



DP03

SELECTED ECONOMIC CHARACTERISTICS

2012-2016 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.

Tell us what you think. Provide feedback to help make American Community Survey data more useful for you.

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	2,830	+/-151	2,830	(X)
In labor force	1,709	+/-157	60.4%	+/-4.7
Civilian labor force	1,709	+/-157	60.4%	+/-4.7
Employed	1,635	+/-143	57.8%	+/-4.4
Unemployed	74	+/-49	2.6%	+/-1.7
Armed Forces	0	+/-11	0.0%	+/-1.1
Not in labor force	1,121	+/-148	39.6%	+/-4.7
Civilian labor force	1,709	+/-157	1,709	(X)
Unemployment Rate	(X)	(X)	4.3%	+/-2.7
Females 16 years and over				
Population 16 years and over	1,412	+/-127	1,412	(X)
In labor force	864	+/-132	61.2%	+/-6.4
Civilian labor force	864	+/-132	61.2%	+/-6.4
Employed	816	+/-125	57.8%	+/-6.5
Own children of the householder under 6 years				
Population 16 years and over	171	+/-96	171	(X)
All parents in family in labor force	91	+/-77	53.2%	+/-34.9
Own children of the householder 6 to 17 years				
Population 16 years and over	433	+/-98	433	(X)
All parents in family in labor force	338	+/-96	78.1%	+/-12.4
COMMUTING TO WORK				
Workers 16 years and over	1,624	+/-146	1,624	(X)
Car, truck, or van -- drove alone	1,295	+/-193	79.7%	+/-9.4
Car, truck, or van -- carpooled	241	+/-145	14.8%	+/-8.8
Public transportation (excluding taxicab)	11	+/-18	0.7%	+/-1.1
Walked	42	+/-45	2.6%	+/-2.8
Other means	10	+/-16	0.6%	+/-1.0
Worked at home	25	+/-23	1.5%	+/-1.4

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	Estimate	Margin of Error	Percent	Percent Margin of Error
Mean travel time to work (minutes)	32.4	+/-2.5	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	1,635	+/-143	1,635	(X)
Management, business, science, and arts occupations	730	+/-151	44.6%	+/-8.5
Service occupations	193	+/-81	11.8%	+/-5.0
Sales and office occupations	317	+/-99	19.4%	+/-5.6
Natural resources, construction, and maintenance occupations	226	+/-94	13.8%	+/-5.5
Production, transportation, and material moving occupations	169	+/-67	10.3%	+/-4.0
INDUSTRY				
Civilian employed population 16 years and over	1,635	+/-143	1,635	(X)
Agriculture, forestry, fishing and hunting, and mining	12	+/-21	0.7%	+/-1.3
Construction	155	+/-73	9.5%	+/-4.1
Manufacturing	140	+/-56	8.6%	+/-3.6
Wholesale trade	11	+/-17	0.7%	+/-1.0
Retail trade	110	+/-58	6.7%	+/-3.5
Transportation and warehousing, and utilities	183	+/-93	11.2%	+/-5.4
Information	44	+/-42	2.7%	+/-2.6
Finance and insurance, and real estate and rental and leasing	75	+/-45	4.6%	+/-2.7
Professional, scientific, and management, and administrative and waste management services	114	+/-60	7.0%	+/-3.6
Educational services, and health care and social assistance	462	+/-130	28.3%	+/-7.7
Arts, entertainment, and recreation, and accommodation and food services	85	+/-59	5.2%	+/-3.5
Other services, except public administration	76	+/-42	4.6%	+/-2.6
Public administration	168	+/-72	10.3%	+/-4.4
CLASS OF WORKER				
Civilian employed population 16 years and over	1,635	+/-143	1,635	(X)
Private wage and salary workers	1,198	+/-145	73.3%	+/-6.0
Government workers	371	+/-102	22.7%	+/-5.8
Self-employed in own not incorporated business workers	66	+/-45	4.0%	+/-2.8
Unpaid family workers	0	+/-11	0.0%	+/-1.8
INCOME AND BENEFITS (IN 2016 INFLATION-ADJUSTED DOLLARS)				
Total households	1,351	+/-100	1,351	(X)
Less than \$10,000	9	+/-15	0.7%	+/-1.1
\$10,000 to \$14,999	56	+/-56	4.1%	+/-4.1
\$15,000 to \$24,999	97	+/-67	7.2%	+/-4.8
\$25,000 to \$34,999	76	+/-47	5.6%	+/-3.5
\$35,000 to \$49,999	134	+/-59	9.9%	+/-4.1
\$50,000 to \$74,999	205	+/-87	15.2%	+/-6.4
\$75,000 to \$99,999	228	+/-84	16.9%	+/-6.0
\$100,000 to \$149,999	334	+/-88	24.7%	+/-6.6
\$150,000 to \$199,999	135	+/-64	10.0%	+/-4.7
\$200,000 or more	77	+/-41	5.7%	+/-3.0
Median household income (dollars)	79,792	+/-5,296	(X)	(X)
Mean household income (dollars)	98,248	+/-12,506	(X)	(X)
With earnings				
Mean earnings (dollars)	102,033	+/-12,854	(X)	(X)
With Social Security				
Mean Social Security income (dollars)	20,246	+/-2,544	(X)	(X)
With retirement income				
Mean retirement income (dollars)	26,157	+/-5,981	(X)	(X)

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With Supplemental Security Income	24	+/-23	1.8%	+/-1.7
Mean Supplemental Security Income (dollars)	12,654	+/-3,585	(X)	(X)
With cash public assistance income	38	+/-35	2.8%	+/-2.6
Mean cash public assistance income (dollars)	3,863	+/-1,126	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	57	+/-40	4.2%	+/-3.1
Families	985	+/-78	985	(X)
Less than \$10,000	0	+/-11	0.0%	+/-3.0
\$10,000 to \$14,999	11	+/-17	1.1%	+/-1.7
\$15,000 to \$24,999	37	+/-34	3.8%	+/-3.5
\$25,000 to \$34,999	49	+/-41	5.0%	+/-4.1
\$35,000 to \$49,999	94	+/-53	9.5%	+/-5.1
\$50,000 to \$74,999	143	+/-73	14.5%	+/-7.3
\$75,000 to \$99,999	186	+/-71	18.9%	+/-7.1
\$100,000 to \$149,999	262	+/-81	26.6%	+/-7.9
\$150,000 to \$199,999	135	+/-64	13.7%	+/-6.4
\$200,000 or more	68	+/-40	6.9%	+/-4.0
Median family income (dollars)	97,782	+/-21,671	(X)	(X)
Mean family income (dollars)	112,454	+/-15,120	(X)	(X)
Per capita income (dollars)	40,403	+/-5,441	(X)	(X)
Nonfamily households	366	+/-119	366	(X)
Median nonfamily income (dollars)	48,929	+/-20,761	(X)	(X)
Mean nonfamily income (dollars)	58,604	+/-17,683	(X)	(X)
Median earnings for workers (dollars)	50,489	+/-8,297	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	67,045	+/-13,612	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	59,274	+/-9,817	(X)	(X)
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	3,382	+/-15	3,382	(X)
With health insurance coverage	3,341	+/-37	98.8%	+/-1.0
With private health insurance	3,019	+/-126	89.3%	+/-3.7
With public coverage	941	+/-152	27.8%	+/-4.5
No health insurance coverage	41	+/-35	1.2%	+/-1.0
Civilian noninstitutionalized population under 18 years	615	+/-148	615	(X)
No health insurance coverage	0	+/-11	0.0%	+/-4.8
Civilian noninstitutionalized population 18 to 64 years	2,118	+/-131	2,118	(X)
In labor force:	1,637	+/-154	1,637	(X)
Employed:	1,563	+/-140	1,563	(X)
With health insurance coverage	1,558	+/-140	99.7%	+/-0.5
With private health insurance	1,513	+/-136	96.8%	+/-2.3
With public coverage	83	+/-47	5.3%	+/-2.9
No health insurance coverage	5	+/-8	0.3%	+/-0.5
Unemployed:	74	+/-49	74	(X)
With health insurance coverage	40	+/-32	54.1%	+/-30.8
With private health insurance	21	+/-24	28.4%	+/-29.8
With public coverage	19	+/-25	25.7%	+/-28.6
No health insurance coverage	34	+/-35	45.9%	+/-30.8
Not in labor force:	481	+/-106	481	(X)
With health insurance coverage	479	+/-105	99.6%	+/-1.0
With private health insurance	388	+/-96	80.7%	+/-11.5

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
With public coverage	141	+/-72	29.3%	+/-13.7
No health insurance coverage	2	+/-5	0.4%	+/-1.0
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	3.7%	+/-3.6
With related children of the householder under 18 years	(X)	(X)	7.0%	+/-8.8
With related children of the householder under 5 years only	(X)	(X)	0.0%	+/-39.1
Married couple families	(X)	(X)	3.0%	+/-3.7
With related children of the householder under 18 years	(X)	(X)	8.3%	+/-10.4
With related children of the householder under 5 years only	(X)	(X)	0.0%	+/-39.1
Families with female householder, no husband present	(X)	(X)	9.6%	+/-15.3
With related children of the householder under 18 years	(X)	(X)	0.0%	+/-52.0
With related children of the householder under 5 years only	(X)	(X)	-	**
All people	(X)	(X)	5.8%	+/-4.1
Under 18 years	(X)	(X)	7.5%	+/-10.0
Related children of the householder under 18 years	(X)	(X)	7.5%	+/-10.0
Related children of the householder under 5 years	(X)	(X)	11.8%	+/-19.3
Related children of the householder 5 to 17 years	(X)	(X)	5.9%	+/-7.4
18 years and over	(X)	(X)	5.4%	+/-3.2
18 to 64 years	(X)	(X)	6.1%	+/-4.0
65 years and over	(X)	(X)	3.1%	+/-4.3
People in families	(X)	(X)	4.4%	+/-4.6
Unrelated individuals 15 years and over	(X)	(X)	13.6%	+/-8.5

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.

Employment and unemployment estimates may vary from the official labor force data released by the Bureau of Labor Statistics because of differences in survey design and data collection. For guidance on differences in employment and unemployment estimates from different sources go to Labor Force Guidance.

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 2012-2016 tables, industry data in the multiyear files (2012-2016) 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 <https://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 https://www.census.gov/library/working-papers/2010/demo/coverage_edits_final.html for more details. The 2008 data table in American FactFinder does not incorporate these edits. Therefore, the estimates that appear in these tables are not comparable to the estimates in the 2009 and later tables. Select geographies of 2008 data comparable to the 2009 and later tables are available at <https://www.census.gov/data/time-series/acs/1-year-re-run-health-insurance.html>. The health insurance coverage category names were modified in 2010. See https://www.census.gov/topics/health/health-insurance/about/glossary.html#par_textimage_18 for a list of the insurance type definitions.

While the 2012-2016 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.

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

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 '-l' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+u' 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.