



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	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
Population 16 years and over	2,749	+/-116	2,749	(X)
In labor force	1,787	+/-170	65.0%	+/-5.3
Civilian labor force	1,787	+/-170	65.0%	+/-5.3
Employed	1,649	+/-146	60.0%	+/-4.6
Unemployed	138	+/-76	5.0%	+/-2.7
Armed Forces	0	+/-11	0.0%	+/-1.1
Not in labor force	962	+/-147	35.0%	+/-5.3
Civilian labor force	1,787	+/-170	1,787	(X)
Percent Unemployed	(X)	(X)	7.7%	+/-3.9
Females 16 years and over	1,410	+/-89	1,410	(X)
In labor force	868	+/-131	61.6%	+/-7.9
Civilian labor force	868	+/-131	61.6%	+/-7.9
Employed	771	+/-124	54.7%	+/-8.0
Own children under 6 years	253	+/-108	253	(X)
All parents in family in labor force	164	+/-97	64.8%	+/-24.8
Own children 6 to 17 years	445	+/-95	445	(X)
All parents in family in labor force	364	+/-110	81.8%	+/-14.5

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>COMMUTING TO WORK</b>				
Workers 16 years and over	1,641	+/-148	1,641	(X)
Car, truck, or van -- drove alone	1,266	+/-167	77.1%	+/-10.3
Car, truck, or van -- carpooled	246	+/-167	15.0%	+/-9.8
Public transportation (excluding taxicab)	10	+/-16	0.6%	+/-1.0
Walked	62	+/-67	3.8%	+/-3.9
Other means	17	+/-25	1.0%	+/-1.5
Worked at home	40	+/-35	2.4%	+/-2.1
Mean travel time to work (minutes)	30.9	+/-2.4	(X)	(X)
<b>OCCUPATION</b>				
Civilian employed population 16 years and over	1,649	+/-146	1,649	(X)
Management, business, science, and arts occupations	716	+/-174	43.4%	+/-8.9
Service occupations	204	+/-82	12.4%	+/-4.8
Sales and office occupations	369	+/-104	22.4%	+/-6.0
Natural resources, construction, and maintenance occupations	195	+/-88	11.8%	+/-5.6
Production, transportation, and material moving occupations	165	+/-86	10.0%	+/-5.3
<b>INDUSTRY</b>				
Civilian employed population 16 years and over	1,649	+/-146	1,649	(X)
Agriculture, forestry, fishing and hunting, and mining	45	+/-39	2.7%	+/-2.3
Construction	193	+/-92	11.7%	+/-5.6
Manufacturing	114	+/-56	6.9%	+/-3.4
Wholesale trade	59	+/-42	3.6%	+/-2.6
Retail trade	84	+/-49	5.1%	+/-3.0
Transportation and warehousing, and utilities	143	+/-66	8.7%	+/-4.1
Information	55	+/-56	3.3%	+/-3.4
Finance and insurance, and real estate and rental and leasing	75	+/-50	4.5%	+/-3.0
Professional, scientific, and management, and administrative and waste management services	144	+/-81	8.7%	+/-4.7
Educational services, and health care and social assistance	383	+/-137	23.2%	+/-7.7
Arts, entertainment, and recreation, and accommodation and food services	59	+/-50	3.6%	+/-2.9
Other services, except public administration	78	+/-43	4.7%	+/-2.5
Public administration	217	+/-101	13.2%	+/-5.9
<b>CLASS OF WORKER</b>				
Civilian employed population 16 years and over	1,649	+/-146	1,649	(X)
Private wage and salary workers	1,124	+/-137	68.2%	+/-7.5
Government workers	393	+/-114	23.8%	+/-6.1
Self-employed in own not incorporated business workers	132	+/-74	8.0%	+/-4.3
Unpaid family workers	0	+/-11	0.0%	+/-1.8

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED DOLLARS)</b>				
Total households	1,369	+/-74	1,369	(X)
Less than \$10,000	26	+/-27	1.9%	+/-2.0
\$10,000 to \$14,999	27	+/-33	2.0%	+/-2.4
\$15,000 to \$24,999	125	+/-76	9.1%	+/-5.5
\$25,000 to \$34,999	91	+/-65	6.6%	+/-4.7
\$35,000 to \$49,999	163	+/-70	11.9%	+/-5.0
\$50,000 to \$74,999	286	+/-106	20.9%	+/-7.8
\$75,000 to \$99,999	191	+/-82	14.0%	+/-5.9
\$100,000 to \$149,999	310	+/-91	22.6%	+/-6.6
\$150,000 to \$199,999	104	+/-70	7.6%	+/-5.1
\$200,000 or more	46	+/-37	3.4%	+/-2.7
Median household income (dollars)	69,728	+/-12,075	(X)	(X)
Mean household income (dollars)	84,995	+/-11,221	(X)	(X)
With earnings	1,139	+/-87	83.2%	+/-5.6
Mean earnings (dollars)	79,906	+/-11,131	(X)	(X)
With Social Security	433	+/-105	31.6%	+/-7.1
Mean Social Security income (dollars)	21,165	+/-2,773	(X)	(X)
With retirement income	342	+/-106	25.0%	+/-7.3
Mean retirement income (dollars)	24,658	+/-4,739	(X)	(X)
With Supplemental Security Income	69	+/-58	5.0%	+/-4.2
Mean Supplemental Security Income (dollars)	14,296	+/-3,989	(X)	(X)
With cash public assistance income	54	+/-42	3.9%	+/-3.1
Mean cash public assistance income (dollars)	2,491	+/-1,558	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	45	+/-36	3.3%	+/-2.6
Families	1,014	+/-80	1,014	(X)
Less than \$10,000	0	+/-11	0.0%	+/-2.9
\$10,000 to \$14,999	0	+/-11	0.0%	+/-2.9
\$15,000 to \$24,999	62	+/-49	6.1%	+/-4.9
\$25,000 to \$34,999	37	+/-33	3.6%	+/-3.2
\$35,000 to \$49,999	107	+/-63	10.6%	+/-6.1
\$50,000 to \$74,999	232	+/-96	22.9%	+/-9.0
\$75,000 to \$99,999	193	+/-79	19.0%	+/-7.7
\$100,000 to \$149,999	233	+/-85	23.0%	+/-8.1
\$150,000 to \$199,999	104	+/-70	10.3%	+/-6.9
\$200,000 or more	46	+/-37	4.5%	+/-3.7
Median family income (dollars)	79,044	+/-7,812	(X)	(X)
Mean family income (dollars)	96,833	+/-15,466	(X)	(X)
Per capita income (dollars)	35,257	+/-5,276	(X)	(X)

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Nonfamily households	355	+/-105	355	(X)
Median nonfamily income (dollars)	31,563	+/-25,455	(X)	(X)
Mean nonfamily income (dollars)	47,417	+/-16,491	(X)	(X)
Median earnings for workers (dollars)	45,820	+/-12,992	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	57,024	+/-12,257	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	61,172	+/-8,016	(X)	(X)
<b>HEALTH INSURANCE COVERAGE</b>				
Civilian noninstitutionalized population	3,378	+/-14	3,378	(X)
With health insurance coverage	3,332	+/-35	98.6%	+/-1.0
With private health insurance	2,840	+/-188	84.1%	+/-5.5
With public coverage	1,003	+/-194	29.7%	+/-5.8
No health insurance coverage	46	+/-34	1.4%	+/-1.0
Civilian noninstitutionalized population under 18 years	709	+/-98	709	(X)
No health insurance coverage	0	+/-11	0.0%	+/-4.1
Civilian noninstitutionalized population 18 to 64 years	2,071	+/-117	2,071	(X)
In labor force:	1,618	+/-148	1,618	(X)
Employed:	1,500	+/-133	1,500	(X)
With health insurance coverage	1,478	+/-142	98.5%	+/-1.6
With private health insurance	1,347	+/-163	89.8%	+/-6.6
With public coverage	163	+/-103	10.9%	+/-6.8
No health insurance coverage	22	+/-24	1.5%	+/-1.6
Unemployed:	118	+/-70	118	(X)
With health insurance coverage	96	+/-64	81.4%	+/-19.7
With private health insurance	74	+/-62	62.7%	+/-29.1
With public coverage	34	+/-31	28.8%	+/-27.1
No health insurance coverage	22	+/-25	18.6%	+/-19.7
Not in labor force:	453	+/-116	453	(X)
With health insurance coverage	451	+/-116	99.6%	+/-1.2
With private health insurance	380	+/-109	83.9%	+/-13.0
With public coverage	103	+/-66	22.7%	+/-13.8
No health insurance coverage	2	+/-5	0.4%	+/-1.2
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
All families	(X)	(X)	5.1%	+/-4.5
With related children under 18 years	(X)	(X)	13.4%	+/-11.4
With related children under 5 years only	(X)	(X)	0.0%	+/-43.5
Married couple families	(X)	(X)	6.1%	+/-5.3
With related children under 18 years	(X)	(X)	15.8%	+/-13.2
With related children under 5 years only	(X)	(X)	0.0%	+/-43.5

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Families with female householder, no husband present	(X)	(X)	0.0%	+/-21.3
With related children under 18 years	(X)	(X)	0.0%	+/-46.8
With related children under 5 years only	(X)	(X)	-	**
All people	(X)	(X)	8.9%	+/-5.8
Under 18 years	(X)	(X)	16.1%	+/-12.7
Related children under 18 years	(X)	(X)	16.1%	+/-12.7
Related children under 5 years	(X)	(X)	29.9%	+/-23.0
Related children 5 to 17 years	(X)	(X)	10.1%	+/-8.9
18 years and over	(X)	(X)	7.0%	+/-4.2
18 to 64 years	(X)	(X)	7.3%	+/-4.3
65 years and over	(X)	(X)	6.0%	+/-7.7
People in families	(X)	(X)	7.5%	+/-6.2
Unrelated individuals 15 years and over	(X)	(X)	16.7%	+/-10.3

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](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.