

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

Area Name : ZCTA5 21557

Subject	Zip Code Tabulation Area : 21557			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	1,775	+/- 333	100.0%	(X)
<b>In labor force</b>	1,024	+/- 313	57.7%	+/- 10.1
Civilian labor force	1,024	+/- 313	57.7%	+/- 10.1
Employed	943	+/- 297	53.1%	+/- 10
Unemployed	81	+/- 62	4.6%	+/- 3.4
Armed Forces	0	+/- 12	0%	+/- 1.9
<b>Not in labor force</b>	751	+/- 171	42.3%	+/- 10.1
Civilian labor force	1,024	+/- 313	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	7.9%	+/- 5.8
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	924	+/- 187	(X)	+/- (X)
<b>In labor force</b>	457	+/- 172	49.5%	+/- 12.6
Civilian labor force	457	+/- 172	49.5%	+/- 12.6
Employed	428	+/- 159	46.3%	+/- 12.1
<b>Own children under 6 years</b>	158	+/- 97	(X)	+/- (X)
All parents in family in labor force	158	+/- 97	100%	+/- 19.7
<b>Own children 6 to 17 years</b>	321	+/- 151	(X)	+/- (X)
All parents in family in labor force	106	+/- 71	33%	+/- 22
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	943	+/- 297	100.0%	(X)
Car, truck, or van -- drove alone	812	+/- 292	86.1%	+/- 9.7
Car, truck, or van -- carpooled	121	+/- 84	12.8%	+/- 8.8
Public transportation (excluding taxicab)	0	+/- 12	0%	+/- 3.6
Walked	0	+/- 12	0%	+/- 3.6
Other means	0	+/- 12	0%	+/- 3.6
Worked at home	10	+/- 15	1.1%	+/- 1.6
<b>Mean travel time to work (minutes)</b>	36.5	+/- 9.6	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	943	+/- 297	100.0%	(X)
Management, business, science, and arts occupations	380	+/- 157	40.3%	+/- 9.2
Service occupations	113	+/- 88	12%	+/- 8
Sales and office occupations	165	+/- 92	17.5%	+/- 7.5
Natural resources, construction, and maintenance occupations	47	+/- 39	5%	+/- 4.1
Production, transportation, and material moving occupations	238	+/- 112	25.2%	+/- 11.1
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	943	+/- 297	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	0	+/- 12	(X)	+/- 3.6
Construction	87	+/- 57	9.2%	+/- 5.9
Manufacturing	119	+/- 88	12.6%	+/- 9.1
Wholesale trade	16	+/- 19	1.7%	+/- 2
Retail trade	67	+/- 68	7.1%	+/- 6.3
Transportation and warehousing, and utilities	66	+/- 47	7%	+/- 5.3
Information	27	+/- 41	2.9%	+/- 4.3
Finance and insurance, and real estate and rental and leasing	82	+/- 76	8.7%	+/- 6.7
Professional, scientific, and management, and administrative and waste	70	+/- 60	7.4%	+/- 6.3
Educational services, and health care and social assistance	118	+/- 55	12.5%	+/- 6.8
Arts, entertainment, and recreation, and accommodation and food services	156	+/- 125	16.5%	+/- 9.7
Other services, except public administration	7	+/- 12	0.7%	+/- 1.3
Public administration	128	+/- 76	13.6%	+/- 7.4

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	943	+/- 297	100.0%	(X)
Private wage and salary workers	761	+/- 274	80.7%	+/- 9.4
Government workers	182	+/- 89	19.3%	+/- 9.4
Self-employed in own not incorporated business workers	0	+/- 12	0%	+/- 3.6
Unpaid family workers	0	+/- 12	0%	+/- 3.6
<b>INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	837	+/- 122	100.0%	(X)
Less than \$10,000	43	+/- 49	5.1%	+/- 5.7
\$10,000 to \$14,999	23	+/- 25	2.7%	+/- 3.1
\$15,000 to \$24,999	144	+/- 94	17.2%	+/- 10.3
\$25,000 to \$34,999	119	+/- 56	14.2%	+/- 6.7
\$35,000 to \$49,999	103	+/- 54	12.3%	+/- 6.5
\$50,000 to \$74,999	158	+/- 78	18.9%	+/- 9.3
\$75,000 to \$99,999	98	+/- 59	11.7%	+/- 7.1
\$100,000 to \$149,999	87	+/- 50	10.4%	+/- 5.7
\$150,000 to \$199,999	49	+/- 60	5.9%	+/- 6.9
\$200,000 or more	13	+/- 19	1.6%	+/- 2.4
<b>Median household income (dollars)</b>	\$45,972	+/- 27134	(X)	(X)
<b>Mean household income (dollars)</b>	\$63,097	+/- 13180	(X)	(X)
With earnings	525	+/- 126	62.7%	+/- 9.6
Mean earnings (dollars)	\$72,898	+/- 17291	(X)	(X)
With Social Security	348	+/- 71	41.6%	+/- 10
Mean Social Security income (dollars)	\$14,478	+/- 2322	(X)	(X)
With retirement income	281	+/- 65	33.6%	+/- 8.4
Mean retirement income (dollars)	\$24,129	+/- 12767	(X)	(X)
With Supplemental Security Income	109	+/- 75	13%	+/- 8.4
Mean Supplemental Security Income (dollars)	\$9,970	+/- 3278	(X)	(X)
With cash public assistance income	27	+/- 29	3.2%	+/- 3.5
Mean cash public assistance income (dollars)	\$2,444	+/- 610	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	192	+/- 105	22.9%	+/- 11.1
<b>Families</b>	668	+/- 131	100.0%	(X)
Less than \$10,000	16	+/- 26	2.4%	+/- 3.9
\$10,000 to \$14,999	0	+/- 12	0%	+/- 5.1
\$15,000 to \$24,999	106	+/- 91	15.9%	+/- 12.1
\$25,000 to \$34,999	71	+/- 41	10.6%	+/- 6.1
\$35,000 to \$49,999	92	+/- 53	13.8%	+/- 8.2
\$50,000 to \$74,999	136	+/- 74	20.4%	+/- 10.8
\$75,000 to \$99,999	109	+/- 61	16.3%	+/- 8.9
\$100,000 to \$149,999	76	+/- 50	11.4%	+/- 7.2
\$150,000 to \$199,999	49	+/- 60	7.3%	+/- 8.6
\$200,000 or more	13	+/- 19	1.9%	+/- 3
Median family income (dollars)	\$65,643	+/- 14042	(X)	(X)
Mean family income (dollars)	\$71,746	+/- 15543	(X)	(X)
Per capita income (dollars)	\$24,851	+/- 5125	(X)	(X)
<b>Nonfamily households</b>	169	+/- 72	(X)	(X)
Median nonfamily income (dollars)	\$22,063	+/- 13408	(X)	(X)
Mean nonfamily income (dollars)	\$26,943	+/- 8276	(X)	(X)
Median earnings for workers (dollars)	\$28,172	+/- 5573	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$61,250	+/- 19818	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$30,000	+/- 26365	(X)	(X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	2,162	+/- 416	2,162	(X)
<b>With health insurance coverage</b>	2,066	+/- 397	95.6%	+/- 3.6
With private health insurance	1,577	+/- 325	72.9%	+/- 11.3
With public coverage	917	+/- 304	42.4%	+/- 10.9
<b>No health insurance coverage</b>	96	+/- 83	4.4%	+/- 3.6
Civilian noninstitutionalized population under 18 years	479	+/- 177	479	(X)
No health insurance coverage	0	+/- 12	0%	+/- 7
Civilian noninstitutionalized population 18 to 64 years	1,321	+/- 317	1,321	(X)
<b>In labor force:</b>	973	+/- 300	973	(X)
<b>Employed:</b>	913	+/- 289	913	(X)
<b>With health insurance coverage</b>	853	+/- 279	93.4%	+/- 6.1
With private health insurance	762	+/- 268	83.5%	+/- 10.7
With public coverage	129	+/- 101	14.1%	+/- 10.6
<b>No health insurance coverage</b>	60	+/- 59	6.6%	+/- 6.1
<b>Unemployed:</b>	60	+/- 52	60%	+/- (X)
<b>With health insurance coverage</b>	60	+/- 52	100%	+/- 39.7
With private health insurance	60	+/- 52	100%	+/- 39.7
With public coverage	0	+/- 12	0%	+/- 39.7
<b>No health insurance coverage</b>	0	+/- 12	0%	+/- 39.7
<b>Not in labor force:</b>	348	+/- 126	348	(X)
<b>With health insurance coverage</b>	312	+/- 116	89.7%	+/- 10.9
With private health insurance	154	+/- 69	44.3%	+/- 21.5
With public coverage	173	+/- 106	49.7%	+/- 19.4
<b>No health insurance coverage</b>	36	+/- 41	10.3%	+/- 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)	2.4%	+/- 3.9
<b>With related children under 18 years</b>	(X)	+/- (X)	5%	+/- 8.2
With related children under 5 years only	(X)	+/- (X)	0%	+/- 24.9
<b>Married couple families</b>	(X)	+/- (X)	0%	+/- 7.1
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 17
With related children under 5 years only	(X)	+/- (X)	0%	+/- 38.8
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	10.9%	+/- 18.9
<b>With related children under 18 years</b>	(X)	+/- (X)	15%	+/- 28.7
With related children under 5 years only	(X)	+/- (X)	0%	+/- 40.8
<b>All people</b>	(X)	+/- (X)	3.1%	+/- 3.2
<b>Under 18 years</b>	(X)	+/- (X)	3.3%	+/- 5.6
Related children under 18 years	(X)	+/- (X)	3.3%	+/- 5.6
Related children under 5 years	(X)	+/- (X)	0%	+/- 21.6
Related children 5 to 17 years	(X)	+/- (X)	4.7%	+/- 8.1
<b>18 years and over</b>	(X)	+/- (X)	3.1%	+/- 3
18 to 64 years	(X)	+/- (X)	3.9%	+/- 3.8
65 years and over	(X)	+/- (X)	0%	+/- 9.2
<b>People in families</b>	(X)	+/- (X)	1.6%	+/- 2.7
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	19.3%	+/- 19.1

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.