



DP03

SELECTED ECONOMIC CHARACTERISTICS

2008-2012 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Montreat town, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
Population 16 years and over	714	+/-187	714	(X)
In labor force	348	+/-111	48.7%	+/-10.0
Civilian labor force	348	+/-111	48.7%	+/-10.0
Employed	316	+/-106	44.3%	+/-10.7
Unemployed	32	+/-35	4.5%	+/-4.7
Armed Forces	0	+/-13	0.0%	+/-5.1
Not in labor force	366	+/-124	51.3%	+/-10.0
Civilian labor force	348	+/-111	348	(X)
Percent Unemployed	(X)	(X)	9.2%	+/-9.7
<b>Females 16 years and over</b>				
In labor force	175	+/-74	46.2%	+/-11.9
Civilian labor force	175	+/-74	46.2%	+/-11.9
Employed	175	+/-74	46.2%	+/-11.9
<b>Own children under 6 years</b>				
All parents in family in labor force	4	+/-9	100.0%	+/-100.0
<b>Own children 6 to 17 years</b>				
All parents in family in labor force	26	+/-30	86.7%	+/-22.7
<b>COMMUTING TO WORK</b>				
Workers 16 years and over	302	+/-100	302	(X)
Car, truck, or van -- drove alone	166	+/-69	55.0%	+/-12.7
Car, truck, or van -- carpooled	13	+/-15	4.3%	+/-4.8
Public transportation (excluding taxicab)	0	+/-13	0.0%	+/-11.7
Walked	90	+/-46	29.8%	+/-11.9
Other means	0	+/-13	0.0%	+/-11.7
Worked at home	33	+/-30	10.9%	+/-9.2
Mean travel time to work (minutes)	21.0	+/-8.5	(X)	(X)
<b>OCCUPATION</b>				
Civilian employed population 16 years and over	316	+/-106	316	(X)

Subject	Montreat town, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Management, business, science, and arts occupations	157	+/-73	49.7%	+/-15.5
Service occupations	81	+/-47	25.6%	+/-11.6
Sales and office occupations	76	+/-54	24.1%	+/-16.2
Natural resources, construction, and maintenance occupations	0	+/-13	0.0%	+/-11.2
Production, transportation, and material moving occupations	2	+/-4	0.6%	+/-1.2
<b>INDUSTRY</b>				
Civilian employed population 16 years and over	316	+/-106	316	(X)
Agriculture, forestry, fishing and hunting, and mining	0	+/-13	0.0%	+/-11.2
Construction	14	+/-23	4.4%	+/-6.7
Manufacturing	4	+/-7	1.3%	+/-2.1
Wholesale trade	0	+/-13	0.0%	+/-11.2
Retail trade	9	+/-19	2.8%	+/-6.2
Transportation and warehousing, and utilities	0	+/-13	0.0%	+/-11.2
Information	10	+/-22	3.2%	+/-6.7
Finance and insurance, and real estate and rental and leasing	2	+/-4	0.6%	+/-1.1
Professional, scientific, and management, and administrative and waste management services	20	+/-21	6.3%	+/-6.9
Educational services, and health care and social assistance	170	+/-64	53.8%	+/-15.6
Arts, entertainment, and recreation, and accommodation and food services	82	+/-58	25.9%	+/-14.0
Other services, except public administration	3	+/-6	0.9%	+/-1.7
Public administration	2	+/-4	0.6%	+/-1.2
<b>CLASS OF WORKER</b>				
Civilian employed population 16 years and over	316	+/-106	316	(X)
Private wage and salary workers	241	+/-92	76.3%	+/-13.6
Government workers	48	+/-41	15.2%	+/-11.8
Self-employed in own not incorporated business workers	27	+/-28	8.5%	+/-8.3
Unpaid family workers	0	+/-13	0.0%	+/-11.2
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>				
Total households	229	+/-69	229	(X)
Less than \$10,000	26	+/-25	11.4%	+/-9.5
\$10,000 to \$14,999	3	+/-5	1.3%	+/-2.3
\$15,000 to \$24,999	34	+/-28	14.8%	+/-10.7
\$25,000 to \$34,999	7	+/-7	3.1%	+/-2.9
\$35,000 to \$49,999	49	+/-30	21.4%	+/-11.6
\$50,000 to \$74,999	38	+/-31	16.6%	+/-12.8
\$75,000 to \$99,999	31	+/-23	13.5%	+/-9.2
\$100,000 to \$149,999	24	+/-23	10.5%	+/-9.9
\$150,000 to \$199,999	6	+/-7	2.6%	+/-2.9
\$200,000 or more	11	+/-12	4.8%	+/-5.3
Median household income (dollars)	44,948	+/-17,512	(X)	(X)
Mean household income (dollars)	63,945	+/-15,141	(X)	(X)
<b>With earnings</b>				
Mean earnings (dollars)	55,723	+/-19,404	(X)	(X)
<b>With Social Security</b>				
Mean Social Security income (dollars)	26,768	+/-3,318	(X)	(X)
<b>With retirement income</b>				
Mean retirement income (dollars)	22,568	+/-7,775	(X)	(X)
<b>With Supplemental Security Income</b>				
Mean Supplemental Security Income (dollars)	1,800	+/-30	(X)	(X)
With cash public assistance income	0	+/-13	0.0%	+/-15.1

Subject	Montreat town, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Mean cash public assistance income (dollars)	-	**	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	8	+/-12	3.5%	+/-5.3
<b>Families</b>	<b>147</b>	<b>+/-50</b>	<b>147</b>	<b>(X)</b>
Less than \$10,000	7	+/-12	4.8%	+/-7.6
\$10,000 to \$14,999	3	+/-5	2.0%	+/-3.5
\$15,000 to \$24,999	10	+/-17	6.8%	+/-10.6
\$25,000 to \$34,999	4	+/-6	2.7%	+/-4.1
\$35,000 to \$49,999	33	+/-24	22.4%	+/-13.9
\$50,000 to \$74,999	20	+/-21	13.6%	+/-14.0
\$75,000 to \$99,999	29	+/-22	19.7%	+/-13.6
\$100,000 to \$149,999	24	+/-23	16.3%	+/-15.3
\$150,000 to \$199,999	6	+/-7	4.1%	+/-4.5
\$200,000 or more	11	+/-12	7.5%	+/-8.1
Median family income (dollars)	61,875	+/-45,635	(X)	(X)
Mean family income (dollars)	81,773	+/-20,564	(X)	(X)
<b>Per capita income (dollars)</b>	<b>21,012</b>	<b>+/-6,688</b>	<b>(X)</b>	<b>(X)</b>
<b>Nonfamily households</b>	<b>82</b>	<b>+/-46</b>	<b>82</b>	<b>(X)</b>
Median nonfamily income (dollars)	24,444	+/-25,239	(X)	(X)
Mean nonfamily income (dollars)	30,216	+/-8,941	(X)	(X)
<b>Median earnings for workers (dollars)</b>	<b>4,558</b>	<b>+/-2,203</b>	<b>(X)</b>	<b>(X)</b>
Median earnings for male full-time, year-round workers (dollars)	60,000	+/-39,035	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	43,393	+/-29,442	(X)	(X)
<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	<b>743</b>	<b>+/-197</b>	<b>743</b>	<b>(X)</b>
With health insurance coverage	658	+/-185	88.6%	+/-8.6
With private health insurance	617	+/-175	83.0%	+/-8.7
With public coverage	188	+/-64	25.3%	+/-9.7
No health insurance coverage	85	+/-68	11.4%	+/-8.6
<b>Civilian noninstitutionalized population under 18 years</b>	<b>34</b>	<b>+/-33</b>	<b>34</b>	<b>(X)</b>
No health insurance coverage	4	+/-9	11.8%	+/-24.3
<b>Civilian noninstitutionalized population 18 to 64 years</b>	<b>551</b>	<b>+/-190</b>	<b>551</b>	<b>(X)</b>
<b>In labor force:</b>	<b>300</b>	<b>+/-109</b>	<b>300</b>	<b>(X)</b>
<b>Employed:</b>	<b>268</b>	<b>+/-105</b>	<b>268</b>	<b>(X)</b>
With health insurance coverage	255	+/-104	95.1%	+/-5.7
With private health insurance	234	+/-104	87.3%	+/-12.5
With public coverage	21	+/-28	7.8%	+/-10.5
No health insurance coverage	13	+/-15	4.9%	+/-5.7
<b>Unemployed:</b>	<b>32</b>	<b>+/-35</b>	<b>32</b>	<b>(X)</b>
With health insurance coverage	12	+/-23	37.5%	+/-56.7
With private health insurance	12	+/-23	37.5%	+/-56.7
With public coverage	0	+/-13	0.0%	+/-56.3
No health insurance coverage	20	+/-27	62.5%	+/-56.7
<b>Not in labor force:</b>	<b>251</b>	<b>+/-118</b>	<b>251</b>	<b>(X)</b>
With health insurance coverage	203	+/-114	80.9%	+/-18.1
With private health insurance	191	+/-102	76.1%	+/-15.8
With public coverage	12	+/-16	4.8%	+/-5.3
No health insurance coverage	48	+/-44	19.1%	+/-18.1

Subject	Montreat town, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	6.8%	+/-8.3
With related children under 18 years	(X)	(X)	0.0%	+/-63.7
With related children under 5 years only	(X)	(X)	0.0%	+/-100.0
Married couple families	(X)	(X)	2.2%	+/-3.8
With related children under 18 years	(X)	(X)	0.0%	+/-71.2
With related children under 5 years only	(X)	(X)	-	**
Families with female householder, no husband present	(X)	(X)	0.0%	+/-100.0
With related children under 18 years	(X)	(X)	0.0%	+/-100.0
With related children under 5 years only	(X)	(X)	0.0%	+/-100.0
All people	(X)	(X)	14.9%	+/-11.6
Under 18 years	(X)	(X)	0.0%	+/-54.6
Related children under 18 years	(X)	(X)	0.0%	+/-54.6
Related children under 5 years	(X)	(X)	0.0%	+/-100.0
Related children 5 to 17 years	(X)	(X)	0.0%	+/-58.2
18 years and over	(X)	(X)	16.1%	+/-12.3
18 to 64 years	(X)	(X)	21.6%	+/-18.2
65 years and over	(X)	(X)	7.6%	+/-8.2
People in families	(X)	(X)	9.6%	+/-12.5
Unrelated individuals 15 years and over	(X)	(X)	33.7%	+/-24.9

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.

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.

Industry codes are 4-digit codes and are based on the North American Industry Classification System 2007. The Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, "NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies," issued by the Office of Management and Budget.

While the 2008-2012 American Community Survey (ACS) data generally reflect the December 2009 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 2000 data. Boundaries for urban areas have not been updated since Census 2000. 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, 2008-2012 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.