

**SELECTED ECONOMIC CHARACTERISTICS**  
**2010-2014 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21409

Subject	Zip Code Tabulation Area : 21409			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	15,893	+/- 520	100.0%	(X)
<b>In labor force</b>	11,302	+/- 502	71.1%	+/- 2
Civilian labor force	11,214	+/- 509	70.6%	+/- 2
Employed	10,708	+/- 517	67.4%	+/- 2.2
Unemployed	506	+/- 146	3.2%	+/- 0.9
Armed Forces	88	+/- 49	0.6%	+/- 0.3
<b>Not in labor force</b>	4,591	+/- 340	28.9%	+/- 2
Civilian labor force	11,214	+/- 509	(X)	(X)
Percent Unemployed	(X)	+/- (X)	4.5%	+/- 1.3
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	8,174	+/- 328	(X)	(X)
<b>In labor force</b>	5,288	+/- 320	64.7%	+/- 2.7
Civilian labor force	5,288	+/- 320	64.7%	+/- 2.7
Employed	5,122	+/- 320	62.7%	+/- 2.7
<b>Own children under 6 years</b>	1,314	+/- 242	(X)	(X)
All parents in family in labor force	888	+/- 216	67.6%	+/- 9.2
<b>Own children 6 to 17 years</b>	3,541	+/- 270	(X)	(X)
All parents in family in labor force	2,697	+/- 290	76.2%	+/- 5.3
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	10,586	+/- 509	100.0%	(X)
Car, truck, or van -- drove alone	8,652	+/- 505	81.7%	+/- 2.4
Car, truck, or van -- carpooled	901	+/- 194	8.5%	+/- 1.8
Public transportation (excluding taxicab)	222	+/- 78	2.1%	+/- 0.7
Walked	58	+/- 51	0.5%	+/- 0.5
Other means	181	+/- 89	1.7%	+/- 0.8
Worked at home	572	+/- 119	5.4%	+/- 1.1
<b>Mean travel time to work (minutes)</b>	30.0	+/- 1.4	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	10,708	+/- 517	100.0%	(X)
Management, business, science, and arts occupations	5,731	+/- 328	53.5%	+/- 2.9
Service occupations	1,446	+/- 276	13.5%	+/- 2.3
Sales and office occupations	2,226	+/- 275	20.8%	+/- 2.3
Natural resources, construction, and maintenance occupations	703	+/- 166	6.6%	+/- 1.5
Production, transportation, and material moving occupations	602	+/- 142	5.6%	+/- 1.3
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	10,708	+/- 517	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	45	+/- 41	0.4%	+/- 0.4
Construction	637	+/- 160	5.9%	+/- 1.4
Manufacturing	549	+/- 128	5.1%	+/- 1.2
Wholesale trade	348	+/- 154	3.2%	+/- 1.4
Retail trade	1,087	+/- 207	10.2%	+/- 1.8
Transportation and warehousing, and utilities	300	+/- 99	2.8%	+/- 0.9
Information	305	+/- 118	2.8%	+/- 1.1
Finance and insurance, and real estate and rental and leasing	762	+/- 160	7.1%	+/- 1.5
Professional, scientific, and management, and administrative and waste	1,596	+/- 207	14.9%	+/- 2
Educational services, and health care and social assistance	2,381	+/- 266	22.2%	+/- 2.2
Arts, entertainment, and recreation, and accommodation and food services	1,012	+/- 222	9.5%	+/- 1.9
Other services, except public administration	508	+/- 142	4.7%	+/- 1.3
Public administration	1,178	+/- 178	11%	+/- 1.7

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	10,708	+/- 517	100.0%	(X)
Private wage and salary workers	7,560	+/- 465	70.6%	+/- 2.5
Government workers	2,486	+/- 248	23.2%	+/- 2.3
Self-employed in own not incorporated business workers	647	+/- 173	6%	+/- 1.5
Unpaid family workers	15	+/- 18	0.1%	+/- 0.2
<b>INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	7,264	+/- 219	100.0%	(X)
Less than \$10,000	170	+/- 67	2.3%	+/- 0.9
\$10,000 to \$14,999	157	+/- 88	2.2%	+/- 1.2
\$15,000 to \$24,999	189	+/- 69	2.6%	+/- 0.9
\$25,000 to \$34,999	276	+/- 88	3.8%	+/- 1.2
\$35,000 to \$49,999	497	+/- 132	6.8%	+/- 1.8
\$50,000 to \$74,999	1,087	+/- 184	15%	+/- 2.4
\$75,000 to \$99,999	1,037	+/- 187	14.3%	+/- 2.5
\$100,000 to \$149,999	1,596	+/- 205	22%	+/- 2.7
\$150,000 to \$199,999	1,284	+/- 190	17.7%	+/- 2.7
\$200,000 or more	971	+/- 143	13.4%	+/- 1.9
<b>Median household income (dollars)</b>	\$107,756	+/- 5522	(X)	(X)
<b>Mean household income (dollars)</b>	\$124,886	+/- 5209	(X)	(X)
With earnings	6,185	+/- 256	85.1%	+/- 2
Mean earnings (dollars)	\$117,995	+/- 5006	(X)	(X)
With Social Security	1,905	+/- 166	26.2%	+/- 2.4
Mean Social Security income (dollars)	\$20,817	+/- 1342	(X)	(X)
With retirement income	1,754	+/- 190	24.1%	+/- 2.6
Mean retirement income (dollars)	\$42,103	+/- 4226	(X)	(X)
With Supplemental Security Income	188	+/- 78	2.6%	+/- 1.1
Mean Supplemental Security Income (dollars)	\$12,154	+/- 2789	(X)	(X)
With cash public assistance income	44	+/- 29	0.6%	+/- 0.4
Mean cash public assistance income (dollars)	\$2,293	+/- 1649	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	253	+/- 85	3.5%	+/- 1.2
<b>Families</b>	5,246	+/- 166	100.0%	(X)
Less than \$10,000	30	+/- 30	0.6%	+/- 0.6
\$10,000 to \$14,999	0	+/- 22	0%	+/- 0.6
\$15,000 to \$24,999	111	+/- 57	2.1%	+/- 1.1
\$25,000 to \$34,999	100	+/- 46	1.9%	+/- 0.9
\$35,000 to \$49,999	339	+/- 118	6.5%	+/- 2.2
\$50,000 to \$74,999	687	+/- 136	13.1%	+/- 2.5
\$75,000 to \$99,999	679	+/- 139	12.9%	+/- 2.6
\$100,000 to \$149,999	1,291	+/- 180	24.6%	+/- 3.5
\$150,000 to \$199,999	1,055	+/- 172	20.1%	+/- 3.3
\$200,000 or more	954	+/- 140	18.2%	+/- 2.5
Median family income (dollars)	\$126,557	+/- 8893	(X)	(X)
Mean family income (dollars)	\$142,751	+/- 5898	(X)	(X)
Per capita income (dollars)	\$46,086	+/- 2096	(X)	(X)
<b>Nonfamily households</b>	2,018	+/- 187	(X)	(X)
Median nonfamily income (dollars)	\$69,639	+/- 4520	(X)	(X)
Mean nonfamily income (dollars)	\$74,117	+/- 7222	(X)	(X)
Median earnings for workers (dollars)	\$50,031	+/- 4162	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$80,696	+/- 5897	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$62,212	+/- 5307	(X)	(X)

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	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	20,035	+/- 671	20,035	(X)
<b>With health insurance coverage</b>	18,939	+/- 629	94.5%	+/- 1.5
With private health insurance	17,865	+/- 637	89.2%	+/- 2.1
With public coverage	3,752	+/- 310	18.7%	+/- 1.5
<b>No health insurance coverage</b>	1,096	+/- 308	5.5%	+/- 1.5
Civilian noninstitutionalized population under 18 years	4,961	+/- 290	4,961	(X)
No health insurance coverage	165	+/- 98	165	+/- 2
Civilian noninstitutionalized population 18 to 64 years	12,285	+/- 515	12,285	(X)
<b>In labor force:</b>	10,238	+/- 495	10,238	(X)
<b>Employed:</b>	9,764	+/- 502	9,764	(X)
<b>With health insurance coverage</b>	9,196	+/- 491	94.2%	+/- 2
With private health insurance	9,126	+/- 489	93.5%	+/- 2
With public coverage	314	+/- 104	3.2%	+/- 1
<b>No health insurance coverage</b>	568	+/- 196	5.8%	+/- 2
<b>Unemployed:</b>	474	+/- 142	474	(X)
<b>With health insurance coverage</b>	314	+/- 108	66.2%	+/- 17.4
With private health insurance	249	+/- 88	52.5%	+/- 16
With public coverage	65	+/- 53	13.7%	+/- 10.1
<b>No health insurance coverage</b>	160	+/- 106	33.8%	+/- 17.4
<b>Not in labor force:</b>	2,047	+/- 266	2,047	(X)
<b>With health insurance coverage</b>	1,844	+/- 247	90.1%	+/- 4.3
With private health insurance	1,669	+/- 244	81.5%	+/- 5.9
With public coverage	314	+/- 99	15.3%	+/- 4.7
<b>No health insurance coverage</b>	203	+/- 95	9.9%	+/- 4.3
<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)	1.2%	+/- 0.8
<b>With related children under 18 years</b>	(X)	+/- (X)	1.6%	+/- 1.3
With related children under 5 years only	(X)	+/- (X)	0%	+/- 8.7
<b>Married couple families</b>	(X)	+/- (X)	0.1%	+/- 0.3
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 1.6
With related children under 5 years only	(X)	+/- (X)	0%	+/- 11.1
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	9%	+/- 6
<b>With related children under 18 years</b>	(X)	+/- (X)	10.9%	+/- 8.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 33.8
<b>All people</b>	(X)	+/- (X)	3.3%	+/- 1.3
<b>Under 18 years</b>	(X)	+/- (X)	2%	+/- 1.5
Related children under 18 years	(X)	+/- (X)	1.6%	+/- 1.4
Related children under 5 years	(X)	+/- (X)	2.1%	+/- 2.6
Related children 5 to 17 years	(X)	+/- (X)	1.5%	+/- 1.2
<b>18 years and over</b>	(X)	+/- (X)	3.7%	+/- 1.5
18 to 64 years	(X)	+/- (X)	3.6%	+/- 1.9
65 years and over	(X)	+/- (X)	4.2%	+/- 2
<b>People in families</b>	(X)	+/- (X)	1.6%	+/- 1.2
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	13.3%	+/- 4.2

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.

Workers include members of the Armed Forces and civilians who were at work last week.

Occupation codes are 4-digit codes and are based on Standard Occupational Classification 2010.

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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 2010-2014 tables, industry data in the multiyear files (2010-2014) 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/>.

Logical coverage edits applying a rules-based assignment of Medicaid, Medicare and military health coverage were added as of 2009 -- please see [http://www.census.gov/hhes/www/hlthins/publications/coverage\\_edits\\_final.pdf](http://www.census.gov/hhes/www/hlthins/publications/coverage_edits_final.pdf) for more details. The corresponding 2008 data table in American FactFinder does not incorporate these edits and is therefore not comparable to this table in 2009, 2010, 2011, or 2012. Select geographies of 2008 data comparable to the 2009, 2010, 2011, and 2012 tables are accessible at <http://www.census.gov/hhes/www/hlthins/data/acs/2008/re-run.html>.

The health insurance coverage category names were modified in 2010. See ACS Health Insurance Definitions for a list of the insurance type definitions.

While the 2010-2014 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, 2010-2014 American Community Survey 5-Year Estimates

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.