

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

Area Name : ZCTA5 20832

Subject	Zip Code Tabulation Area : 20832			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	19,575	+/- 749	100.0%	(X)
In labor force	14,566	+/- 587	74.4%	+/- 1.9
Civilian labor force	14,473	+/- 601	73.9%	+/- 1.9
Employed	13,646	+/- 578	69.7%	+/- 2.3
Unemployed	827	+/- 251	4.2%	+/- 1.2
Armed Forces	93	+/- 68	0.5%	+/- 0.4
Not in labor force	5,009	+/- 454	25.6%	+/- 1.9
Civilian labor force	14,473	+/- 601	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	5.7%	+/- 1.7
Females 16 years and over				
Population 16 years and over	10,118	+/- 450	(X)	+/- (X)
In labor force	7,120	+/- 343	70.4%	+/- 2.6
Civilian labor force	7,109	+/- 346	70.3%	+/- 2.6
Employed	6,844	+/- 347	67.6%	+/- 2.9
Own children under 6 years	1,643	+/- 250	(X)	+/- (X)
All parents in family in labor force	1,228	+/- 229	74.7%	+/- 10.3
Own children 6 to 17 years	5,160	+/- 488	(X)	+/- (X)
All parents in family in labor force	4,031	+/- 450	78.1%	+/- 5.9
COMMUTING TO WORK				
Workers 16 years and over	13,446	+/- 557	100.0%	(X)
Car, truck, or van -- drove alone	10,614	+/- 471	78.9%	+/- 2
Car, truck, or van -- carpooled	850	+/- 218	6.3%	+/- 1.6
Public transportation (excluding taxicab)	955	+/- 162	7.1%	+/- 1.2
Walked	281	+/- 125	2.1%	+/- 0.9
Other means	74	+/- 50	0.6%	+/- 0.4
Worked at home	672	+/- 172	5%	+/- 1.2
Mean travel time to work (minutes)	34.2	+/- 1.6	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	13,646	+/- 578	100.0%	(X)
Management, business, science, and arts occupations	8,072	+/- 413	59.2%	+/- 2.7
Service occupations	1,602	+/- 272	11.7%	+/- 1.8
Sales and office occupations	2,983	+/- 384	21.9%	+/- 2.4
Natural resources, construction, and maintenance occupations	570	+/- 145	4.2%	+/- 1.1
Production, transportation, and material moving occupations	419	+/- 121	3.1%	+/- 0.9
INDUSTRY				
Civilian employed population 16 years and over	13,646	+/- 578	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	16	+/- 26	0.1%	+/- 0.2
Construction	529	+/- 148	3.9%	+/- 1.1
Manufacturing	488	+/- 127	3.6%	+/- 0.9
Wholesale trade	101	+/- 61	0.7%	+/- 0.5
Retail trade	1,088	+/- 228	8%	+/- 1.6
Transportation and warehousing, and utilities	213	+/- 85	1.6%	+/- 0.6
Information	346	+/- 112	2.5%	+/- 0.8
Finance and insurance, and real estate and rental and leasing	1,035	+/- 215	7.6%	+/- 1.5
Professional, scientific, and management, and administrative and waste	2,667	+/- 324	19.5%	+/- 2.6
Educational services, and health care and social assistance	3,660	+/- 399	26.8%	+/- 2.5
Arts, entertainment, and recreation, and accommodation and food services	1,185	+/- 314	8.7%	+/- 2.2
Other services, except public administration	800	+/- 206	5.9%	+/- 1.5
Public administration	1,518	+/- 248	11.1%	+/- 1.7

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CLASS OF WORKER				
Civilian employed population 16 years and over	13,646	+/- 578	100.0%	(X)
Private wage and salary workers	9,576	+/- 486	70.2%	+/- 2.6
Government workers	3,448	+/- 395	25.3%	+/- 2.5
Self-employed in own not incorporated business workers	606	+/- 147	4.4%	+/- 1
Unpaid family workers	16	+/- 26	0.1%	+/- 0.2
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	8,519	+/- 222	100.0%	(X)
Less than \$10,000	86	+/- 55	1%	+/- 0.6
\$10,000 to \$14,999	199	+/- 80	2.3%	+/- 0.9
\$15,000 to \$24,999	192	+/- 88	2.3%	+/- 1
\$25,000 to \$34,999	116	+/- 50	1.4%	+/- 0.6
\$35,000 to \$49,999	636	+/- 184	7.5%	+/- 2.1
\$50,000 to \$74,999	1,012	+/- 197	11.9%	+/- 2.3
\$75,000 to \$99,999	1,068	+/- 194	12.5%	+/- 2.3
\$100,000 to \$149,999	2,099	+/- 250	24.6%	+/- 2.9
\$150,000 to \$199,999	1,445	+/- 218	17%	+/- 2.5
\$200,000 or more	1,666	+/- 209	19.6%	+/- 2.4
Median household income (dollars)	\$119,743	+/- 4940	(X)	(X)
Mean household income (dollars)	\$136,246	+/- 5636	(X)	(X)
With earnings	7,676	+/- 232	90.1%	+/- 1.7
Mean earnings (dollars)	\$132,875	+/- 5898	(X)	(X)
With Social Security	1,654	+/- 193	19.4%	+/- 2.2
Mean Social Security income (dollars)	\$19,725	+/- 1535	(X)	(X)
With retirement income	1,481	+/- 237	17.4%	+/- 2.7
Mean retirement income (dollars)	\$43,248	+/- 5796	(X)	(X)
With Supplemental Security Income	193	+/- 79	2.3%	+/- 0.9
Mean Supplemental Security Income (dollars)	\$7,155	+/- 1577	(X)	(X)
With cash public assistance income	108	+/- 67	1.3%	+/- 0.8
Mean cash public assistance income (dollars)	\$2,765	+/- 1307	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	346	+/- 120	4.1%	+/- 1.4
Families	7,030	+/- 301	100.0%	(X)
Less than \$10,000	38	+/- 43	0.5%	+/- 0.6
\$10,000 to \$14,999	110	+/- 65	1.6%	+/- 0.9
\$15,000 to \$24,999	99	+/- 61	1.4%	+/- 0.9
\$25,000 to \$34,999	60	+/- 41	0.9%	+/- 0.6
\$35,000 to \$49,999	435	+/- 160	6.2%	+/- 2.2
\$50,000 to \$74,999	714	+/- 169	10.2%	+/- 2.4
\$75,000 to \$99,999	870	+/- 179	12.4%	+/- 2.4
\$100,000 to \$149,999	1,825	+/- 252	26%	+/- 3.5
\$150,000 to \$199,999	1,283	+/- 188	18.3%	+/- 2.7
\$200,000 or more	1,596	+/- 212	22.7%	+/- 2.7
Median family income (dollars)	\$133,941	+/- 5873	(X)	(X)
Mean family income (dollars)	\$147,025	+/- 6095	(X)	(X)
Per capita income (dollars)	\$46,363	+/- 2088	(X)	(X)
Nonfamily households	1,489	+/- 238	(X)	(X)
Median nonfamily income (dollars)	\$69,006	+/- 16387	(X)	(X)
Mean nonfamily income (dollars)	\$82,050	+/- 10250	(X)	(X)
Median earnings for workers (dollars)	\$54,792	+/- 4021	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$97,758	+/- 3875	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$66,070	+/- 4683	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	25,290	+/- 971	25,290	(X)
With health insurance coverage	23,900	+/- 924	94.5%	+/- 1.3
With private health insurance	22,655	+/- 953	89.6%	+/- 1.8
With public coverage	3,505	+/- 406	13.9%	+/- 1.6
No health insurance coverage	1,390	+/- 342	5.5%	+/- 1.3
Civilian noninstitutionalized population under 18 years	6,986	+/- 512	6,986	(X)
No health insurance coverage	231	+/- 139	3.3%	+/- 2
Civilian noninstitutionalized population 18 to 64 years	15,814	+/- 651	15,814	(X)
In labor force:	13,406	+/- 561	13,406	(X)
Employed:	12,646	+/- 535	12,646	(X)
With health insurance coverage	12,057	+/- 531	95.3%	+/- 1.4
With private health insurance	11,969	+/- 533	94.6%	+/- 1.5
With public coverage	233	+/- 106	1.8%	+/- 0.8
No health insurance coverage	589	+/- 183	4.7%	+/- 1.4
Unemployed:	760	+/- 244	760%	+/- (X)
With health insurance coverage	476	+/- 187	62.6%	+/- 13.5
With private health insurance	457	+/- 185	60.1%	+/- 13.7
With public coverage	19	+/- 21	2.5%	+/- 2.8
No health insurance coverage	284	+/- 135	37.4%	+/- 13.5
Not in labor force:	2,408	+/- 356	2,408	(X)
With health insurance coverage	2,122	+/- 319	88.1%	+/- 4.8
With private health insurance	1,933	+/- 325	80.3%	+/- 6.7
With public coverage	286	+/- 146	11.9%	+/- 6
No health insurance coverage	286	+/- 128	11.9%	+/- 4.8
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	2.8%	+/- 1.2
With related children under 18 years	(X)	+/- (X)	4.5%	+/- 2.4
With related children under 5 years only	(X)	+/- (X)	0%	+/- 8.7
Married couple families	(X)	+/- (X)	1.1%	+/- 0.9
With related children under 18 years	(X)	+/- (X)	1%	+/- 1.2
With related children under 5 years only	(X)	+/- (X)	0%	+/- 11.5
Families with female householder, no husband present	(X)	+/- (X)	10.6%	+/- 7.5
With related children under 18 years	(X)	+/- (X)	17.1%	+/- 12.3
With related children under 5 years only	(X)	+/- (X)	0%	+/- 37.3
All people	(X)	+/- (X)	2.9%	+/- 1.1
Under 18 years	(X)	+/- (X)	5.2%	+/- 2.8
Related children under 18 years	(X)	+/- (X)	5.2%	+/- 2.8
Related children under 5 years	(X)	+/- (X)	2.5%	+/- 3.2
Related children 5 to 17 years	(X)	+/- (X)	5.9%	+/- 3.1
18 years and over	(X)	+/- (X)	2%	+/- 0.6
18 to 64 years	(X)	+/- (X)	1.6%	+/- 0.7
65 years and over	(X)	+/- (X)	5%	+/- 2.9
People in families	(X)	+/- (X)	2.7%	+/- 1.2
Unrelated individuals 15 years and over	(X)	+/- (X)	5.9%	+/- 3.5

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.

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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.