



DP03

SELECTED ECONOMIC CHARACTERISTICS

2006-2010 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

Subject	Westerlo town, Albany County, New York			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	2,621	+/-142	2,621	(X)
In labor force	1,842	+/-142	70.3%	+/-5.9
Civilian labor force	1,842	+/-142	70.3%	+/-5.9
Employed	1,792	+/-147	68.4%	+/-6.3
Unemployed	50	+/-37	1.9%	+/-1.4
Armed Forces	0	+/-123	0.0%	+/-1.3
Not in labor force	779	+/-178	29.7%	+/-5.9
Civilian labor force	1,842	+/-142	1,842	(X)
Percent Unemployed	(X)	(X)	2.7%	+/-2.0
Females 16 years and over	1,281	+/-106	1,281	(X)
In labor force	910	+/-111	71.0%	+/-8.0
Civilian labor force	910	+/-111	71.0%	+/-8.0
Employed	910	+/-111	71.0%	+/-8.0
Own children under 6 years	206	+/-83	206	(X)
All parents in family in labor force	160	+/-80	77.7%	+/-25.1
Own children 6 to 17 years	652	+/-162	652	(X)
All parents in family in labor force	490	+/-173	75.2%	+/-19.4
COMMUTING TO WORK				
Workers 16 years and over	1,772	+/-146	1,772	(X)
Car, truck, or van -- drove alone	1,437	+/-161	81.1%	+/-5.8
Car, truck, or van -- carpooled	172	+/-82	9.7%	+/-4.7
Public transportation (excluding taxicab)	0	+/-123	0.0%	+/-2.0
Walked	60	+/-43	3.4%	+/-2.4
Other means	0	+/-123	0.0%	+/-2.0
Worked at home	103	+/-61	5.8%	+/-3.3
Mean travel time to work (minutes)	31.1	+/-2.1	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	1,792	+/-147	1,792	(X)
Management, business, science, and arts occupations	681	+/-125	38.0%	+/-6.4
Service occupations	177	+/-83	9.9%	+/-4.7
Sales and office occupations	557	+/-116	31.1%	+/-5.7

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	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
Natural resources, construction, and maintenance occupations	278	+/-97	15.5%	+/-5.2
Production, transportation, and material moving occupations	99	+/-60	5.5%	+/-3.3
INDUSTRY				
Civilian employed population 16 years and over	1,792	+/-147	1,792	(X)
Agriculture, forestry, fishing and hunting, and mining	57	+/-37	3.2%	+/-2.1
Construction	220	+/-84	12.3%	+/-4.5
Manufacturing	61	+/-53	3.4%	+/-2.9
Wholesale trade	61	+/-55	3.4%	+/-3.1
Retail trade	192	+/-108	10.7%	+/-5.8
Transportation and warehousing, and utilities	131	+/-80	7.3%	+/-4.5
Information	33	+/-52	1.8%	+/-2.8
Finance and insurance, and real estate and rental and leasing	86	+/-55	4.8%	+/-3.0
Professional, scientific, and management, and administrative and waste management services	103	+/-62	5.7%	+/-3.4
Educational services, and health care and social assistance	463	+/-132	25.8%	+/-7.3
Arts, entertainment, and recreation, and accommodation and food services	19	+/-21	1.1%	+/-1.2
Other services, except public administration	124	+/-62	6.9%	+/-3.5
Public administration	242	+/-117	13.5%	+/-6.6
CLASS OF WORKER				
Civilian employed population 16 years and over	1,792	+/-147	1,792	(X)
Private wage and salary workers	1,173	+/-208	65.5%	+/-8.8
Government workers	490	+/-139	27.3%	+/-8.3
Self-employed in own not incorporated business workers	129	+/-68	7.2%	+/-3.7
Unpaid family workers	0	+/-123	0.0%	+/-1.9
INCOME AND BENEFITS (IN 2010 INFLATION-ADJUSTED DOLLARS)				
Total households	1,333	+/-103	1,333	(X)
Less than \$10,000	34	+/-32	2.6%	+/-2.4
\$10,000 to \$14,999	20	+/-23	1.5%	+/-1.7
\$15,000 to \$24,999	156	+/-91	11.7%	+/-6.6
\$25,000 to \$34,999	163	+/-92	12.2%	+/-6.5
\$35,000 to \$49,999	172	+/-68	12.9%	+/-4.7
\$50,000 to \$74,999	283	+/-96	21.2%	+/-7.1
\$75,000 to \$99,999	257	+/-85	19.3%	+/-6.5
\$100,000 to \$149,999	147	+/-71	11.0%	+/-5.8
\$150,000 to \$199,999	44	+/-36	3.3%	+/-2.6
\$200,000 or more	57	+/-31	4.3%	+/-2.3
Median household income (dollars)	64,805	+/-9,807	(X)	(X)
Mean household income (dollars)	71,046	+/-8,258	(X)	(X)
With earnings	1,116	+/-90	83.7%	+/-6.5
Mean earnings (dollars)	64,463	+/-8,731	(X)	(X)
With Social Security	382	+/-118	28.7%	+/-7.9
Mean Social Security income (dollars)	17,904	+/-1,928	(X)	(X)
With retirement income	319	+/-127	23.9%	+/-8.8
Mean retirement income (dollars)	25,992	+/-6,050	(X)	(X)
With Supplemental Security Income	49	+/-54	3.7%	+/-4.0
Mean Supplemental Security Income (dollars)	11,069	+/-7,319	(X)	(X)
With cash public assistance income	0	+/-123	0.0%	+/-2.6
Mean cash public assistance income (dollars)	-	**	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	20	+/-23	1.5%	+/-1.7
Families	924	+/-70	924	(X)
Less than \$10,000	9	+/-13	1.0%	+/-1.5
\$10,000 to \$14,999	23	+/-29	2.5%	+/-3.1
\$15,000 to \$24,999	86	+/-72	9.3%	+/-7.7
\$25,000 to \$34,999	43	+/-34	4.7%	+/-3.7

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	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
\$35,000 to \$49,999	110	+/-59	11.9%	+/-6.1
\$50,000 to \$74,999	226	+/-86	24.5%	+/-8.5
\$75,000 to \$99,999	199	+/-69	21.5%	+/-7.7
\$100,000 to \$149,999	147	+/-71	15.9%	+/-8.0
\$150,000 to \$199,999	44	+/-36	4.8%	+/-3.9
\$200,000 or more	37	+/-26	4.0%	+/-2.8
Median family income (dollars)	72,917	+/-9,437	(X)	(X)
Mean family income (dollars)	80,050	+/-9,980	(X)	(X)
Per capita income (dollars)	28,284	+/-3,075	(X)	(X)
Nonfamily households	409	+/-118	409	(X)
Median nonfamily income (dollars)	33,266	+/-6,839	(X)	(X)
Mean nonfamily income (dollars)	49,133	+/-10,772	(X)	(X)
Median earnings for workers (dollars)	32,893	+/-4,076	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	44,577	+/-4,912	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	36,000	+/-7,449	(X)	(X)
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)
Civilian noninstitutionalized population under 18 years	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)
Civilian noninstitutionalized population 18 to 64 years	(X)	(X)	(X)	(X)
In labor force:	(X)	(X)	(X)	(X)
Employed:	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)
Unemployed:	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)
Not in labor force:	(X)	(X)	(X)	(X)
With health insurance coverage	(X)	(X)	(X)	(X)
With private health insurance	(X)	(X)	(X)	(X)
With public coverage	(X)	(X)	(X)	(X)
No health insurance coverage	(X)	(X)	(X)	(X)
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	8.8%	+/-6.3
With related children under 18 years	(X)	(X)	16.6%	+/-13.5
With related children under 5 years only	(X)	(X)	0.0%	+/-64.2
Married couple families	(X)	(X)	6.7%	+/-6.8
With related children under 18 years	(X)	(X)	13.8%	+/-16.5
With related children under 5 years only	(X)	(X)	0.0%	+/-68.8
Families with female householder, no husband present	(X)	(X)	25.5%	+/-26.1
With related children under 18 years	(X)	(X)	27.8%	+/-30.1
With related children under 5 years only	(X)	(X)	0.0%	+/-100.0
All people	(X)	(X)	9.5%	+/-6.7
Under 18 years	(X)	(X)	15.5%	+/-13.8
Related children under 18 years	(X)	(X)	15.5%	+/-13.8
Related children under 5 years	(X)	(X)	31.1%	+/-33.1

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Related children 5 to 17 years	(X)	(X)	11.9%	+/-10.0
18 years and over	(X)	(X)	7.5%	+/-4.8
18 to 64 years	(X)	(X)	8.7%	+/-5.6
65 years and over	(X)	(X)	0.0%	+/-9.8
People in families	(X)	(X)	9.7%	+/-7.9
Unrelated individuals 15 years and over	(X)	(X)	8.6%	+/-5.8

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.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Industry codes are 4-digit codes and are based on the North American Industry Classification System 2007. 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.

Occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC) 2010. The 2010 Census occupation codes were updated in accordance with the 2010 revision of the SOC. To allow for the creation of 2006-2010 and 2008-2010 tables, occupation data in the multiyear files (2006-2010 and 2008-2010) were recoded to 2010 Census occupation codes. We recommend using caution when comparing data coded using 2010 Census occupation codes with data coded using previous Census occupation codes. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/hhes/www/oiindex/>.

While the 2006-2010 American Community Survey (ACS) data generally reflect the December 2009 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.

Source: U.S. Census Bureau, 2006-2010 American Community Survey

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.