

Geographic Area: Stephentown town, Rensselaer County, New York

90% Confidence Interval

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	Lower Bound	Upper Bound
EMPLOYMENT STATUS				
Population 16 years and over	2,398	186	2,212	2,584
In labor force	1,666	163	1,503	1,829
Civilian labor force	1,666	163	1,503	1,829
Employed	1,536	151	1,385	1,687
Unemployed	130	87	43	217
Armed Forces	0	123	0	123
Not in labor force	732	151	581	883
Civilian labor force	1,666	163	1,503	1,829
Percent Unemployed	7.8%	5	2.8%	12.8%
Females 16 years and over	1,200	140	1,060	1,340
In labor force	764	119	645	883
Civilian labor force	764	119	645	883
Employed	713	122	591	835
Own children under 6 years	169	71	98	240
All parents in family in labor force	140	65	75	205
Own children 6 to 17 years	469	149	320	618
All parents in family in labor force	381	167	214	548

COMMUTING TO WORK

Workers 16 years and over	1,444	149	1,295	1,593
Car, truck, or van -- drove alone	1,134	153	981	1,287
Car, truck, or van -- carpooled	181	83	98	264
Public transportation (excluding taxicab)	11	21	0	32
Walked	9	14	0	23
Other means	22	25	0	47
Worked at home	87	54	33	141
Mean travel time to work (minutes)	35.0	3.9	31.1	38.9

OCCUPATION

Civilian employed population 16 years and over	1,536	151	1,385	1,687
Management, professional, and related occupations	577	125	452	702
Service occupations	311	94	217	405
Sales and office occupations	345	88	257	433
Farming, fishing, and forestry occupations	17	25	0	42
Construction, extraction, maintenance, and repair occupations	201	87	114	288
Production, transportation, and material moving occupations	85	44	41	129

INDUSTRY

Civilian employed population 16 years and over	1,536	151	1,385	1,687
Agriculture, forestry, fishing and hunting, and mining	28	30	0	58
Construction	103	57	46	160
Manufacturing	122	56	66	178
Wholesale trade	10	15	0	25
Retail trade	149	81	68	230
Transportation and warehousing, and utilities	69	57	12	126
Information	54	48	6	102
Finance and insurance, and real estate and rental and leasing	61	36	25	97
Professional, scientific, & management, & administrative and waste management services	182	67	115	249
Educational services, and health care and social assistance	418	121	297	539
Arts, entertainment, and recreation, and accommodation and food services	167	104	63	271
Other services, except public administration	67	47	20	114
Public administration	106	51	55	157

CLASS OF WORKER

Civilian employed population 16 years and over	1,536	151	1,385	1,687
Private wage and salary workers	1,149	199	950	1,348
Government workers	252	79	173	331
Self-employed in own not incorporated business workers	116	75	41	191
Unpaid family workers	19	21	0	40

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INCOME AND BENEFITS (IN 2009 INFLATION-ADJUSTED DOLLARS)				
Total households	1,092	121	971	1,213
Less than \$10,000	86	70	16	156
\$10,000 to \$14,999	56	44	12	100
\$15,000 to \$24,999	73	45	28	118
\$25,000 to \$34,999	81	47	34	128
\$35,000 to \$49,999	137	81	56	218
\$50,000 to \$74,999	168	76	92	244
\$75,000 to \$99,999	189	70	119	259
\$100,000 to \$149,999	218	66	152	284
\$150,000 to \$199,999	52	37	15	89
\$200,000 or more	32	31	1	63
Median household income (dollars)	\$64,038	13,946	\$50,092	\$77,984
Mean household income (dollars)	\$73,659	9,581	\$64,078	\$83,240
With earnings	916	97	819	1,013
Mean earnings (dollars)	\$67,964	9,378	\$58,586	\$77,342
With Social Security	377	92	285	469
Mean Social Security income (dollars)	\$17,187	1,956	\$15,231	\$19,143
With retirement income	314	94	220	408
Mean retirement income (dollars)	\$22,359	9,497	\$12,862	\$31,856
With Supplemental Security Income	82	64	18	146
Mean Supplemental Security Income (dollars)	\$11,307	4,756	\$6,551	\$16,063
With cash public assistance income	14	17	0	31
Mean cash public assistance income (dollars)	\$693	570	\$123	\$1,263
With Food Stamp/SNAP benefits in the past 12 months	87	62	25	149
Families	761	74	687	835
Less than \$10,000	7	12	0	19
\$10,000 to \$14,999	10	15	0	25
\$15,000 to \$24,999	12	17	0	29
\$25,000 to \$34,999	42	33	9	75
\$35,000 to \$49,999	82	54	28	136
\$50,000 to \$74,999	152	66	86	218
\$75,000 to \$99,999	170	74	96	244
\$100,000 to \$149,999	202	64	138	266
\$150,000 to \$199,999	52	37	15	89
\$200,000 or more	32	31	1	63
Median family income (dollars)	\$78,917	13,797	\$65,120	\$92,714
Mean family income (dollars)	\$92,429	11,808	\$80,621	\$104,237
Per capita income (dollars)	\$27,944	3,075	\$24,869	\$31,019
Nonfamily households	331	111	220	442
Median nonfamily income (dollars)	\$16,523	10,848	\$5,675	\$27,371
Mean nonfamily income (dollars)	\$28,339	9,612	\$18,727	\$37,951
Median earnings for workers (dollars)	\$27,241	4,631	\$22,610	\$31,872
Median earnings for male full-time, year-round workers (dollars)	\$49,423	13,204	\$36,219	\$62,627
Median earnings for female full-time, year-round workers (dollars)	\$39,924	3,765	\$36,159	\$43,689

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	0.9%	1.5	0.0%	2.4%
With related children under 18 years	2.1%	3.3	0.0%	5.4%
With related children under 5 years only	0.0%	44.9	0.0%	44.9%
Married couple families	0.0%	5.4	0.0%	5.4%
With related children under 18 years	0.0%	13.8	0.0%	13.8%
With related children under 5 years only	0.0%	47.5	0.0%	47.5%
Families with female householder, no husband present	8.8%	14.3	0.0%	23.1%
With related children under 18 years	11.5%	18.7	0.0%	30.2%
With related children under 5 years only	0.0%	100	0.0%	100.0%
All people	7.0%	3.6	3.4%	10.6%
Under 18 years	4.1%	4.8	0.0%	8.9%
Related children under 18 years	1.8%	3.1	0.0%	4.9%
Related children under 5 years	0.0%	23.5	0.0%	23.5%
Related children 5 to 17 years	2.3%	3.8	0.0%	6.1%
18 years and over	7.8%	4.1	3.7%	11.9%
18 to 64 years	7.2%	4.4	2.8%	11.6%
65 years and over	10.5%	11.4	0.0%	21.9%
People in families	0.8%	1.3	0.0%	2.1%
Unrelated individuals 15 years and over	39.6%	15.2	24.4%	54.8%

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.