Selected Economic Characteristics: 2005-2009

Geographic Area: Albany-Schenectady-Troy, NY Metro Area

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	90% Confidence Interval	
			Lower Bound	Upper Bound
EMPLOYMENT STATUS				
Population 16 years and over	**688,795**	**491**	**688,304**	**689,286**
In labor force	455,623	2,959	452,664	458,582
Civilian labor force	454,119	2,949	451,170	457,068
Employed	428,005	2,961	425,044	430,966
Unemployed	26,114	1,188	24,926	27,302
Armed Forces	1,504	319	1,185	1,823
Not in labor force	233,172	2,977	230,195	236,149
Civilian labor force	**454,119**	**2,949**	**451,170**	**457,068**
Percent Unemployed	5.8%	0.3	5.5%	6.1%
Females 16 years and over	**356,294**	**417**	**355,877**	**356,711**
In labor force	220,208	1,526	218,682	221,734
Civilian labor force	220,090	1,521	218,569	221,611
Employed	209,027	1,696	207,331	210,723
Own children under 6 years	**55,232**	**792**	**54,440**	**56,024**
All parents in family in labor force	37,209	926	36,283	38,135
Own children 6 to 17 years	**123,311**	**1,222**	**122,089**	**124,533**
All parents in family in labor force	94,607	1,538	93,069	96,145

COMMUTING TO WORK				
Workers 16 years and over	**416,932**	**3,058**	**413,874**	**419,990**
Car, truck, or van -- drove alone	332,467	3,085	329,382	335,552
Car, truck, or van -- carpooled	37,085	1,558	35,527	38,643
Public transportation (excluding taxicab)	11,813	917	10,896	12,730
Walked	15,566	1,130	14,436	16,696
Other means	4,994	648	4,346	5,642
Worked at home	15,007	790	14,217	15,797
Mean travel time to work (minutes)	22.1	0.2	21.9	22.3

OCCUPATION				
Civilian employed population 16 years and over	**428,005**	**2,961**	**425,044**	**430,966**
Management, professional, and related occupations	168,741	2,570	166,171	171,311
Service occupations	68,937	1,660	67,277	70,597
Sales and office occupations	116,819	2,011	114,808	118,830
Farming, fishing, and forestry occupations	1,171	265	906	1,436
Construction, extraction, maintenance, and repair occupations	32,252	1,287	30,965	33,539
Production, transportation, and material moving occupations	40,085	1,514	38,571	41,599

INDUSTRY				
Civilian employed population 16 years and over	**428,005**	**2,961**	**425,044**	**430,966**
Agriculture, forestry, fishing and hunting, and mining	2,920	426	2,494	3,346
Construction	25,707	1,146	24,561	26,853
Manufacturing	29,515	1,029	28,486	30,544
Wholesale trade	11,080	664	10,416	11,744
Retail trade	47,891	1,467	46,424	49,358
Transportation and warehousing, and utilities	17,813	832	16,981	18,645
Information	10,148	860	9,288	11,008
Finance and insurance, and real estate and rental and leasing	32,183	1,228	30,955	33,411
Professional, scientific, & management, & administrative and waste management services	40,344	1,333	39,011	41,677
Educational services, and health care and social assistance	111,959	2,036	109,923	113,995
Arts, entertainment, and recreation, and accommodation and food services	33,399	1,342	32,057	34,741
Other services, except public administration	18,579	1,004	17,575	19,583
Public administration	46,467	1,280	45,187	47,747

CLASS OF WORKER				
Civilian employed population 16 years and over	**428,005**	**2,961**	**425,044**	**430,966**
Private wage and salary workers	305,421	3,314	302,107	308,735
Government workers	98,655	2,019	96,636	100,674
Self-employed in own not incorporated business workers	23,184	827	22,357	24,011
Unpaid family workers	745	225	520	970

Geographic Area: Albany-Schenectady-Troy, NY Metro Area

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	90% Confidence Interval Lower Bound	Upper Bound

INCOME AND BENEFITS (IN 2009 INFLATION-ADJUSTED DOLLARS)

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	Lower Bound	Upper Bound
Total households	**338,438**	**2,119**	**336,319**	**340,557**
Less than $10,000	20,683	1,058	19,625	21,741
$10,000 to $14,999	16,200	792	15,408	16,992
$15,000 to $24,999	32,133	1,185	30,948	33,318
$25,000 to $34,999	32,895	1,120	31,775	34,015
$35,000 to $49,999	46,553	1,550	45,003	48,103
$50,000 to $74,999	64,580	1,298	63,282	65,878
$75,000 to $99,999	48,972	1,365	47,607	50,337
$100,000 to $149,999	49,412	1,132	48,280	50,544
$150,000 to $199,999	15,883	756	15,127	16,639
$200,000 or more	11,127	631	10,496	11,758
Median household income (dollars)	$57,142	653	$56,489	$57,795
Mean household income (dollars)	$71,610	682	$70,928	$72,292
With earnings	269,075	2,123	266,952	271,198
Mean earnings (dollars)	$72,190	754	$71,436	$72,944
With Social Security	95,888	1,446	94,442	97,334
Mean Social Security income (dollars)	$15,721	163	$15,558	$15,884
With retirement income	75,481	1,425	74,056	76,906
Mean retirement income (dollars)	$23,041	501	$22,540	$23,542
With Supplemental Security Income	11,311	718	10,593	12,029
Mean Supplemental Security Income (dollars)	$8,193	334	$7,859	$8,527
With cash public assistance income	6,695	475	6,220	7,170
Mean cash public assistance income (dollars)	$3,018	299	$2,719	$3,317
With Food Stamp/SNAP benefits in the past 12 months	21,585	861	20,724	22,446
Families	**211,617**	**1,852**	**209,765**	**213,469**
Less than $10,000	6,491	574	5,917	7,065
$10,000 to $14,999	4,732	454	4,278	5,186
$15,000 to $24,999	12,980	829	12,151	13,809
$25,000 to $34,999	16,162	777	15,385	16,939
$35,000 to $49,999	26,303	1,124	25,179	27,427
$50,000 to $74,999	41,562	1,137	40,425	42,699
$75,000 to $99,999	37,736	1,130	36,606	38,866
$100,000 to $149,999	41,445	1,185	40,260	42,630
$150,000 to $199,999	14,236	733	13,503	14,969
$200,000 or more	9,970	607	9,363	10,577
Median family income (dollars)	$73,330	975	$72,355	$74,305
Mean family income (dollars)	$86,666	1,087	$85,579	$87,753
Per capita income (dollars)	$29,212	306	$28,906	$29,518
Nonfamily households	**126,821**	**1,747**	**125,074**	**128,568**
Median nonfamily income (dollars)	$34,321	675	$33,646	$34,996
Mean nonfamily income (dollars)	$44,103	726	$43,377	$44,829
Median earnings for workers (dollars)	$31,851	304	$31,547	$32,155
Median earnings for male full-time, year-round workers (dollars)	$50,788	515	$50,273	$51,303
Median earnings for female full-time, year-round workers (dollars)	$38,795	479	$38,316	$39,274

HEALTH INSURANCE COVERAGE

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	Lower Bound	Upper Bound
Civilian Noninstitutionalized Population	**(X)**	**(X)**		
With health insurance coverage	(X)	(X)		
With private health insurance coverage	(X)	(X)		
With public health coverage	(X)	(X)		
No health insurance coverage	(X)	(X)		
Civilian Noninstitutionalized Population Under 18 years	**(X)**	**(X)**		
No health insurance coverage	(X)	(X)		

Geographic Area: Albany-Schenectady-Troy, NY Metro Area

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	90% Confidence Interval	
			Lower Bound	Upper Bound

PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	Lower Bound	Upper Bound
All families	6.3%	0.3	6.0%	6.6%
With related children under 18 years	10.5%	0.6	9.9%	11.1%
With related children under 5 years only	14.0%	2	12.0%	16.0%
Married couple families	2.3%	0.2	2.1%	2.5%
With related children under 18 years	3.1%	0.4	2.7%	3.5%
With related children under 5 years only	2.8%	1.1	1.7%	3.9%
Families with female householder, no husband present	21.4%	1.4	20.0%	22.8%
With related children under 18 years	29.2%	2	27.2%	31.2%
With related children under 5 years only	47.1%	6	41.1%	53.1%
All people	10.3%	0.4	9.9%	10.7%
Under 18 years	13.1%	0.9	12.2%	14.0%
Related children under 18 years	12.6%	0.8	11.8%	13.4%
Related children under 5 years	17.4%	1.5	15.9%	18.9%
Related children 5 to 17 years	11.0%	0.9	10.1%	11.9%
18 years and over	9.5%	0.4	9.1%	9.9%
18 to 64 years	9.7%	0.4	9.3%	10.1%
65 years and over	8.6%	1.2	7.4%	9.8%
People in families	7.0%	0.4	6.6%	7.4%
Unrelated individuals 15 years and over	22.2%	1	21.2%	23.2%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

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.

Notes:

·Employment and unemployment estimates may vary from the official labor force data released by the Bureau of Labor Statistics because of differences in survey design and data collection. For guidance on differences in employment and unemployment estimates from different sources go to Labor Force Guidance.

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

·Occupation codes are 4-digit codes and are based on Standard Occupational Classification 2000.

·Industry codes are 4-digit codes and are based on the North American Industry Classification System 2002 and 2007. The 2005, 2006 and 2007 ACS data are coded using NAICS 2002 while the 2008 and 2009 ACS data use NAICS 2007 codes. Categories that differ between 2002 and 2007 NAICS are aggregated so that the 5 years of data are consistent in display and reflect the NAICS 2007 codes. The Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, "NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies," issued by the Office of Management and Budget.

·Selected earnings and income data are not available for certain geographic areas due to problems with group quarters data collection and imputation. See the ACS User Notes for details.

·Logical coverage edits applying a rules-based assignment of Medicaid, Medicare and military health coverage were added in 2009 -- please see http://www.census.gov/hhes/www/hlthins/publications/coverage_edits_final.pdf for more details.

·While the 2005-2009 American Community Survey (ACS) data generally reflect the November 2008 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 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

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.