Iowa or US?**
- Margin of error for Iowa median household income?**
- Margin of error for US median household income?**
- How does Iowa Black/African American median compare to White?**
- Margin of error for Iowa Native Hawaiian median?**
- Is Iowa median for Hispanics higher or lower than for Blacks?**

Figure 23. Answer More Questions (pages 26 – 27)

- What age group in Iowa has highest median household income?**
- Median income female householders, no husband present Iowa?**
- Median earnings for males and females, which higher?**
- Does education level tend to increase earnings?**

Figure 24. Choose a county and town pair**Polk Co, Des Moines (pages 28 – 29)****Adams Co, Corning (pages 30 – 31)****Wapello Co, Ottumwa (pages 32 – 33)****Allamakee Co, Waukon (pages 34 – 35)****Black Hawk Co, Waterloo (pages 36 – 37)****Buena Vista Co, Storm Lake, Alta (pages 38 – 39)****Woodbury Co, Sioux City (pages 40 – 41)**

For each data item there is the estimate itself, the MOE for the estimate, the percentage that the estimate represents of the distribution, and the MOE for the percentage item. The 2010 Decennial population count for each area has been added at the top as a reference guide for the population size of each area.

Questions to Answer

Looking first at the income data for Iowa and the U.S. (Figures 22 - 23, pages 26 - 27), some questions:

Is the Iowa or the U.S. median household income higher?

What is the margin of error for the Iowa median household income?

What is the margin of error for the U.S. median household income?

How does the Black or African American median household income compare with that for Whites?

What is the margin of error for the median household income in Iowa for Native Hawaiians or Pacific Islanders?

Is the Iowa median household income for Hispanics higher or lower than that for Blacks or African Americans?

What age group in Iowa has the highest median household income? What has the lowest?

What is the median household income in Iowa for female householders with no husband present?

In Iowa, do males or females have the higher median earnings?

In Iowa, does education level tend to increase earnings?

Figure 25. More Questions (pages 28 – 35)

Is Polk County's median household income higher or lower than the city of Des Moines?

For Corning, what race groups have median household income data? For Adams County?

For Ottumwa, what proportion of households are Hispanic? Is the median household income of Hispanics higher or lower than that of Whites?

For Allamakee County, how does the median earnings of female high school graduates compare with the median earnings of male high school graduates?

Figure 26. More Questions (pages 36 – 41)

For Waterloo, what proportion of households are Black or African American? How does the margin of error for median household income for American Indians or Alaska Natives compare with the actual median estimate? How about for Black Hawk County?

For Storm Lake, what proportion of households are Hispanic? What proportion of households are Asian? How does median household income of Hispanics compare to Whites? How does per capita income of Hispanics compare to Whites?

For Woodbury County, how does the median earnings for females with a graduate or professional degree compare with males?

Using income data for Iowa county and town pairs (Figures 24 - 26, pages 28 - 41), some questions:

Is Polk County’s median household income higher or lower than that for the city of Des Moines?

For Corning, what race groups have median household income data? What race groups for Adams County?

For Ottumwa, what proportion of households are Hispanic? Is the median household income of Hispanics higher or lower than that for Whites?

For Allamakee County, how do the median earnings of female high school graduates compare with the median earnings of male high school graduates?

For Waterloo, what proportion of households are Black or African American? How does the margin of error for median household income for American Indians and Alaska Natives compare with the actual median estimate? How about for Black Hawk County?

For Storm Lake, what proportion of households are Hispanic? What proportion of households are Asian? How does the median household income of Hispanics compare to that for Whites? How does the per capita income for Hispanics compare to that for Whites?

For Woodbury County, how does the median earnings for females with a graduate or professional degree compare with males with a graduate degree?

ACS Data Inflation Adjustment

Because of inflation of prices over time, financial, income, or cost data reported in dollars from one period of time are usually not equivalent in purchasing power to those data from another time period. Direct comparison of dollar values across time, then,

can be misleading because the value and purchasing power of those dollars have changed.

This comparison problem can be remedied by adjusting a given year’s dollar values to account for price inflation during the comparison period. The adjustment is accomplished by using a price index which is a set of values that relate the price levels of each year to prices in a selected year of the index. The index values can be used to adjust for inflation between or among any years covered by the particular index.

Since the ACS compiles income information over periods of time up to 5 years (60 months) in length, items valued in dollars in the ACS are adjusted for inflation in order to have comparable purchasing power through all the years pooled together for an estimate. In general, dollar values from all years in the period are adjusted to the dollar values of the *last* year in the set. Monthly Consumer Price Index (CPI) factors are used to make the inflation adjustment to the reference year for the set. Thus, the income data for the years 2009 through 2012 are all adjusted to dollar values of 2013 before being aggregated and tallied into distributions, medians, or means as reported for the estimates period of 2009 - 2013 (Figure 27).

How to Do Inflation Adjustment

Although there are many price indexes available, the Consumer Price Indexes (CPI) provided by the Bureau of Labor Statistics in the U.S. Department of Labor, are some of the most commonly used indexes for making inflation adjustments.⁵ The CPI measures the average change in the prices paid for goods and services in major expenditure groups such as food, housing, apparel, transportation, and medical care typically purchased by consumers. It compares the cost of a sample ‘market basket’ of goods and services at a specific time to the same ‘market basket’ in a different reference period. To construct the index, prices for items are collected annually across a broad range of urban places. The CPI provides two related and similar indexes: All Urban Consumers (CPI-U) and Urban Wage Earners and Clerical Workers, (CPI-W). The CPI-U index, because it covers all urban consumers, is used in the examples here (Figure 28, Appendix pages 46 - 47). The CPI-W is the index used to adjust Social Security payments.

Steps in inflation adjustment begin with choosing the inflation index and the reference year, which is the year into which all the other years’ dollar values will be adjusted and compared. Dollars can be either adjusted to an earlier year or a later year depending

Figure 27. Inflation Adjustment

- **Inflation of prices over time**
- **Data in \$\$ not comparable in purchasing power across time**
- **ACS collects \$\$ data across time – 5 years**
- **Adjust \$\$ values from all years pooled to \$\$ of *last* year of set**
- **Monthly Consumer Price Index (CPI) from Dept. Labor**
- **\$\$ estimates 2009 – 2013 all in 2013 \$\$ values**

Figure 28.

Table 1. CPI-U index adjustment factors, 1970 – 2014. Bureau of Labor Statistics, U.S. Dept. of Labor

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	HALF1	HALF2
1970	37.8	38.0	38.2	38.5	38.6	38.8	39.0	39.0	39.2	39.4	39.6	39.8	38.8	NA	NA
1980	77.8	78.9	80.1	81.0	81.8	82.7	82.7	83.3	84.0	84.8	85.5	86.3	82.4	NA	NA
1990	127.4	128.0	128.7	128.9	129.2	129.9	130.4	131.6	132.7	133.5	133.8	133.8	130.7	128.7	132.6
2000	168.8	169.8	171.2	171.3	171.5	172.4	172.8	172.8	173.7	174.0	174.1	174.0	172.2	170.8	173.6
2001	175.1	175.8	176.2	176.9	177.7	178.0	177.5	177.5	178.3	177.7	177.4	176.7	177.1	176.6	177.5
2002	177.1	177.8	178.8	179.8	179.8	179.9	180.1	180.7	181.0	181.3	181.3	180.9	179.9	178.9	180.9
2003	181.7	183.1	184.2	183.8	183.5	183.7	183.9	184.6	185.2	185.0	184.5	184.3	184.0	183.3	184.6
2004	185.2	186.2	187.4	188.0	189.1	189.7	189.4	189.5	189.9	190.9	191.0	190.3	188.9	187.6	190.2
2005	190.7	191.8	193.3	194.6	194.4	194.5	195.4	196.4	198.8	199.2	197.6	196.8	195.3	193.2	197.4
2006	198.3	198.7	199.8	201.5	202.5	202.9	203.5	203.9	202.9	201.8	201.5	201.8	201.6	200.6	202.6
2007	202.416	203.499	205.352	206.686	207.949	208.352	208.299	207.917	208.490	208.936	210.177	210.036	207.342	205.709	208.976
2008	211.080	211.693	213.528	214.823	216.632	218.815	219.964	219.086	218.783	216.573	212.425	210.228	215.303	214.429	216.177
2009	211.143	212.193	212.709	213.240	213.856	215.693	215.351	215.834	215.969	216.177	216.330	215.949	214.537	213.139	215.935
2010	216.687	216.741	217.631	218.009	218.178	217.965	218.011	218.312	218.439	218.711	218.803	219.179	218.056	217.535	218.576
2011	220.223	221.309	223.467	224.906	225.964	225.722	225.922	226.545	226.889	226.421	226.230	225.672	224.939	223.598	226.280
2012	226.665	227.663	229.392	230.085	229.815	229.478	229.104	230.379	231.407	231.317	230.221	229.601	229.594	228.850	230.338
2013	230.280	232.166	232.773	232.531	232.945	233.504	233.596	233.877	234.149	233.546	233.069	233.049	232.957	232.366	233.548
2014	233.916	234.781	236.293	237.072	237.900	238.343	238.250	237.852	238.031	237.433	236.151	234.812	236.736	236.384	237.088

Figure 29.

Data for the examples are the per capita income data for Iowa from the Bureau of Economic Analysis of the U.S. Dept. of Commerce for 1970 – 2013. 2013 is the latest year for which income data are available.

Inflation Adjustment Example 1: Adjusting all years to 2013 dollars.

Year	CPI-U Annual (rounded)	Dividing Factor	Nominal Per Capita Income	Real (\$ adjusted 2013) Per Capita Income
2013	233.0	1.0000	\$44,763	\$44,763
2012	230.0	0.9856	44,014	44,659
2011	225.0	0.9656	42,656	44,176
2010	218.1	0.9360	39,033	41,700
2005	195.3	0.8384	33,010	39,375
2000	172.2	0.7392	27,583	37,315
1990	130.7	0.5610	17,632	31,427
1980	82.4	0.3537	9,603	27,149
1970	38.8	0.1666	3,933	23,614

on what the analyst wants to accomplish. The process then involves calculating a dividing factor for each year to be adjusted and using the factor to adjust the dollar values. The adjusted “real” dollar values can then be compared among each other and real income change calculated (Figures 29 - 30; Appendix pages 46 - 47). The Bureau of Labor Statistics also has an online inflation calculator.⁵

Bureau of Economic Analysis (BEA)³

Another important source of income data is the Bureau of Economic Analysis (BEA) in the U.S. Department of Commerce. The BEA conducts a broad and wide-ranging analysis of the national economy, part of which focuses on personal income. Annually the BEA releases economic and income estimates for states, counties, and metropolitan areas.

The BEA income concept and process is *different* from that used by the

Figure 30.

Inflation Adjustment Example 2: Adjusting Iowa per capita income for 2000 and 2010 into 2005 dollars (2005 the reference year).

2005 average CPI index factor = 195.3 (the reference year)
 2000 average CPI index factor = 172.2 adjusting factor for 2000 = $172.2 / 195.3 = 0.8817$
 2010 average CPI index factor = 218.1 adjusting factor for 2010 = $218.1 / 195.3 = 1.1167$
 to change 2000 dollars $\$27,583 / 0.8817 = \$31,284$ (\$ adjusted 2005)
 to change 2010 dollars $\$39,033 / 1.1167 = \$34,954$ (\$ adjusted 2005)
 real income % change 2000 to 2005 = $((\$33,010 - \$31,284) / \$31,284) * 100 = +5.5\%$
 real income % change 2005 to 2010 = $((\$34,954 - \$33,010) / \$33,010) * 100 = +5.9\%$

Web sites for Bureau of Labor Statistics and an Inflation Calculator:

<http://www.bls.gov/cpi/> http://www.bls.gov/data/inflation_calculator.htm

Census Bureau for the ACS. The BEA concept is money and support *paid out* by entities, governments, businesses, and organizations. It *includes* “in-kind” benefits, imputed income or benefits, and benefits paid to organizations on behalf of individuals. It collects the information on benefits paid from *administrative records* of businesses and governmental sources, NOT from people. It is a “top-down” approach. It is based on what the administrative records say was “paid out” to a region. Pay given by businesses by place of work is reallocated to place of residence.

The BEA then sums all the income and support payments recorded as distributed to people and support entities in a region. The sum is the aggregated personal income for the region. The aggregated personal income is then divided by the total population for the region and the result is the per capita income for the region. There are no margins of error because it is not from a sampling procedure. The data are produced annually and there is no period of years pooling. The BEA produces data for the U.S., regions, states, and counties (Figures 31 - 33, Appendix pages 42 - 45).

Because the BEA includes and counts many more types of income than does the ACS, the per capita income data from the BEA will be higher than that from the ACS. For 2013, the Iowa per capita income from the BEA was \$44,763, much higher than any of the per capita income estimates from the 2013 round of ACS estimates (approximately \$27,000) (Figure 34). Across the counties for 2013, BEA per capita income figures ranged from \$30,176 to \$62,055 (Figure 35, Appendix pages 42 - 45).

The BEA data, while including more types of income benefits, do not account for who may actually have access to the income. The BEA does not do any household or family distributions. In addition, the BEA

Figure 31. Bureau of Economic Analysis (BEA)

- Income concept is “personal” income
- **INCLUDES** “in-kind” benefits, imputed income or benefits, or benefits paid to organizations on behalf of individuals
- Collects from *administrative records* of business and governmental sources NOT from people
- A “top-down” approach

Figure 32. Bureau of Economic Analysis (BEA)

- Money and support paid out by entities, governments, businesses, organizations
- Based on what records say was “*paid out*” to a region
- Pay given by businesses by *place of work* is reallocated to *place of residence*

Figure 33. Bureau of Economic Analysis (BEA)

- Sums up all income and support payments recorded as distributed to people and support entities in a region
- The sum is the Aggregate Personal Income
- $\text{Aggregate Personal Income} / \text{Total Population} = \text{Per Capita Income}$
- No margins of error because not from a sampling procedure
- Annually and no period of years pooling
- Counties, States, Regions, U.S.

Figure 34. Bureau of Economic Analysis (BEA)

- $\text{Aggregate Personal Income} / \text{Total Population} = \text{Per Capita Income}$
- BEA PCI 2013 \$44,763 Iowa
- ACS PCI 2013 \$27,027 Iowa 5 year estimates
- ACS PCI 2013 \$26,992 Iowa 3 year estimates
- ACS PCI 2013 \$27,740 Iowa 1 year estimates

Figure 35.

Per Capita Income, 2013, Bureau of Economic Analysis

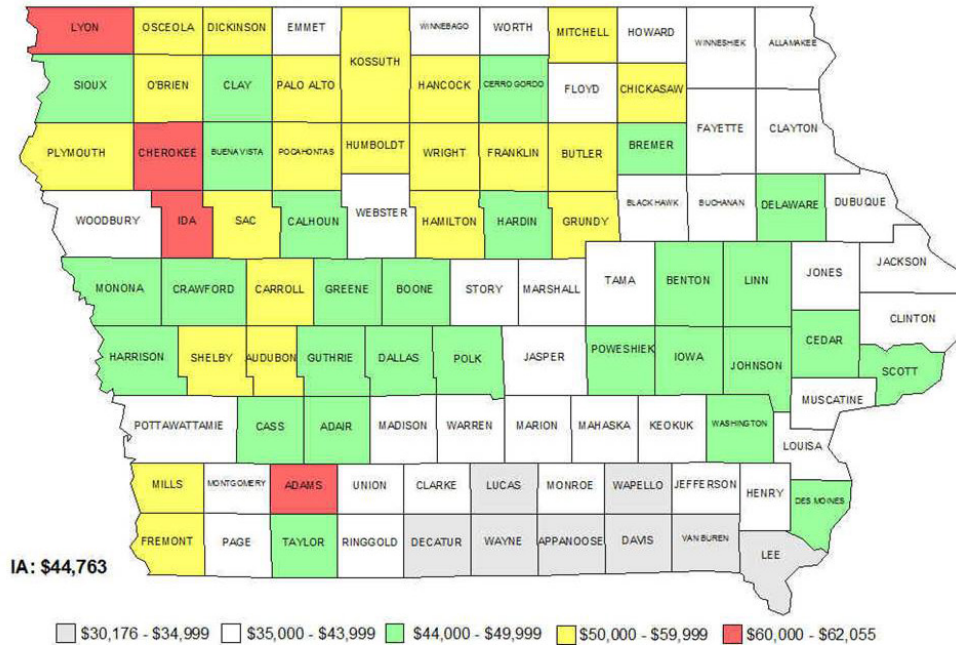


Figure 36. Bureau of Economic Analysis (BEA)

- BEA counts many more kinds of income, imputed income, benefits, “in-kind,” and support from many programs than does the ACS
- BEA does *not* account for who may actually have *access* to that income, does not do household or family distributions
- Think about numerator and denominator. As the denominator becomes smaller as the population estimate declines, the resulting per capita income *may* become larger based more on the denominator decline rather than a significant increase in the numerator income amount.

data, because they involve a division by a population estimate, are sensitive to declining population estimates. As the denominator becomes smaller as the population estimate declines (a situation for many Iowa counties), the resulting per capita income may become larger based more on the denominator decline rather than a significant increase in the numerator income amount.

BEA per capita income data go back to 1969 and provide a way to look historically at income trends. In 1970,

Figure 37

Per Capita Income in Nominal \$ (Unadjusted) and Adjusted to 2013 \$ (Real \$) for Inflation, Selected Years 1970 – 2013, Bureau of Economic Analysis

Nominal \$ (Current \$) Unadjusted for Inflation									
Name	2013	2012	2011	2010	2005	2000	1990	1980	1970
United States	44765	44200	42332	40144	35888	30587	19584	10150	4196
State of Iowa	44763	44014	42656	39033	33010	27583	17632	9603	3933
Adair, IA	44451	40408	41200	35127	30198	26090	16252	7539	3532
Adams, IA	62055	57787	54117	40737	30876	27268	15195	7583	3414
Allamakee, IA	38745	37328	37285	33019	28522	22951	15289	7217	3286
Appanoose, IA	33132	31761	30986	29034	24713	21099	13552	8025	3064

2013 Real \$ (Constant 2013 \$) Adjusted for Inflation to 2013 \$									
Name	2013	2012	2011	2010	2005	2000	1990	1980	1970
United States	44765	44847	43841	42887	42808	41379	34906	28696	25193
State of Iowa	44763	44659	44176	41700	39375	37315	31427	27149	23614
Adair, IA	44451	41000	42669	37527	36021	35295	28967	21314	21206
Adams, IA	62055	58633	56046	43521	36829	36889	27083	21438	20498
Allamakee, IA	38745	37875	38614	35275	34022	31049	27251	20404	19729
Appanoose, IA	33132	32226	32091	31018	29478	28543	24155	22688	18396

the current \$ (unadjusted) per capita income for Iowa was \$3,933. By 2000, Iowa's per capita income was \$27,583, increasing to \$44,763 in 2013. These figures are not adjusted for inflation, however. The real income gain in purchasing power is shown when the data are adjusted for inflation into 2013 dollars. In 1970, the adjusted Iowa per capita was \$23,614, increasing to \$37,315 in 2000 and \$44,763 in 2013. This represents an increase in purchasing power between 2000 and 2013 for Iowa of \$7,448 (20.0%). The U.S. gain between 2000 and 2013 (\$3,386, 8.2%) was not as high as that for Iowa. Gains since the recession years of 2008 - 2009 have been relatively modest for many counties in Iowa (Figure 37, pages 42 - 45).

Small Area Income and Poverty Estimates Program (SAIPE)⁴

In addition to the ACS, the Census Bureau provides another program that produces estimates of median household income as well as estimates of poverty for people and children. This program, the Small Area Income and Poverty Estimates Program (SAIPE) is another source of median household income and provides annual estimates for counties and states. The SAIPE program data are produced with a model estimation process that includes information from the ACS surveys, IRS tax filings, the BEA personal income estimation, and the Decennial Censuses of 2010 and 2000. The estimates produced are *single year* estimates for all counties and are not pooled across years. The estimates do have 90% confidence intervals, however.

The SAIPE county-level data, in general, are in a similar range to the estimates produced by the ACS and have the advantage of being single year data for all the counties, even the smallest ones. The 2013 set of SAIPE estimates, however, has fewer counties in the lowest income range than does the set of ACS 2009 - 2013, 5-year estimates. The ACS estimates include income data for some of the recent recession years which is not the case for

Figure 38. Small Area Income and Poverty Estimates (SAIPE) Program

- median household income
- people and children in poverty
- Model based estimates produced by Census Bureau
- Model includes information from ACS survey, IRS tax filings, BEA personal income estimation, Decennial Census 2010, SNAP (food stamp) benefits, Decennial Census 2000

Figure 39. Small Area Income and Poverty Estimates (SAIPE)

- Annual estimates median household income
- Single year estimates *all* counties, not pooled years
- Margins of error ---- Confidence intervals may be asymmetric
- SAIPE Median 2013 \$52,286 (+/- 522)
- ACS Median 2013 \$51,843 (+/- 258) 5 year estimates
- ACS Median 2013 \$51,653 (+/- 274) 3 year estimates
- ACS Median 2013 \$52,229 (+/- 533) 1 year estimates

the SAIPE one-year set. The inclusion of those recession years in the ACS set may be a reason for the higher number of counties in the lowest income category (Figures 38 - 41, pages 24 - 25).

Summary

The American Community Survey (ACS), the Bureau of Economic Analysis (BEA), and the Small Area Income and Poverty Estimates (SAIPE) program provide income data. Data from the ACS are now a primary source of economic data, replacing the economic portion of the Decennial Census.

Median income for households and families is one of the most highly used income data measures and gives a measure of central tendency that avoids the upward bias that mean (average) income data may have. Because families, by definition, must have at least two persons, compared with households which may have only one, family income measures are usually higher

than those for households. Per capita income and earnings data are other measures that can be used to examine economic well-being. The ACS and the BEA use different income concepts and approaches in measuring income for geographic regions that usually result in higher per capita income estimates with the BEA data than with those produced by the ACS.

Because of inflation of prices over time, data reported in dollars from one period of time are usually not equivalent in purchasing power to data from another time period. This comparison problem is remedied by adjusting a given year's dollar values using a price index to convert to dollar amounts for other reference years.

Figure 40. Median household income, American Community Survey, 2009 - 2013 5-year estimates.

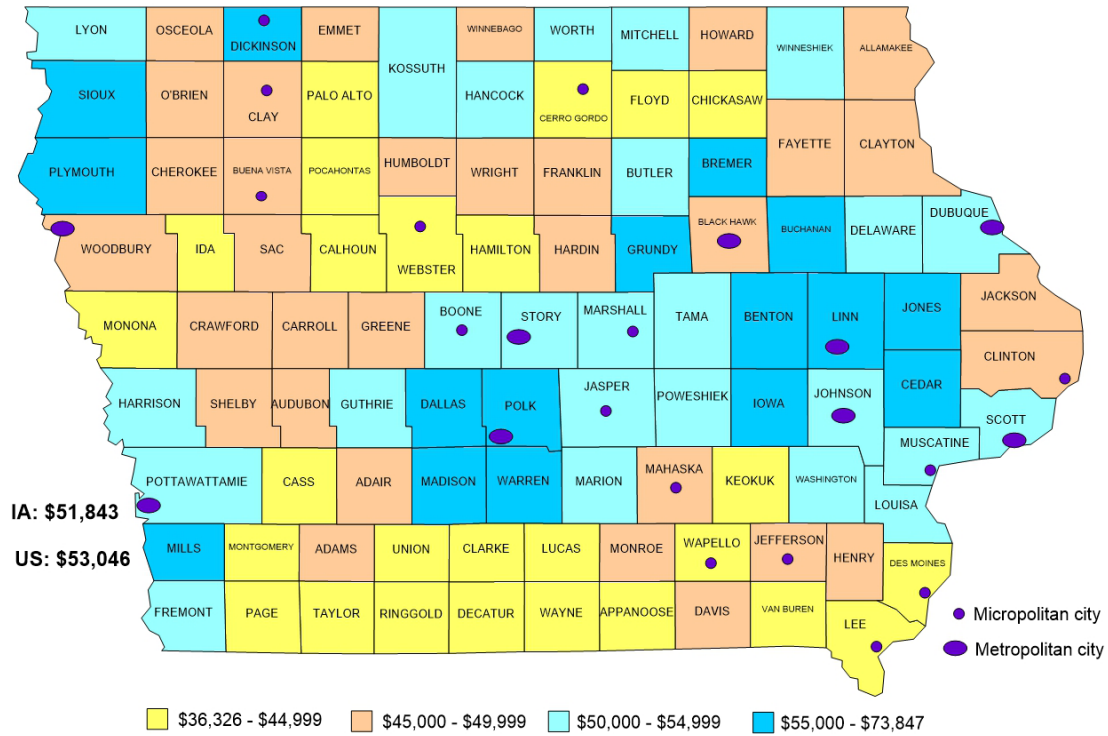
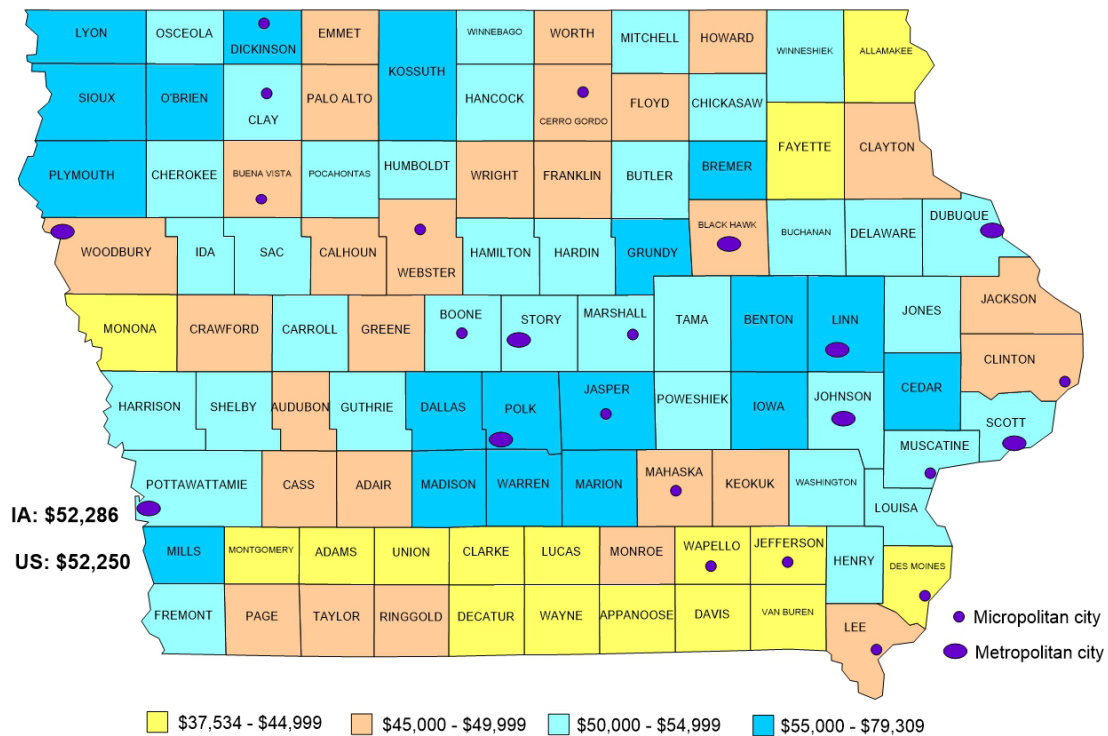


Figure 41. Median household income, Small Area Income and Poverty Estimates, 2013.



List of Appendix Data Tables

Economic Profile (DP03), State of Iowa, 2009 - 2013, 5-year estimates	pages 19 - 23
Median Household Income, SAIPE 2013, ACS 2009 - 2013 5-year estimates	pages 24 - 25
State of Iowa, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 26
United.States, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 27
Polk County, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 28
Des Moines city, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 29
Adams County, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 30
Corning city, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 31
Wapello County, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 32
Ottumwa city, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 33
Allamakee County, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 34
Waukon city, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 35
Black Hawk County, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 36
Waterloo city, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 37
Buena Vista County, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 38
Storm Lake city, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 39
Woodbury County, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 40
Sioux City city, Selected Income and Earnings, 2009 - 2013 5-year estimates	page 41
Per Capita Income, BEA, 1970 - 2013	pages 42 - 45
Inflation Adjustment Guidelines	pages 46 - 47
Availability of American Community Survey Estimates	pages 48 - 49
Answers to Questions, References, and Notes	pages 48 - 50

U.S. Census Bureau

AMERICAN
FactFinder

DP03

SELECTED ECONOMIC CHARACTERISTICS

2009-2013 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Iowa			
	Estimate	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	2,420,102	+/-937	2,420,102	(X)
In labor force	1,650,140	+/-3,871	68.2%	+/-0.2
Civilian labor force	1,647,943	+/-3,881	68.1%	+/-0.2
Employed	1,553,030	+/-4,074	64.2%	+/-0.2
Unemployed	94,913	+/-1,937	3.9%	+/-0.1
Armed Forces	2,197	+/-320	0.1%	+/-0.1
Not in labor force	769,962	+/-3,853	31.8%	+/-0.2
Civilian labor force	1,647,943	+/-3,881	1,647,943	(X)
Percent Unemployed	(X)	(X)	5.8%	+/-0.1
Females 16 years and over				
Population 16 years and over	1,231,948	+/-1,012	1,231,948	(X)
In labor force	786,852	+/-2,779	63.9%	+/-0.2
Civilian labor force	786,485	+/-2,763	63.8%	+/-0.2
Employed	745,956	+/-2,759	60.6%	+/-0.2
Own children under 6 years				
Population	232,181	+/-1,463	232,181	(X)
All parents in family in labor force	174,499	+/-2,163	75.2%	+/-0.7
Own children 6 to 17 years				
Population	463,565	+/-1,649	463,565	(X)
All parents in family in labor force	370,978	+/-2,381	80.0%	+/-0.4
COMMUTING TO WORK				
Workers 16 years and over	1,526,130	+/-4,262	1,526,130	(X)
Car, truck, or van -- drove alone	1,219,847	+/-4,602	79.9%	+/-0.2
Car, truck, or van -- carpooled	140,985	+/-2,498	9.2%	+/-0.2
Public transportation (excluding taxicab)	16,483	+/-882	1.1%	+/-0.1
Walked	55,636	+/-1,590	3.6%	+/-0.1
Other means	22,304	+/-899	1.5%	+/-0.1
Worked at home	70,875	+/-1,687	4.6%	+/-0.1
Mean travel time to work (minutes)	18.8	+/-0.1	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	1,553,030	+/-4,074	1,553,030	(X)

Subject	Iowa			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Management, business, science, and arts occupations	527,821	+/-4,868	34.0%	+/-0.3
Service occupations	259,384	+/-3,379	16.7%	+/-0.2
Sales and office occupations	371,505	+/-3,236	23.9%	+/-0.2
Natural resources, construction, and maintenance occupations	146,452	+/-2,182	9.4%	+/-0.1
Production, transportation, and material moving occupations	247,868	+/-2,933	16.0%	+/-0.2
INDUSTRY				
Civilian employed population 16 years and over	1,553,030	+/-4,074	1,553,030	(X)
Agriculture, forestry, fishing and hunting, and mining	62,017	+/-1,541	4.0%	+/-0.1
Construction	94,259	+/-1,743	6.1%	+/-0.1
Manufacturing	228,830	+/-2,541	14.7%	+/-0.2
Wholesale trade	45,833	+/-1,524	3.0%	+/-0.1
Retail trade	182,346	+/-2,674	11.7%	+/-0.2
Transportation and warehousing, and utilities	72,164	+/-1,520	4.6%	+/-0.1
Information	29,612	+/-1,053	1.9%	+/-0.1
Finance and insurance, and real estate and rental and leasing	117,987	+/-1,983	7.6%	+/-0.1
Professional, scientific, and management, and administrative and waste management services	108,201	+/-2,004	7.0%	+/-0.1
Educational services, and health care and social assistance	374,750	+/-2,943	24.1%	+/-0.2
Arts, entertainment, and recreation, and accommodation and food services	117,724	+/-2,682	7.6%	+/-0.2
Other services, except public administration	68,233	+/-1,703	4.4%	+/-0.1
Public administration	51,074	+/-1,317	3.3%	+/-0.1
CLASS OF WORKER				
Civilian employed population 16 years and over	1,553,030	+/-4,074	1,553,030	(X)
Private wage and salary workers	1,227,428	+/-4,570	79.0%	+/-0.2
Government workers	216,917	+/-2,960	14.0%	+/-0.2
Self-employed in own not incorporated business workers	105,611	+/-1,738	6.8%	+/-0.1
Unpaid family workers	3,074	+/-355	0.2%	+/-0.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	1,226,547	+/-3,433	1,226,547	(X)
Less than \$10,000	75,927	+/-1,699	6.2%	+/-0.1
\$10,000 to \$14,999	65,463	+/-1,462	5.3%	+/-0.1
\$15,000 to \$24,999	132,816	+/-2,036	10.8%	+/-0.2
\$25,000 to \$34,999	135,167	+/-2,103	11.0%	+/-0.2
\$35,000 to \$49,999	182,363	+/-2,329	14.9%	+/-0.2
\$50,000 to \$74,999	245,843	+/-2,633	20.0%	+/-0.2
\$75,000 to \$99,999	165,742	+/-1,930	13.5%	+/-0.2
\$100,000 to \$149,999	147,741	+/-1,954	12.0%	+/-0.1
\$150,000 to \$199,999	41,560	+/-1,192	3.4%	+/-0.1
\$200,000 or more	33,925	+/-1,198	2.8%	+/-0.1
Median household income (dollars)	51,843	+/-258	(X)	(X)
Mean household income (dollars)	66,136	+/-358	(X)	(X)
With earnings				
Mean earnings (dollars)	975,321	+/-3,434	79.5%	+/-0.2
With Social Security	66,040	+/-377	(X)	(X)
Mean Social Security income (dollars)	363,530	+/-2,045	29.6%	+/-0.1
With retirement income	17,566	+/-81	(X)	(X)
Mean retirement income (dollars)	200,128	+/-2,005	16.3%	+/-0.2
With Supplemental Security Income	18,835	+/-428	(X)	(X)
Mean Supplemental Security Income (dollars)	47,283	+/-1,275	3.9%	+/-0.1
With cash public assistance income	9,240	+/-142	(X)	(X)
	30,911	+/-1,165	2.5%	+/-0.1

Subject	Iowa			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Mean cash public assistance income (dollars)	3,241	+/-176	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	137,317	+/-1,987	11.2%	+/-0.2
Families	795,274	+/-3,394	795,274	(X)
Less than \$10,000	27,086	+/-1,073	3.4%	+/-0.1
\$10,000 to \$14,999	19,322	+/-850	2.4%	+/-0.1
\$15,000 to \$24,999	53,771	+/-1,298	6.8%	+/-0.2
\$25,000 to \$34,999	69,339	+/-1,734	8.7%	+/-0.2
\$35,000 to \$49,999	110,944	+/-1,922	14.0%	+/-0.2
\$50,000 to \$74,999	179,450	+/-2,351	22.6%	+/-0.3
\$75,000 to \$99,999	137,314	+/-2,018	17.3%	+/-0.2
\$100,000 to \$149,999	130,204	+/-1,883	16.4%	+/-0.2
\$150,000 to \$199,999	37,833	+/-1,082	4.8%	+/-0.1
\$200,000 or more	30,011	+/-1,078	3.8%	+/-0.1
Median family income (dollars)	65,802	+/-367	(X)	(X)
Mean family income (dollars)	79,574	+/-518	(X)	(X)
Per capita income (dollars)	27,027	+/-163	(X)	(X)
Nonfamily households	431,273	+/-2,988	431,273	(X)
Median nonfamily income (dollars)	29,511	+/-314	(X)	(X)
Mean nonfamily income (dollars)	39,009	+/-421	(X)	(X)
Median earnings for workers (dollars)	29,498	+/-200	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	45,814	+/-277	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	35,025	+/-195	(X)	(X)
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	3,016,863	+/-323	3,016,863	(X)
With health insurance coverage	2,757,233	+/-5,293	91.4%	+/-0.2
With private health insurance	2,291,465	+/-8,290	76.0%	+/-0.3
With public coverage	898,794	+/-5,899	29.8%	+/-0.2
No health insurance coverage	259,630	+/-5,329	8.6%	+/-0.2
Civilian noninstitutionalized population under 18 years	722,659	+/-544	722,659	(X)
No health insurance coverage	29,841	+/-1,473	4.1%	+/-0.2
Civilian noninstitutionalized population 18 to 64 years	1,856,591	+/-893	1,856,591	(X)
In labor force:	1,534,132	+/-3,468	1,534,132	(X)
Employed:	1,447,646	+/-3,690	1,447,646	(X)
With health insurance coverage	1,295,308	+/-5,072	89.5%	+/-0.2
With private health insurance	1,229,105	+/-5,381	84.9%	+/-0.3
With public coverage	101,359	+/-1,961	7.0%	+/-0.1
No health insurance coverage	152,338	+/-3,387	10.5%	+/-0.2
Unemployed:	86,486	+/-1,839	86,486	(X)
With health insurance coverage	55,752	+/-1,313	64.5%	+/-1.0
With private health insurance	35,760	+/-1,036	41.3%	+/-1.0
With public coverage	22,773	+/-908	26.3%	+/-0.9
No health insurance coverage	30,734	+/-1,231	35.5%	+/-1.0
Not in labor force:	322,459	+/-3,380	322,459	(X)
With health insurance coverage	277,115	+/-3,286	85.9%	+/-0.4
With private health insurance	193,880	+/-2,729	60.1%	+/-0.6
With public coverage	111,001	+/-2,177	34.4%	+/-0.5
No health insurance coverage	45,344	+/-1,501	14.1%	+/-0.4

Subject	Iowa			
	Estimate	Margin of Error	Percent	Percent Margin of Error
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	8.1%	+/-0.2
With related children under 18 years	(X)	(X)	13.9%	+/-0.3
With related children under 5 years only	(X)	(X)	17.7%	+/-1.0
Married couple families	(X)	(X)	3.6%	+/-0.2
With related children under 18 years	(X)	(X)	5.3%	+/-0.3
With related children under 5 years only	(X)	(X)	5.4%	+/-0.7
Families with female householder, no husband present	(X)	(X)	30.3%	+/-0.9
With related children under 18 years	(X)	(X)	38.8%	+/-1.2
With related children under 5 years only	(X)	(X)	53.6%	+/-2.8
All people	(X)	(X)	12.4%	+/-0.2
Under 18 years	(X)	(X)	16.1%	+/-0.4
Related children under 18 years	(X)	(X)	15.7%	+/-0.4
Related children under 5 years	(X)	(X)	19.3%	+/-0.7
Related children 5 to 17 years	(X)	(X)	14.3%	+/-0.5
18 years and over	(X)	(X)	11.2%	+/-0.1
18 to 64 years	(X)	(X)	12.2%	+/-0.2
65 years and over	(X)	(X)	7.4%	+/-0.2
People in families	(X)	(X)	9.1%	+/-0.2
Unrelated individuals 15 years and over	(X)	(X)	25.6%	+/-0.4

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 margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence 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.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

Median Household Income, 2013, SAIPE and ACS

Name	Small Area Income and Poverty Estimates Program (SAIPE), 2013 Estimates		American Community Survey (ACS) 5 Year Estimates, 2009 - 2013	
	2013 Median Household Income		2013 Median Household Income	
	Estimate	90 % Confidence Interval	Estimate	90% Confidence Interval
United States	\$52,250	\$52,185 to \$52,315	53046	+/-89
State of Iowa	\$52,286	\$51,764 to \$52,808	51843	+/-258
Adair, IA	\$47,905	\$43,451 to \$52,359	47892	+/-1,765
Adams, IA	\$44,004	\$39,842 to \$48,166	45871	+/-5,011
Allamakee, IA	\$44,673	\$40,791 to \$48,555	48831	+/-3,144
Appanoose, IA	\$37,683	\$34,107 to \$41,259	39208	+/-2,292
Audubon, IA	\$47,227	\$42,642 to \$51,812	48313	+/-3,192
Benton, IA	\$59,179	\$53,959 to \$64,399	56669	+/-2,447
Black Hawk, IA	\$46,281	\$44,108 to \$48,454	45747	+/-1,045
Boone, IA	\$52,578	\$48,754 to \$56,402	51826	+/-2,774
Bremer, IA	\$61,665	\$57,035 to \$66,295	61216	+/-2,302
Buchanan, IA	\$54,383	\$49,579 to \$59,187	55553	+/-3,346
Buena Vista, IA	\$47,514	\$43,716 to \$51,312	46951	+/-2,318
Butler, IA	\$53,920	\$49,095 to \$58,745	52026	+/-2,243
Calhoun, IA	\$47,351	\$42,728 to \$51,974	44484	+/-2,314
Carroll, IA	\$51,328	\$46,667 to \$55,989	48361	+/-3,171
Cass, IA	\$45,191	\$42,235 to \$48,147	43481	+/-2,162
Cedar, IA	\$58,530	\$56,691 to \$60,369	58088	+/-1,536
Cerro Gordo, IA	\$46,063	\$42,727 to \$49,399	44795	+/-2,077
Cherokee, IA	\$51,655	\$46,655 to \$56,655	48977	+/-2,668
Chickasaw, IA	\$50,342	\$45,699 to \$54,985	43971	+/-2,697
Clarke, IA	\$42,776	\$39,226 to \$46,326	43216	+/-3,207
Clay, IA	\$51,399	\$46,845 to \$55,953	49035	+/-2,856
Clayton, IA	\$48,626	\$45,322 to \$51,930	47494	+/-2,302
Clinton, IA	\$49,702	\$45,945 to \$53,459	49559	+/-2,487
Crawford, IA	\$48,555	\$44,377 to \$52,733	46548	+/-3,213
Dallas, IA	\$79,309	\$74,175 to \$84,443	73847	+/-2,646
Davis, IA	\$44,477	\$40,613 to \$48,341	45040	+/-3,572
Decatur, IA	\$37,534	\$34,643 to \$40,425	36326	+/-3,658
Delaware, IA	\$54,587	\$50,296 to \$58,878	54076	+/-3,215
Des Moines, IA	\$42,882	\$40,414 to \$45,350	42451	+/-1,730
Dickinson, IA	\$58,610	\$54,821 to \$62,399	56136	+/-1,751
Dubuque, IA	\$51,907	\$49,318 to \$54,496	51475	+/-1,202
Emmet, IA	\$46,892	\$42,712 to \$51,072	48601	+/-3,128
Fayette, IA	\$44,739	\$40,923 to \$48,555	45542	+/-2,396
Floyd, IA	\$48,964	\$46,035 to \$51,893	43826	+/-2,602
Franklin, IA	\$47,879	\$44,011 to \$51,747	48355	+/-2,292
Fremont, IA	\$50,934	\$46,304 to \$55,564	50520	+/-2,445
Greene, IA	\$47,936	\$43,752 to \$52,120	45865	+/-3,350
Grundy, IA	\$61,381	\$56,507 to \$66,255	56827	+/-3,191
Guthrie, IA	\$53,708	\$49,190 to \$58,226	50609	+/-1,773
Hamilton, IA	\$50,867	\$46,621 to \$55,113	43589	+/-3,426
Hancock, IA	\$54,835	\$49,921 to \$59,749	50105	+/-2,193
Hardin, IA	\$51,907	\$47,587 to \$56,227	49342	+/-2,138
Harrison, IA	\$53,764	\$49,859 to \$57,669	54583	+/-3,101
Henry, IA	\$50,084	\$46,483 to \$53,685	46376	+/-2,670
Howard, IA	\$45,975	\$41,815 to \$50,135	46429	+/-3,962
Humboldt, IA	\$52,286	\$47,471 to \$57,101	47897	+/-3,967
Ida, IA	\$51,948	\$47,584 to \$56,312	43449	+/-2,100
Iowa, IA	\$58,028	\$53,256 to \$62,800	58008	+/-4,902
Jackson, IA	\$46,180	\$43,134 to \$49,226	46467	+/-2,998

Median Household Income, 2013, SAIPE and ACS

Name	Small Area Income and Poverty Estimates Program (SAIPE), 2013 Estimates		American Community Survey (ACS) 5 Year Estimates, 2009 - 2013	
	2013 Median Household Income		2013 Median Household Income	
	Estimate	90 % Confidence Interval	Estimate	90% Confidence Interval
Jasper, IA	\$55,492	\$52,389 to \$58,595	50513	+/-2,457
Jefferson, IA	\$41,942	\$38,102 to \$45,782	48814	+/-4,896
Johnson, IA	\$53,204	\$50,178 to \$56,230	53424	+/-1,268
Jones, IA	\$54,749	\$51,096 to \$58,402	55041	+/-2,489
Keokuk, IA	\$47,626	\$43,625 to \$51,627	42167	+/-2,396
Kossuth, IA	\$55,972	\$51,156 to \$60,788	51812	+/-2,091
Lee, IA	\$45,307	\$41,641 to \$48,973	42469	+/-2,323
Linn, IA	\$56,503	\$54,541 to \$58,465	57260	+/-1,247
Louisa, IA	\$51,387	\$46,863 to \$55,911	50583	+/-3,206
Lucas, IA	\$41,011	\$37,567 to \$44,455	43288	+/-3,163
Lyon, IA	\$60,548	\$55,118 to \$65,978	52152	+/-2,312
Madison, IA	\$59,074	\$53,788 to \$64,360	57581	+/-3,006
Mahaska, IA	\$48,978	\$44,895 to \$53,061	47967	+/-2,128
Marion, IA	\$56,883	\$51,867 to \$61,899	54723	+/-2,489
Marshall, IA	\$51,382	\$48,809 to \$53,955	51555	+/-1,870
Mills, IA	\$56,504	\$51,145 to \$61,863	63076	+/-2,908
Mitchell, IA	\$53,049	\$48,042 to \$58,056	51078	+/-3,827
Monona, IA	\$41,461	\$40,098 to \$42,824	42025	+/-1,904
Monroe, IA	\$49,012	\$44,841 to \$53,183	45997	+/-3,981
Montgomery, IA	\$44,669	\$40,788 to \$48,550	44281	+/-2,420
Muscatine, IA	\$54,025	\$49,205 to \$58,845	51425	+/-1,921
O'Brien, IA	\$57,287	\$53,018 to \$61,556	48185	+/-5,594
Osceola, IA	\$51,017	\$46,130 to \$55,904	48659	+/-4,884
Page, IA	\$47,438	\$43,639 to \$51,237	43010	+/-2,481
Palo Alto, IA	\$49,536	\$44,973 to \$54,099	44663	+/-4,284
Plymouth, IA	\$58,113	\$53,077 to \$63,149	58888	+/-2,585
Pocahontas, IA	\$50,401	\$45,840 to \$54,962	44073	+/-2,785
Polk, IA	\$59,388	\$57,326 to \$61,450	59018	+/-944
Pottawattamie, IA	\$50,570	\$47,969 to \$53,171	51304	+/-1,401
Poweshiek, IA	\$50,799	\$46,898 to \$54,700	50349	+/-2,678
Ringgold, IA	\$47,319	\$45,575 to \$49,063	44551	+/-4,421
Sac, IA	\$51,399	\$47,631 to \$55,167	48093	+/-2,701
Scott, IA	\$54,444	\$51,241 to \$57,647	52735	+/-1,044
Shelby, IA	\$54,740	\$50,016 to \$59,464	48783	+/-2,977
Sioux, IA	\$61,817	\$57,787 to \$65,847	57227	+/-2,429
Story, IA	\$53,782	\$49,723 to \$57,841	50516	+/-1,453
Tama, IA	\$53,844	\$50,029 to \$57,659	51670	+/-1,781
Taylor, IA	\$45,009	\$41,080 to \$48,938	43804	+/-1,836
Union, IA	\$43,357	\$39,463 to \$47,251	44838	+/-3,120
Van Buren, IA	\$43,019	\$39,299 to \$46,739	43181	+/-1,935
Wapello, IA	\$40,629	\$37,344 to \$43,914	41425	+/-1,631
Warren, IA	\$66,328	\$61,626 to \$71,030	62535	+/-2,131
Washington, IA	\$54,480	\$51,293 to \$57,667	54554	+/-2,913
Wayne, IA	\$38,981	\$36,571 to \$41,391	40024	+/-3,319
Webster, IA	\$45,202	\$41,249 to \$49,155	41624	+/-1,387
Winnebago, IA	\$50,383	\$46,399 to \$54,367	45603	+/-5,085
Winneshiek, IA	\$53,194	\$50,162 to \$56,226	53122	+/-2,018
Woodbury, IA	\$45,678	\$43,751 to \$47,605	45856	+/-1,134
Worth, IA	\$49,605	\$44,792 to \$54,418	50476	+/-2,735
Wright, IA	\$49,369	\$45,413 to \$53,325	45205	+/-2,254

Data For You Income Measures: What They Are and How to Use Them

Selected Income and Earnings, Tables S1902, S1903, and S2001 American Community Survey, 5-Year Estimates, 2009 - 2013	Buena Vista County, Iowa		Census 2010 Population 20,260	
	Total Number or Percent		Median Income (Dollars)	
MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED \$)	Estimate	Margin of Error	Estimate	Margin of Error
Households	7,615	+/-168	46,951	+/-2,318
One race--				
White	85.30%	+/-2.0	48,125	+/-2,776
Black or African American	3.10%	+/-0.6	18,052	+/-12,195
American Indian and Alaska Native	0.10%	+/-0.1	20,000	+/-37,820
Asian	4.10%	+/-0.9	80,875	+/-19,108
Native Hawaiian and Other Pacific Islander	0.70%	+/-0.6	43,173	+/-14,140
Some other race	5.60%	+/-1.7	42,891	+/-18,762
Two or more races	1.20%	+/-0.8	51,058	+/-13,954
Hispanic or Latino origin (of any race)	16.60%	+/-1.5	46,521	+/-4,428
White alone, not Hispanic or Latino	75.50%	+/-1.7	48,363	+/-3,414
By Age of Householder				
15 to 24 years	4.80%	+/-1.5	25,204	+/-7,809
25 to 44 years	31.40%	+/-1.7	49,968	+/-4,718
45 to 64 years	39.20%	+/-1.7	59,045	+/-3,846
65 years and over	24.70%	+/-1.4	34,556	+/-4,440
Family Households	4,915	+/-249	58,937	+/-2,568
With own children under 18 years	48.70%	+/-3.2	52,955	+/-4,582
With no own children under 18 years	51.30%	+/-3.2	67,610	+/-5,598
Married-couple families	78.90%	+/-3.6	66,633	+/-3,725
Female householder, no husband present	12.10%	+/-2.8	24,125	+/-5,807
Male householder, no wife present	9.00%	+/-2.9	37,950	+/-12,245
Nonfamily households	2,700	+/-237	24,860	+/-3,057
Female householder	53.50%	+/-4.0	20,206	+/-2,315
Male householder	46.50%	+/-4.0	33,355	+/-5,818
	Total Number		Mean Income (Dollars)	
MEAN INCOME IN THE PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED \$)	Estimate	Margin of Error	Estimate	Margin of Error
Households	7,615	+/-168	59,444	+/-2,885
Family Households	4,915	+/-249	72,727	+/-4,396
	Total Number or Percent		Per Capita Income (Dollars)	
PER CAPITA INCOME IN PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED \$)	Estimate	Margin of Error	Estimate	Margin of Error
Total population	20,350	*****	22,899	+/-1,070
One race--				
White	80.40%	+/-2.5	25,287	+/-1,392
Black or African American	2.50%	+/-0.4	9,058	+/-2,911
American Indian and Alaska Native	0.10%	+/-0.1	10,670	+/-4,711
Asian	5.50%	+/-1.0	17,118	+/-2,746
Native Hawaiian and Other Pacific Islander	1.50%	+/-1.0	10,923	+/-5,733
Some other race	7.40%	+/-2.3	12,984	+/-2,421
Two or more races	2.60%	+/-1.3	9,950	+/-2,714
Hispanic or Latino origin (of any race)	23.70%	*****	12,170	+/-917
White alone, not Hispanic or Latino	66.20%	+/-0.1	28,104	+/-1,575
	Total Number		Median Earnings (Dollars)	
MEDIAN EARNINGS IN THE PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED \$)	Estimate	Margin of Error	Estimate	Margin of Error
With earnings	11,775	+/-211	24,943	+/-1,326
MEDIAN EARNINGS IN THE PAST 12 MONTHS BY SEX, AGE 16+ WITH EARNINGS	Males		Females	
	Estimate	Margin of Error	Estimate	Margin of Error
Number Age 16+ with earnings	6,621	+/-138	5,154	+/-151
Median earnings (dollars)	30,802	+/-1,014	19,224	+/-2,162
Number Age 16+ Full-time, year-round workers	4,498	+/-237	2,486	+/-169
Median earnings (dollars)	35,241	+/-1,551	29,099	+/-2,103
Mean earnings (dollars)	47,419	+/-3,328	32,950	+/-2,279
MEDIAN EARNINGS BY EDUCATIONAL ATTAINMENT, SEX; AGE 25+ WITH EARNINGS	Estimate	Margin of Error	Estimate	Margin of Error
All education levels	33,491	+/-1,321	23,912	+/-1,674
Less than high school graduate	26,073	+/-5,912	23,438	+/-1,903
High school graduate (includes equivalency)	31,331	+/-2,422	20,996	+/-3,023
Some college or associate's degree	41,311	+/-3,637	21,828	+/-3,498
Bachelor's degree	43,614	+/-4,957	30,842	+/-2,797
Graduate or professional degree	55,000	+/-15,103	50,685	+/-4,750

Data For You Income Measures: What They Are and How to Use Them

Selected Income and Earnings, Tables S1902, S1903, and S2001 American Community Survey, 5-Year Estimates, 2009 - 2013	Woodbury County, Iowa		Census 2010 Population 102,172	
	Total Number or Percent		Median Income (Dollars)	
MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED \$)	Estimate	Margin of Error	Estimate	Margin of Error
Households	38,654	+/-430	45,856	+/-1,134
One race--				
White	88.60%	+/-0.8	47,350	+/-1,628
Black or African American	2.50%	+/-0.3	33,191	+/-10,531
American Indian and Alaska Native	1.40%	+/-0.4	32,188	+/-20,793
Asian	1.70%	+/-0.2	52,938	+/-10,044
Native Hawaiian and Other Pacific Islander	0.00%	+/-0.1	-	**
Some other race	4.30%	+/-0.7	34,063	+/-7,218
Two or more races	1.50%	+/-0.4	27,440	+/-20,223
Hispanic or Latino origin (of any race)	9.60%	+/-0.6	36,424	+/-3,001
White alone, not Hispanic or Latino	83.80%	+/-0.6	48,360	+/-1,893
By Age of Householder				
15 to 24 years	5.90%	+/-0.6	22,853	+/-4,290
25 to 44 years	33.30%	+/-0.9	50,760	+/-2,754
45 to 64 years	38.50%	+/-0.9	58,113	+/-2,441
65 years and over	22.30%	+/-0.7	32,092	+/-1,587
Family Households	25,522	+/-515	57,202	+/-1,633
With own children under 18 years	48.10%	+/-1.4	49,605	+/-3,057
With no own children under 18 years	51.90%	+/-1.4	62,836	+/-2,131
Married-couple families	71.60%	+/-1.9	69,394	+/-2,421
Female householder, no husband present	20.50%	+/-1.6	27,410	+/-2,021
Male householder, no wife present	7.90%	+/-1.2	41,818	+/-4,917
Nonfamily households	13,132	+/-475	26,436	+/-1,679
Female householder	53.40%	+/-2.1	22,143	+/-1,714
Male householder	46.60%	+/-2.1	32,420	+/-1,875
	Total Number		Mean Income (Dollars)	
MEAN INCOME IN THE PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED \$)	Estimate	Margin of Error	Estimate	Margin of Error
Households	38,654	+/-430	59,509	+/-1,669
Family Households	25,522	+/-515	69,797	+/-2,325
	Total Number or Percent		Per Capita Income (Dollars)	
PER CAPITA INCOME IN PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED \$)	Estimate	Margin of Error	Estimate	Margin of Error
Total population	102,155	*****	23,269	+/-667
One race--				
White	83.90%	+/-0.8	25,297	+/-760
Black or African American	2.70%	+/-0.3	15,321	+/-4,276
American Indian and Alaska Native	1.80%	+/-0.3	20,262	+/-15,762
Asian	2.40%	+/-0.1	13,985	+/-1,435
Native Hawaiian and Other Pacific Islander	0.00%	+/-0.1	-	**
Some other race	6.00%	+/-0.8	11,314	+/-1,677
Two or more races	3.20%	+/-0.6	7,870	+/-2,166
Hispanic or Latino origin (of any race)	14.10%	*****	11,304	+/-784
White alone, not Hispanic or Latino	77.00%	+/-0.1	26,500	+/-810
	Total Number		Median Earnings (Dollars)	
MEDIAN EARNINGS IN THE PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED \$)	Estimate	Margin of Error	Estimate	Margin of Error
With earnings	56,723	+/-602	25,727	+/-481
MEDIAN EARNINGS IN THE PAST 12 MONTHS BY SEX, AGE 16+ WITH EARNINGS	Males		Females	
	Estimate	Margin of Error	Estimate	Margin of Error
Number Age 16+ with earnings	29,723	+/-445	27,000	+/-547
Median earnings (dollars)	30,643	+/-816	22,080	+/-654
Number Age 16+ Full-time, year-round workers	20,023	+/-557	15,182	+/-626
Median earnings (dollars)	40,668	+/-1,201	31,024	+/-636
Mean earnings (dollars)	52,377	+/-2,992	36,043	+/-1,017
MEDIAN EARNINGS BY EDUCATIONAL ATTAINMENT, SEX; AGE 25+ WITH EARNINGS	Estimate	Margin of Error	Estimate	Margin of Error
All education levels	36,440	+/-1,589	25,835	+/-732
Less than high school graduate	25,692	+/-1,159	21,552	+/-3,351
High school graduate (includes equivalency)	32,441	+/-2,300	21,515	+/-998
Some college or associate's degree	38,887	+/-1,976	25,122	+/-1,144
Bachelor's degree	53,353	+/-3,997	36,372	+/-2,653
Graduate or professional degree	54,821	+/-8,912	55,694	+/-4,934

Data For You Income Measures: What They Are and How to Use Them

Per Capita Income in Nominal \$ (Unadjusted) and Adjusted to 2013 \$ (Real \$) for Inflation, Selected Years 1970 – 2013, Bureau of Economic Analysis

Name	Nominal \$ (Current \$) Unadjusted for Inflation								
	2013	2012	2011	2010	2005	2000	1990	1980	1970
United States	44765	44200	42332	40144	35888	30587	19584	10150	4196
State of Iowa	44763	44014	42656	39033	33010	27583	17632	9603	3933
Adair, IA	44451	40408	41200	35127	30198	26090	16252	7539	3532
Adams, IA	62055	57787	54117	40737	30876	27268	15195	7583	3414
Allamakee, IA	38745	37328	37285	33019	28522	22951	15289	7217	3286
Appanoose, IA	33132	31761	30986	29034	24713	21099	13552	8025	3064
Audubon, IA	58335	50855	53807	42717	35310	25906	16207	7857	3646
Benton, IA	47344	45611	44186	40587	31038	27239	16319	9063	3914
Black Hawk, IA	39840	39608	37987	35828	30962	25091	16572	10293	3703
Boone, IA	44842	44526	42723	39399	32998	28230	17644	10088	3866
Bremer, IA	45602	44671	43509	39028	31834	26648	16422	9089	3718
Buchanan, IA	40837	39483	39857	34674	28979	24397	15475	8080	3292
Buena Vista, IA	46522	45244	43604	37997	29069	25273	16433	9536	4250
Butler, IA	50065	45543	46447	39670	30760	24569	15833	8710	3464
Calhoun, IA	47688	47390	48008	39236	31882	23959	15649	9894	3887
Carroll, IA	50876	48162	49253	40943	33196	27264	16964	9982	3670
Cass, IA	49441	45580	45444	39649	31782	25788	16329	8912	3928
Cedar, IA	45953	45334	43624	39080	31581	28837	17622	9281	4028
Cerro Gordo, IA	47104	46867	43980	39382	33596	27165	17352	9786	4065
Cherokee, IA	61273	59946	54078	42165	32437	25822	16995	8724	3718
Chickasaw, IA	54857	52701	52857	40599	29418	25178	15764	8596	3425
Clarke, IA	35967	34141	34114	31798	27756	21279	14498	8080	3568
Clay, IA	47594	48025	46141	40541	32502	27865	17169	9796	3919
Clayton, IA	42699	41391	40263	34556	28156	24636	15744	6991	3406
Clinton, IA	40882	39892	39668	36759	28925	24806	16575	9665	4026
Crawford, IA	47899	45802	47019	39747	30215	23489	15511	7783	3605
Dallas, IA	48813	48671	47888	44455	35892	30633	18617	9968	4270
Davis, IA	31741	30938	29550	26966	23265	19954	14159	7413	3531
Decatur, IA	30176	28563	28374	24672	21807	18384	12741	6146	3044
Delaware, IA	46900	43786	43276	37758	28752	24289	16188	7253	3202
Des Moines, IA	48263	47682	52106	40565	31838	26822	17616	10014	4351
Dickinson, IA	50211	50186	47688	43620	37475	31565	18840	9501	4006
Dubuque, IA	41229	41128	39135	36399	31553	26691	17014	9153	3733
Emmet, IA	42039	42558	40572	35673	29211	25103	15820	9950	4037
Fayette, IA	39775	38384	38063	32575	26371	21931	15044	7672	3301
Floyd, IA	41122	39246	38840	36201	30639	23500	16781	9031	3695
Franklin, IA	54963	52665	52744	41613	32406	27033	16336	8788	4099
Fremont, IA	52741	49832	44799	41968	33405	27845	15116	9884	4392
Greene, IA	49552	47480	47991	39692	31889	24260	16107	10178	4449
Grundy, IA	54868	54378	50833	44671	34191	27539	18205	10443	3961
Guthrie, IA	45611	43374	43896	37736	32672	25137	16344	8064	3435
Hamilton, IA	50796	50870	49131	40645	32135	27038	17691	10388	4248
Hancock, IA	51631	48735	46332	39419	32521	27557	16518	9580	4390
Hardin, IA	49699	49707	48011	40119	31216	25398	17133	9755	4210
Harrison, IA	47504	43774	42653	37648	30578	26468	14624	7998	3501
Henry, IA	37129	36819	35085	32742	28638	24470	16724	9037	3768
Howard, IA	42167	42799	41711	36553	30709	25271	15594	7862	3039
Humboldt, IA	52290	51454	49178	38110	32576	27239	16599	9111	3794
Ida, IA	60438	58662	56005	49674	33970	26317	16572	7513	4094
Iowa, IA	48802	47539	45196	39032	33688	30442	17788	8680	4278
Jackson, IA	38302	36571	36696	32952	27192	23103	15235	8034	3522

Per Capita Income in Nominal \$ (Unadjusted) and Adjusted to 2013 \$ (Real \$) for Inflation, Selected Years 1970 – 2013, Bureau of Economic Analysis

Name	2013 Real \$ (Constant 2013 \$) Adjusted for Inflation to 2013 \$								
	2013	2012	2011	2010	2005	2000	1990	1980	1970
United States	44765	44847	43841	42887	42808	41379	34906	28696	25193
State of Iowa	44763	44659	44176	41700	39375	37315	31427	27149	23614
Adair, IA	44451	41000	42669	37527	36021	35295	28967	21314	21206
Adams, IA	62055	58633	56046	43521	36829	36889	27083	21438	20498
Allamakee, IA	38745	37875	38614	35275	34022	31049	27251	20404	19729
Appanoose, IA	33132	32226	32091	31018	29478	28543	24155	22688	18396
Audubon, IA	58335	51600	55725	45636	42118	35046	28887	22213	21891
Benton, IA	47344	46279	45761	43361	37023	36850	29087	25622	23500
Black Hawk, IA	39840	40188	39341	38276	36932	33944	29538	29100	22233
Boone, IA	44842	45178	44246	42091	39361	38190	31448	28520	23212
Bremer, IA	45602	45325	45060	41695	37972	36050	29270	25696	22323
Buchanan, IA	40837	40061	41278	37043	34567	33005	27582	22843	19765
Buena Vista, IA	46522	45907	45158	40594	34674	34190	29290	26960	25517
Butler, IA	50065	46210	48103	42381	36691	33238	28220	24624	20798
Calhoun, IA	47688	48084	49719	41917	38029	32412	27892	27972	23338
Carroll, IA	50876	48867	51009	43741	39597	36884	30236	28221	22035
Cass, IA	49441	46248	47064	42358	37910	34887	29104	25196	23584
Cedar, IA	45953	45998	45179	41751	37670	39012	31409	26239	24184
Cerro Gordo, IA	47104	47553	45548	42073	40074	36750	30928	27666	24406
Cherokee, IA	61273	60824	56006	45046	38691	34933	30292	24664	22323
Chickasaw, IA	54857	53473	54741	43373	35090	34062	28097	24302	20564
Clarke, IA	35967	34641	35330	33971	33108	28787	25841	22843	21422
Clay, IA	47594	48728	47786	43311	38769	37697	30602	27695	23530
Clayton, IA	42699	41997	41698	36917	33585	33328	28062	19765	20450
Clinton, IA	40882	40476	41082	39271	34502	33558	29543	27324	24172
Crawford, IA	47899	46473	48695	42463	36041	31777	27646	22004	21645
Dallas, IA	48813	49384	49595	47493	42813	41441	33183	28181	25637
Davis, IA	31741	31391	30603	28809	27751	26994	25237	20958	21200
Decatur, IA	30176	28981	29385	26358	26012	24870	22709	17376	18276
Delaware, IA	46900	44427	44819	40338	34296	32859	28853	20505	19225
Des Moines, IA	48263	48380	53963	43337	37977	36286	31398	28311	26124
Dickinson, IA	50211	50921	49388	46601	44701	42702	33580	26861	24052
Dubuque, IA	41229	41730	40530	38886	37637	36108	30325	25877	22413
Emmet, IA	42039	43181	42018	38111	34843	33960	28197	28130	24238
Fayette, IA	39775	38946	39420	34801	31456	29669	26814	21690	19819
Floyd, IA	41122	39821	40224	38675	36547	31791	29910	25532	22185
Franklin, IA	54963	53436	54624	44457	38654	36571	29117	24845	24611
Fremont, IA	52741	50562	46396	44836	39846	37669	26942	27944	26370
Greene, IA	49552	48175	49702	42404	38038	32820	28709	28775	26712
Grundy, IA	54868	55175	52645	47724	40784	37256	32448	29524	23782
Guthrie, IA	45611	44009	45461	40315	38972	34006	29131	22798	20624
Hamilton, IA	50796	51615	50882	43423	38331	36578	31532	29368	25505
Hancock, IA	51631	49449	47984	42113	38792	37280	29441	27084	26358
Hardin, IA	49699	50435	49722	42861	37235	34359	30538	27579	25277
Harrison, IA	47504	44415	44173	40221	36474	35807	26066	22612	21020
Henry, IA	37129	37358	36336	34979	34160	33104	29809	25549	22623
Howard, IA	42167	43426	43198	39051	36630	34187	27794	22227	18246
Humboldt, IA	52290	52208	50931	40714	38857	36850	29586	25758	22779
Ida, IA	60438	59521	58001	53069	40520	35602	29538	21240	24581
Iowa, IA	48802	48235	46807	41699	40184	41183	31705	24540	25685
Jackson, IA	38302	37107	38004	35204	32435	31254	27155	22713	21146

Data For You Income Measures: What They Are and How to Use Them

Per Capita Income in Nominal \$ (Unadjusted) and Adjusted to 2013 \$ (Real \$) for Inflation, Selected Years 1970 – 2013, Bureau of Economic Analysis

Name	Nominal \$ (Current \$) Unadjusted for Inflation								
	2013	2012	2011	2010	2005	2000	1990	1980	1970
Jasper, IA	36895	36659	35197	31930	29184	26796	18329	9861	4113
Jefferson, IA	37032	35366	33890	31742	29640	27314	16105	8012	3656
Johnson, IA	45549	45230	43976	41384	35094	30481	18473	9953	3693
Jones, IA	35962	34138	33435	31152	25375	22961	14805	7693	3651
Keokuk, IA	43799	42212	40836	33662	28217	24251	15871	8295	3718
Kossuth, IA	57672	57888	60601	48449	36836	26676	16476	8938	3655
Lee, IA	34614	34423	33185	31019	27756	24194	16170	9296	3719
Linn, IA	45776	45362	43454	41470	35397	32046	20009	10828	4332
Louisa, IA	39709	39280	36131	32668	28577	24332	16021	9049	3817
Lucas, IA	33599	31907	31149	28328	24666	22203	15690	8844	3959
Lyon, IA	60140	57736	52941	42434	31924	24911	15506	7664	3617
Madison, IA	40647	39033	38274	37018	32652	25817	16371	8897	3932
Mahaska, IA	39096	38120	36962	33141	29342	25712	16008	8801	3589
Marion, IA	39012	38064	36591	33410	30058	27253	17266	9767	4015
Marshall, IA	38709	38530	37419	35852	31714	26339	18190	10480	4526
Mills, IA	50716	48324	46900	43044	38325	30889	19300	9206	4337
Mitchell, IA	56861	56784	53209	41706	29333	25318	18578	8153	3545
Monona, IA	48941	42130	42403	37483	28904	25262	15061	7664	3873
Monroe, IA	37805	35820	35918	34227	30001	24724	15951	8289	3282
Montgomery, IA	43904	41313	38661	35585	29374	26795	17080	9436	4045
Muscatine, IA	43691	43275	40212	36519	32795	26739	18769	10274	4168
O'Brien, IA	53253	50168	49531	43114	33520	26562	17331	9005	3550
Osceola, IA	54204	52421	49228	39810	31959	25950	15946	8758	3829
Page, IA	38838	37129	34836	32726	29561	24571	16830	8615	3819
Palo Alto, IA	56458	57277	51234	41012	31441	25247	15984	9575	3793
Plymouth, IA	54841	51195	50209	44098	34454	27833	16907	7581	3486
Pocahontas, IA	53750	54915	52596	40374	31571	25462	15810	9259	3830
Polk, IA	48118	47957	45171	43726	40353	33409	21835	11635	4534
Pottawattamie, IA	40841	39763	38882	35837	32368	26807	16198	9415	3887
Poweshiek, IA	44003	43161	42031	37450	32568	27802	17494	8881	3861
Ringgold, IA	37752	34361	34806	29468	24829	21486	13959	7659	3597
Sac, IA	55891	54030	56067	45630	33275	25161	15717	8778	3914
Scott, IA	47090	47922	47285	44206	36267	29184	18895	10930	4363
Shelby, IA	57080	51488	52246	45104	31558	26038	16521	7988	3669
Sioux, IA	48603	47001	44349	38066	32097	25231	16480	8303	3609
Story, IA	41349	41473	42425	40734	32828	26321	16630	8915	3534
Tama, IA	41483	42602	40070	35925	27971	23548	16607	8923	3820
Taylor, IA	48088	43879	43905	37052	27742	21667	13134	7498	3350
Union, IA	37610	35974	36515	33002	27499	22782	15411	8513	3413
Van Buren, IA	33719	33279	31052	28319	24227	20900	14159	7201	3173
Wapello, IA	34839	34184	32952	31125	27096	22207	15753	9229	3698
Warren, IA	43623	43201	41642	38921	32799	26476	16688	9430	3847
Washington, IA	46455	46213	43810	39312	32787	28591	17217	9607	4049
Wayne, IA	34815	31047	32097	28555	24131	21358	13981	7869	3289
Webster, IA	42756	42026	41872	37851	30057	25212	16333	10076	3805
Winnebago, IA	40550	40592	38493	34628	29007	23012	16847	8506	3615
Winneshiek, IA	42486	40851	41023	39733	32545	25272	16138	6735	3074
Woodbury, IA	38148	36846	35634	33859	29951	26297	17516	9630	3970
Worth, IA	40097	41290	39973	35989	26998	23430	16991	7655	3464
Wright, IA	52880	50401	50092	40124	35824	29376	16474	10181	4044

Per Capita Income in Nominal \$ (Unadjusted) and Adjusted to 2013 \$ (Real \$) for Inflation, Selected Years 1970 – 2013, Bureau of Economic Analysis

Name	2013 Real \$ (Constant 2013 \$) Adjusted for Inflation to 2013 \$								
	2013	2012	2011	2010	2005	2000	1990	1980	1970
Jasper, IA	36895	37196	36452	34112	34811	36250	32669	27879	24695
Jefferson, IA	37032	35884	35098	33911	35355	36951	28705	22651	21951
Johnson, IA	45549	45893	45544	44212	41861	41236	32926	28139	22173
Jones, IA	35962	34638	34627	33281	30268	31062	26388	21749	21921
Keokuk, IA	43799	42830	42292	35962	33658	32807	28288	23451	22323
Kossuth, IA	57672	58736	62761	51760	43939	36088	29366	25269	21945
Lee, IA	34614	34927	34368	33139	33108	32730	28821	26281	22329
Linn, IA	45776	46026	45003	44304	42222	43353	35664	30612	26010
Louisa, IA	39709	39855	37419	34900	34087	32917	28556	25583	22917
Lucas, IA	33599	32374	32259	30264	29422	30037	27966	25003	23770
Lyon, IA	60140	58582	54828	45334	38079	33700	27638	21667	21717
Madison, IA	40647	39605	39638	39548	38948	34926	29179	25153	23608
Mahaska, IA	39096	38678	38280	35406	35000	34784	28532	24882	21549
Marion, IA	39012	38622	37895	35693	35854	36869	30775	27613	24106
Marshall, IA	38709	39094	38753	38302	37829	35632	32421	29629	27174
Mills, IA	50716	49032	48572	45985	45715	41788	34400	26027	26040
Mitchell, IA	56861	57616	55106	44556	34989	34251	33113	23050	21284
Monona, IA	48941	42747	43914	40044	34477	34175	26844	21667	23254
Monroe, IA	37805	36345	37198	36566	35786	33447	28431	23434	19705
Montgomery, IA	43904	41918	40039	38017	35038	36249	30443	26677	24286
Muscatine, IA	43691	43909	41645	39015	39118	36173	33453	29046	25025
O'Brien, IA	53253	50903	51297	46060	39983	35934	30890	25458	21314
Osceola, IA	54204	53189	50983	42530	38121	35106	28422	24760	22989
Page, IA	38838	37673	36078	34962	35261	33240	29997	24356	22929
Palo Alto, IA	56458	58116	53060	43815	37503	34155	28490	27070	22773
Plymouth, IA	54841	51945	51999	47111	41097	37653	30135	21433	20930
Pocahontas, IA	53750	55719	54471	43133	37658	34446	28179	26177	22995
Polk, IA	48118	48659	46781	46714	48134	45197	38918	32894	27222
Pottawattamie, IA	40841	40345	40268	38286	38609	36265	28871	26618	23338
Poweshiek, IA	44003	43793	43529	40009	38848	37611	31181	25108	23182
Ringgold, IA	37752	34864	36047	31482	29616	29067	24880	21653	21597
Sac, IA	55891	54821	58066	48748	39691	34039	28014	24817	23500
Scott, IA	47090	48624	48970	47227	43260	39481	33678	30901	26196
Shelby, IA	57080	52242	54108	48186	37643	35225	29447	22583	22029
Sioux, IA	48603	47689	45930	40667	38286	34133	29374	23474	21669
Story, IA	41349	42080	43937	43518	39158	35608	29641	25204	21218
Tama, IA	41483	43226	41498	38380	33364	31856	29600	25227	22935
Taylor, IA	48088	44522	45470	39584	33091	29312	23410	21198	20114
Union, IA	37610	36501	37817	35257	32801	30820	27468	24068	20492
Van Buren, IA	33719	33766	32159	30254	28898	28274	25237	20358	19051
Wapello, IA	34839	34685	34127	33252	32321	30042	28078	26092	22203
Warren, IA	43623	43834	43126	41581	39123	35817	29744	26660	23098
Washington, IA	46455	46890	45372	41998	39109	38679	30687	27160	24310
Wayne, IA	34815	31502	33241	30506	28784	28894	24919	22247	19747
Webster, IA	42756	42642	43365	40438	35852	34108	29112	28486	22845
Winnebago, IA	40550	41187	39865	36994	34600	31131	30028	24048	21705
Winneshiek, IA	42486	41449	42485	42448	38820	34189	28764	19041	18456
Woodbury, IA	38148	37386	36904	36173	35726	35575	31220	27225	23836
Worth, IA	40097	41895	41398	38448	32204	31697	30284	21642	20798
Wright, IA	52880	51139	51878	42866	42731	39741	29363	28783	24280

Inflation Adjustment

Because of inflation of prices over time, financial, income, or cost data reported in dollars from one period of time are usually not equivalent in purchasing power to those data from another time period. Direct comparison of dollar values across time can be misleading because the value and purchasing power of those dollars have changed.

This comparison problem can be remedied by adjusting a given year's dollar values to account for price inflation during the comparison period. The adjustment is accomplished by using a price index which is a set of values that relate the price levels of each year to prices in a selected year of the index. The index values can be used to adjust for inflation between or among any years covered by the particular index.

Although there are many price indexes available, the Consumer Price Indexes (CPI) provided by the Bureau of Labor Statistics in the U.S. Department of Labor, are some of the most commonly used indexes for making inflation adjustments. The CPI measures the average change in the prices paid for goods and service in major expenditure groups such as food, housing, apparel, transportation, and medical care typically purchased by consumers. It compares the cost of a sample 'market basket' of goods and services at a specific time to the same 'market basket' in a different reference period. To construct the index, prices for items are collected annually across a broad range of urban places. The CPI provides two related and similar indexes: All Urban Consumers (CPI-U) and Urban Wage Earners and Clerical Workers, (CPI-W). The CPI-U index, because it covers all urban consumers, is used in the examples here. The CPI-W is the index used to adjust Social Security payments.

Steps in Inflation Adjustment

- 1) Determine and find the price index and adjustment values to be used. A selection of information and adjustment values from the CPI-U follows in Table 1. Choose the REFERENCE year. This is the year into which all the other years' dollar values will be adjusted and compared. Dollars can be either adjusted to an earlier year or a later year. It depends on what the analyst wants to accomplish and which years should be emphasized. The CPI-U reports monthly and average annual data since 1913 with 1982-1984 (=100) being considered the base years on which the CPI-U is calculated. However, ANY year in the CPI-U can be used as the reference year.

Table 1. CPI-U index adjustment factors, 1970 – 2014. Bureau of Labor Statistics, U.S. Dept. of Labor

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	HALF1	HALF2
1970	37.8	38.0	38.2	38.5	38.6	38.8	39.0	39.0	39.2	39.4	39.6	39.8	38.8	NA	NA
1980	77.8	78.9	80.1	81.0	81.8	82.7	82.7	83.3	84.0	84.8	85.5	86.3	82.4	NA	NA
1990	127.4	128.0	128.7	128.9	129.2	129.9	130.4	131.6	132.7	133.5	133.8	133.8	130.7	128.7	132.6
2000	168.8	169.8	171.2	171.3	171.5	172.4	172.8	172.8	173.7	174.0	174.1	174.0	172.2	170.8	173.6
2001	175.1	175.8	176.2	176.9	177.7	178.0	177.5	177.5	178.3	177.7	177.4	176.7	177.1	176.6	177.5
2002	177.1	177.8	178.8	179.8	179.8	179.9	180.1	180.7	181.0	181.3	181.3	180.9	179.9	178.9	180.9
2003	181.7	183.1	184.2	183.8	183.5	183.7	183.9	184.6	185.2	185.0	184.5	184.3	184.0	183.3	184.6
2004	185.2	186.2	187.4	188.0	189.1	189.7	189.4	189.5	189.9	190.9	191.0	190.3	188.9	187.6	190.2
2005	190.7	191.8	193.3	194.6	194.4	194.5	195.4	196.4	198.8	199.2	197.6	196.8	195.3	193.2	197.4
2006	198.3	198.7	199.8	201.5	202.5	202.9	203.5	203.9	202.9	201.8	201.5	201.8	201.6	200.6	202.6
2007	202.42	203.50	205.35	206.70	207.95	208.35	208.30	207.92	208.49	208.94	210.18	210.04	207.34	205.71	208.98
2008	211.08	211.69	213.53	214.82	216.63	218.82	219.96	219.09	218.78	216.53	212.43	210.23	215.30	214.43	216.18
2009	211.14	212.19	212.72	213.24	213.86	215.69	215.35	215.83	215.97	216.18	216.33	215.95	214.54	213.14	215.94
2010	216.69	216.74	217.63	218.01	218.18	217.97	218.01	218.31	218.44	218.71	218.80	219.18	218.06	217.54	218.58
2011	220.22	221.31	223.47	224.91	225.96	225.72	225.92	226.55	226.89	226.42	226.23	225.67	224.94	223.60	226.28
2012	226.67	227.66	229.39	230.09	229.82	229.48	229.10	230.38	231.41	231.32	230.22	229.60	229.59	228.85	230.34
2013	230.28	232.17	232.77	232.53	232.95	233.50	233.60	233.88	234.15	233.55	233.07	233.05	232.96	232.37	233.55
2014	233.92	234.78	236.29	237.07	237.90	238.34	238.25	237.85	238.03	237.43	236.15	234.81	236.74	236.38	237.09

- 2) For the REFERENCE year, find the CPI index value for the month or period you want to use. One approach is to adjust all earlier years into the latest year for which the series has data because the public may have a better feel for what the current value of a dollar is than for earlier years. The annual figures in the table are useful if the comparison is oriented to the year as a whole. The December figure can be used to get an end of year comparison. Fiscal year end-months might also be useful. Again, it depends on the analyst's needs and purpose. For this example involving 2013 income data, the 2013 annual factor, 232.957, will be used as the reference factor. Then find the equivalent factor (i.e. month, annual, etc.) for each year for which adjustment will be made.
- 3) To get the necessary adjusting factor for each year, divide the equivalent CPI figure for each year that is to be adjusted by the CPI figure for the REFERENCE year. Each year that is to be changed will have its OWN adjusting factor. If you want to convert 15 years of data to a 16th reference year, then there will be 15 adjusting factors. Because of the usual trend of increasing inflation with time, the adjusting factor will usually be a number less than 1 for a year earlier than the reference year and a number greater than 1 for a year later than the reference year.
- 4) The final step is to divide the dollar values for the years to be changed by that year's adjusting factor. This will inflate the value for years earlier than the reference year and deflate the dollar values for years following the reference year.

Examples of Inflation Adjustment

Data for the examples are the per capita income data for Iowa from the Bureau of Economic Analysis of the U.S. Dept. of Commerce for 1970 – 2013. 2013 is the latest year for which income data are available.

Inflation Adjustment Example 1: Adjusting all years to 2013 dollars.

<u>Year</u>	<u>CPI-U Annual (rounded)</u>	<u>Dividing Factor</u>	<u>Nominal Per Capita Income</u>	<u>Real (\$ adjusted 2013) Per Capita Income</u>
2013	233.0	1.0000	\$44,763	\$44,763
2012	230.0	0.9856	44,014	44,659
2011	225.0	0.9656	42,656	44,176
2010	218.1	0.9360	39,033	41,700
2005	195.3	0.8384	33,010	39,375
2000	172.2	0.7392	27,583	37,315
1990	130.7	0.5610	17,632	31,427
1980	82.4	0.3537	9,603	27,149
1970	38.8	0.1666	3,933	23,614

Inflation Adjustment Example 2: Adjusting Iowa per capita income for 2000 and 2010 into 2005 dollars (2005 the reference year).

2005 average CPI index factor = 195.3 (the reference year)

2000 average CPI index factor = 172.2 adjusting factor for 2000 = $172.2 / 195.3 = 0.8817$

2010 average CPI index factor = 218.1 adjusting factor for 2010 = $218.1 / 195.3 = 1.1167$

to change 2000 dollars $\$27,583 / 0.8817 = \$31,284$ (\$ adjusted 2005)

to change 2010 dollars $\$39,033 / 1.1167 = \$34,954$ (\$ adjusted 2005)

real income % change 2000 to 2005 = $((\$33,010 - \$31,284) / \$31,284) * 100 = + 5.5 \%$

real income % change 2005 to 2010 = $((\$34,954 - \$33,010) / \$33,010) * 100 = + 5.9 \%$

Web sites for Bureau of Labor Statistics and an Inflation Calculator:

<http://www.bls.gov/cpi/> http://www.bls.gov/data/inflation_calculator.htm

Data For You Income Measures: What They Are and How to Use Them

Iowa County and State Populations (2010 Decennial Census,¹ 2014 Annual Estimates²) and Availability of American Community Survey (ACS)³ 1, 3, and 5 Year Estimates, based on ACS 2013 Vintage Estimates.

County	Population		ACS 2013 Estimates Available			County	Population		ACS 2013 Estimates Available		
	2010 Decennial population	2014 population estimate	1-year estimates	3-year estimates	5-year estimates		2010 Decennial population	2014 population estimate	1-year estimates	3-year estimates	5-year estimates
Adair	7,682	7,454			✓	Jefferson	16,843	17,325			✓
Adams	4,029	3,875			✓	Johnson	130,882	142,287	✓	✓	✓
Allamakee	14,330	14,038			✓	Jones	20,638	20,454		✓	✓
Appanoose	12,887	12,661			✓	Keokuk	10,511	10,231			✓
Audubon	6,119	5,794			✓	Kossuth	15,543	15,222			✓
Benton	26,076	25,680		✓	✓	Lee	35,862	35,286		✓	✓
Black Hawk	131,090	132,897	✓	✓	✓	Linn	211,226	217,751	✓	✓	✓
Boone	26,306	26,433			✓	Louisa	11,387	11,161			✓
Bremer	24,276	24,721		✓	✓	Lucas	8,898	8,701			✓
Buchanan	20,958	21,038		✓	✓	Lyon	11,581	11,683			✓
Buena Vista	20,260	20,578			✓	Madison	15,679	15,609			✓
Butler	14,867	15,006			✓	Mahaska	22,381	22,370		✓	✓
Calhoun	9,670	9,866			✓	Marion	33,309	33,365		✓	✓
Carroll	20,816	20,562		✓	✓	Marshall	40,648	40,866		✓	✓
Cass	13,956	13,448			✓	Mills	15,059	14,831			✓
Cedar	18,499	18,411			✓	Mitchell	10,776	10,779			✓
Cerro Gordo	44,151	43,254		✓	✓	Monona	9,243	8,996			✓
Cherokee	12,072	11,836			✓	Monroe	7,970	8,001			✓
Chickasaw	12,439	12,264			✓	Montgomery	10,740	10,421			✓
Clarke	9,286	9,217			✓	Muscatine	42,745	42,903		✓	✓
Clay	16,667	16,515			✓	O'Brien	14,398	14,056			✓
Clayton	18,129	17,692			✓	Osceola	6,462	6,218			✓
Clinton	49,116	48,051		✓	✓	Page	15,932	15,496			✓
Crawford	17,096	17,228			✓	Palo Alto	9,421	9,099			✓
Dallas	66,135	77,400	✓	✓	✓	Plymouth	24,986	24,874		✓	✓
Davis	8,753	8,781			✓	Pocahontas	7,310	7,138			✓
Decatur	8,457	8,263			✓	Polk	430,640	459,862	✓	✓	✓
Delaware	17,764	17,398			✓	Pottawattamie	93,158	93,128	✓	✓	✓
Des Moines	40,325	40,255		✓	✓	Poweshiek	18,914	18,668			✓
Dickinson	16,667	16,935			✓	Ringgold	5,131	5,051			✓
Dubuque	93,653	96,370	✓	✓	✓	Sac	10,350	10,035			✓
Emmet	10,302	9,990			✓	Scott	165,224	171,387	✓	✓	✓
Fayette	20,880	20,343		✓	✓	Shelby	12,167	11,948			✓
Floyd	16,303	16,077			✓	Sioux	33,704	34,681		✓	✓
Franklin	10,680	10,436			✓	Story	89,542	94,073	✓	✓	✓
Fremont	7,441	7,022			✓	Tama	17,767	17,451			✓
Greene	9,336	9,200			✓	Taylor	6,317	6,143			✓
Grundy	12,453	12,375			✓	Union	12,534	12,516			✓
Guthrie	10,954	10,722			✓	Van Buren	7,570	7,468			✓
Hamilton	15,673	15,117			✓	Wapello	35,625	35,212		✓	✓
Hancock	11,341	11,027			✓	Warren	46,225	47,956		✓	✓
Hardin	17,534	17,311			✓	Washington	21,704	22,070		✓	✓
Harrison	14,928	14,324			✓	Wayne	6,403	6,395			✓
Henry	20,145	20,217		✓	✓	Webster	38,013	36,955		✓	✓
Howard	9,566	9,449			✓	Winnebago	10,866	10,559			✓
Humboldt	9,815	9,640			✓	Winneshiek	21,056	20,768		✓	✓
Ida	7,089	7,042			✓	Woodbury	102,172	102,271	✓	✓	✓
Iowa	16,355	16,375			✓	Worth	7,598	7,624			✓
Jackson	19,848	19,482		✓	✓	Wright	13,229	12,840			✓
Jasper	36,842	36,872		✓	✓	State of Iowa	3,046,355	3,107,126	✓	✓	✓

¹2010 Decennial Census, <http://www.census.gov/2010census/>
²Annual Population Estimates Program, <http://www.census.gov/popest/>
³American Community Survey, <http://www.census.gov/acs/www/>

Answers to questions pages 11 - 12:

Looking first at the income data for Iowa and the U.S. (Figures 22 - 23, pages 26 - 27), some questions:

Is the Iowa or the U.S. median household income higher? U.S. higher \$53,046; Iowa lower \$51,843

What is the margin of error for the Iowa median household income? +/- 258

What is the margin of error for the U.S. median household income? +/-89

How does the Black or African American median household income compare with that for Whites in Iowa? Black or African American \$27,060; White \$52,883

What is the margin of error for the median household income in Iowa for Native Hawaiian or Pacific Islanders? +/- 26,817

Is the Iowa median household income for Hispanics higher or lower than that for Blacks or African Americans? Hispanics higher \$39,512; Blacks \$27,060

What age group in Iowa has the highest median household income? Age 46 - 64 \$64,063
 What has the lowest? Age 15 - 24 \$25,753

Iowa Incorporated Place Populations of 20,000 or more¹ (2010 Decennial Census,² 2013 Annual Estimates³) and Availability of American Community Survey (ACS)⁴ 1, 3, and 5 Year Estimates, based on ACS 2013 Vintage Estimates.

Incorporated Place	Population		ACS 2013 Estimates Available			Incorporated Place	Population		ACS 2013 Estimates Available		
	2010 Decennial population	2013 population estimate	1-year estimates	3-year estimates	5-year estimates		2010 Decennial population	2013 population estimate	1-year estimates	3-year estimates	5-year estimates
Ames	58,965	61,792		✓	✓	Fort Dodge	25,206	24,639		✓	✓
Ankeny	45,582	51,567		✓	✓	Iowa City	67,862	71,591	✓	✓	✓
Bettendorf	33,217	34,707		✓	✓	Marion	34,768	36,147		✓	✓
Burlington	25,663	25,725		✓	✓	Marshalltown	27,552	27,844		✓	✓
Cedar Falls	39,260	40,566		✓	✓	Mason City	28,079	27,704		✓	✓
Cedar Rapids	126,326	128,429	✓	✓	✓	Muscatine	22,886	23,034		✓	✓
Clinton	26,885	26,473		✓	✓	Ottumwa	25,023	24,840		✓	✓
Coralville	18,907	20,092		✓	✓	Sioux City	82,684	82,459	✓	✓	✓
Council Bluffs	62,230	61,969		✓	✓	Urbandale	39,463	41,776		✓	✓
Davenport	99,685	102,157	✓	✓	✓	Waterloo	68,406	68,366	✓	✓	✓
Des Moines	203,433	207,510	✓	✓	✓	West Des Moines	56,609	61,255		✓	✓
Dubuque	57,637	58,253		✓	✓						

¹For all incorporated places in Iowa NOT listed in this table as well as census tracts, and zip code tabulation areas, ONLY five year estimates are available.

²2010 Decennial Census, <http://www.census.gov/2010census/>

³Annual Population Estimates Program, <http://www.census.gov/popest/>

⁴American Community Survey, <http://www.census.gov/acs/www/>

What is the median household income in Iowa for female householders with no husband present? \$29,764

In Iowa, do males or females have the higher median earnings? Males higher \$35,502; Females lower \$23,707

In Iowa, does education level tend to increase earnings? Yes

Using income data for Iowa county and town pairs (Figures 24 - 26, pages 28 - 41), some questions:

Is Polk County's median household income higher or lower than that for the city of Des Moines? Polk County higher \$59,018; Des Moines \$45,836

For Corning, what race groups have median household income data? White and White

alone, not Hispanic or Latino What race groups for Adams County? White; Two or more races; Hispanics; White alone, not Hispanic

For Ottumwa, what proportion of households are Hispanic? 7.4% Is the median household income of Hispanics higher or lower than that for Whites? Hispanics higher \$44,004; White lower \$38,148

For Allamakee County, how do the median earnings of female high school graduates compare with the median earnings of male high school graduates? Males higher \$35,382; Females lower \$18,400

For Waterloo, what proportion of households are Black or African American? 14.9% How does the margin of error for median household income for American Indians and Alaska Natives compare with the actual median estimate?

Estimate \$15,972; MOE +/- 19,538 How about for Black Hawk County? MOE +/- 34,874

For Storm Lake, what proportion of households are Hispanic? 28.3% What proportion of households are Asian? 7.8% How does the median household income of Hispanics compare to that for Whites? Hispanics higher \$46,762; White lower \$45,478 How does the per capita income for Hispanics compare to that for Whites? Hispanics lower \$11,981; White higher \$21,483

For Woodbury County, how does the median earnings for females with a graduate or professional degree compare with males with a graduate degree? Females higher \$55,694; Males lower \$54,821

References and Notes:

¹Information on the data access, portal, and training project being carried out by Communities and Economic Development Extension and Outreach at Iowa State University can be obtained at: <http://indicators.extension.iastate.edu/>

Links to webinars and materials for the American Community Survey, Income Measures, Poverty Measures, and Youth, Race, and Ethnicity can be found at: <http://indicators.extension.iastate.edu/publications>

²The home web pages for the American Community Survey and guidance are:

<http://www.census.gov/acs/www/>

http://www.census.gov/acs/www/guidance_for_data_users/guidance_main/

http://www.census.gov/acs/www/guidance_for_data_users/training_presentations/

http://www.census.gov/acs/www/guidance_for_data_users/handbooks/

Useful materials to be found at these sites include:

A Compass for Understanding and Using American Community Survey Data

An Overview of the American Community Survey

Understanding Multiyear Estimates from the American Community Survey

Things that May Affect the Estimates from the American Community Survey

Good resources for understanding the ACS and for graphs with error bars

Julie N Zimmerman, University of Kentucky Department of Community and Leadership Development, jzimm@email.uky.edu

<http://www.ca.uky.edu/snarl> and <http://www2.ca.uky.edu/snarl/KentuckyByTheNumbers/ACSpages/ACSUsingtheData.htm>

New Kid in Town: Understanding Data from the American Community Survey

And Now for the Grain of Salt: Margins of Error and the American Comm Survey'

A Picture is Worth...: Using a Newer Program to Make Charts and Graphs with Data from the American Community Survey

³Bureau of Economic Analysis, U.S. Department of Commerce <http://www.bea.gov/>

Local Area Personal Income Program <http://www.bea.gov/regional/index.htm>

⁴Small Area Income and Poverty Estimates, U. S. Census Bureau <http://www.census.gov/did/www/saipe/>

State and county data at: <http://www.census.gov/did/www/saipe/data/statecounty/index.html>

⁵Bureau of Labor Statistics, U.S. Department of Labor <http://www.bls.gov/home.htm>

Consumer Price Index <http://www.bls.gov/cpi/> and Inflation Calculator http://www.bls.gov/data/inflation_calculator.htm

Thank you



Portal Project Web Page: indicators.extension.iastate.edu

Sandra Burke
scburke@iastate.edu
515-294-9307

Liesl Eathington
leathing@iastate.edu
www.icip.iastate.edu

Cynthia Fletcher
cynthia@iastate.edu

Bailey Hanson
bahanson@iastate.edu

Sandra Charvat Burke
181 Heady Hall
Iowa State University
Ames, IA 50011-1070
515-294-9307
scburke@iastate.edu
April, 2015

.... and justice for all

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue SW, Washington, DC 20250-9410, or call 800-795-3272 (voice) or 202-720-6382 (TDD). USDA is an equal opportunity provider and employer.

Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Cathann A. Kress, director, Cooperative Extension Service, Iowa State University of Science and Technology, Ames, Iowa