



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	Waterford town, Saratoga County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
Population 16 years and over	6,841	+/-239	6,841	(X)
In labor force	4,729	+/-281	69.1%	+/-4.3
Civilian labor force	4,729	+/-281	69.1%	+/-4.3
Employed	4,462	+/-285	65.2%	+/-4.3
Unemployed	267	+/-98	3.9%	+/-1.4
Armed Forces	0	+/-17	0.0%	+/-0.5
Not in labor force	2,112	+/-323	30.9%	+/-4.3
Civilian labor force	4,729	+/-281	4,729	(X)
Percent Unemployed	(X)	(X)	5.6%	+/-2.0
<b>Females 16 years and over</b>				
Population 16 years and over	3,358	+/-196	3,358	(X)
In labor force	2,196	+/-221	65.4%	+/-5.5
Civilian labor force	2,196	+/-221	65.4%	+/-5.5
Employed	2,097	+/-217	62.4%	+/-5.3
<b>Own children under 6 years</b>				
Population	525	+/-131	525	(X)
All parents in family in labor force	428	+/-123	81.5%	+/-11.8
<b>Own children 6 to 17 years</b>				
Population	1,338	+/-202	1,338	(X)
All parents in family in labor force	1,156	+/-214	86.4%	+/-6.9
<b>COMMUTING TO WORK</b>				
Workers 16 years and over	4,426	+/-291	4,426	(X)
Car, truck, or van -- drove alone	3,773	+/-290	85.2%	+/-3.4
Car, truck, or van -- carpooled	331	+/-112	7.5%	+/-2.5
Public transportation (excluding taxicab)	54	+/-40	1.2%	+/-0.9
Walked	125	+/-88	2.8%	+/-2.0
Other means	7	+/-10	0.2%	+/-0.2
Worked at home	136	+/-68	3.1%	+/-1.5
Mean travel time to work (minutes)	22.9	+/-1.3	(X)	(X)
<b>OCCUPATION</b>				
Civilian employed population 16 years and over	4,462	+/-285	4,462	(X)

Subject	Waterford town, Saratoga County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Management, business, science, and arts occupations	1,550	+/-281	34.7%	+/-5.7
Service occupations	671	+/-227	15.0%	+/-5.0
Sales and office occupations	1,207	+/-222	27.1%	+/-4.7
Natural resources, construction, and maintenance occupations	575	+/-169	12.9%	+/-3.9
Production, transportation, and material moving occupations	459	+/-175	10.3%	+/-3.8
<b>INDUSTRY</b>				
Civilian employed population 16 years and over	4,462	+/-285	4,462	(X)
Agriculture, forestry, fishing and hunting, and mining	1	+/-2	0.0%	+/-0.1
Construction	437	+/-151	9.8%	+/-3.4
Manufacturing	325	+/-141	7.3%	+/-3.0
Wholesale trade	65	+/-59	1.5%	+/-1.3
Retail trade	350	+/-158	7.8%	+/-3.6
Transportation and warehousing, and utilities	283	+/-127	6.3%	+/-2.9
Information	18	+/-21	0.4%	+/-0.5
Finance and insurance, and real estate and rental and leasing	448	+/-143	10.0%	+/-3.2
Professional, scientific, and management, and administrative and waste management services	412	+/-145	9.2%	+/-3.2
Educational services, and health care and social assistance	1,123	+/-206	25.2%	+/-4.4
Arts, entertainment, and recreation, and accommodation and food services	336	+/-149	7.5%	+/-3.3
Other services, except public administration	142	+/-57	3.2%	+/-1.3
Public administration	522	+/-180	11.7%	+/-3.9
<b>CLASS OF WORKER</b>				
Civilian employed population 16 years and over	4,462	+/-285	4,462	(X)
Private wage and salary workers	3,263	+/-270	73.1%	+/-4.8
Government workers	990	+/-222	22.2%	+/-4.6
Self-employed in own not incorporated business workers	209	+/-86	4.7%	+/-1.9
Unpaid family workers	0	+/-17	0.0%	+/-0.7
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>				
Total households	3,528	+/-202	3,528	(X)
Less than \$10,000	99	+/-63	2.8%	+/-1.8
\$10,000 to \$14,999	101	+/-63	2.9%	+/-1.8
\$15,000 to \$24,999	289	+/-105	8.2%	+/-3.0
\$25,000 to \$34,999	393	+/-141	11.1%	+/-3.8
\$35,000 to \$49,999	461	+/-150	13.1%	+/-4.2
\$50,000 to \$74,999	916	+/-192	26.0%	+/-5.1
\$75,000 to \$99,999	544	+/-146	15.4%	+/-3.9
\$100,000 to \$149,999	467	+/-132	13.2%	+/-3.7
\$150,000 to \$199,999	153	+/-77	4.3%	+/-2.2
\$200,000 or more	105	+/-88	3.0%	+/-2.5
Median household income (dollars)	60,983	+/-4,190	(X)	(X)
Mean household income (dollars)	71,746	+/-7,141	(X)	(X)
With earnings	2,794	+/-201	79.2%	+/-4.2
Mean earnings (dollars)	72,683	+/-7,194	(X)	(X)
With Social Security	933	+/-160	26.4%	+/-4.2
Mean Social Security income (dollars)	17,456	+/-1,855	(X)	(X)
With retirement income	768	+/-169	21.8%	+/-4.3
Mean retirement income (dollars)	23,081	+/-4,829	(X)	(X)
With Supplemental Security Income	123	+/-99	3.5%	+/-2.8
Mean Supplemental Security Income (dollars)	6,267	+/-4,245	(X)	(X)
With cash public assistance income	24	+/-24	0.7%	+/-0.7

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	Estimate	Margin of Error	Percent	Percent Margin of Error
Mean cash public assistance income (dollars)	4,746	+/-5,829	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	221	+/-113	6.3%	+/-3.2
Families	2,197	+/-169	2,197	(X)
Less than \$10,000	30	+/-32	1.4%	+/-1.4
\$10,000 to \$14,999	28	+/-29	1.3%	+/-1.3
\$15,000 to \$24,999	44	+/-36	2.0%	+/-1.6
\$25,000 to \$34,999	133	+/-77	6.1%	+/-3.4
\$35,000 to \$49,999	288	+/-130	13.1%	+/-5.7
\$50,000 to \$74,999	586	+/-152	26.7%	+/-6.6
\$75,000 to \$99,999	423	+/-115	19.3%	+/-5.0
\$100,000 to \$149,999	439	+/-133	20.0%	+/-5.9
\$150,000 to \$199,999	153	+/-77	7.0%	+/-3.5
\$200,000 or more	73	+/-74	3.3%	+/-3.3
Median family income (dollars)	74,523	+/-11,064	(X)	(X)
Mean family income (dollars)	86,450	+/-9,309	(X)	(X)
Per capita income (dollars)	30,712	+/-3,051	(X)	(X)
Nonfamily households	1,331	+/-202	1,331	(X)
Median nonfamily income (dollars)	36,576	+/-11,007	(X)	(X)
Mean nonfamily income (dollars)	46,674	+/-8,471	(X)	(X)
Median earnings for workers (dollars)	39,750	+/-5,468	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	57,103	+/-6,441	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	44,172	+/-2,309	(X)	(X)
<b>HEALTH INSURANCE COVERAGE</b>				
Civilian noninstitutionalized population	8,433	+/-20	8,433	(X)
With health insurance coverage	7,947	+/-231	94.2%	+/-2.7
With private health insurance	7,166	+/-407	85.0%	+/-4.8
With public coverage	1,961	+/-339	23.3%	+/-4.0
No health insurance coverage	486	+/-228	5.8%	+/-2.7
Civilian noninstitutionalized population under 18 years	1,869	+/-211	1,869	(X)
No health insurance coverage	42	+/-66	2.2%	+/-3.4
Civilian noninstitutionalized population 18 to 64 years	5,419	+/-273	5,419	(X)
In labor force:	4,515	+/-287	4,515	(X)
Employed:	4,273	+/-287	4,273	(X)
With health insurance coverage	3,880	+/-321	90.8%	+/-4.1
With private health insurance	3,741	+/-316	87.5%	+/-4.2
With public coverage	257	+/-124	6.0%	+/-2.8
No health insurance coverage	393	+/-175	9.2%	+/-4.1
Unemployed:	242	+/-94	242	(X)
With health insurance coverage	216	+/-92	89.3%	+/-9.4
With private health insurance	194	+/-89	80.2%	+/-13.7
With public coverage	29	+/-27	12.0%	+/-11.3
No health insurance coverage	26	+/-22	10.7%	+/-9.4
Not in labor force:	904	+/-296	904	(X)
With health insurance coverage	879	+/-298	97.2%	+/-2.4
With private health insurance	720	+/-293	79.6%	+/-12.2
With public coverage	266	+/-125	29.4%	+/-14.7
No health insurance coverage	25	+/-19	2.8%	+/-2.4

Subject	Waterford town, Saratoga 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)	3.4%	+/-2.2
With related children under 18 years	(X)	(X)	5.8%	+/-4.2
With related children under 5 years only	(X)	(X)	20.6%	+/-20.1
Married couple families	(X)	(X)	0.8%	+/-1.1
With related children under 18 years	(X)	(X)	1.2%	+/-2.3
With related children under 5 years only	(X)	(X)	0.0%	+/-32.7
Families with female householder, no husband present	(X)	(X)	16.0%	+/-12.3
With related children under 18 years	(X)	(X)	18.1%	+/-14.1
With related children under 5 years only	(X)	(X)	41.6%	+/-38.7
All people	(X)	(X)	7.8%	+/-4.1
Under 18 years	(X)	(X)	4.9%	+/-3.4
Related children under 18 years	(X)	(X)	4.9%	+/-3.4
Related children under 5 years	(X)	(X)	11.0%	+/-10.1
Related children 5 to 17 years	(X)	(X)	2.9%	+/-2.3
18 years and over	(X)	(X)	8.6%	+/-5.0
18 to 64 years	(X)	(X)	9.0%	+/-6.0
65 years and over	(X)	(X)	6.9%	+/-3.6
People in families	(X)	(X)	3.5%	+/-2.2
Unrelated individuals 15 years and over	(X)	(X)	22.9%	+/-15.2

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.