

**Geographic Area: Schenectady city, Schenectady County, New York**

90% Confidence Interval

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	Lower Bound	Upper Bound
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	<b>48,955</b>	<b>526</b>	<b>48,429</b>	<b>49,481</b>
In labor force	29,878	835	29,043	30,713
Civilian labor force	29,729	824	28,905	30,553
Employed	26,904	892	26,012	27,796
Unemployed	2,825	399	2,426	3,224
Armed Forces	149	83	66	232
Not in labor force	19,077	983	18,094	20,060
<b>Civilian labor force</b>	<b>29,729</b>	<b>824</b>	<b>28,905</b>	<b>30,553</b>
Percent Unemployed	9.5%	1.4	8.1%	10.9%
<b>Females 16 years and over</b>	<b>25,315</b>	<b>506</b>	<b>24,809</b>	<b>25,821</b>
In labor force	14,401	552	13,849	14,953
Civilian labor force	14,389	549	13,840	14,938
Employed	13,385	607	12,778	13,992
<b>Own children under 6 years</b>	<b>4,657</b>	<b>395</b>	<b>4,262</b>	<b>5,052</b>
All parents in family in labor force	3,054	394	2,660	3,448
<b>Own children 6 to 17 years</b>	<b>8,405</b>	<b>579</b>	<b>7,826</b>	<b>8,984</b>
All parents in family in labor force	6,450	528	5,922	6,978

**COMMUTING TO WORK**

<b>Workers 16 years and over</b>	<b>26,131</b>	<b>909</b>	<b>25,222</b>	<b>27,040</b>
Car, truck, or van -- drove alone	18,878	867	18,011	19,745
Car, truck, or van -- carpooled	2,632	360	2,272	2,992
Public transportation (excluding taxicab)	1,300	262	1,038	1,562
Walked	1,974	366	1,608	2,340
Other means	553	195	358	748
Worked at home	794	185	609	979
Mean travel time to work (minutes)	21.5	1.1	20.4	22.6

**OCCUPATION**

<b>Civilian employed population 16 years and over</b>	<b>26,904</b>	<b>892</b>	<b>26,012</b>	<b>27,796</b>
Management, professional, and related occupations	7,476	541	6,935	8,017
Service occupations	6,066	640	5,426	6,706
Sales and office occupations	8,080	541	7,539	8,621
Farming, fishing, and forestry occupations	33	37	0	70
Construction, extraction, maintenance, and repair occupations	1,954	298	1,656	2,252
Production, transportation, and material moving occupations	3,295	407	2,888	3,702

**INDUSTRY**

<b>Civilian employed population 16 years and over</b>	<b>26,904</b>	<b>892</b>	<b>26,012</b>	<b>27,796</b>
Agriculture, forestry, fishing and hunting, and mining	99	109	0	208
Construction	1,581	293	1,288	1,874
Manufacturing	1,845	265	1,580	2,110
Wholesale trade	590	172	418	762
Retail trade	3,830	414	3,416	4,244
Transportation and warehousing, and utilities	1,053	207	846	1,260
Information	668	224	444	892
Finance and insurance, and real estate and rental and leasing	1,610	303	1,307	1,913
Professional, scientific, & management, & administrative and waste management services	2,273	318	1,955	2,591
Educational services, and health care and social assistance	6,934	619	6,315	7,553
Arts, entertainment, and recreation, and accommodation and food services	2,547	398	2,149	2,945
Other services, except public administration	1,582	349	1,233	1,931
Public administration	2,292	301	1,991	2,593

**CLASS OF WORKER**

<b>Civilian employed population 16 years and over</b>	<b>26,904</b>	<b>892</b>	<b>26,012</b>	<b>27,796</b>
Private wage and salary workers	20,321	910	19,411	21,231
Government workers	5,038	430	4,608	5,468
Self-employed in own not incorporated business workers	1,480	296	1,184	1,776
Unpaid family workers	65	68	0	133

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<b>INCOME AND BENEFITS (IN 2009 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	<b>23,482</b>	<b>833</b>	<b>22,649</b>	<b>24,315</b>
Less than \$10,000	2,314	295	2,019	2,609
\$10,000 to \$14,999	2,087	271	1,816	2,358
\$15,000 to \$24,999	3,307	391	2,916	3,698
\$25,000 to \$34,999	3,366	419	2,947	3,785
\$35,000 to \$49,999	3,626	371	3,255	3,997
\$50,000 to \$74,999	4,336	440	3,896	4,776
\$75,000 to \$99,999	2,239	329	1,910	2,568
\$100,000 to \$149,999	1,662	230	1,432	1,892
\$150,000 to \$199,999	321	93	228	414
\$200,000 or more	224	95	129	319
Median household income (dollars)	\$37,238	1,491	\$35,747	\$38,729
Mean household income (dollars)	\$48,392	1,616	\$46,776	\$50,008
With earnings	17,858	666	17,192	18,524
Mean earnings (dollars)	\$49,605	1,908	\$47,697	\$51,513
With Social Security	6,506	406	6,100	6,912
Mean Social Security income (dollars)	\$14,296	607	\$13,689	\$14,903
With retirement income	4,424	357	4,067	4,781
Mean retirement income (dollars)	\$17,167	1,432	\$15,735	\$18,599
With Supplemental Security Income	1,489	198	1,291	1,687
Mean Supplemental Security Income (dollars)	\$8,068	565	\$7,503	\$8,633
With cash public assistance income	751	179	572	930
Mean cash public assistance income (dollars)	\$3,026	494	\$2,532	\$3,520
With Food Stamp/SNAP benefits in the past 12 months	3,283	340	2,943	3,623
<b>Families</b>	<b>12,594</b>	<b>543</b>	<b>12,051</b>	<b>13,137</b>
Less than \$10,000	807	174	633	981
\$10,000 to \$14,999	755	171	584	926
\$15,000 to \$24,999	1,672	255	1,417	1,927
\$25,000 to \$34,999	1,677	266	1,411	1,943
\$35,000 to \$49,999	2,007	261	1,746	2,268
\$50,000 to \$74,999	2,541	308	2,233	2,849
\$75,000 to \$99,999	1,476	242	1,234	1,718
\$100,000 to \$149,999	1,216	176	1,040	1,392
\$150,000 to \$199,999	251	77	174	328
\$200,000 or more	192	90	102	282
Median family income (dollars)	\$45,000	2,407	\$42,593	\$47,407
Mean family income (dollars)	\$56,492	2,369	\$54,123	\$58,861
Per capita income (dollars)	\$19,809	768	\$19,041	\$20,577
<b>Nonfamily households</b>	<b>10,888</b>	<b>622</b>	<b>10,266</b>	<b>11,510</b>
Median nonfamily income (dollars)	\$28,826	1,800	\$27,026	\$30,626
Mean nonfamily income (dollars)	\$36,796	1,999	\$34,797	\$38,795
Median earnings for workers (dollars)	\$23,691	1,413	\$22,278	\$25,104
Median earnings for male full-time, year-round workers (dollars)	\$36,351	1,751	\$34,600	\$38,102
Median earnings for female full-time, year-round workers (dollars)	\$31,804	1,095	\$30,709	\$32,899

**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	14.5%	1.8	12.7%	16.3%
With related children under 18 years	22.5%	3.1	19.4%	25.6%
With related children under 5 years only	23.3%	7.3	16.0%	30.6%
Married couple families	6.6%	1.9	4.7%	8.5%
With related children under 18 years	8.8%	3.5	5.3%	12.3%
With related children under 5 years only	2.6%	3	0.0%	5.6%
Families with female householder, no husband present	29.5%	4.6	24.9%	34.1%
With related children under 18 years	40.3%	6.1	34.2%	46.4%
With related children under 5 years only	55.5%	11.7	43.8%	67.2%
All people	20.7%	2	18.7%	22.7%
Under 18 years	30.3%	4.5	25.8%	34.8%
Related children under 18 years	29.6%	4.4	25.2%	34.0%
Related children under 5 years	38.3%	6.7	31.6%	45.0%
Related children 5 to 17 years	25.8%	4.7	21.1%	30.5%
18 years and over	17.7%	1.6	16.1%	19.3%
18 to 64 years	18.9%	1.8	17.1%	20.7%
65 years and over	11.4%	2.5	8.9%	13.9%
People in families	18.5%	2.5	16.0%	21.0%
Unrelated individuals 15 years and over	26.8%	2.7	24.1%	29.5%

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.