Selected Economic Characteristics: 2005-2009

Geographic Area: Schenectady County, New York

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	90% Confidence Interval	
			Lower Bound	Upper Bound
EMPLOYMENT STATUS				
Population 16 years and over	**119,696**	**273**	**119,423**	**119,969**
In labor force	76,065	1,124	74,941	77,189
Civilian labor force	75,758	1,133	74,625	76,891
Employed	71,075	1,220	69,855	72,295
Unemployed	4,683	494	4,189	5,177
Armed Forces	307	119	188	426
Not in labor force	43,631	1,113	42,518	44,744
Civilian labor force	**75,758**	**1,133**	**74,625**	**76,891**
Percent Unemployed	6.2%	0.7	5.5%	6.9%
Females 16 years and over	**62,287**	**205**	**62,082**	**62,492**
In labor force	36,564	665	35,899	37,229
Civilian labor force	36,531	663	35,868	37,194
Employed	34,829	741	34,088	35,570
Own children under 6 years	**10,755**	**372**	**10,383**	**11,127**
All parents in family in labor force	6,912	470	6,442	7,382
Own children 6 to 17 years	**22,792**	**510**	**22,282**	**23,302**
All parents in family in labor force	17,641	540	17,101	18,181

COMMUTING TO WORK				
Workers 16 years and over	**69,137**	**1,271**	**67,866**	**70,408**
Car, truck, or van -- drove alone	56,328	1,171	55,157	57,499
Car, truck, or van -- carpooled	6,042	534	5,508	6,576
Public transportation (excluding taxicab)	1,543	286	1,257	1,829
Walked	2,417	366	2,051	2,783
Other means	832	212	620	1,044
Worked at home	1,975	268	1,707	2,243
Mean travel time to work (minutes)	21.6	0.5	21.1	22.1

OCCUPATION				
Civilian employed population 16 years and over	**71,075**	**1,220**	**69,855**	**72,295**
Management, professional, and related occupations	26,788	931	25,857	27,719
Service occupations	11,880	848	11,032	12,728
Sales and office occupations	20,000	858	19,142	20,858
Farming, fishing, and forestry occupations	99	63	36	162
Construction, extraction, maintenance, and repair occupations	4,992	446	4,546	5,438
Production, transportation, and material moving occupations	7,316	576	6,740	7,892

INDUSTRY				
Civilian employed population 16 years and over	**71,075**	**1,220**	**69,855**	**72,295**
Agriculture, forestry, fishing and hunting, and mining	232	130	102	362
Construction	3,955	334	3,621	4,289
Manufacturing	5,255	404	4,851	5,659
Wholesale trade	1,792	296	1,496	2,088
Retail trade	8,818	607	8,211	9,425
Transportation and warehousing, and utilities	2,726	318	2,408	3,044
Information	1,755	285	1,470	2,040
Finance and insurance, and real estate and rental and leasing	5,166	495	4,671	5,661
Professional, scientific, & management, & administrative and waste management services	7,170	525	6,645	7,695
Educational services, and health care and social assistance	18,528	797	17,731	19,325
Arts, entertainment, and recreation, and accommodation and food services	4,973	477	4,496	5,450
Other services, except public administration	3,670	501	3,169	4,171
Public administration	7,035	479	6,556	7,514

CLASS OF WORKER				
Civilian employed population 16 years and over	**71,075**	**1,220**	**69,855**	**72,295**
Private wage and salary workers	51,924	1,261	50,663	53,185
Government workers	15,171	708	14,463	15,879
Self-employed in own not incorporated business workers	3,833	423	3,410	4,256
Unpaid family workers	147	84	63	231

Geographic Area: Schenectady County, New York

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	90% Confidence Interval	
			Lower Bound	Upper Bound

INCOME AND BENEFITS (IN 2009 INFLATION-ADJUSTED DOLLARS)

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	Lower Bound	Upper Bound
Total households	**58,188**	**883**	**57,305**	**59,071**
Less than $10,000	3,416	362	3,054	3,778
$10,000 to $14,999	3,348	325	3,023	3,673
$15,000 to $24,999	6,214	407	5,807	6,621
$25,000 to $34,999	6,029	467	5,562	6,496
$35,000 to $49,999	7,691	570	7,121	8,261
$50,000 to $74,999	11,651	617	11,034	12,268
$75,000 to $99,999	7,950	512	7,438	8,462
$100,000 to $149,999	8,161	479	7,682	8,640
$150,000 to $199,999	2,230	247	1,983	2,477
$200,000 or more	1,498	214	1,284	1,712
Median household income (dollars)	$54,468	1,033	$53,435	$55,501
Mean household income (dollars)	$67,456	1,486	$65,970	$68,942
With earnings	44,493	780	43,713	45,273
Mean earnings (dollars)	$68,323	1,521	$66,802	$69,844
With Social Security	18,020	514	17,506	18,534
Mean Social Security income (dollars)	$15,871	340	$15,531	$16,211
With retirement income	14,128	571	13,557	14,699
Mean retirement income (dollars)	$21,951	1,005	$20,946	$22,956
With Supplemental Security Income	2,072	222	1,850	2,294
Mean Supplemental Security Income (dollars)	$8,629	510	$8,119	$9,139
With cash public assistance income	1,011	199	812	1,210
Mean cash public assistance income (dollars)	$3,438	677	$2,761	$4,115
With Food Stamp/SNAP benefits in the past 12 months	4,018	384	3,634	4,402
Families	**36,646**	**806**	**35,840**	**37,452**
Less than $10,000	1,233	233	1,000	1,466
$10,000 to $14,999	1,015	194	821	1,209
$15,000 to $24,999	2,632	285	2,347	2,917
$25,000 to $34,999	2,989	342	2,647	3,331
$35,000 to $49,999	4,510	408	4,102	4,918
$50,000 to $74,999	7,742	512	7,230	8,254
$75,000 to $99,999	6,402	436	5,966	6,838
$100,000 to $149,999	6,760	424	6,336	7,184
$150,000 to $199,999	1,972	222	1,750	2,194
$200,000 or more	1,391	198	1,193	1,589
Median family income (dollars)	$68,898	1,797	$67,101	$70,695
Mean family income (dollars)	$81,066	2,031	$79,035	$83,097
Per capita income (dollars)	$27,308	594	$26,714	$27,902
Nonfamily households	**21,542**	**759**	**20,783**	**22,301**
Median nonfamily income (dollars)	$32,594	1,625	$30,969	$34,219
Mean nonfamily income (dollars)	$41,696	1,695	$40,001	$43,391
Median earnings for workers (dollars)	$31,304	759	$30,545	$32,063
Median earnings for male full-time, year-round workers (dollars)	$49,066	1,550	$47,516	$50,616
Median earnings for female full-time, year-round workers (dollars)	$36,880	1,281	$35,599	$38,161

HEALTH INSURANCE COVERAGE

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	Lower Bound	Upper Bound
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)		

Geographic Area: Schenectady County, New York

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	90% Confidence Interval	
			Lower Bound	Upper Bound

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

Selected Economic Characteristics	Estimate	Margin of Error (+/-)	Lower Bound	Upper Bound
All families	6.8%	0.7	6.1%	7.5%
With related children under 18 years	11.0%	1.4	9.6%	12.4%
With related children under 5 years only	13.9%	4	9.9%	17.9%
Married couple families	2.7%	0.6	2.1%	3.3%
With related children under 18 years	3.1%	1	2.1%	4.1%
With related children under 5 years only	1.8%	1.3	0.5%	3.1%
Families with female householder, no husband present	20.9%	2.9	18.0%	23.8%
With related children under 18 years	28.5%	4.1	24.4%	32.6%
With related children under 5 years only	45.3%	9.9	35.4%	55.2%
All people	10.8%	0.9	9.9%	11.7%
Under 18 years	14.9%	2.1	12.8%	17.0%
Related children under 18 years	14.4%	2	12.4%	16.4%
Related children under 5 years	21.0%	3.7	17.3%	24.7%
Related children 5 to 17 years	12.1%	2.1	10.0%	14.2%
18 years and over	9.6%	0.7	8.9%	10.3%
18 to 64 years	10.1%	0.8	9.3%	10.9%
65 years and over	7.6%	1.3	6.3%	8.9%
People in families	8.3%	1	7.3%	9.3%
Unrelated individuals 15 years and over	20.6%	1.8	18.8%	22.4%

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.