



ARIZON
NEW MEXICO

OKLAHOMA

ARKANSAS

TENNESSEE

NORTH CAROLINA

SOUTH CAROLINA

DP03

SELECTED ECONOMIC CHARACTERISTICS

2010-2014 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
EMPLOYMENT STATUS				
Population 16 years and over	7,040	+/-181	7,040	(X)
In labor force	4,914	+/-297	69.8%	+/-4.0
Civilian labor force	4,914	+/-297	69.8%	+/-4.0
Employed	4,633	+/-273	65.8%	+/-3.6
Unemployed	281	+/-111	4.0%	+/-1.6
Armed Forces	0	+/-16	0.0%	+/-0.4
Not in labor force	2,126	+/-291	30.2%	+/-4.0
Civilian labor force	4,914	+/-297	4,914	(X)
Percent Unemployed	(X)	(X)	5.7%	+/-2.1
Females 16 years and over				
In labor force	3,489	+/-290	3,489	(X)
Civilian labor force	2,292	+/-260	65.7%	+/-5.9
Employed	2,203	+/-257	63.1%	+/-5.7
Own children under 6 years				
All parents in family in labor force	519	+/-139	519	(X)
All parents in family in labor force	378	+/-143	72.8%	+/-18.4
Own children 6 to 17 years				
All parents in family in labor force	990	+/-178	990	(X)
All parents in family in labor force	690	+/-203	69.7%	+/-12.8

Subject	Waterford town, Saratoga County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
COMMUTING TO WORK				
Workers 16 years and over	4,608	+/-273	4,608	(X)
Car, truck, or van -- drove alone	3,729	+/-352	80.9%	+/-4.7
Car, truck, or van -- carpooled	425	+/-155	9.2%	+/-3.5
Public transportation (excluding taxicab)	51	+/-39	1.1%	+/-0.8
Walked	89	+/-54	1.9%	+/-1.2
Other means	20	+/-26	0.4%	+/-0.6
Worked at home	294	+/-148	6.4%	+/-3.3
Mean travel time to work (minutes)	22.6	+/-1.3	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	4,633	+/-273	4,633	(X)
Management, business, science, and arts occupations	1,480	+/-276	31.9%	+/-5.8
Service occupations	783	+/-220	16.9%	+/-4.6
Sales and office occupations	1,325	+/-248	28.6%	+/-4.9
Natural resources, construction, and maintenance occupations	532	+/-160	11.5%	+/-3.4
Production, transportation, and material moving occupations	513	+/-166	11.1%	+/-3.6
INDUSTRY				
Civilian employed population 16 years and over	4,633	+/-273	4,633	(X)
Agriculture, forestry, fishing and hunting, and mining	1	+/-2	0.0%	+/-0.1
Construction	435	+/-147	9.4%	+/-3.2
Manufacturing	304	+/-121	6.6%	+/-2.5
Wholesale trade	131	+/-60	2.8%	+/-1.3
Retail trade	411	+/-152	8.9%	+/-3.4
Transportation and warehousing, and utilities	272	+/-145	5.9%	+/-3.1
Information	123	+/-101	2.7%	+/-2.1
Finance and insurance, and real estate and rental and leasing	294	+/-116	6.3%	+/-2.5
Professional, scientific, and management, and administrative and waste management services	497	+/-178	10.7%	+/-3.8
Educational services, and health care and social assistance	1,188	+/-241	25.6%	+/-4.6
Arts, entertainment, and recreation, and accommodation and food services	369	+/-150	8.0%	+/-3.2
Other services, except public administration	199	+/-83	4.3%	+/-1.7
Public administration	409	+/-172	8.8%	+/-3.6
CLASS OF WORKER				
Civilian employed population 16 years and over	4,633	+/-273	4,633	(X)
Private wage and salary workers	3,374	+/-281	72.8%	+/-4.3
Government workers	979	+/-228	21.1%	+/-4.6
Self-employed in own not incorporated business workers	280	+/-141	6.0%	+/-3.1
Unpaid family workers	0	+/-16	0.0%	+/-0.6

Subject	Waterford town, Saratoga County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED DOLLARS)				
Total households	3,737	+/-240	3,737	(X)
Less than \$10,000	205	+/-107	5.5%	+/-2.8
\$10,000 to \$14,999	69	+/-61	1.8%	+/-1.7
\$15,000 to \$24,999	456	+/-175	12.2%	+/-4.5
\$25,000 to \$34,999	344	+/-156	9.2%	+/-4.0
\$35,000 to \$49,999	427	+/-122	11.4%	+/-3.1
\$50,000 to \$74,999	941	+/-201	25.2%	+/-5.5
\$75,000 to \$99,999	610	+/-161	16.3%	+/-4.2
\$100,000 to \$149,999	499	+/-118	13.4%	+/-3.4
\$150,000 to \$199,999	93	+/-51	2.5%	+/-1.4
\$200,000 or more	93	+/-55	2.5%	+/-1.5
Median household income (dollars)	60,066	+/-3,577	(X)	(X)
Mean household income (dollars)	65,747	+/-4,413	(X)	(X)
With earnings	2,989	+/-199	80.0%	+/-3.7
Mean earnings (dollars)	65,349	+/-5,003	(X)	(X)
With Social Security	950	+/-167	25.4%	+/-4.2
Mean Social Security income (dollars)	18,021	+/-1,856	(X)	(X)
With retirement income	821	+/-160	22.0%	+/-3.9
Mean retirement income (dollars)	19,988	+/-4,600	(X)	(X)
With Supplemental Security Income	348	+/-170	9.3%	+/-4.4
Mean Supplemental Security Income (dollars)	8,815	+/-2,437	(X)	(X)
With cash public assistance income	27	+/-27	0.7%	+/-0.7
Mean cash public assistance income (dollars)	12,111	+/-5,473	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	298	+/-120	8.0%	+/-3.1
Families	2,126	+/-192	2,126	(X)
Less than \$10,000	128	+/-94	6.0%	+/-4.3
\$10,000 to \$14,999	4	+/-6	0.2%	+/-0.3
\$15,000 to \$24,999	68	+/-45	3.2%	+/-2.1
\$25,000 to \$34,999	111	+/-59	5.2%	+/-2.8
\$35,000 to \$49,999	173	+/-65	8.1%	+/-3.1
\$50,000 to \$74,999	561	+/-159	26.4%	+/-6.7
\$75,000 to \$99,999	470	+/-150	22.1%	+/-6.6
\$100,000 to \$149,999	460	+/-117	21.6%	+/-5.8
\$150,000 to \$199,999	88	+/-51	4.1%	+/-2.4
\$200,000 or more	63	+/-48	3.0%	+/-2.3
Median family income (dollars)	75,381	+/-8,098	(X)	(X)
Mean family income (dollars)	79,511	+/-6,782	(X)	(X)
Per capita income (dollars)	29,730	+/-2,141	(X)	(X)

Subject	Waterford town, Saratoga County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Nonfamily households	1,611	+/-274	1,611	(X)
Median nonfamily income (dollars)	36,341	+/-9,416	(X)	(X)
Mean nonfamily income (dollars)	44,281	+/-6,385	(X)	(X)
Median earnings for workers (dollars)	35,625	+/-4,398	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	51,928	+/-7,696	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	44,487	+/-2,418	(X)	(X)
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	8,415	+/-27	8,415	(X)
With health insurance coverage	7,973	+/-155	94.7%	+/-1.8
With private health insurance	7,020	+/-324	83.4%	+/-3.9
With public coverage	2,266	+/-417	26.9%	+/-4.9
No health insurance coverage	442	+/-156	5.3%	+/-1.8
Civilian noninstitutionalized population under 18 years	1,516	+/-173	1,516	(X)
No health insurance coverage	41	+/-48	2.7%	+/-3.3
Civilian noninstitutionalized population 18 to 64 years	5,814	+/-221	5,814	(X)
In labor force:	4,708	+/-304	4,708	(X)
Employed:	4,450	+/-273	4,450	(X)
With health insurance coverage	4,119	+/-293	92.6%	+/-3.5
With private health insurance	4,021	+/-290	90.4%	+/-3.8
With public coverage	315	+/-159	7.1%	+/-3.5
No health insurance coverage	331	+/-155	7.4%	+/-3.5
Unemployed:	258	+/-112	258	(X)
With health insurance coverage	211	+/-103	81.8%	+/-16.1
With private health insurance	166	+/-95	64.3%	+/-20.2
With public coverage	51	+/-39	19.8%	+/-14.4
No health insurance coverage	47	+/-44	18.2%	+/-16.1
Not in labor force:	1,106	+/-284	1,106	(X)
With health insurance coverage	1,084	+/-283	98.0%	+/-1.8
With private health insurance	770	+/-265	69.6%	+/-13.0
With public coverage	468	+/-167	42.3%	+/-16.6
No health insurance coverage	22	+/-19	2.0%	+/-1.8
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	6.9%	+/-4.5
With related children under 18 years	(X)	(X)	14.3%	+/-10.1
With related children under 5 years only	(X)	(X)	9.6%	+/-14.6
Married couple families	(X)	(X)	0.4%	+/-0.5
With related children under 18 years	(X)	(X)	0.0%	+/-5.3
With related children under 5 years only	(X)	(X)	0.0%	+/-29.2

Subject	Waterford town, Saratoga County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Families with female householder, no husband present	(X)	(X)	35.6%	+/-21.0
With related children under 18 years	(X)	(X)	45.7%	+/-25.9
With related children under 5 years only	(X)	(X)	23.1%	+/-34.9
All people	(X)	(X)	10.4%	+/-4.8
Under 18 years	(X)	(X)	15.8%	+/-12.2
Related children under 18 years	(X)	(X)	15.8%	+/-12.2
Related children under 5 years	(X)	(X)	23.0%	+/-19.6
Related children 5 to 17 years	(X)	(X)	12.7%	+/-9.6
18 years and over	(X)	(X)	9.3%	+/-4.9
18 to 64 years	(X)	(X)	9.8%	+/-5.8
65 years and over	(X)	(X)	6.3%	+/-4.2
People in families	(X)	(X)	7.0%	+/-4.8
Unrelated individuals 15 years and over	(X)	(X)	20.1%	+/-13.5

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.

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 2010.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2010-2014 tables, industry data in the multiyear files (2010-2014) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Logical coverage edits applying a rules-based assignment of Medicaid, Medicare and military health coverage were added as of 2009 -- please see http://www.census.gov/hhes/www/hlthins/publications/coverage_edits_final.pdf for more details. The corresponding 2008 data table in American FactFinder does not incorporate these edits and is therefore not comparable to this table in 2009, 2010, 2011, or 2012. Select geographies of 2008 data comparable to the 2009, 2010, 2011, and 2012 tables are accessible at <http://www.census.gov/hhes/www/hlthins/data/acs/2008/re-run.html>.

The health insurance coverage category names were modified in 2010. See ACS Health Insurance Definitions for a list of the insurance type definitions.

While the 2010-2014 American Community Survey (ACS) data generally reflect the February 2013 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 2010 data. 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.