

**Geographic Area: Waterford town, Saratoga 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>6,877</b>	<b>254</b>	<b>6,623</b>	<b>7,131</b>
In labor force	4,631	286	4,345	4,917
Civilian labor force	4,631	286	4,345	4,917
Employed	4,410	292	4,118	4,702
Unemployed	221	103	118	324
Armed Forces	0	123	0	123
Not in labor force	2,246	287	1,959	2,533
<b>Civilian labor force</b>	<b>4,631</b>	<b>286</b>	<b>4,345</b>	<b>4,917</b>
Percent Unemployed	4.8%	2.2	2.6%	7.0%
<b>Females 16 years and over</b>	<b>3,504</b>	<b>189</b>	<b>3,315</b>	<b>3,693</b>
In labor force	2,237	207	2,030	2,444
Civilian labor force	2,237	207	2,030	2,444
Employed	2,096	214	1,882	2,310
<b>Own children under 6 years</b>	<b>691</b>	<b>201</b>	<b>490</b>	<b>892</b>
All parents in family in labor force	493	186	307	679
<b>Own children 6 to 17 years</b>	<b>1,266</b>	<b>172</b>	<b>1,094</b>	<b>1,438</b>
All parents in family in labor force	1,077	171	906	1,248

**COMMUTING TO WORK**

<b>Workers 16 years and over</b>	<b>4,239</b>	<b>292</b>	<b>3,947</b>	<b>4,531</b>
Car, truck, or van -- drove alone	3,483	291	3,192	3,774
Car, truck, or van -- carpooled	445	180	265	625
Public transportation (excluding taxicab)	109	79	30	188
Walked	118	65	53	183
Other means	25	29	0	54
Worked at home	59	45	14	104
Mean travel time to work (minutes)	23.0	1.8	21.2	24.8

**OCCUPATION**

<b>Civilian employed population 16 years and over</b>	<b>4,410</b>	<b>292</b>	<b>4,118</b>	<b>4,702</b>
Management, professional, and related occupations	1,439	250	1,189	1,689
Service occupations	571	185	386	756
Sales and office occupations	1,515	255	1,260	1,770
Farming, fishing, and forestry occupations	0	123	0	123
Construction, extraction, maintenance, and repair occupations	450	132	318	582
Production, transportation, and material moving occupations	435	115	320	550

**INDUSTRY**

<b>Civilian employed population 16 years and over</b>	<b>4,410</b>	<b>292</b>	<b>4,118</b>	<b>4,702</b>
Agriculture, forestry, fishing and hunting, and mining	0	123	0	123
Construction	351	144	207	495
Manufacturing	322	105	217	427
Wholesale trade	135	86	49	221
Retail trade	493	169	324	662
Transportation and warehousing, and utilities	216	105	111	321
Information	40	36	4	76
Finance and insurance, and real estate and rental and leasing	646	153	493	799
Professional, scientific, & management, & administrative and waste management services	254	112	142	366
Educational services, and health care and social assistance	1,067	196	871	1,263
Arts, entertainment, and recreation, and accommodation and food services	193	106	87	299
Other services, except public administration	101	50	51	151
Public administration	592	146	446	738

**CLASS OF WORKER**

<b>Civilian employed population 16 years and over</b>	<b>4,410</b>	<b>292</b>	<b>4,118</b>	<b>4,702</b>
Private wage and salary workers	3,261	308	2,953	3,569
Government workers	1,018	186	832	1,204
Self-employed in own not incorporated business workers	131	55	76	186
Unpaid family workers	0	123	0	123

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

<b>Total households</b>	<b>3,312</b>	<b>181</b>	<b>3,131</b>	<b>3,493</b>
Less than \$10,000	120	59	61	179
\$10,000 to \$14,999	105	54	51	159
\$15,000 to \$24,999	256	99	157	355
\$25,000 to \$34,999	247	82	165	329
\$35,000 to \$49,999	462	123	339	585
\$50,000 to \$74,999	859	171	688	1,030
\$75,000 to \$99,999	578	142	436	720
\$100,000 to \$149,999	457	107	350	564
\$150,000 to \$199,999	147	63	84	210
\$200,000 or more	81	73	8	154
Median household income (dollars)	\$61,424	2,794	\$58,630	\$64,218
Mean household income (dollars)	\$73,405	6,091	\$67,314	\$79,496
<b>With earnings</b>	<b>2,717</b>	<b>157</b>	<b>2,560</b>	<b>2,874</b>
Mean earnings (dollars)	\$73,805	7,031	\$66,774	\$80,836
<b>With Social Security</b>	<b>943</b>	<b>156</b>	<b>787</b>	<b>1,099</b>
Mean Social Security income (dollars)	\$15,206	1,354	\$13,852	\$16,560
<b>With retirement income</b>	<b>756</b>	<b>131</b>	<b>625</b>	<b>887</b>
Mean retirement income (dollars)	\$19,398	3,299	\$16,099	\$22,697
<b>With Supplemental Security Income</b>	<b>96</b>	<b>46</b>	<b>50</b>	<b>142</b>
Mean Supplemental Security Income (dollars)	\$10,400	2,445	\$7,955	\$12,845
<b>With cash public assistance income</b>	<b>92</b>	<b>47</b>	<b>45</b>	<b>139</b>
Mean cash public assistance income (dollars)	\$2,399	941	\$1,458	\$3,340
<b>With Food Stamp/SNAP benefits in the past 12 months</b>	<b>183</b>	<b>84</b>	<b>99</b>	<b>267</b>
<b>Families</b>	<b>2,334</b>	<b>147</b>	<b>2,187</b>	<b>2,481</b>
Less than \$10,000	103	65	38	168
\$10,000 to \$14,999	45	34	11	79
\$15,000 to \$24,999	40	31	9	71
\$25,000 to \$34,999	160	63	97	223
\$35,000 to \$49,999	340	99	241	439
\$50,000 to \$74,999	556	144	412	700
\$75,000 to \$99,999	484	125	359	609
\$100,000 to \$149,999	411	107	304	518
\$150,000 to \$199,999	133	59	74	192
\$200,000 or more	62	67	0	129
Median family income (dollars)	\$67,805	7,945	\$59,860	\$75,750
Mean family income (dollars)	\$81,123	8,026	\$73,097	\$89,149
<b>Per capita income (dollars)</b>	<b>\$29,150</b>	<b>2,518</b>	<b>\$26,632</b>	<b>\$31,668</b>
<b>Nonfamily households</b>	<b>978</b>	<b>200</b>	<b>778</b>	<b>1,178</b>
Median nonfamily income (dollars)	\$44,722	8,294	\$36,428	\$53,016
Mean nonfamily income (dollars)	\$52,261	8,714	\$43,547	\$60,975
Median earnings for workers (dollars)	\$35,572	2,486	\$33,086	\$38,058
Median earnings for male full-time, year-round workers (dollars)	\$52,388	5,988	\$46,400	\$58,376
Median earnings for female full-time, year-round workers (dollars)	\$41,207	1,772	\$39,435	\$42,979

**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	7.2%	2.9	4.3%	10.1%
With related children under 18 years	9.8%	5	4.8%	14.8%
With related children under 5 years only	13.9%	14.4	0.0%	28.3%
Married couple families	3.2%	2.5	0.7%	5.7%
With related children under 18 years	3.7%	3.7	0.0%	7.4%
With related children under 5 years only	0.0%	27.7	0.0%	27.7%
Families with female householder, no husband present	21.8%	14.5	7.3%	36.3%
With related children under 18 years	27.7%	18.3	9.4%	46.0%
With related children under 5 years only	69.7%	39.1	30.6%	100.0%
All people	8.4%	3	5.4%	11.4%
Under 18 years	11.7%	7.3	4.4%	19.0%
Related children under 18 years	11.7%	7.3	4.4%	19.0%
Related children under 5 years	17.8%	14.6	3.2%	32.4%
Related children 5 to 17 years	9.6%	5.3	4.3%	14.9%
18 years and over	7.4%	2.2	5.2%	9.6%
18 to 64 years	7.2%	2.4	4.8%	9.6%
65 years and over	8.2%	5.5	2.7%	13.7%
People in families	8.0%	3.6	4.4%	11.6%
Unrelated individuals 15 years and over	10.1%	5.4	4.7%	15.5%

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.