



DP03

SELECTED ECONOMIC CHARACTERISTICS

2011-2015 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
<b>EMPLOYMENT STATUS</b>				
Population 16 years and over	2,848	+/-140	2,848	(X)
In labor force	1,857	+/-137	65.2%	+/-3.8
Civilian labor force	1,857	+/-137	65.2%	+/-3.8
Employed	1,738	+/-123	61.0%	+/-4.0
Unemployed	119	+/-71	4.2%	+/-2.4
Armed Forces	0	+/-11	0.0%	+/-1.0
Not in labor force	991	+/-121	34.8%	+/-3.8
Civilian labor force	1,857	+/-137	1,857	(X)
Unemployment Rate	(X)	(X)	6.4%	+/-3.6
<b>Females 16 years and over</b>				
Population 16 years and over	1,408	+/-112	1,408	(X)
In labor force	888	+/-135	63.1%	+/-6.7
Civilian labor force	888	+/-135	63.1%	+/-6.7
Employed	790	+/-122	56.1%	+/-7.0
<b>Own children of the householder under 6 years</b>				
Population	190	+/-103	190	(X)
All parents in family in labor force	126	+/-91	66.3%	+/-28.8
<b>Own children of the householder 6 to 17 years</b>				
Population	420	+/-106	420	(X)
All parents in family in labor force	344	+/-118	81.9%	+/-14.8
<b>COMMUTING TO WORK</b>				
Workers 16 years and over	1,731	+/-125	1,731	(X)
Car, truck, or van -- drove alone	1,352	+/-171	78.1%	+/-9.2
Car, truck, or van -- carpooled	249	+/-149	14.4%	+/-8.4
Public transportation (excluding taxicab)	10	+/-17	0.6%	+/-1.0
Walked	60	+/-53	3.5%	+/-3.0
Other means	13	+/-20	0.8%	+/-1.2
Worked at home	47	+/-36	2.7%	+/-2.1

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Mean travel time to work (minutes)	32.0	+/-2.2	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	1,738	+/-123	1,738	(X)
Management, business, science, and arts occupations	778	+/-143	44.8%	+/-7.2
Service occupations	214	+/-98	12.3%	+/-5.5
Sales and office occupations	332	+/-86	19.1%	+/-4.8
Natural resources, construction, and maintenance occupations	205	+/-86	11.8%	+/-5.0
Production, transportation, and material moving occupations	209	+/-83	12.0%	+/-4.8
INDUSTRY				
Civilian employed population 16 years and over	1,738	+/-123	1,738	(X)
Agriculture, forestry, fishing and hunting, and mining	39	+/-35	2.2%	+/-2.0
Construction	189	+/-96	10.9%	+/-5.4
Manufacturing	148	+/-70	8.5%	+/-4.2
Wholesale trade	24	+/-22	1.4%	+/-1.3
Retail trade	105	+/-58	6.0%	+/-3.4
Transportation and warehousing, and utilities	188	+/-85	10.8%	+/-4.8
Information	43	+/-41	2.5%	+/-2.4
Finance and insurance, and real estate and rental and leasing	62	+/-43	3.6%	+/-2.4
Professional, scientific, and management, and administrative and waste management services	155	+/-74	8.9%	+/-4.2
Educational services, and health care and social assistance	414	+/-120	23.8%	+/-6.4
Arts, entertainment, and recreation, and accommodation and food services	88	+/-59	5.1%	+/-3.3
Other services, except public administration	80	+/-45	4.6%	+/-2.6
Public administration	203	+/-79	11.7%	+/-4.5
CLASS OF WORKER				
Civilian employed population 16 years and over	1,738	+/-123	1,738	(X)
Private wage and salary workers	1,229	+/-120	70.7%	+/-6.0
Government workers	413	+/-106	23.8%	+/-5.7
Self-employed in own not incorporated business workers	96	+/-58	5.5%	+/-3.3
Unpaid family workers	0	+/-11	0.0%	+/-1.7
INCOME AND BENEFITS (IN 2015 INFLATION-ADJUSTED DOLLARS)				
Total households	1,388	+/-102	1,388	(X)
Less than \$10,000	10	+/-15	0.7%	+/-1.1
\$10,000 to \$14,999	70	+/-63	5.0%	+/-4.5
\$15,000 to \$24,999	90	+/-66	6.5%	+/-4.7
\$25,000 to \$34,999	64	+/-46	4.6%	+/-3.3
\$35,000 to \$49,999	134	+/-59	9.7%	+/-4.1
\$50,000 to \$74,999	269	+/-104	19.4%	+/-7.0
\$75,000 to \$99,999	222	+/-82	16.0%	+/-6.1
\$100,000 to \$149,999	349	+/-94	25.1%	+/-6.8
\$150,000 to \$199,999	107	+/-64	7.7%	+/-4.6
\$200,000 or more	73	+/-38	5.3%	+/-2.8
Median household income (dollars)	78,375	+/-7,511	(X)	(X)
Mean household income (dollars)	92,312	+/-9,456	(X)	(X)
With earnings				
Mean earnings (dollars)	89,371	+/-9,451	(X)	(X)
With Social Security				
Mean Social Security income (dollars)	20,085	+/-2,628	(X)	(X)
With retirement income				
Mean retirement income (dollars)	24,066	+/-5,856	(X)	(X)

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
With Supplemental Security Income	29	+/-27	2.1%	+/-1.9
Mean Supplemental Security Income (dollars)	13,617	+/-2,885	(X)	(X)
With cash public assistance income	55	+/-40	4.0%	+/-2.9
Mean cash public assistance income (dollars)	2,318	+/-1,461	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	33	+/-29	2.4%	+/-2.1
<b>Families</b>	<b>1,001</b>	<b>+/-75</b>	<b>1,001</b>	<b>(X)</b>
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	28	+/-32	2.8%	+/-3.2
\$25,000 to \$34,999	48	+/-36	4.8%	+/-3.6
\$35,000 to \$49,999	67	+/-43	6.7%	+/-4.2
\$50,000 to \$74,999	229	+/-101	22.9%	+/-9.5
\$75,000 to \$99,999	191	+/-73	19.1%	+/-7.4
\$100,000 to \$149,999	267	+/-66	26.7%	+/-6.7
\$150,000 to \$199,999	107	+/-64	10.7%	+/-6.2
\$200,000 or more	64	+/-37	6.4%	+/-3.8
Median family income (dollars)	85,804	+/-21,792	(X)	(X)
Mean family income (dollars)	105,181	+/-12,012	(X)	(X)
<b>Per capita income (dollars)</b>	<b>38,851</b>	<b>+/-4,465</b>	<b>(X)</b>	<b>(X)</b>
<b>Nonfamily households</b>	<b>387</b>	<b>+/-119</b>	<b>387</b>	<b>(X)</b>
Median nonfamily income (dollars)	47,642	+/-18,535	(X)	(X)
Mean nonfamily income (dollars)	55,908	+/-16,569	(X)	(X)
Median earnings for workers (dollars)	48,350	+/-3,892	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	61,167	+/-7,335	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	60,968	+/-5,193	(X)	(X)
<b>HEALTH INSURANCE COVERAGE</b>				
Civilian noninstitutionalized population	3,390	+/-20	3,390	(X)
With health insurance coverage	3,336	+/-41	98.4%	+/-1.1
With private health insurance	3,057	+/-116	90.2%	+/-3.5
With public coverage	829	+/-147	24.5%	+/-4.3
No health insurance coverage	54	+/-38	1.6%	+/-1.1
Civilian noninstitutionalized population under 18 years	621	+/-132	621	(X)
No health insurance coverage	0	+/-11	0.0%	+/-4.7
Civilian noninstitutionalized population 18 to 64 years	2,134	+/-120	2,134	(X)
In labor force:	1,726	+/-127	1,726	(X)
Employed:	1,607	+/-110	1,607	(X)
With health insurance coverage	1,579	+/-116	98.3%	+/-1.7
With private health insurance	1,556	+/-116	96.8%	+/-2.3
With public coverage	50	+/-36	3.1%	+/-2.2
No health insurance coverage	28	+/-27	1.7%	+/-1.7
Unemployed:	119	+/-71	119	(X)
With health insurance coverage	95	+/-66	79.8%	+/-23.5
With private health insurance	70	+/-56	58.8%	+/-27.7
With public coverage	35	+/-34	29.4%	+/-26.0
No health insurance coverage	24	+/-26	20.2%	+/-23.5
Not in labor force:	408	+/-93	408	(X)
With health insurance coverage	406	+/-93	99.5%	+/-1.3
With private health insurance	349	+/-91	85.5%	+/-12.7

Subject	Westerlo town, Albany County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
With public coverage	87	+/-61	21.3%	+/-13.9
No health insurance coverage	2	+/-5	0.5%	+/-1.3
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	1.7%	+/-2.8
With related children of the householder under 18 years	(X)	(X)	4.8%	+/-7.7
With related children of the householder under 5 years only	(X)	(X)	0.0%	+/-42.0
Married couple families	(X)	(X)	2.0%	+/-3.3
With related children of the householder under 18 years	(X)	(X)	5.8%	+/-9.3
With related children of the householder under 5 years only	(X)	(X)	0.0%	+/-42.0
Families with female householder, no husband present	(X)	(X)	0.0%	+/-22.0
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)	4.0%	+/-3.5
Under 18 years	(X)	(X)	5.3%	+/-8.8
Related children of the householder under 18 years	(X)	(X)	5.3%	+/-8.8
Related children of the householder under 5 years	(X)	(X)	10.2%	+/-17.5
Related children of the householder 5 to 17 years	(X)	(X)	3.7%	+/-6.1
18 years and over	(X)	(X)	3.7%	+/-2.5
18 to 64 years	(X)	(X)	3.2%	+/-2.8
65 years and over	(X)	(X)	5.4%	+/-5.7
People in families	(X)	(X)	2.3%	+/-3.8
Unrelated individuals 15 years and over	(X)	(X)	13.1%	+/-8.2

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.

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 2011-2015 tables, industry data in the multiyear files (2011-2015) 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](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](https://www.census.gov/topics/health/health-insurance/about/glossary.html#par_textimage_18) for a list of the insurance type definitions.

While the 2011-2015 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, 2011-2015 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.