

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

Area Name : ZCTA5 20851

Subject	Zip Code Tabulation Area : 20851			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	10,940	+/- 558	100.0%	(X)
<b>In labor force</b>	8,531	+/- 524	78%	+/- 2.2
Civilian labor force	8,487	+/- 529	77.6%	+/- 2.3
Employed	8,007	+/- 537	73.2%	+/- 3.1
Unemployed	480	+/- 187	4.4%	+/- 1.7
Armed Forces	44	+/- 43	0.4%	+/- 0.4
<b>Not in labor force</b>	2,409	+/- 263	22%	+/- 2.2
Civilian labor force	8,487	+/- 529	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	5.7%	+/- 2.2
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	5,570	+/- 404	(X)	+/- (X)
<b>In labor force</b>	4,144	+/- 367	74.4%	+/- 3.9
Civilian labor force	4,118	+/- 372	73.9%	+/- 4
Employed	3,881	+/- 367	69.7%	+/- 4.6
<b>Own children under 6 years</b>	1,107	+/- 223	(X)	+/- (X)
All parents in family in labor force	823	+/- 190	74.3%	+/- 11
<b>Own children 6 to 17 years</b>	1,898	+/- 271	(X)	+/- (X)
All parents in family in labor force	1,632	+/- 277	86%	+/- 6.5
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	7,855	+/- 546	100.0%	(X)
Car, truck, or van -- drove alone	4,694	+/- 398	59.8%	+/- 4.2
Car, truck, or van -- carpooled	922	+/- 274	11.7%	+/- 3.3
Public transportation (excluding taxicab)	1,693	+/- 347	21.6%	+/- 3.8
Walked	127	+/- 85	1.6%	+/- 1.1
Other means	110	+/- 70	1.4%	+/- 0.9
Worked at home	309	+/- 126	3.9%	+/- 1.6
<b>Mean travel time to work (minutes)</b>	31.1	+/- 1.9	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	8,007	+/- 537	100.0%	(X)
Management, business, science, and arts occupations	3,501	+/- 404	43.7%	+/- 4.4
Service occupations	1,577	+/- 313	19.7%	+/- 3.4
Sales and office occupations	1,691	+/- 309	21.1%	+/- 3.8
Natural resources, construction, and maintenance occupations	821	+/- 290	10.3%	+/- 3.6
Production, transportation, and material moving occupations	417	+/- 180	5.2%	+/- 2.2
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	8,007	+/- 537	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	0	+/- 19	(X)	+/- 0.4
Construction	601	+/- 200	7.5%	+/- 2.4
Manufacturing	194	+/- 129	2.4%	+/- 1.6
Wholesale trade	156	+/- 112	1.9%	+/- 1.4
Retail trade	789	+/- 166	9.9%	+/- 2
Transportation and warehousing, and utilities	252	+/- 119	3.1%	+/- 1.4
Information	214	+/- 86	2.7%	+/- 1.1
Finance and insurance, and real estate and rental and leasing	337	+/- 114	4.2%	+/- 1.4
Professional, scientific, and management, and administrative and waste	1,605	+/- 256	20%	+/- 2.8
Educational services, and health care and social assistance	1,347	+/- 265	16.8%	+/- 3.4
Arts, entertainment, and recreation, and accommodation and food services	945	+/- 188	11.8%	+/- 2.1
Other services, except public administration	618	+/- 171	7.7%	+/- 2
Public administration	949	+/- 199	11.9%	+/- 2.4

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	8,007	+/- 537	100.0%	(X)
Private wage and salary workers	5,643	+/- 522	70.5%	+/- 3.7
Government workers	1,879	+/- 259	23.5%	+/- 3.2
Self-employed in own not incorporated business workers	485	+/- 169	6.1%	+/- 2
Unpaid family workers	0	+/- 19	0%	+/- 0.4
<b>INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	4,839	+/- 201	100.0%	(X)
Less than \$10,000	80	+/- 60	1.7%	+/- 1.2
\$10,000 to \$14,999	89	+/- 76	1.8%	+/- 1.6
\$15,000 to \$24,999	268	+/- 110	5.5%	+/- 2.3
\$25,000 to \$34,999	278	+/- 96	5.7%	+/- 2
\$35,000 to \$49,999	337	+/- 119	7%	+/- 2.4
\$50,000 to \$74,999	1,017	+/- 194	21%	+/- 4
\$75,000 to \$99,999	973	+/- 241	20.1%	+/- 4.7
\$100,000 to \$149,999	1,019	+/- 167	21.1%	+/- 3.4
\$150,000 to \$199,999	453	+/- 115	9.4%	+/- 2.4
\$200,000 or more	325	+/- 99	6.7%	+/- 2.1
<b>Median household income (dollars)</b>	\$82,201	+/- 4247	(X)	(X)
<b>Mean household income (dollars)</b>	\$95,943	+/- 5591	(X)	(X)
With earnings	4,435	+/- 229	91.7%	+/- 2.4
Mean earnings (dollars)	\$92,569	+/- 5923	(X)	(X)
With Social Security	839	+/- 127	17.3%	+/- 2.7
Mean Social Security income (dollars)	\$16,562	+/- 2025	(X)	(X)
With retirement income	785	+/- 146	16.2%	+/- 3
Mean retirement income (dollars)	\$28,516	+/- 6397	(X)	(X)
With Supplemental Security Income	104	+/- 56	2.1%	+/- 1.2
Mean Supplemental Security Income (dollars)	\$7,979	+/- 2394	(X)	(X)
With cash public assistance income	38	+/- 34	0.8%	+/- 0.7
Mean cash public assistance income (dollars)	\$2,424	+/- 1268	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	198	+/- 91	4.1%	+/- 1.9
<b>Families</b>	3,254	+/- 224	100.0%	(X)
Less than \$10,000	17	+/- 24	0.5%	+/- 0.7
\$10,000 to \$14,999	36	+/- 56	1.1%	+/- 1.7
\$15,000 to \$24,999	170	+/- 80	5.2%	+/- 2.5
\$25,000 to \$34,999	123	+/- 63	3.8%	+/- 1.9
\$35,000 to \$49,999	272	+/- 111	8.4%	+/- 3.4
\$50,000 to \$74,999	739	+/- 176	22.7%	+/- 5.2
\$75,000 to \$99,999	681	+/- 194	20.9%	+/- 5.4
\$100,000 to \$149,999	671	+/- 137	20.6%	+/- 4
\$150,000 to \$199,999	293	+/- 94	9%	+/- 2.9
\$200,000 or more	252	+/- 82	7.7%	+/- 2.6
Median family income (dollars)	\$83,444	+/- 8199	(X)	(X)
Mean family income (dollars)	\$97,942	+/- 5773	(X)	(X)
Per capita income (dollars)	\$35,084	+/- 2283	(X)	(X)
<b>Nonfamily households</b>	1,585	+/- 207	(X)	(X)
Median nonfamily income (dollars)	\$68,482	+/- 20659	(X)	(X)
Mean nonfamily income (dollars)	\$87,467	+/- 12066	(X)	(X)
Median earnings for workers (dollars)	\$40,978	+/- 3988	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$52,230	+/- 1681	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$53,424	+/- 4777	(X)	(X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	13,597	+/- 731	13,597	(X)
<b>With health insurance coverage</b>	11,346	+/- 589	83.4%	+/- 2.9
With private health insurance	9,804	+/- 655	72.1%	+/- 3.9
With public coverage	2,663	+/- 400	19.6%	+/- 3.1
<b>No health insurance coverage</b>	2,251	+/- 455	16.6%	+/- 2.9
Civilian noninstitutionalized population under 18 years	3,113	+/- 345	3,113	(X)
No health insurance coverage	209	+/- 117	6.7%	+/- 3.7
Civilian noninstitutionalized population 18 to 64 years	9,300	+/- 589	9,300	(X)
<b>In labor force:</b>	7,989	+/- 533	7,989	(X)
<b>Employed:</b>	7,526	+/- 548	7,526	(X)
<b>With health insurance coverage</b>	6,143	+/- 450	81.6%	+/- 4.2
With private health insurance	6,051	+/- 423	80.4%	+/- 4.1
With public coverage	199	+/- 98	2.6%	+/- 1.3
<b>No health insurance coverage</b>	1,383	+/- 362	18.4%	+/- 4.2
<b>Unemployed:</b>	463	+/- 184	463%	+/- (X)
<b>With health insurance coverage</b>	213	+/- 104	46%	+/- 16.5
With private health insurance	117	+/- 72	25.3%	+/- 13.4
With public coverage	96	+/- 74	20.7%	+/- 14.2
<b>No health insurance coverage</b>	250	+/- 135	54%	+/- 16.5
<b>Not in labor force:</b>	1,311	+/- 264	1,311	(X)
<b>With health insurance coverage</b>	960	+/- 222	73.2%	+/- 10.9
With private health insurance	824	+/- 210	62.9%	+/- 11.7
With public coverage	231	+/- 105	17.6%	+/- 7.5
<b>No health insurance coverage</b>	351	+/- 167	26.8%	+/- 10.9
<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)	5%	+/- 2.8
<b>With related children under 18 years</b>	(X)	+/- (X)	9.5%	+/- 5.2
With related children under 5 years only	(X)	+/- (X)	13.9%	+/- 13.6
<b>Married couple families</b>	(X)	+/- (X)	3.8%	+/- 3.3
<b>With related children under 18 years</b>	(X)	+/- (X)	7.6%	+/- 6.5
With related children under 5 years only	(X)	+/- (X)	16.7%	+/- 16.3
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	7.5%	+/- 6
<b>With related children under 18 years</b>	(X)	+/- (X)	11%	+/- 9.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 72.5
<b>All people</b>	(X)	+/- (X)	8.4%	+/- 2.9
<b>Under 18 years</b>	(X)	+/- (X)	14.2%	+/- 7.3
Related children under 18 years	(X)	+/- (X)	14.2%	+/- 7.3
Related children under 5 years	(X)	+/- (X)	17.9%	+/- 12.1
Related children 5 to 17 years	(X)	+/- (X)	12.4%	+/- 7.5
<b>18 years and over</b>	(X)	+/- (X)	6.7%	+/- 2
18 to 64 years	(X)	+/- (X)	6.8%	+/- 2.2
65 years and over	(X)	+/- (X)	5.9%	+/- 5.1
<b>People in families</b>	(X)	+/- (X)	6.7%	+/- 3.5
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	15%	+/- 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.