



The Pennsylvania Housing Finance Agency

Housing Fact Sheet



Cumberland County

POPULATION DATA

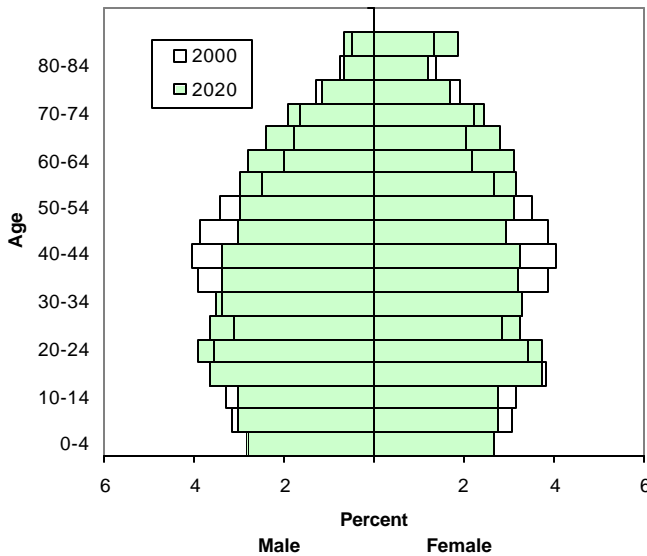
Population by Gender

	2000	1990	% Change
Male	104,540	94,474	10.7%
Female	109,134	100,783	8.3%
Total	213,674	195,257	9.4%

Urban / Rural Population

	2000	1990	% Change
Urban	159,975	124,476	28.5%
Rural	53,699	70,781	-24.1%
Total	213,674	195,257	9.4%

Age Comparison 2000-2020



Population by Race and Hispanic Origin (2000)

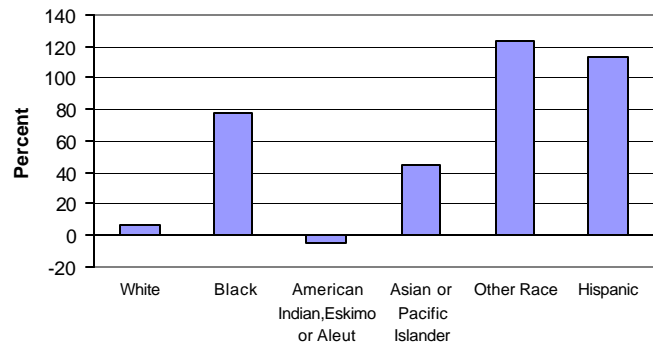
	Number	% of Total
Total	213,674	
White	201,445	94.3%
Black or African American	5,111	2.4%
American Indian and Alaska Native	260	0.1%
Asian, Native Hawaiian and other Pacific Islander	3,492	1.6%
Some Other Race	1,020	0.5%
Two or more races	2,346	1.1%
Hispanic Origin	2,986	1.4%

Census and Projected Population (Based on April 1990)

Age	April 1990	July 2000	July 2010	July 2020
0-4	11,613	13,059	14,021	14,827
5-19	39,439	46,403	49,779	51,206
20-24	16,920	18,592	20,226	20,551
25-54	82,666	96,181	100,614	105,158
55-64	18,478	20,519	30,216	32,462
65-84	23,358	26,598	28,661	38,375
85+	2,783	4,422	6,296	6,796
Total	195,257	225,774	249,813	269,375

Population by Race/Hispanic Origin 1990-2000 (Single Race Only)

Percent Change



Family Households

	2000	1990	% Change
Total households	83,047	73,506	13.0%
Family households	56,265	52,437	7.3%
Married couple family with children	19,614	19,856	-1.2%
Married couple family without children	27,509	25,448	8.1%
Female householder (no husband present) with children	3,980	2,908	36.9%
Male householder (no wife present) with children	1,437	745	92.9%
Non-family households	26,782	21,069	27.1%



Types of Housing Units (2000)

Housing units	86,951
Single family homes (detached 1 unit housing)	53,203
Townhouses/duplexes (attached 1 unit housing)	11,054
Small apartment buildings (less than 5 units)	7,072
Large apartment buildings (5 or more unit housing)	9,464
Mobile homes	6,126
Other types of housing units	32

Housing Values (2000)

Median value of specified owner-occupied housing	\$120,500
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Persons in Households

	2000	1990	% Change
Total households	83,047	73,506	13.0%
1 person	22,182	17,641	25.7%
2 persons	30,446	25,377	20.0%
3 persons	13,301	13,381	-0.6%
4 persons	11,206	11,352	-1.3%
5 persons	4,125	4,348	-5.1%
6 persons	1,216	942	29.1%
7 or more persons	571	465	22.8%
Persons 65 and older			
Living alone	8,675	7,070	22.7%

Renter / Owner Costs (2000)

Median cost of specified renter-occupied housing	\$576
Median cost of specified owner-occupied housing	
with a mortgage	\$1,082
not mortgaged	\$312

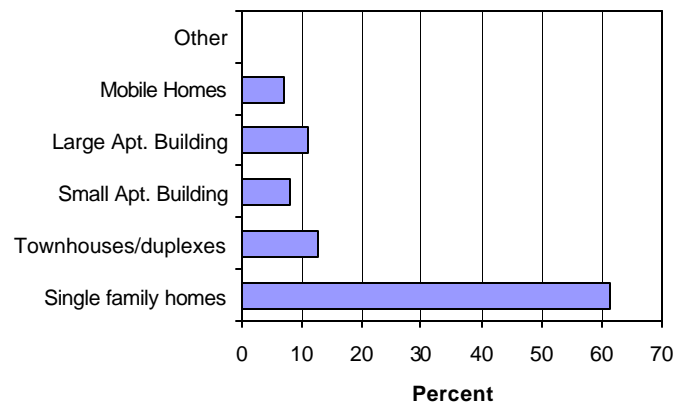
House Heating Fuel

	2000	1990	% Change
Utility gas	21,186	14,480	46.3%
Bottled, tank or lp gas	2,441	1,113	119.3%
Electricity	27,562	22,851	20.6%
Fuel oil, kerosene, etc.	28,315	29,670	-4.6%
Coal or coke	1,078	1,569	-31.3%
Wood	1,599	3,415	-53.2%
Solar energy	19	43	-55.8%
Other Fuel	515	217	137.3%
No fuel used	300	94	219.1%

Number of Rooms

	2000	1990	% Change
1 room	507	240	111.2%
2 rooms	1,776	1,463	21.4%
3 rooms	5,109	5,169	-1.2%
4 rooms	12,090	11,399	6.1%
5 rooms	16,988	14,828	14.6%
6 rooms	18,062	16,421	10.0%
7 rooms	12,897	11,223	14.9%
8 rooms	10,793	8,789	22.8%
9+ rooms	8,729	7,576	15.2%

Type of Housing Units



Occupancy and Tenure (2000)

Total housing units	86,951
Occupied housing units	83,015
Owner occupied	60,635
Renter occupied	22,380
Vacant units	3,936

Urban / Rural Housing (2000)

Urban housing units	66,598
Rural housing units	20,353
Total housing units	86,951
Percent urban	76.6%
Percent rural	23.4%

Plumbing (2000)

Complete plumbing facilities	86,518
Lacking complete plumbing facilities	433

Year Structure Built

	Number	% of Total
Total	86,951	
1999 to March 2000	1,626	1.9%
1995 to 1998	5,455	6.3%
1990 to 1994	7,221	8.3%
1980 to 1989	13,261	15.3%
1970 to 1979	14,665	16.9%
1960 to 1969	11,665	13.4%
Before 1960	33,058	38.0%

Building Permits

New Residential Housing Units	
1998	1,098
1999	1,244
2000	1,008
2001	1,093
2002	1,271



Persons Below Poverty, by Age

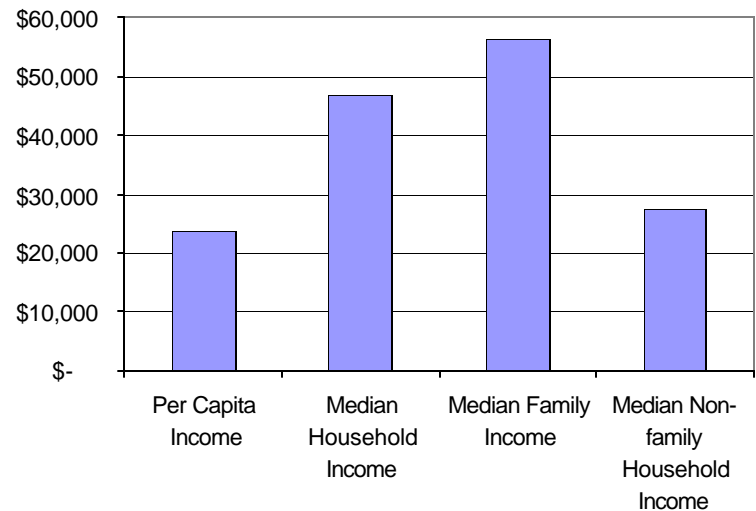
	1999	1989
Under 12 years	1,399	1,572
12 to 17	1,098	777
18 to 24	3,181	2,812
25 to 44	2,899	2,034
45 to 64	1,668	1,167
65 to 74	895	697
75 years and over	840	724

Per Capita Income	Median Household Income	Median Family Income	Median Non-family Household Income
\$23,610	\$46,707	\$56,406	\$27,289

Household and Family Income (2000)

	Households	Families
Less than \$10,000	4,737	1,360
\$10,000 to \$14,999	4,175	1,235
\$15,000 to \$19,999	4,720	2,003
\$20,000 to \$24,999	4,997	2,363
\$25,000 to \$29,999	5,459	2,959
\$30,000 to \$34,999	5,364	3,153
\$35,000 to \$39,999	5,109	3,289
\$40,000 to \$44,999	5,152	3,705
\$45,000 to \$49,999	4,778	3,592
\$50,000 to \$59,999	8,330	6,409
\$60,000 to \$74,999	10,339	8,739
\$75,000 to \$99,999	9,897	8,503
\$100,000 to \$124,999	4,995	4,388
\$125,000 to \$149,999	1,854	1,699
\$150,000 to \$199,999	1,507	1,435
\$200,000 and more	1,634	1,433

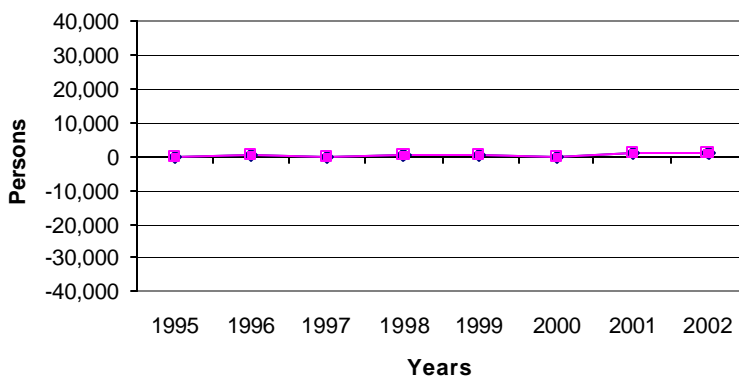
Incomes 1999



Affordable Housing

Percent of Income by Tenure	Percent of County Median Income		
	Below 80%	80% to 115%	Above 115%
Owner-Occupied			
< 30% for housing	6,706	2,254	14,508
30% or more for housing	5,002	24,160	342
Renter-Occupied			
< 30% for housing	13,724	5,591	300
30% or more for housing	6,939	6,788	5,902

Population Migration



Migration Summary

	For the Period	
	1995-2000	1985-1990
Same Residence	115,657	113,642
Moved		
Same PA County	40,618	35,698
From Other PA County	27,665	26,783
From Other States	15,225	17,055
From Overseas	2,845	2,079
To Other States	14,826	12,537



Industry (Employed Persons Age 16 and Older) (2000)

Agriculture, forestry, fishing and hunting, and mining	1,405
Construction	5,929
Manufacturing	10,734
Wholesale trade	4,008
Retail trade	13,166
Transportation and warehousing, and utilities	7,283
Information	2,947
Finance, insurance, real estate and rental and leasing	8,716
Professional, scientific, management, administrative, and waste management services	8,479
Education, health and social services	20,575
Arts, entertainment, recreation, accommodation and food services	7,555
Other services (except public administration)	5,223
Public administration	10,691

Occupation (Employed Persons Age 16 and Older) (2000)

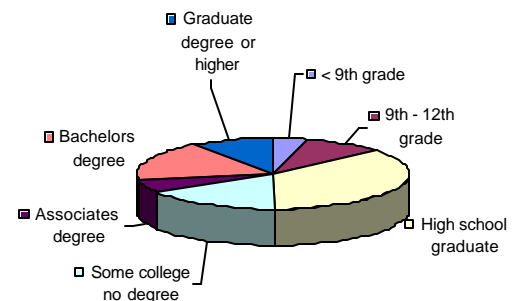
Management, professional, and related occupations	36,965
Service Occupations	14,206
Sales and office occupations	31,744
Farming, fishing, and forestry occupations	494
Construction, extraction, and maintenance occupations	7,836
Production, transportation, and material moving occupations	15,466

Educational Attainment

Persons Age 25 and Older (2000)

Total persons age 25+	144,215
< 9 th grade	6,158
9 th - 12 th grade	13,903
High school graduate	51,669
Some college no degree	23,606
Associates degree	8,615
Bachelors degree	26,090
Graduate or professional	14,174

Educational Attainment



Gender by Age by Employment Disability by Employment Status (2000)

16-20 years	Male	Female
With an employment disability:	988	781
Employed	490	413
Not employed	498	368
No Employment disability:	7,253	7,549
Employed	3,522	3,931
Not employed	3,731	3,618
21-64 years	Male	Female
With an employment disability:	8,300	7,752
Employed	5,924	4,702
Not employed	2,376	3,050
No Employment disability:	49,574	53,413
Employed	44,026	40,026
Not employed	5,548	13,387
65 and Older	Male	Female
With a disability	4,133	5,838
No disability	7,658	10,866

Employment Status by Gender (2000)

Male:	
In armed forces	821
Civilian: employed	56,128
Civilian: unemployed	1,772
Not in labor force	24,530
Female:	
In armed forces	70
Civilian: employed	50,583
Civilian: unemployed	1,731
Not in labor force	36,574

Commuter Summary (2000)

Work within county of residence	73,081
Work within PA; outside county of residence	31,808
Work outside PA	971