

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 20814

Subject	Zip Code Tabulation Area : 20814			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	23,223	+/- 634	100.0%	(X)
In labor force	17,217	+/- 591	74.1%	+/- 1.7
Civilian labor force	16,705	+/- 526	71.9%	+/- 1.8
Employed	16,181	+/- 528	69.7%	+/- 1.8
Unemployed	524	+/- 153	2.3%	+/- 0.7
Armed Forces	512	+/- 264	2.2%	+/- 1.1
Not in labor force	6,006	+/- 445	25.9%	+/- 1.7
Civilian labor force	16,705	+/- 526	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	3.1%	+/- 0.9
Females 16 years and over				
Population 16 years and over	12,471	+/- 383	(X)	+/- (X)
In labor force	8,411	+/- 350	67.4%	+/- 2.5
Civilian labor force	8,311	+/- 345	66.6%	+/- 2.5
Employed	7,979	+/- 335	64%	+/- 2.5
Own children under 6 years	1,754	+/- 265	(X)	+/- (X)
All parents in family in labor force	973	+/- 198	55.5%	+/- 8.4
Own children 6 to 17 years	3,149	+/- 340	(X)	+/- (X)
All parents in family in labor force	2,356	+/- 329	74.8%	+/- 5.8
COMMUTING TO WORK				
Workers 16 years and over	16,292	+/- 587	100.0%	(X)
Car, truck, or van -- drove alone	8,598	+/- 586	52.8%	+/- 2.9
Car, truck, or van -- carpooled	644	+/- 172	4%	+/- 1.1
Public transportation (excluding taxicab)	3,416	+/- 396	21%	+/- 2.4
Walked	1,712	+/- 320	10.5%	+/- 1.9
Other means	417	+/- 132	2.6%	+/- 0.8
Worked at home	1,505	+/- 261	9.2%	+/- 1.5
Mean travel time to work (minutes)	29.0	+/- 1	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	16,181	+/- 528	100.0%	(X)
Management, business, science, and arts occupations	11,915	+/- 468	73.6%	+/- 2.8
Service occupations	1,308	+/- 277	8.1%	+/- 1.6
Sales and office occupations	2,322	+/- 328	14.4%	+/- 2
Natural resources, construction, and maintenance occupations	309	+/- 174	1.9%	+/- 1.1
Production, transportation, and material moving occupations	327	+/- 174	2%	+/- 1.1
INDUSTRY				
Civilian employed population 16 years and over	16,181	+/- 528	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	15	+/- 22	0.1%	+/- 0.1
Construction	363	+/- 176	2.2%	+/- 1.1
Manufacturing	229	+/- 78	1.4%	+/- 0.5
Wholesale trade	100	+/- 60	0.6%	+/- 0.4
Retail trade	757	+/- 210	4.7%	+/- 1.3
Transportation and warehousing, and utilities	259	+/- 148	1.6%	+/- 0.9
Information	788	+/- 176	4.9%	+/- 1.1
Finance and insurance, and real estate and rental and leasing	1,427	+/- 234	8.8%	+/- 1.4
Professional, scientific, and management, and administrative and waste	4,765	+/- 425	29.4%	+/- 2.6
Educational services, and health care and social assistance	3,197	+/- 311	19.8%	+/- 1.9
Arts, entertainment, and recreation, and accommodation and food services	850	+/- 235	5.3%	+/- 1.4
Other services, except public administration	876	+/- 174	5.4%	+/- 1.1
Public administration	2,555	+/- 323	15.8%	+/- 1.9

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CLASS OF WORKER				
Civilian employed population 16 years and over	16,181	+/- 528	100.0%	(X)
Private wage and salary workers	10,297	+/- 549	63.6%	+/- 2.8
Government workers	4,736	+/- 388	29.3%	+/- 2.2
Self-employed in own not incorporated business workers	1,131	+/- 216	7%	+/- 1.3
Unpaid family workers	17	+/- 20	0.1%	+/- 0.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	12,819	+/- 239	100.0%	(X)
Less than \$10,000	353	+/- 141	2.8%	+/- 1.1
\$10,000 to \$14,999	321	+/- 123	2.5%	+/- 1
\$15,000 to \$24,999	346	+/- 113	2.7%	+/- 0.9
\$25,000 to \$34,999	311	+/- 100	2.4%	+/- 0.8
\$35,000 to \$49,999	1,092	+/- 198	8.5%	+/- 1.5
\$50,000 to \$74,999	1,726	+/- 264	13.5%	+/- 2
\$75,000 to \$99,999	1,616	+/- 229	12.6%	+/- 1.7
\$100,000 to \$149,999	2,359	+/- 267	18.4%	+/- 2.1
\$150,000 to \$199,999	1,462	+/- 238	11.4%	+/- 1.9
\$200,000 or more	3,233	+/- 265	25.2%	+/- 2.1
Median household income (dollars)	\$114,577	+/- 6439	(X)	(X)
Mean household income (dollars)	\$161,144	+/- 10077	(X)	(X)
With earnings	10,888	+/- 318	84.9%	+/- 2
Mean earnings (dollars)	\$156,724	+/- 9522	(X)	(X)
With Social Security	2,857	+/- 214	22.3%	+/- 1.7
Mean Social Security income (dollars)	\$19,614	+/- 1487	(X)	(X)
With retirement income	2,428	+/- 228	18.9%	+/- 1.7
Mean retirement income (dollars)	\$53,232	+/- 8231	(X)	(X)
With Supplemental Security Income	202	+/- 85	1.6%	+/- 0.7
Mean Supplemental Security Income (dollars)	\$8,254	+/- 1650	(X)	(X)
With cash public assistance income	123	+/- 74	1%	+/- 0.6
Mean cash public assistance income (dollars)	\$6,856	+/- 2414	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	191	+/- 87	1.5%	+/- 0.7
Families	6,290	+/- 292	100.0%	(X)
Less than \$10,000	40	+/- 38	0.6%	+/- 0.6
\$10,000 to \$14,999	57	+/- 42	0.9%	+/- 0.7
\$15,000 to \$24,999	42	+/- 31	0.7%	+/- 0.5
\$25,000 to \$34,999	72	+/- 50	1.1%	+/- 0.8
\$35,000 to \$49,999	248	+/- 101	3.9%	+/- 1.6
\$50,000 to \$74,999	529	+/- 131	8.4%	+/- 2
\$75,000 to \$99,999	494	+/- 110	7.9%	+/- 1.7
\$100,000 to \$149,999	1,110	+/- 166	17.6%	+/- 2.5
\$150,000 to \$199,999	1,020	+/- 192	16.2%	+/- 2.9
\$200,000 or more	2,678	+/- 231	42.6%	+/- 3.4
Median family income (dollars)	\$173,012	+/- 7997	(X)	(X)
Mean family income (dollars)	\$227,964	+/- 17362	(X)	(X)
Per capita income (dollars)	\$75,735	+/- 4797	(X)	(X)
Nonfamily households	6,529	+/- 353	(X)	(X)
Median nonfamily income (dollars)	\$75,610	+/- 4127	(X)	(X)
Mean nonfamily income (dollars)	\$95,284	+/- 6975	(X)	(X)
Median earnings for workers (dollars)	\$66,020	+/- 3038	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$100,172	+/- 10522	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$75,640	+/- 3931	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	27,062	+/- 791	27,062	(X)
With health insurance coverage	25,934	+/- 780	95.8%	+/- 1.1
With private health insurance	24,700	+/- 747	91.3%	+/- 1.6
With public coverage	5,165	+/- 358	19.1%	+/- 1.3
No health insurance coverage	1,128	+/- 308	4.2%	+/- 1.1
Civilian noninstitutionalized population under 18 years	5,008	+/- 438	5,008	(X)
No health insurance coverage	62	+/- 44	1.2%	+/- 0.9
Civilian noninstitutionalized population 18 to 64 years	17,483	+/- 498	17,483	(X)
In labor force:	14,908	+/- 470	14,908	(X)
Employed:	14,421	+/- 478	14,421	(X)
With health insurance coverage	13,698	+/- 452	95%	+/- 1.8
With private health insurance	13,637	+/- 457	94.6%	+/- 1.9
With public coverage	253	+/- 96	1.8%	+/- 0.7
No health insurance coverage	723	+/- 274	5%	+/- 1.8
Unemployed:	487	+/- 145	487%	+/- (X)
With health insurance coverage	446	+/- 141	91.6%	+/- 7.9
With private health insurance	436	+/- 137	89.5%	+/- 8.1
With public coverage	39	+/- 37	8%	+/- 7
No health insurance coverage	41	+/- 38	8.4%	+/- 7.9
Not in labor force:	2,575	+/- 308	2,575	(X)
With health insurance coverage	2,374	+/- 290	92.2%	+/- 3.5
With private health insurance	2,206	+/- 257	85.7%	+/- 4.4
With public coverage	377	+/- 132	14.6%	+/- 4.5
No health insurance coverage	201	+/- 96	7.8%	+/- 3.5
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	1.4%	+/- 0.8
With related children under 18 years	(X)	+/- (X)	1.9%	+/- 1.6
With related children under 5 years only	(X)	+/- (X)	5.5%	+/- 4.9
Married couple families	(X)	+/- (X)	0.7%	+/- 0.6
With related children under 18 years	(X)	+/- (X)	1%	+/- 1.1
With related children under 5 years only	(X)	+/- (X)	3.3%	+/- 3.7
Families with female householder, no husband present	(X)	+/- (X)	6.7%	+/- 4.5
With related children under 18 years	(X)	+/- (X)	8.9%	+/- 9.7
With related children under 5 years only	(X)	+/- (X)	26.3%	+/- 35
All people	(X)	+/- (X)	4.7%	+/- 1.4
Under 18 years	(X)	+/- (X)	2.6%	+/- 1.9
Related children under 18 years	(X)	+/- (X)	1.6%	+/- 1.4
Related children under 5 years	(X)	+/- (X)	4%	+/- 3.4
Related children 5 to 17 years	(X)	+/- (X)	0.5%	+/- 0.8
18 years and over	(X)	+/- (X)	5.2%	+/- 1.5
18 to 64 years	(X)	+/- (X)	5.3%	+/- 1.7
65 years and over	(X)	+/- (X)	4.8%	+/- 1.9
People in families	(X)	+/- (X)	1.3%	+/- 0.8
Unrelated individuals 15 years and over	(X)	+/- (X)	11.7%	+/- 3.7

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.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

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 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) 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/>.

While the 2009-2013 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, 2009-2013 5-Year American Community Survey

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.