



DP03 | SELECTED ECONOMIC CHARACTERISTICS

2008-2012 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, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	2,827	+/-114	2,827	(X)
In labor force	1,900	+/-179	67.2%	+/-5.5
Civilian labor force	1,900	+/-179	67.2%	+/-5.5
Employed	1,789	+/-164	63.3%	+/-5.1
Unemployed	111	+/-73	3.9%	+/-2.6
Armed Forces	0	+/-12	0.0%	+/-1.1
Not in labor force	927	+/-155	32.8%	+/-5.5
Civilian labor force	1,900	+/-179	1,900	(X)
Percent Unemployed	(X)	(X)	5.8%	+/-3.7
Females 16 years and over				
Population 16 years and over	1,390	+/-126	1,390	(X)
In labor force	934	+/-158	67.2%	+/-8.2
Civilian labor force	934	+/-158	67.2%	+/-8.2
Employed	867	+/-151	62.4%	+/-8.8
Own children under 6 years				
Population	274	+/-104	274	(X)
All parents in family in labor force	187	+/-106	68.2%	+/-26.7
Own children 6 to 17 years				
Population	320	+/-113	320	(X)
All parents in family in labor force	224	+/-104	70.0%	+/-22.4
COMMUTING TO WORK				
Workers 16 years and over	1,766	+/-169	1,766	(X)
Car, truck, or van -- drove alone	1,309	+/-200	74.1%	+/-8.5
Car, truck, or van -- carpooled	279	+/-149	15.8%	+/-8.3
Public transportation (excluding taxicab)	0	+/-12	0.0%	+/-1.8
Walked	56	+/-49	3.2%	+/-2.8
Other means	12	+/-19	0.7%	+/-1.1
Worked at home	110	+/-73	6.2%	+/-4.1
Mean travel time to work (minutes)	31.4	+/-2.8	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	1,789	+/-164	1,789	(X)

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Management, business, science, and arts occupations	853	+/-184	47.7%	+/-8.6
Service occupations	155	+/-83	8.7%	+/-4.6
Sales and office occupations	403	+/-105	22.5%	+/-5.7
Natural resources, construction, and maintenance occupations	256	+/-109	14.3%	+/-5.9
Production, transportation, and material moving occupations	122	+/-79	6.8%	+/-4.5
INDUSTRY				
Civilian employed population 16 years and over	1,789	+/-164	1,789	(X)
Agriculture, forestry, fishing and hunting, and mining	88	+/-62	4.9%	+/-3.4
Construction	242	+/-103	13.5%	+/-5.8
Manufacturing	54	+/-41	3.0%	+/-2.3
Wholesale trade	64	+/-61	3.6%	+/-3.4
Retail trade	102	+/-69	5.7%	+/-3.8
Transportation and warehousing, and utilities	110	+/-66	6.1%	+/-3.8
Information	7	+/-12	0.4%	+/-0.6
Finance and insurance, and real estate and rental and leasing	66	+/-43	3.7%	+/-2.4
Professional, scientific, and management, and administrative and waste management services	126	+/-77	7.0%	+/-4.3
Educational services, and health care and social assistance	547	+/-153	30.6%	+/-8.2
Arts, entertainment, and recreation, and accommodation and food services	58	+/-58	3.2%	+/-3.2
Other services, except public administration	50	+/-42	2.8%	+/-2.3
Public administration	275	+/-120	15.4%	+/-6.3
CLASS OF WORKER				
Civilian employed population 16 years and over	1,789	+/-164	1,789	(X)
Private wage and salary workers	1,122	+/-158	62.7%	+/-7.2
Government workers	550	+/-137	30.7%	+/-7.0
Self-employed in own not incorporated business workers	117	+/-64	6.5%	+/-3.5
Unpaid family workers	0	+/-12	0.0%	+/-1.8
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	1,459	+/-121	1,459	(X)
Less than \$10,000	16	+/-25	1.1%	+/-1.7
\$10,000 to \$14,999	49	+/-48	3.4%	+/-3.2
\$15,000 to \$24,999	92	+/-70	6.3%	+/-4.7
\$25,000 to \$34,999	112	+/-89	7.7%	+/-5.9
\$35,000 to \$49,999	326	+/-108	22.3%	+/-6.7
\$50,000 to \$74,999	260	+/-99	17.8%	+/-6.7
\$75,000 to \$99,999	272	+/-88	18.6%	+/-6.4
\$100,000 to \$149,999	230	+/-102	15.8%	+/-7.1
\$150,000 to \$199,999	35	+/-31	2.4%	+/-2.1
\$200,000 or more	67	+/-42	4.6%	+/-2.9
Median household income (dollars)	64,083	+/-9,340	(X)	(X)
Mean household income (dollars)	78,438	+/-10,411	(X)	(X)
With earnings	1,231	+/-113	84.4%	+/-6.9
Mean earnings (dollars)	70,056	+/-11,589	(X)	(X)
With Social Security	453	+/-117	31.0%	+/-7.0
Mean Social Security income (dollars)	19,751	+/-2,055	(X)	(X)
With retirement income	400	+/-104	27.4%	+/-6.5
Mean retirement income (dollars)	26,405	+/-5,662	(X)	(X)
With Supplemental Security Income	99	+/-86	6.8%	+/-5.8
Mean Supplemental Security Income (dollars)	11,749	+/-6,080	(X)	(X)
With cash public assistance income	30	+/-27	2.1%	+/-1.9

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Mean cash public assistance income (dollars)	800	+/-1,049	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	53	+/-43	3.6%	+/-2.9
Families	927	+/-94	927	(X)
Less than \$10,000	0	+/-12	0.0%	+/-3.4
\$10,000 to \$14,999	0	+/-12	0.0%	+/-3.4
\$15,000 to \$24,999	52	+/-58	5.6%	+/-6.2
\$25,000 to \$34,999	40	+/-35	4.3%	+/-3.6
\$35,000 to \$49,999	133	+/-62	14.3%	+/-6.2
\$50,000 to \$74,999	207	+/-92	22.3%	+/-9.2
\$75,000 to \$99,999	224	+/-85	24.2%	+/-9.0
\$100,000 to \$149,999	185	+/-88	20.0%	+/-9.3
\$150,000 to \$199,999	35	+/-31	3.8%	+/-3.4
\$200,000 or more	51	+/-34	5.5%	+/-3.7
Median family income (dollars)	77,701	+/-7,166	(X)	(X)
Mean family income (dollars)	93,398	+/-13,154	(X)	(X)
Per capita income (dollars)	34,991	+/-4,757	(X)	(X)
Nonfamily households	532	+/-157	532	(X)
Median nonfamily income (dollars)	41,089	+/-7,740	(X)	(X)
Mean nonfamily income (dollars)	50,542	+/-12,190	(X)	(X)
Median earnings for workers (dollars)	36,563	+/-7,807	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	49,034	+/-6,554	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	55,926	+/-19,092	(X)	(X)
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	3,371	+/-20	3,371	(X)
With health insurance coverage	3,237	+/-84	96.0%	+/-2.5
With private health insurance	2,734	+/-246	81.1%	+/-7.3
With public coverage	986	+/-269	29.2%	+/-8.0
No health insurance coverage	134	+/-84	4.0%	+/-2.5
Civilian noninstitutionalized population under 18 years	604	+/-119	604	(X)
No health insurance coverage	0	+/-12	0.0%	+/-5.2
Civilian noninstitutionalized population 18 to 64 years	2,259	+/-138	2,259	(X)
In labor force:	1,668	+/-174	1,668	(X)
Employed:	1,579	+/-166	1,579	(X)
With health insurance coverage	1,501	+/-159	95.1%	+/-4.4
With private health insurance	1,354	+/-191	85.8%	+/-8.9
With public coverage	182	+/-132	11.5%	+/-8.4
No health insurance coverage	78	+/-71	4.9%	+/-4.4
Unemployed:	89	+/-69	89	(X)
With health insurance coverage	75	+/-65	84.3%	+/-24.7
With private health insurance	62	+/-60	69.7%	+/-31.1
With public coverage	30	+/-33	33.7%	+/-36.9
No health insurance coverage	14	+/-21	15.7%	+/-24.7
Not in labor force:	591	+/-119	591	(X)
With health insurance coverage	549	+/-108	92.9%	+/-7.0
With private health insurance	440	+/-106	74.5%	+/-12.5
With public coverage	171	+/-86	28.9%	+/-13.6
No health insurance coverage	42	+/-44	7.1%	+/-7.0

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	4.6%	+/-5.4
With related children under 18 years	(X)	(X)	12.1%	+/-13.8
With related children under 5 years only	(X)	(X)	0.0%	+/-41.9
Married couple families	(X)	(X)	5.3%	+/-6.0
With related children under 18 years	(X)	(X)	13.2%	+/-14.8
With related children under 5 years only	(X)	(X)	0.0%	+/-41.9
Families with female householder, no husband present	(X)	(X)	0.0%	+/-26.9
With related children under 18 years	(X)	(X)	0.0%	+/-66.3
With related children under 5 years only	(X)	(X)	-	**
All people	(X)	(X)	8.3%	+/-5.8
Under 18 years	(X)	(X)	15.4%	+/-15.4
Related children under 18 years	(X)	(X)	15.4%	+/-15.4
Related children under 5 years	(X)	(X)	22.3%	+/-21.7
Related children 5 to 17 years	(X)	(X)	11.2%	+/-12.5
18 years and over	(X)	(X)	6.7%	+/-4.1
18 to 64 years	(X)	(X)	7.1%	+/-4.8
65 years and over	(X)	(X)	4.9%	+/-6.7
People in families	(X)	(X)	6.7%	+/-7.3
Unrelated individuals 15 years and over	(X)	(X)	14.1%	+/-8.8

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.

While the 2008-2012 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, 2008-2012 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.