

## Geographic Area: Albany County, New York

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	90% Confidence Interval	
			Lower Bound	Upper Bound
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	<b>244,286</b>	<b>313</b>	<b>243,973</b>	<b>244,599</b>
In labor force	160,213	2,038	158,175	162,251
Civilian labor force	160,040	2,023	158,017	162,063
Employed	150,676	2,014	148,662	152,690
Unemployed	9,364	773	8,591	10,137
Armed Forces	173	122	51	295
Not in labor force	84,073	2,037	82,036	86,110
<b>Civilian labor force</b>	<b>160,040</b>	<b>2,023</b>	<b>158,017</b>	<b>162,063</b>
Percent Unemployed	5.9%	0.5	5.4%	6.4%
<b>Females 16 years and over</b>	<b>128,516</b>	<b>237</b>	<b>128,279</b>	<b>128,753</b>
In labor force	79,761	1,025	78,736	80,786
Civilian labor force	79,721	1,031	78,690	80,752
Employed	75,527	1,109	74,418	76,636
<b>Own children under 6 years</b>	<b>18,331</b>	<b>376</b>	<b>17,955</b>	<b>18,707</b>
All parents in family in labor force	13,053	535	12,518	13,588
<b>Own children 6 to 17 years</b>	<b>40,437</b>	<b>713</b>	<b>39,724</b>	<b>41,150</b>
All parents in family in labor force	31,714	950	30,764	32,664

**COMMUTING TO WORK**

<b>Workers 16 years and over</b>	<b>146,315</b>	<b>1,985</b>	<b>144,330</b>	<b>148,300</b>
Car, truck, or van -- drove alone	113,217	1,805	111,412	115,022
Car, truck, or van -- carpooled	12,399	889	11,510	13,288
Public transportation (excluding taxicab)	6,888	786	6,102	7,674
Walked	6,800	621	6,179	7,421
Other means	1,972	421	1,551	2,393
Worked at home	5,039	548	4,491	5,587
Mean travel time to work (minutes)	19.5	0.3	19.2	19.8

**OCCUPATION**

<b>Civilian employed population 16 years and over</b>	<b>150,676</b>	<b>2,014</b>	<b>148,662</b>	<b>152,690</b>
Management, professional, and related occupations	63,219	1,578	61,641	64,797
Service occupations	24,000	978	23,022	24,978
Sales and office occupations	42,440	1,333	41,107	43,773
Farming, fishing, and forestry occupations	232	155	77	387
Construction, extraction, maintenance, and repair occupations	9,093	663	8,430	9,756
Production, transportation, and material moving occupations	11,692	821	10,871	12,513

**INDUSTRY**

<b>Civilian employed population 16 years and over</b>	<b>150,676</b>	<b>2,014</b>	<b>148,662</b>	<b>152,690</b>
Agriculture, forestry, fishing and hunting, and mining	696	240	456	936
Construction	7,295	656	6,639	7,951
Manufacturing	7,785	600	7,185	8,385
Wholesale trade	3,287	401	2,886	3,688
Retail trade	15,746	963	14,783	16,709
Transportation and warehousing, and utilities	6,437	623	5,814	7,060
Information	3,501	471	3,030	3,972
Finance and insurance, and real estate and rental and leasing	11,842	902	10,940	12,744
Professional, scientific, & management, & administrative and waste management services	13,996	827	13,169	14,823
Educational services, and health care and social assistance	41,413	1,187	40,226	42,600
Arts, entertainment, and recreation, and accommodation and food services	11,781	830	10,951	12,611
Other services, except public administration	6,239	528	5,711	6,767
Public administration	20,658	907	19,751	21,565

**CLASS OF WORKER**

<b>Civilian employed population 16 years and over</b>	<b>150,676</b>	<b>2,014</b>	<b>148,662</b>	<b>152,690</b>
Private wage and salary workers	103,240	1,952	101,288	105,192
Government workers	40,299	1,292	39,007	41,591
Self-employed in own not incorporated business workers	6,983	551	6,432	7,534
Unpaid family workers	154	70	84	224

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**INCOME AND BENEFITS (IN 2009 INFLATION-ADJUSTED DOLLARS)**

<b>Total households</b>	<b>122,525</b>	<b>1,283</b>	<b>121,242</b>	<b>123,808</b>
Less than \$10,000	9,238	706	8,532	9,944
\$10,000 to \$14,999	5,757	530	5,227	6,287
\$15,000 to \$24,999	11,682	805	10,877	12,487
\$25,000 to \$34,999	12,123	810	11,313	12,933
\$35,000 to \$49,999	17,188	909	16,279	18,097
\$50,000 to \$74,999	21,973	832	21,141	22,805
\$75,000 to \$99,999	16,757	855	15,902	17,612
\$100,000 to \$149,999	17,176	743	16,433	17,919
\$150,000 to \$199,999	5,894	497	5,397	6,391
\$200,000 or more	4,737	387	4,350	5,124
Median household income (dollars)	\$55,350	1,061	\$54,289	\$56,411
Mean household income (dollars)	\$72,157	1,414	\$70,743	\$73,571
<b>With earnings</b>	<b>97,421</b>	<b>1,514</b>	<b>95,907</b>	<b>98,935</b>
Mean earnings (dollars)	\$72,634	1,555	\$71,079	\$74,189
<b>With Social Security</b>	<b>33,522</b>	<b>1,048</b>	<b>32,474</b>	<b>34,570</b>
Mean Social Security income (dollars)	\$15,733	272	\$15,461	\$16,005
<b>With retirement income</b>	<b>26,332</b>	<b>941</b>	<b>25,391</b>	<b>27,273</b>
Mean retirement income (dollars)	\$24,496	1,132	\$23,364	\$25,628
<b>With Supplemental Security Income</b>	<b>4,551</b>	<b>511</b>	<b>4,040</b>	<b>5,062</b>
Mean Supplemental Security Income (dollars)	\$7,912	461	\$7,451	\$8,373
<b>With cash public assistance income</b>	<b>2,458</b>	<b>386</b>	<b>2,072</b>	<b>2,844</b>
Mean cash public assistance income (dollars)	\$3,458	576	\$2,882	\$4,034
<b>With Food Stamp/SNAP benefits in the past 12 months</b>	<b>8,275</b>	<b>619</b>	<b>7,656</b>	<b>8,894</b>
<b>Families</b>	<b>70,786</b>	<b>1,080</b>	<b>69,706</b>	<b>71,866</b>
Less than \$10,000	2,288	411	1,877	2,699
\$10,000 to \$14,999	1,540	317	1,223	1,857
\$15,000 to \$24,999	4,745	495	4,250	5,240
\$25,000 to \$34,999	5,233	502	4,731	5,735
\$35,000 to \$49,999	8,644	601	8,043	9,245
\$50,000 to \$74,999	13,000	676	12,324	13,676
\$75,000 to \$99,999	11,869	658	11,211	12,527
\$100,000 to \$149,999	14,078	678	13,400	14,756
\$150,000 to \$199,999	5,244	463	4,781	5,707
\$200,000 or more	4,145	363	3,782	4,508
Median family income (dollars)	\$74,887	1,838	\$73,049	\$76,725
Mean family income (dollars)	\$90,735	2,354	\$88,381	\$93,089
<b>Per capita income (dollars)</b>	<b>\$30,063</b>	<b>608</b>	<b>\$29,455</b>	<b>\$30,671</b>
<b>Nonfamily households</b>	<b>51,739</b>	<b>1,094</b>	<b>50,645</b>	<b>52,833</b>
Median nonfamily income (dollars)	\$34,829	1,201	\$33,628	\$36,030
Mean nonfamily income (dollars)	\$44,873	1,329	\$43,544	\$46,202
Median earnings for workers (dollars)	\$31,304	552	\$30,752	\$31,856
Median earnings for male full-time, year-round workers (dollars)	\$51,856	944	\$50,912	\$52,800
Median earnings for female full-time, year-round workers (dollars)	\$40,089	928	\$39,161	\$41,017

**HEALTH INSURANCE COVERAGE**

<b>Civilian Noninstitutionalized Population</b>	<b>(X)</b>	<b>(X)</b>		
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)		
<b>Civilian Noninstitutionalized Population Under 18 years</b>	<b>(X)</b>	<b>(X)</b>		
No health insurance coverage	(X)	(X)		

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

All families	6.8%	0.7	6.1%	7.5%
With related children under 18 years	12.1%	1.3	10.8%	13.4%
With related children under 5 years only	16.4%	4.2	12.2%	20.6%
Married couple families	2.1%	0.4	1.7%	2.5%
With related children under 18 years	3.3%	0.8	2.5%	4.1%
With related children under 5 years only	3.5%	2.1	1.4%	5.6%
Families with female householder, no husband present	21.6%	2.7	18.9%	24.3%
With related children under 18 years	30.3%	3.6	26.7%	33.9%
With related children under 5 years only	48.5%	11.2	37.3%	59.7%
All people	12.4%	0.8	11.6%	13.2%
Under 18 years	14.8%	1.5	13.3%	16.3%
Related children under 18 years	14.3%	1.5	12.8%	15.8%
Related children under 5 years	19.6%	2.9	16.7%	22.5%
Related children 5 to 17 years	12.6%	1.6	11.0%	14.2%
18 years and over	11.8%	0.9	10.9%	12.7%
18 to 64 years	12.3%	0.8	11.5%	13.1%
65 years and over	9.7%	3.1	6.6%	12.8%
People in families	7.6%	0.7	6.9%	8.3%
Unrelated individuals 15 years and over	26.3%	2	24.3%	28.3%

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](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.