

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

Area Name : ZCTA5 20817

Subject	Zip Code Tabulation Area : 20817			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	27,946	+/- 660	100.0%	(X)
<b>In labor force</b>	18,764	+/- 559	67.1%	+/- 1.3
Civilian labor force	18,668	+/- 563	66.8%	+/- 1.4
Employed	17,984	+/- 565	64.4%	+/- 1.4
Unemployed	684	+/- 132	2.4%	+/- 0.5
Armed Forces	96	+/- 54	0.3%	+/- 0.2
<b>Not in labor force</b>	9,182	+/- 448	32.9%	+/- 1.3
Civilian labor force	18,668	+/- 563	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	3.7%	+/- 0.7
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	15,091	+/- 458	(X)	+/- (X)
<b>In labor force</b>	8,914	+/- 415	59.1%	+/- 2.2
Civilian labor force	8,914	+/- 415	59.1%	+/- 2.2
Employed	8,489	+/- 424	56.3%	+/- 2.2
<b>Own children under 6 years</b>	2,464	+/- 309	(X)	+/- (X)
All parents in family in labor force	1,718	+/- 252	69.7%	+/- 7.2
<b>Own children 6 to 17 years</b>	7,012	+/- 432	(X)	+/- (X)
All parents in family in labor force	4,937	+/- 396	70.4%	+/- 3.6
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	17,729	+/- 571	100.0%	(X)
Car, truck, or van -- drove alone	11,880	+/- 516	67%	+/- 2.1
Car, truck, or van -- carpooled	1,406	+/- 242	7.9%	+/- 1.4
Public transportation (excluding taxicab)	1,735	+/- 215	9.8%	+/- 1.2
Walked	431	+/- 144	2.4%	+/- 0.8
Other means	354	+/- 119	2%	+/- 0.7
Worked at home	1,923	+/- 270	10.8%	+/- 1.4
<b>Mean travel time to work (minutes)</b>	29.8	+/- 0.8	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	17,984	+/- 565	100.0%	(X)
Management, business, science, and arts occupations	13,496	+/- 514	75%	+/- 2.1
Service occupations	1,506	+/- 257	8.4%	+/- 1.4
Sales and office occupations	2,584	+/- 310	14.4%	+/- 1.6
Natural resources, construction, and maintenance occupations	193	+/- 92	1.1%	+/- 0.5
Production, transportation, and material moving occupations	205	+/- 80	1.1%	+/- 0.4
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	17,984	+/- 565	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	35	+/- 34	0.2%	+/- 0.2
Construction	596	+/- 174	3.3%	+/- 1
Manufacturing	411	+/- 105	2.3%	+/- 0.6
Wholesale trade	185	+/- 81	1%	+/- 0.4
Retail trade	626	+/- 146	3.5%	+/- 0.8
Transportation and warehousing, and utilities	252	+/- 87	1.4%	+/- 0.5
Information	894	+/- 178	5%	+/- 1
Finance and insurance, and real estate and rental and leasing	1,618	+/- 281	9%	+/- 1.5
Professional, scientific, and management, and administrative and waste	4,514	+/- 322	25.1%	+/- 1.7
Educational services, and health care and social assistance	3,597	+/- 341	20%	+/- 1.7
Arts, entertainment, and recreation, and accommodation and food services	997	+/- 169	5.5%	+/- 0.9
Other services, except public administration	1,236	+/- 222	6.9%	+/- 1.2
Public administration	3,023	+/- 329	16.8%	+/- 1.7

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	17,984	+/- 565	100.0%	(X)
Private wage and salary workers	11,338	+/- 465	63%	+/- 2.1
Government workers	4,712	+/- 384	26.2%	+/- 2
Self-employed in own not incorporated business workers	1,890	+/- 307	10.5%	+/- 1.6
Unpaid family workers	44	+/- 31	0.2%	+/- 0.2
<b>INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	13,167	+/- 244	100.0%	(X)
Less than \$10,000	263	+/- 78	2%	+/- 0.6
\$10,000 to \$14,999	166	+/- 71	1.3%	+/- 0.5
\$15,000 to \$24,999	260	+/- 107	2%	+/- 0.8
\$25,000 to \$34,999	453	+/- 125	3.4%	+/- 1
\$35,000 to \$49,999	429	+/- 112	3.3%	+/- 0.8
\$50,000 to \$74,999	1,215	+/- 222	9.2%	+/- 1.6
\$75,000 to \$99,999	828	+/- 142	6.3%	+/- 1.1
\$100,000 to \$149,999	2,265	+/- 238	17.2%	+/- 1.8
\$150,000 to \$199,999	1,975	+/- 201	15%	+/- 1.5
\$200,000 or more	5,313	+/- 274	40.4%	+/- 2.1
<b>Median household income (dollars)</b>	\$170,293	+/- 8525	(X)	(X)
<b>Mean household income (dollars)</b>	\$227,948	+/- 9645	(X)	(X)
With earnings	11,060	+/- 285	84%	+/- 1.5
Mean earnings (dollars)	\$217,320	+/- 10386	(X)	(X)
With Social Security	3,720	+/- 254	28.3%	+/- 1.8
Mean Social Security income (dollars)	\$20,494	+/- 1096	(X)	(X)
With retirement income	3,061	+/- 264	23.2%	+/- 2
Mean retirement income (dollars)	\$53,020	+/- 4616	(X)	(X)
With Supplemental Security Income	174	+/- 66	1.3%	+/- 0.5
Mean Supplemental Security Income (dollars)	\$12,748	+/- 3131	(X)	(X)
With cash public assistance income	67	+/- 38	0.5%	+/- 0.3
Mean cash public assistance income (dollars)	\$4,701	+/- 4524	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	191	+/- 75	1.5%	+/- 0.6
<b>Families</b>	9,999	+/- 293	100.0%	(X)
Less than \$10,000	76	+/- 54	0.8%	+/- 0.5
\$10,000 to \$14,999	67	+/- 40	0.7%	+/- 0.4
\$15,000 to \$24,999	137	+/- 67	1.4%	+/- 0.7
\$25,000 to \$34,999	132	+/- 59	1.3%	+/- 0.6
\$35,000 to \$49,999	139	+/- 62	1.4%	+/- 0.6
\$50,000 to \$74,999	495	+/- 133	5%	+/- 1.3
\$75,000 to \$99,999	572	+/- 130	5.7%	+/- 1.3
\$100,000 to \$149,999	1,690	+/- 196	16.9%	+/- 2
\$150,000 to \$199,999	1,683	+/- 183	16.8%	+/- 1.7
\$200,000 or more	5,008	+/- 282	50.1%	+/- 2.4
Median family income (dollars)	\$200,354	+/- 8590	(X)	(X)
Mean family income (dollars)	\$265,211	+/- 11160	(X)	(X)
Per capita income (dollars)	\$83,448	+/- 3476	(X)	(X)
<b>Nonfamily households</b>	3,168	+/- 246	(X)	(X)
Median nonfamily income (dollars)	\$68,611	+/- 5426	(X)	(X)
Mean nonfamily income (dollars)	\$105,889	+/- 12273	(X)	(X)
Median earnings for workers (dollars)	\$83,125	+/- 5535	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$142,920	+/- 5902	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$96,633	+/- 9588	(X)	(X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	36,108	+/- 843	36,108	(X)
<b>With health insurance coverage</b>	35,039	+/- 906	97%	+/- 0.7
With private health insurance	33,666	+/- 941	93.2%	+/- 1.1
With public coverage	6,560	+/- 384	18.2%	+/- 1
<b>No health insurance coverage</b>	1,069	+/- 245	3%	+/- 0.7
Civilian noninstitutionalized population under 18 years	9,511	+/- 425	9,511	(X)
No health insurance coverage	141	+/- 66	1.5%	+/- 0.7
Civilian noninstitutionalized population 18 to 64 years	20,202	+/- 549	20,202	(X)
<b>In labor force:</b>	16,361	+/- 500	16,361	(X)
<b>Employed:</b>	15,740	+/- 500	15,740	(X)
<b>With health insurance coverage</b>	15,273	+/- 544	97%	+/- 1
With private health insurance	15,235	+/- 549	96.8%	+/- 1
With public coverage	160	+/- 86	1%	+/- 0.5
<b>No health insurance coverage</b>	467	+/- 152	3%	+/- 1
<b>Unemployed:</b>	621	+/- 130	621%	+/- (X)
<b>With health insurance coverage</b>	436	+/- 115	70.2%	+/- 10.6
With private health insurance	428	+/- 112	68.9%	+/- 10.7
With public coverage	19	+/- 23	3.1%	+/- 3.5
<b>No health insurance coverage</b>	185	+/- 75	29.8%	+/- 10.6
<b>Not in labor force:</b>	3,841	+/- 270	3,841	(X)
<b>With health insurance coverage</b>	3,583	+/- 274	93.3%	+/- 2.6
With private health insurance	3,451	+/- 268	89.8%	+/- 3.2
With public coverage	201	+/- 79	5.2%	+/- 2
<b>No health insurance coverage</b>	258	+/- 103	6.7%	+/- 2.6
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	1.6%	+/- 0.6
<b>With related children under 18 years</b>	(X)	+/- (X)	1.6%	+/- 0.9
With related children under 5 years only	(X)	+/- (X)	1.4%	+/- 2.3
<b>Married couple families</b>	(X)	+/- (X)	1.1%	+/- 0.6
<b>With related children under 18 years</b>	(X)	+/- (X)	0.8%	+/- 0.7
With related children under 5 years only	(X)	+/- (X)	0%	+/- 5.1
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	6.4%	+/- 4.4
<b>With related children under 18 years</b>	(X)	+/- (X)	9.5%	+/- 7.2
With related children under 5 years only	(X)	+/- (X)	21.3%	+/- 34.6
<b>All people</b>	(X)	+/- (X)	2.9%	+/- 0.6
<b>Under 18 years</b>	(X)	+/- (X)	1.1%	+/- 0.7
Related children under 18 years	(X)	+/- (X)	1.1%	+/- 0.7
Related children under 5 years	(X)	+/- (X)	0.5%	+/- 0.8
Related children 5 to 17 years	(X)	+/- (X)	1.3%	+/- 0.9
<b>18 years and over</b>	(X)	+/- (X)	3.5%	+/- 0.7
18 to 64 years	(X)	+/- (X)	3.4%	+/- 0.9
65 years and over	(X)	+/- (X)	3.8%	+/- 1.1
<b>People in families</b>	(X)	+/- (X)	1.2%	+/- 0.5
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	14.9%	+/- 3.3

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.

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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.