

Geographic Area: Berne town, Albany County, New York

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	90% Confidence Interval	
			Lower Bound	Upper Bound
EMPLOYMENT STATUS				
Population 16 years and over	2,350	90	2,260	2,440
In labor force	1,568	147	1,421	1,715
Civilian labor force	1,568	147	1,421	1,715
Employed	1,505	143	1,362	1,648
Unemployed	63	32	31	95
Armed Forces	0	123	0	123
Not in labor force	782	131	651	913
Civilian labor force	1,568	147	1,421	1,715
Percent Unemployed	4.0%	2	2.0%	6.0%
Females 16 years and over	1,223	96	1,127	1,319
In labor force	758	122	636	880
Civilian labor force	758	122	636	880
Employed	705	115	590	820
Own children under 6 years	174	104	70	278
All parents in family in labor force	103	54	49	157
Own children 6 to 17 years	455	95	360	550
All parents in family in labor force	385	104	281	489

COMMUTING TO WORK

Workers 16 years and over	1,483	140	1,343	1,623
Car, truck, or van -- drove alone	1,206	144	1,062	1,350
Car, truck, or van -- carpooled	142	78	64	220
Public transportation (excluding taxicab)	0	123	0	123
Walked	9	15	0	24
Other means	0	123	0	123
Worked at home	126	54	72	180
Mean travel time to work (minutes)	30.9	2.2	28.7	33.1

OCCUPATION

Civilian employed population 16 years and over	1,505	143	1,362	1,648
Management, professional, and related occupations	586	130	456	716
Service occupations	250	84	166	334
Sales and office occupations	291	84	207	375
Farming, fishing, and forestry occupations	0	123	0	123
Construction, extraction, maintenance, and repair occupations	208	84	124	292
Production, transportation, and material moving occupations	170	78	92	248

INDUSTRY

Civilian employed population 16 years and over	1,505	143	1,362	1,648
Agriculture, forestry, fishing and hunting, and mining	9	15	0	24
Construction	183	79	104	262
Manufacturing	107	62	45	169
Wholesale trade	80	49	31	129
Retail trade	121	54	67	175
Transportation and warehousing, and utilities	47	34	13	81
Information	37	31	6	68
Finance and insurance, and real estate and rental and leasing	81	42	39	123
Professional, scientific, & management, & administrative and waste management services	97	56	41	153
Educational services, and health care and social assistance	305	82	223	387
Arts, entertainment, and recreation, and accommodation and food services	125	67	58	192
Other services, except public administration	66	47	19	113
Public administration	247	64	183	311

CLASS OF WORKER

Civilian employed population 16 years and over	1,505	143	1,362	1,648
Private wage and salary workers	915	150	765	1,065
Government workers	492	101	391	593
Self-employed in own not incorporated business workers	98	51	47	149
Unpaid family workers	0	123	0	123

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INCOME AND BENEFITS (IN 2009 INFLATION-ADJUSTED DOLLARS)

Total households	1,130	67	1,063	1,197
Less than \$10,000	32	22	10	54
\$10,000 to \$14,999	78	59	19	137
\$15,000 to \$24,999	46	28	18	74
\$25,000 to \$34,999	90	47	43	137
\$35,000 to \$49,999	194	71	123	265
\$50,000 to \$74,999	301	72	229	373
\$75,000 to \$99,999	105	47	58	152
\$100,000 to \$149,999	205	68	137	273
\$150,000 to \$199,999	79	47	32	126
\$200,000 or more	0	123	0	123
Median household income (dollars)	\$63,261	6,651	\$56,610	\$69,912
Mean household income (dollars)	\$70,218	6,657	\$63,561	\$76,875
With earnings	938	64	874	1,002
Mean earnings (dollars)	\$67,058	7,130	\$59,928	\$74,188
With Social Security	376	83	293	459
Mean Social Security income (dollars)	\$15,322	1,565	\$13,757	\$16,887
With retirement income	276	68	208	344
Mean retirement income (dollars)	\$27,505	7,739	\$19,766	\$35,244
With Supplemental Security Income	24	20	4	44
Mean Supplemental Security Income (dollars)	\$7,267	2,328	\$4,939	\$9,595
With cash public assistance income	10	15	0	25
Mean cash public assistance income (dollars)	\$1,690	21	\$1,669	\$1,711
With Food Stamp/SNAP benefits in the past 12 months	79	42	37	121
Families	835	57	778	892
Less than \$10,000	14	12	2	26
\$10,000 to \$14,999	0	123	0	123
\$15,000 to \$24,999	26	22	4	48
\$25,000 to \$34,999	38	28	10	66
\$35,000 to \$49,999	144	64	80	208
\$50,000 to \$74,999	270	70	200	340
\$75,000 to \$99,999	77	42	35	119
\$100,000 to \$149,999	187	64	123	251
\$150,000 to \$199,999	79	47	32	126
\$200,000 or more	0	123	0	123
Median family income (dollars)	\$71,042	2,543	\$68,499	\$73,585
Mean family income (dollars)	\$80,728	7,302	\$73,426	\$88,030
Per capita income (dollars)	\$27,657	2,443	\$25,214	\$30,100
Nonfamily households	295	87	208	382
Median nonfamily income (dollars)	\$33,347	6,641	\$26,706	\$39,988
Mean nonfamily income (dollars)	\$38,309	9,750	\$28,559	\$48,059
Median earnings for workers (dollars)	\$31,977	6,223	\$25,754	\$38,200
Median earnings for male full-time, year-round workers (dollars)	\$49,556	6,141	\$43,415	\$55,697
Median earnings for female full-time, year-round workers (dollars)	\$44,972	5,171	\$39,801	\$50,143

HEALTH INSURANCE COVERAGE

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)		

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

All families	1.7%	1.4	0.3%	3.1%
With related children under 18 years	0.0%	8.2	0.0%	8.2%
With related children under 5 years only	0.0%	31.9	0.0%	31.9%
Married couple families	1.9%	1.6	0.3%	3.5%
With related children under 18 years	0.0%	9.6	0.0%	9.6%
With related children under 5 years only	0.0%	39.1	0.0%	39.1%
Families with female householder, no husband present	0.0%	46.9	0.0%	46.9%
With related children under 18 years	0.0%	68.8	0.0%	68.8%
With related children under 5 years only	-	**	**	**
All people	2.1%	1.2	0.9%	3.3%
Under 18 years	0.0%	5.3	0.0%	5.3%
Related children under 18 years	0.0%	5.3	0.0%	5.3%
Related children under 5 years	0.0%	19.4	0.0%	19.4%
Related children 5 to 17 years	0.0%	7	0.0%	7.0%
18 years and over	2.7%	1.6	1.1%	4.3%
18 to 64 years	0.7%	1.1	0.0%	1.8%
65 years and over	13.2%	8.4	4.8%	21.6%
People in families	1.2%	1	0.2%	2.2%
Unrelated individuals 15 years and over	7.8%	7.2	0.6%	15.0%

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.