



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	Waterford town, Saratoga County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
Population 16 years and over	7,108	+/-208	7,108	(X)
In labor force	5,200	+/-262	73.2%	+/-2.8
Civilian labor force	5,200	+/-262	73.2%	+/-2.8
Employed	4,911	+/-266	69.1%	+/-3.2
Unemployed	289	+/-121	4.1%	+/-1.7
Armed Forces	0	+/-16	0.0%	+/-0.4
Not in labor force	1,908	+/-204	26.8%	+/-2.8
Civilian labor force	5,200	+/-262	5,200	(X)
Unemployment Rate	(X)	(X)	5.6%	+/-2.3
<b>Females 16 years and over</b>				
Population 16 years and over	3,772	+/-206	3,772	(X)
In labor force	2,503	+/-240	66.4%	+/-5.0
Civilian labor force	2,503	+/-240	66.4%	+/-5.0
Employed	2,451	+/-243	65.0%	+/-5.2
Own children of the householder under 6 years	566	+/-219	566	(X)
All parents in family in labor force	407	+/-206	71.9%	+/-15.4
Own children of the householder 6 to 17 years	975	+/-242	975	(X)
All parents in family in labor force	751	+/-253	77.0%	+/-12.0
<b>COMMUTING TO WORK</b>				
Workers 16 years and over	4,848	+/-277	4,848	(X)
Car, truck, or van -- drove alone	3,844	+/-366	79.3%	+/-5.6
Car, truck, or van -- carpooled	453	+/-211	9.3%	+/-4.3
Public transportation (excluding taxicab)	52	+/-40	1.1%	+/-0.8
Walked	156	+/-79	3.2%	+/-1.6
Other means	27	+/-31	0.6%	+/-0.6
Worked at home	316	+/-145	6.5%	+/-3.0

Subject	Waterford town, Saratoga County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Mean travel time to work (minutes)	21.6	+/-1.1	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	4,911	+/-266	4,911	(X)
Management, business, science, and arts occupations	1,578	+/-227	32.1%	+/-4.3
Service occupations	1,008	+/-239	20.5%	+/-4.8
Sales and office occupations	1,352	+/-248	27.5%	+/-4.7
Natural resources, construction, and maintenance occupations	337	+/-125	6.9%	+/-2.5
Production, transportation, and material moving occupations	636	+/-166	13.0%	+/-3.3
INDUSTRY				
Civilian employed population 16 years and over	4,911	+/-266	4,911	(X)
Agriculture, forestry, fishing and hunting, and mining	4	+/-6	0.1%	+/-0.1
Construction	350	+/-122	7.1%	+/-2.5
Manufacturing	340	+/-133	6.9%	+/-2.6
Wholesale trade	142	+/-70	2.9%	+/-1.4
Retail trade	564	+/-187	11.5%	+/-3.8
Transportation and warehousing, and utilities	257	+/-121	5.2%	+/-2.5
Information	125	+/-102	2.5%	+/-2.1
Finance and insurance, and real estate and rental and leasing	335	+/-106	6.8%	+/-2.1
Professional, scientific, and management, and administrative and waste management services	491	+/-161	10.0%	+/-3.3
Educational services, and health care and social assistance	1,164	+/-249	23.7%	+/-4.7
Arts, entertainment, and recreation, and accommodation and food services	592	+/-197	12.1%	+/-4.0
Other services, except public administration	186	+/-83	3.8%	+/-1.7
Public administration	361	+/-136	7.4%	+/-2.7
CLASS OF WORKER				
Civilian employed population 16 years and over	4,911	+/-266	4,911	(X)
Private wage and salary workers	3,691	+/-293	75.2%	+/-4.4
Government workers	974	+/-214	19.8%	+/-4.1
Self-employed in own not incorporated business workers	246	+/-115	5.0%	+/-2.4
Unpaid family workers	0	+/-16	0.0%	+/-0.6
INCOME AND BENEFITS (IN 2016 INFLATION-ADJUSTED DOLLARS)				
Total households	3,640	+/-212	3,640	(X)
Less than \$10,000	176	+/-90	4.8%	+/-2.4
\$10,000 to \$14,999	14	+/-12	0.4%	+/-0.3
\$15,000 to \$24,999	463	+/-156	12.7%	+/-4.2
\$25,000 to \$34,999	298	+/-103	8.2%	+/-2.7
\$35,000 to \$49,999	401	+/-149	11.0%	+/-3.8
\$50,000 to \$74,999	955	+/-204	26.2%	+/-5.6
\$75,000 to \$99,999	564	+/-128	15.5%	+/-3.5
\$100,000 to \$149,999	481	+/-125	13.2%	+/-3.4
\$150,000 to \$199,999	230	+/-101	6.3%	+/-2.9
\$200,000 or more	58	+/-48	1.6%	+/-1.3
Median household income (dollars)	60,977	+/-2,711	(X)	(X)
Mean household income (dollars)	69,865	+/-4,501	(X)	(X)
With earnings				
Mean earnings (dollars)	2,964	+/-190	81.4%	+/-3.7
Mean Social Security income (dollars)	68,862	+/-5,197	(X)	(X)
Mean retirement income (dollars)	953	+/-155	26.2%	+/-3.9
Mean Social Security income (dollars)	19,767	+/-1,587	(X)	(X)
Mean retirement income (dollars)	863	+/-163	23.7%	+/-3.9
Mean retirement income (dollars)	20,688	+/-4,023	(X)	(X)

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	Estimate	Margin of Error	Percent	Percent Margin of Error
With Supplemental Security Income	330	+/-125	9.1%	+/-3.4
Mean Supplemental Security Income (dollars)	10,600	+/-1,273	(X)	(X)
With cash public assistance income	43	+/-36	1.2%	+/-1.0
Mean cash public assistance income (dollars)	6,016	+/-6,788	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	264	+/-111	7.3%	+/-3.0
Families	2,181	+/-153	2,181	(X)
Less than \$10,000	126	+/-84	5.8%	+/-3.8
\$10,000 to \$14,999	0	+/-16	0.0%	+/-1.4
\$15,000 to \$24,999	112	+/-68	5.1%	+/-3.1
\$25,000 to \$34,999	58	+/-38	2.7%	+/-1.7
\$35,000 to \$49,999	192	+/-83	8.8%	+/-3.9
\$50,000 to \$74,999	614	+/-173	28.2%	+/-7.3
\$75,000 to \$99,999	398	+/-127	18.2%	+/-5.6
\$100,000 to \$149,999	408	+/-119	18.7%	+/-5.2
\$150,000 to \$199,999	225	+/-101	10.3%	+/-4.9
\$200,000 or more	48	+/-44	2.2%	+/-2.0
Median family income (dollars)	72,311	+/-10,968	(X)	(X)
Mean family income (dollars)	84,039	+/-6,512	(X)	(X)
Per capita income (dollars)	30,753	+/-1,913	(X)	(X)
Nonfamily households	1,459	+/-239	1,459	(X)
Median nonfamily income (dollars)	38,958	+/-9,167	(X)	(X)
Mean nonfamily income (dollars)	43,683	+/-4,691	(X)	(X)
Median earnings for workers (dollars)	34,602	+/-2,219	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	52,317	+/-4,823	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	41,427	+/-4,870	(X)	(X)
<b>HEALTH INSURANCE COVERAGE</b>				
Civilian noninstitutionalized population	8,423	+/-21	8,423	(X)
With health insurance coverage	7,928	+/-248	94.1%	+/-3.0
With private health insurance	6,820	+/-381	81.0%	+/-4.5
With public coverage	2,390	+/-371	28.4%	+/-4.4
No health insurance coverage	495	+/-252	5.9%	+/-3.0
Civilian noninstitutionalized population under 18 years	1,541	+/-236	1,541	(X)
No health insurance coverage	146	+/-149	9.5%	+/-9.1
Civilian noninstitutionalized population 18 to 64 years	5,692	+/-235	5,692	(X)
In labor force:	4,806	+/-265	4,806	(X)
Employed:	4,550	+/-282	4,550	(X)
With health insurance coverage	4,282	+/-307	94.1%	+/-2.5
With private health insurance	4,083	+/-314	89.7%	+/-3.4
With public coverage	356	+/-142	7.8%	+/-3.1
No health insurance coverage	268	+/-113	5.9%	+/-2.5
Unemployed:	256	+/-114	256	(X)
With health insurance coverage	196	+/-113	76.6%	+/-21.5
With private health insurance	158	+/-103	61.7%	+/-23.9
With public coverage	38	+/-38	14.8%	+/-14.4
No health insurance coverage	60	+/-49	23.4%	+/-21.5
Not in labor force:	886	+/-185	886	(X)
With health insurance coverage	866	+/-187	97.7%	+/-2.1
With private health insurance	537	+/-152	60.6%	+/-10.3

Subject	Waterford town, Saratoga County, New York			
	Estimate	Margin of Error	Percent	Percent Margin of Error
With public coverage	455	+/-140	51.4%	+/-10.8
No health insurance coverage	20	+/-18	2.3%	+/-2.1
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	6.6%	+/-3.6
With related children of the householder under 18 years	(X)	(X)	14.5%	+/-8.5
With related children of the householder under 5 years only	(X)	(X)	17.0%	+/-12.7
Married couple families	(X)	(X)	0.0%	+/-2.0
With related children of the householder under 18 years	(X)	(X)	0.0%	+/-5.7
With related children of the householder under 5 years only	(X)	(X)	0.0%	+/-25.5
Families with female householder, no husband present	(X)	(X)	27.5%	+/-14.6
With related children of the householder under 18 years	(X)	(X)	39.6%	+/-20.9
With related children of the householder under 5 years only	(X)	(X)	54.3%	+/-30.8
All people	(X)	(X)	7.0%	+/-2.7
Under 18 years	(X)	(X)	11.9%	+/-8.8
Related children of the householder under 18 years	(X)	(X)	11.9%	+/-8.8
Related children of the householder under 5 years	(X)	(X)	14.8%	+/-13.6
Related children of the householder 5 to 17 years	(X)	(X)	10.6%	+/-8.3
18 years and over	(X)	(X)	5.9%	+/-2.0
18 to 64 years	(X)	(X)	6.5%	+/-2.3
65 years and over	(X)	(X)	3.2%	+/-2.9
People in families	(X)	(X)	5.5%	+/-3.1
Unrelated individuals 15 years and over	(X)	(X)	11.9%	+/-5.4

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](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 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.