

**Geographic Area: Westerlo town, 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>2,770</b>	<b>141</b>	<b>2,629</b>	<b>2,911</b>
In labor force	1,971	176	1,795	2,147
Civilian labor force	1,971	176	1,795	2,147
Employed	1,854	170	1,684	2,024
Unemployed	117	78	39	195
Armed Forces	0	123	0	123
Not in labor force	799	185	614	984
<b>Civilian labor force</b>	<b>1,971</b>	<b>176</b>	<b>1,795</b>	<b>2,147</b>
Percent Unemployed	5.9%	3.9	2.0%	9.8%
<b>Females 16 years and over</b>	<b>1,325</b>	<b>100</b>	<b>1,225</b>	<b>1,425</b>
In labor force	927	112	815	1,039
Civilian labor force	927	112	815	1,039
Employed	862	118	744	980
<b>Own children under 6 years</b>	<b>198</b>	<b>91</b>	<b>107</b>	<b>289</b>
All parents in family in labor force	162	91	71	253
<b>Own children 6 to 17 years</b>	<b>625</b>	<b>172</b>	<b>453</b>	<b>797</b>
All parents in family in labor force	429	154	275	583

**COMMUTING TO WORK**

<b>Workers 16 years and over</b>	<b>1,829</b>	<b>168</b>	<b>1,661</b>	<b>1,997</b>
Car, truck, or van -- drove alone	1,434	186	1,248	1,620
Car, truck, or van -- carpooled	183	93	90	276
Public transportation (excluding taxicab)	0	123	0	123
Walked	82	63	19	145
Other means	0	123	0	123
Worked at home	130	67	63	197
Mean travel time to work (minutes)	30.9	2.9	28.0	33.8

**OCCUPATION**

<b>Civilian employed population 16 years and over</b>	<b>1,854</b>	<b>170</b>	<b>1,684</b>	<b>2,024</b>
Management, professional, and related occupations	754	135	619	889
Service occupations	260	99	161	359
Sales and office occupations	454	130	324	584
Farming, fishing, and forestry occupations	8	14	0	22
Construction, extraction, maintenance, and repair occupations	281	94	187	375
Production, transportation, and material moving occupations	97	64	33	161

**INDUSTRY**

<b>Civilian employed population 16 years and over</b>	<b>1,854</b>	<b>170</b>	<b>1,684</b>	<b>2,024</b>
Agriculture, forestry, fishing and hunting, and mining	56	43	13	99
Construction	215	79	136	294
Manufacturing	100	74	26	174
Wholesale trade	12	20	0	32
Retail trade	166	86	80	252
Transportation and warehousing, and utilities	129	82	47	211
Information	35	54	0	89
Finance and insurance, and real estate and rental and leasing	93	59	34	152
Professional, scientific, & management, & administrative and waste management services	146	76	70	222
Educational services, and health care and social assistance	540	136	404	676
Arts, entertainment, and recreation, and accommodation and food services	29	28	1	57
Other services, except public administration	153	72	81	225
Public administration	180	78	102	258

**CLASS OF WORKER**

<b>Civilian employed population 16 years and over</b>	<b>1,854</b>	<b>170</b>	<b>1,684</b>	<b>2,024</b>
Private wage and salary workers	1,234	195	1,039	1,429
Government workers	487	116	371	603
Self-employed in own not incorporated business workers	133	67	66	200
Unpaid family workers	0	123	0	123

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90% Confidence Interval

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	Lower Bound	Upper Bound
<b>INCOME AND BENEFITS (IN 2009 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	<b>1,386</b>	<b>115</b>	<b>1,271</b>	<b>1,501</b>
Less than \$10,000	48	35	13	83
\$10,000 to \$14,999	21	25	0	46
\$15,000 to \$24,999	93	67	26	160
\$25,000 to \$34,999	182	86	96	268
\$35,000 to \$49,999	203	94	109	297
\$50,000 to \$74,999	282	89	193	371
\$75,000 to \$99,999	305	100	205	405
\$100,000 to \$149,999	143	66	77	209
\$150,000 to \$199,999	38	33	5	71
\$200,000 or more	71	38	33	109
Median household income (dollars)	\$63,690	8,378	\$55,312	\$72,068
Mean household income (dollars)	\$72,452	8,208	\$64,244	\$80,660
<b>With earnings</b>	<b>1,158</b>	<b>122</b>	<b>1,036</b>	<b>1,280</b>
Mean earnings (dollars)	\$67,911	8,704	\$59,207	\$76,615
<b>With Social Security</b>	<b>371</b>	<b>85</b>	<b>286</b>	<b>456</b>
Mean Social Security income (dollars)	\$17,524	2,076	\$15,448	\$19,600
<b>With retirement income</b>	<b>358</b>	<b>103</b>	<b>255</b>	<b>461</b>
Mean retirement income (dollars)	\$23,298	7,421	\$15,877	\$30,719
<b>With Supplemental Security Income</b>	<b>17</b>	<b>21</b>	<b>0</b>	<b>38</b>
Mean Supplemental Security Income (dollars)	\$5,724	4,288	\$1,436	\$10,012
<b>With cash public assistance income</b>	<b>0</b>	<b>123</b>	<b>0</b>	<b>123</b>
Mean cash public assistance income (dollars)	-	**	**	**
<b>With Food Stamp/SNAP benefits in the past 12 months</b>	<b>19</b>	<b>23</b>	<b>0</b>	<b>42</b>
<b>Families</b>	<b>976</b>	<b>72</b>	<b>904</b>	<b>1,048</b>
Less than \$10,000	17	18	0	35
\$10,000 to \$14,999	24	25	0	49
\$15,000 to \$24,999	43	54	0	97
\$25,000 to \$34,999	43	38	5	81
\$35,000 to \$49,999	150	78	72	228
\$50,000 to \$74,999	215	79	136	294
\$75,000 to \$99,999	254	81	173	335
\$100,000 to \$149,999	143	66	77	209
\$150,000 to \$199,999	38	33	5	71
\$200,000 or more	49	30	19	79
Median family income (dollars)	\$74,500	13,439	\$61,061	\$87,939
Mean family income (dollars)	\$81,932	9,781	\$72,151	\$91,713
Per capita income (dollars)	\$28,580	3,251	\$25,329	\$31,831
<b>Nonfamily households</b>	<b>410</b>	<b>116</b>	<b>294</b>	<b>526</b>
Median nonfamily income (dollars)	\$32,931	6,890	\$26,041	\$39,821
Mean nonfamily income (dollars)	\$48,472	14,044	\$34,428	\$62,516
Median earnings for workers (dollars)	\$34,221	3,539	\$30,682	\$37,760
Median earnings for male full-time, year-round workers (dollars)	\$46,051	3,835	\$42,216	\$49,886
Median earnings for female full-time, year-round workers (dollars)	\$35,667	5,773	\$29,894	\$41,440

## HEALTH INSURANCE COVERAGE

<b>Civilian Noninstitutionalized Population</b>	(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)		
<b>Civilian Noninstitutionalized Population Under 18 years</b>	(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	4.2%	3.6	0.6%	7.8%
With related children under 18 years	5.1%	6.3	0.0%	11.4%
With related children under 5 years only	0.0%	35.2	0.0%	35.2%
Married couple families	2.0%	2.1	0.0%	4.1%
With related children under 18 years	0.0%	9.2	0.0%	9.2%
With related children under 5 years only	0.0%	60.4	0.0%	60.4%
Families with female householder, no husband present	38.7%	37.9	0.8%	76.6%
With related children under 18 years	43.6%	42	1.6%	85.6%
With related children under 5 years only	0.0%	100	0.0%	100.0%
All people	6.2%	3.2	3.0%	9.4%
Under 18 years	4.3%	6.1	0.0%	10.4%
Related children under 18 years	4.3%	6.1	0.0%	10.4%
Related children under 5 years	0.0%	20.2	0.0%	20.2%
Related children 5 to 17 years	5.3%	7.5	0.0%	12.8%
18 years and over	6.8%	3.1	3.7%	9.9%
18 to 64 years	6.9%	3.7	3.2%	10.6%
65 years and over	6.3%	7.8	0.0%	14.1%
People in families	3.7%	3.8	0.0%	7.5%
Unrelated individuals 15 years and over	20.1%	13.2	6.9%	33.3%

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.