

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

Area Name : ZCTA5 21795

Subject	Zip Code Tabulation Area : 21795			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	7,720	+/- 573	100.0%	(X)
In labor force	5,022	+/- 530	65.1%	+/- 3.8
Civilian labor force	5,022	+/- 530	65.1%	+/- 3.8
Employed	4,679	+/- 527	60.6%	+/- 4
Unemployed	343	+/- 118	4.4%	+/- 1.5
Armed Forces	0	+/- 17	0%	+/- 0.5
Not in labor force	2,698	+/- 310	34.9%	+/- 3.8
Civilian labor force	5,022	+/- 530	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	6.8%	+/- 2.4
Females 16 years and over				
Population 16 years and over	4,047	+/- 348	(X)	+/- (X)
In labor force	2,427	+/- 279	60%	+/- 4.3
Civilian labor force	2,427	+/- 279	60%	+/- 4.3
Employed	2,289	+/- 279	56.6%	+/- 4.4
Own children under 6 years	668	+/- 200	(X)	+/- (X)
All parents in family in labor force	473	+/- 173	70.8%	+/- 15.4
Own children 6 to 17 years	1,249	+/- 234	(X)	+/- (X)
All parents in family in labor force	998	+/- 242	79.9%	+/- 8.7
COMMUTING TO WORK				
Workers 16 years and over	4,633	+/- 530	100.0%	(X)
Car, truck, or van -- drove alone	4,098	+/- 497	88.5%	+/- 2.8
Car, truck, or van -- carpooled	278	+/- 93	6%	+/- 1.9
Public transportation (excluding taxicab)	35	+/- 45	0.8%	+/- 0.9
Walked	13	+/- 15	0.3%	+/- 0.3
Other means	24	+/- 21	0.5%	+/- 0.5
Worked at home	185	+/- 95	4%	+/- 2.1
Mean travel time to work (minutes)	21.4	+/- 1.7	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	4,679	+/- 527	100.0%	(X)
Management, business, science, and arts occupations	1,331	+/- 210	28.4%	+/- 3.7
Service occupations	809	+/- 177	17.3%	+/- 2.8
Sales and office occupations	1,233	+/- 218	26.4%	+/- 4.2
Natural resources, construction, and maintenance occupations	593	+/- 174	12.7%	+/- 3.3
Production, transportation, and material moving occupations	713	+/- 168	15.2%	+/- 3
INDUSTRY				
Civilian employed population 16 years and over	4,679	+/- 527	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	9	+/- 12	0.2%	+/- 0.3
Construction	397	+/- 150	8.5%	+/- 2.8
Manufacturing	470	+/- 145	10%	+/- 3
Wholesale trade	238	+/- 137	5.1%	+/- 2.7
Retail trade	645	+/- 152	13.8%	+/- 2.8
Transportation and warehousing, and utilities	365	+/- 114	7.8%	+/- 2.4
Information	32	+/- 23	0.7%	+/- 0.5
Finance and insurance, and real estate and rental and leasing	387	+/- 108	8.3%	+/- 2.4
Professional, scientific, and management, and administrative and waste	403	+/- 131	8.6%	+/- 2.8
Educational services, and health care and social assistance	973	+/- 205	20.8%	+/- 3.5
Arts, entertainment, and recreation, and accommodation and food services	224	+/- 80	4.8%	+/- 1.7
Other services, except public administration	233	+/- 104	5%	+/- 2
Public administration	303	+/- 102	6.5%	+/- 2.2

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CLASS OF WORKER				
Civilian employed population 16 years and over	4,679	+/- 527	100.0%	(X)
Private wage and salary workers	3,758	+/- 450	80.3%	+/- 3.9
Government workers	756	+/- 194	16.2%	+/- 3.5
Self-employed in own not incorporated business workers	124	+/- 57	2.7%	+/- 1.2
Unpaid family workers	41	+/- 40	0.9%	+/- 0.9
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	3,774	+/- 218	100.0%	(X)
Less than \$10,000	129	+/- 48	3.4%	+/- 1.3
\$10,000 to \$14,999	240	+/- 102	6.4%	+/- 2.6
\$15,000 to \$24,999	283	+/- 84	7.5%	+/- 2.3
\$25,000 to \$34,999	311	+/- 80	8.2%	+/- 2.1
\$35,000 to \$49,999	649	+/- 139	17.2%	+/- 3.6
\$50,000 to \$74,999	822	+/- 147	21.8%	+/- 3.8
\$75,000 to \$99,999	464	+/- 115	12.3%	+/- 3
\$100,000 to \$149,999	676	+/- 183	17.9%	+/- 4.5
\$150,000 to \$199,999	127	+/- 68	3.4%	+/- 1.8
\$200,000 or more	73	+/- 53	1.9%	+/- 1.4
Median household income (dollars)	\$56,332	+/- 2706	(X)	(X)
Mean household income (dollars)	\$68,157	+/- 4121	(X)	(X)
With earnings	2,724	+/- 222	72.2%	+/- 4
Mean earnings (dollars)	\$72,512	+/- 5388	(X)	(X)
With Social Security	1,399	+/- 165	37.1%	+/- 3.9
Mean Social Security income (dollars)	\$18,160	+/- 1186	(X)	(X)
With retirement income	1,041	+/- 147	27.6%	+/- 3.9
Mean retirement income (dollars)	\$19,834	+/- 3501	(X)	(X)
With Supplemental Security Income	118	+/- 46	3.1%	+/- 1.2
Mean Supplemental Security Income (dollars)	\$8,158	+/- 1674	(X)	(X)
With cash public assistance income	49	+/- 31	1.3%	+/- 0.8
Mean cash public assistance income (dollars)	\$4,224	+/- 2554	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	300	+/- 95	7.9%	+/- 2.5
Families				
Less than \$10,000	29	+/- 29	1.1%	+/- 1.1
\$10,000 to \$14,999	81	+/- 53	3.1%	+/- 2.1
\$15,000 to \$24,999	91	+/- 56	3.5%	+/- 2.2
\$25,000 to \$34,999	196	+/- 68	7.6%	+/- 2.6
\$35,000 to \$49,999	443	+/- 115	17.1%	+/- 4.2
\$50,000 to \$74,999	611	+/- 146	23.6%	+/- 5.2
\$75,000 to \$99,999	402	+/- 109	15.5%	+/- 4.3
\$100,000 to \$149,999	553	+/- 169	21.3%	+/- 5.8
\$150,000 to \$199,999	113	+/- 66	4.4%	+/- 2.6
\$200,000 or more	73	+/- 53	2.8%	+/- 2
Median family income (dollars)	\$69,235	+/- 8277	(X)	(X)
Mean family income (dollars)	\$78,181	+/- 5582	(X)	(X)
Per capita income (dollars)	\$27,495	+/- 1596	(X)	(X)
Nonfamily households				
Median nonfamily income (dollars)	\$34,938	+/- 4996	(X)	(X)
Mean nonfamily income (dollars)	\$44,109	+/- 6296	(X)	(X)
Median earnings for workers (dollars)	\$33,250	+/- 2988	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$50,124	+/- 2872	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$37,431	+/- 2875	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	9,308	+/- 733	9,308	(X)
With health insurance coverage	8,685	+/- 702	93.3%	+/- 1.9
With private health insurance	7,262	+/- 655	78%	+/- 4
With public coverage	2,934	+/- 410	31.5%	+/- 4
No health insurance coverage	623	+/- 188	6.7%	+/- 1.9
Civilian noninstitutionalized population under 18 years	1,958	+/- 326	1,958	(X)
No health insurance coverage	103	+/- 99	5.3%	+/- 4.9
Civilian noninstitutionalized population 18 to 64 years	5,531	+/- 527	5,531	(X)
In labor force:	4,682	+/- 512	4,682	(X)
Employed:	4,363	+/- 501	4,363	(X)
With health insurance coverage	4,058	+/- 497	93%	+/- 2.3
With private health insurance	3,897	+/- 461	89.3%	+/- 3.4
With public coverage	194	+/- 127	4.4%	+/- 2.8
No health insurance coverage	305	+/- 100	7%	+/- 2.3
Unemployed:	319	+/- 114	319%	+/- (X)
With health insurance coverage	214	+/- 105	67.1%	+/- 19.7
With private health insurance	86	+/- 44	27%	+/- 16.4
With public coverage	128	+/- 104	40.1%	+/- 23.6
No health insurance coverage	105	+/- 67	32.9%	+/- 19.7
Not in labor force:	849	+/- 165	849	(X)
With health insurance coverage	739	+/- 145	87%	+/- 6.4
With private health insurance	555	+/- 134	65.4%	+/- 9
With public coverage	285	+/- 89	33.6%	+/- 10
No health insurance coverage	110	+/- 61	13%	+/- 6.4
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	4.6%	+/- 2.2
With related children under 18 years	(X)	+/- (X)	9.6%	+/- 5.1
With related children under 5 years only	(X)	+/- (X)	11.1%	+/- 15.4
Married couple families	(X)	+/- (X)	3.1%	+/- 2.7
With related children under 18 years	(X)	+/- (X)	7.1%	+/- 6.6
With related children under 5 years only	(X)	+/- (X)	13%	+/- 18.1
Families with female householder, no husband present	(X)	+/- (X)	10.4%	+/- 7.8
With related children under 18 years	(X)	+/- (X)	17.1%	+/- 12.6
With related children under 5 years only	(X)	+/- (X)	0%	+/- 65.6
All people	(X)	+/- (X)	6.3%	+/- 2.1
Under 18 years	(X)	+/- (X)	7.7%	+/- 3.7
Related children under 18 years	(X)	+/- (X)	7.7%	+/- 3.7
Related children under 5 years	(X)	+/- (X)	9.8%	+/- 5.8
Related children 5 to 17 years	(X)	+/- (X)	6.8%	+/- 4.2
18 years and over	(X)	+/- (X)	5.9%	+/- 2
18 to 64 years	(X)	+/- (X)	4.7%	+/- 2
65 years and over	(X)	+/- (X)	9.7%	+/- 4.7
People in families	(X)	+/- (X)	4.5%	+/- 2.3
Unrelated individuals 15 years and over	(X)	+/- (X)	15.4%	+/- 5.4

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.