

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	Stephentown town, Rensselaer County, New York				
	Estimate	Margin of Error	Percent	Percent Margin of Error	
EMPLOYMENT STATUS				LIIOI	
Population 16 years and over	2,361	+/-258	2,361	(X)	
In labor force	1,605	+/-196	68.0%	+/-7.9	
Civilian labor force	1,605	+/-196	68.0%	+/-7.9	
Employed	1,440	+/-203	61.0%	+/-8.5	
Unemployed	165	+/-74	7.0%	+/-3.0	
Armed Forces	0	+/-12	0.0%	+/-1.4	
Not in labor force	756	+/-231	32.0%	+/-7.9	
Civilian labor force	1,605	+/-196	1,605	(X)	
Percent Unemployed	(X)	(X)	10.3%	+/-4.7	
Females 16 years and over	1,214	+/-188	1,214	(X)	
In labor force	808	+/-124	66.6%	+/-10.5	
Civilian labor force	808	+/-124	66.6%	+/-10.5	
Employed	726	+/-123	59.8%	+/-10.8	
Own children under 6 years	150	+/-78	150	(X)	
All parents in family in labor force	134	+/-77	89.3%	+/-12.6	
Own children 6 to 17 years	482	+/-193	482	(X)	
All parents in family in labor force	448	+/-196	92.9%	+/-7.4	
COMMUTING TO WORK					
Workers 16 years and over	1,403	+/-201	1,403	(X)	
Car, truck, or van drove alone	1,173	+/-208	83.6%	+/-6.1	
Car, truck, or van carpooled	104	+/-57	7.4%	+/-3.8	
Public transportation (excluding taxicab)	0	+/-12	0.0%	+/-2.3	
Walked	0	+/-12	0.0%	+/-2.3	
Other means	28	+/-25	2.0%	+/-1.8	
Worked at home	98	+/-66	7.0%	+/-5.0	
Mean travel time to work (minutes)	31.8	+/-3.4	(X)	(X)	
OCCUPATION					
Civilian employed population 16 years and over	1,440	+/-203	1,440	(X)	

Subject	Stephentown town, Rensselaer County, New York			
	Estimate	Margin of Error	Percent Pe	rcent Margin of Error
Management, business, science, and arts occupations	490	+/-134	34.0%	+/-8.6
Service occupations	306	+/-127	21.3%	+/-8.2
Sales and office occupations	317	+/-86	22.0%	+/-5.1
Natural resources, construction, and maintenance	216	+/-83	15.0%	+/-5.1
Production, transportation, and material moving	444	. / 64	7.70/	+/-4.2
occupations	111	+/-64	7.7%	+/-4.2
NDUSTRY				
Civilian employed population 16 years and over	1,440	+/-203	1,440	(X)
Agriculture, forestry, fishing and hunting, and mining	11	+/-17	0.8%	+/-1.2
Construction	155	+/-63	10.8%	+/-4.3
Manufacturing	97	+/-58	6.7%	+/-3.9
Wholesale trade	11	+/-17	0.8%	+/-1.2
Retail trade	58	+/-50	4.0%	+/-3.2
Transportation and warehousing, and utilities	24	+/-25	1.7%	+/-1.7
Information	38	+/-45	2.6%	+/-2.9
Finance and insurance, and real estate and rental and	89	+/-62	6.2%	+/-4.3
Professional, scientific, and management, and	176	+/-86	12.2%	+/-6.3
dministrative and waste management services Educational services, and health care and social	393	+/-107	27.3%	+/-6.0
Arts, entertainment, and recreation, and	255	+/-139	17.7%	+/-9.0
occommodation and food services Other services, except public administration	27	+/-30	1.9%	+/-2.1
Public administration	106	+/-65	7.4%	+/-2.1
	100	+/-03	7.470	T/-4.1
CLASS OF WORKER				
Civilian employed population 16 years and over	1,440	+/-203	1,440	(X)
Private wage and salary workers	1,054	+/-238	73.2%	+/-9.2
Government workers	262	+/-90	18.2%	+/-6.5
Self-employed in own not incorporated business	114	+/-68	7.9%	+/-5.1
vorkers Unpaid family workers	10	+/-17	0.7%	+/-1.2
NOOME AND DENEETTO (IN 19949 INEL ATION				
NCOME AND BENEFITS (IN 2012 INFLATION- ADJUSTED DOLLARS)				
Total households	1,096	+/-120	1,096	(X)
Less than \$10,000	32	+/-32	2.9%	+/-2.9
\$10,000 to \$14,999	60	+/-54	5.5%	+/-4.9
\$15,000 to \$24,999	108	+/-75	9.9%	+/-6.2
\$25,000 to \$34,999	122	+/-79	11.1%	+/-6.9
\$35,000 to \$49,999	92	+/-65	8.4%	+/-6.3
\$50,000 to \$74,999	215	+/-84	19.6%	+/-7.3
\$75,000 to \$99,999	181	+/-92	16.5%	+/-7.7
\$100,000 to \$149,999	190	+/-75	17.3%	+/-7.9
\$150,000 to \$199,999	71	+/-40	6.5%	+/-3.8
\$200,000 or more	25	+/-24	2.3%	+/-2.2
Median household income (dollars)	65,938	+/-16,241	(X)	(X)
Mean household income (dollars)	73,247	+/-8,684	(X)	(X)
With earnings	811	+/-110	74.0%	+/-8.5
Mean earnings (dollars)	74,786	+/-10,081	(X)	(X)
With Social Security	352	+/-118	32.1%	+/-8.9
Mean Social Security income (dollars)	18,055	+/-3,027	(X)	(X)
With retirement income	314	+/-120	28.6%	+/-9.4
Mean retirement income (dollars)	21,349	+/-7,200	(X)	(X)
With Supplemental Security Income	156	+/-111	14.2%	+/-9.7
Mean Supplemental Security Income (dollars)	15,222	+/-3,091	(X)	(X)
With cash public assistance income	8	+/-15	0.7%	+/-1.3

Subject	Stephentown town, Rensselaer County, New York				
	Estimate	Margin of Error	Percent	Percent Margin of Error	
Mean cash public assistance income (dollars)	5,713	+/-23	(X)	(X)	
With Food Stamp/SNAP benefits in the past 12 months	28	+/-25	2.6%	+/-2.3	
Families	791	+/-95	791	(X)	
Less than \$10,000	0	+/-12	0.0%	+/-4.0	
\$10,000 to \$14,999	30	+/-12	3.8%	+/-4.0	
\$15,000 to \$24,999	28	+/-25	3.5%	+/-3.1	
\$25,000 to \$34,999	75	+/-62	9.5%	+/-7.5	
\$35,000 to \$49,999	56	+/-62	7.1%	+/-7.5	
\$50,000 to \$74,999		+/-42	21.0%	+/-3.2	
\$75,000 to \$99,999	166				
\$100,000 to \$149,999	164	+/-90	20.7%	+/-10.3	
\$150,000 to \$149,999 \$150,000 to \$199,999	176	+/-74	22.3%	+/-10.6	
\$200,000 or more	71	+/-40	9.0%	+/-5.0	
	25	+/-24	3.2%	+/-3.0	
Median family income (dollars)	83,897	+/-10,684	(X)	(X)	
Mean family income (dollars)	87,479	+/-9,454	(X)	(X)	
Per capita income (dollars)	28,009	+/-2,891	(X)	(X)	
Nonfamily households	305	+/-110	305	(X)	
Median nonfamily income (dollars)	28,320	+/-9,283			
Mean nonfamily income (dollars)		,	(X)	(X)	
Wealt Homanily income (dollars)	34,400	+/-8,167	(X)	(X)	
Median earnings for workers (dollars)	35,283	+/-7,625	(X)	(X	
Median earnings for male full-time, year-round workers dollars)	62,391	+/-10,478	(X)	(X	
Median earnings for female full-time, year-round vorkers (dollars)	41,042	+/-3,108	(X)	(X)	
HEALTH INSURANCE COVERAGE					
Civilian noninstitutionalized population	2,908	+/-16	2,908	(X)	
With health insurance coverage	2,741	+/-85	94.3%	+/-2.9	
With private health insurance	2,414	+/-194	83.0%	+/-6.7	
With public coverage	792	+/-235	27.2%	+/-8.1	
No health insurance coverage	167	+/-83	5.7%	+/-2.9	
Civilian noninstitutionalized population under 18 years	645	+/-242	645	(X)	
No health insurance coverage				, ,	
No health insurance coverage	2	+/-9	0.3%	+/-1.4	
Civilian noninstitutionalized population 18 to 64 years	1,801	+/-167	1,801	(X)	
In labor force:	1,379	+/-161	1,379	(X	
Employed:	1,233	+/-168	1,233	(X)	
With health insurance coverage	1,160	+/-174	94.1%	+/-4.8	
With private health insurance	1,160	+/-174	94.1%	+/-4.8	
With public coverage	18	+/-29	1.5%	+/-2.3	
No health insurance coverage	73	+/-59	5.9%	+/-4.8	
Unemployed:	146	+/-72	146	(X	
With health insurance coverage	67	+/-45	45.9%	+/-28.2	
With private health insurance	36	+/-29	24.7%	+/-21.5	
With public coverage	40	+/-40	27.4%	+/-24.4	
No health insurance coverage	79	+/-61	54.1%	+/-28.2	
Not in labor force:	422	+/-174	422	(X	
With health insurance coverage	409	+/-174	96.9%	+/-4.2	
With private health insurance	316	+/-161	74.9%	+/-14.5	
	310	1/-101	14.370	7/-14.0	
With public coverage	232	+/-128	55.0%	+/-14.2	

Subject	Stephentown town, Rensselaer 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)	2.4%	+/-3.7
With related children under 18 years	(X)	(X)	5.7%	+/-8.6
With related children under 5 years only	(X)	(X)	47.5%	+/-48.2
Married couple families	(X)	(X)	0.0%	+/-4.9
With related children under 18 years	(X)	(X)	0.0%	+/-12.5
With related children under 5 years only	(X)	(X)	0.0%	+/-64.7
Families with female householder, no husband present	(X)	(X)	0.0%	+/-28.0
With related children under 18 years	(X)	(X)	0.0%	+/-38.3
With related children under 5 years only	(X)	(X)	-	**
All people	(X)	(X)	6.8%	+/-4.3
Under 18 years	(X)	(X)	3.6%	+/-5.7
Related children under 18 years	(X)	(X)	3.6%	+/-5.8
Related children under 5 years	(X)	(X)	19.8%	+/-28.5
Related children 5 to 17 years	(X)	(X)	0.0%	+/-6.0
18 years and over	(X)	(X)	7.7%	+/-4.5
18 to 64 years	(X)	(X)	8.5%	+/-5.1
65 years and over	(X)	(X)	4.8%	+/-5.9
People in families	(X)	(X)	1.7%	+/-2.6
Unrelated individuals 15 years and over	(X)	(X)	34.9%	+/-14.6

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.