

PART II: Analysis of Cumberland Township Demographics

Summary

Population Estimates

- The U.S. Census Bureau estimates the total population of Cumberland Township, Adams County, Pennsylvania to be 6,295 in 2009. Of this total, 3,095 residents (49 percent) are men and 3,200 (51 percent) are women.
- The township has a relatively older population with a median age (meaning half are younger and half are older) of 51.8 years. Of the total 6,295 residents, 430 (6.8 percent) are under five years of age, and 5,137 (81.6 percent) residents are over the age of 18 years. Of that group, 1,669 residents (26.5 percent of total population) are over the age of 65 years.
- The township population is relatively homogeneous in terms of race with 5,720 residents reporting their race as White (this is about 91 percent of total township population). Hispanic or Latino residents number 308, or 4.9 percent of total population and African Americans number 225, or 3.6 percent of total population.

Social Characteristics of Cumberland Township

- The residents of Cumberland Township are relatively well educated compared to state and national averages. Of the 4,734 residents aged 25 years and older about 81 percent are high school graduates and 30 percent hold a Bachelor's degree or higher. Another four percent has an Associate Degree.
- Family and household size is similar to other parts of Pennsylvania. The average household size is 2.31 individuals and the average family size is 2.82 individuals (the numbers differ because not every household is a family unit). An estimated 5,429 residents live in township households. More men (54.0 percent of population over the age of 15 years) than women (52.9 percent) are married.
- Fully 17 percent of the total township population is comprised of veterans, representing a total of 860 resident veterans.
- Census estimates taken between 2005 and 2009 show that about 415 residents speak a language other than English at home, or 7.1 percent of the total population.

Economic Characteristics of Cumberland Township

- Slightly over half (51.9 percent, or 2,770 individuals aged 16 and older) of the total population of Cumberland Township is employed with an average travel time to work of 22 minutes.
- The median household income in 2009 in inflation-adjusted dollars was \$50,204.

- Median family income for 2009 was \$70,602.
- Adjusting for total population of the township, per capita income in 2009 was \$27,167.
- About seven percent of all township families live below the poverty level (10.7 percent of all township residents).

Housing Characteristics of Cumberland Township

- There are an estimated 2,466 housing units in Cumberland Township as of 2009. Of these, 2,348 (95.2 percent) were occupied. Of those occupied units, 1,753 were owner-occupied (74.7 percent) and 595 (25.3 percent) were renter-occupied.
- Vacant housing units numbered 118 or 4.8 percent of total housing units in 2009.
- Homes in the township are relatively expensive with the 1,753 owner-occupied homes showing a median value of \$218,400. Of those 1,753 homes, 873 had a mortgage (49.8 percent). The remaining 880 homeowners did not have a mortgage.

Detailed Population Characteristics for Cumberland Township

General Characteristics of Township Residents

Population by Gender

Though recent population growth in the township has slowed (mostly due to a slowdown in the addition of new housing units), the estimated growth during the past decade was 577 residents. The 2000 Census reported 5,718 residents and the 2009 estimates report 6,295. This represents a 10.1 percent rate of growth over ten years. As seen in the following table, the 2000 population was made up of 2,772 men and 2,946 women, increasing to 3,095 men and 3,200 women. Notice that the male population is growing slightly faster than females.

Total Population by Gender Cumberland Township, 2000 Census Compared with 2009 Estimates

	2000 Actual		Estimated 2009	
	Number	Percent	Number	Percent
Total Population	5,718	100.0	6,295	100.0
Male	2,772	48.5	3,095	49.2
Female	2,946	51.5	3,200	50.8

Households

The residents of Cumberland Township represent a very traditional pattern of family, households, and living arrangements, as seen in the following table. For instance, only 1.5 percent of all residents live with an unmarried partner—a very low number compared to national averages. More than 9 of 10 residents (93 percent) live in a traditional household (father, mother, and children at home or grown children). In all, 90 grandparents lived with their grandchildren, with 16 of those (17.8 percent) raising the grandchild. Interestingly, about 7 percent of all township residents live in some sort of group quarters. In the case of Cumberland Township group quarters relates to a retirement center or some type of nursing facility.

**Population by Household
Cumberland Township, 2009 Estimates**

	Number	Percent
In households	5,320	93.0
Householder	2,231	39.0
Spouse	1,332	23.3
Child	1,420	24.8
Own child under 18 years	1,094	19.1
Other relatives	160	2.8
Under 18 years	60	1.0
Nonrelatives	177	3.1
Unmarried partner	87	1.5
In group quarters	398	7.0
Institutionalized population	398	7.0

Detail of Township Households

The following table presents the makeup of households in Cumberland Township. The average household size is 2.38 and the average family size is 2.83. Almost 30 percent of all households have children under the age of 18 years.

Married couples comprise about 60 percent of all households, while nine percent are single mothers with children at home (another five percent have no children at home).

There are 643 households without a traditional family. Of these, 556 (86 percent) are individuals living alone. Of those 556 living alone, 275 (50 percent) are 65 years or older.

**Residents by Type of Household
Cumberland Township, Estimated 2009**

HOUSEHOLDS BY TYPE	Number	Percent
Total households	2,231	100.0
Family households (families)	1,588	71.2
With own children under 18 years	604	27.1
Married-couple family	1,332	59.7
With own children under 18 years	460	20.6
Female householder, no husband present	191	8.6
With own children under 18 years	106	4.8
HOUSEHOLDS BY TYPE - continued	Number	Percent
Nonfamily households	643	28.8
Householder living alone	556	24.9
Householder 65 years and over	275	12.3
Households with individuals under 18 years	648	29.0
Households with individuals 65 years and over	724	32.5
Average household size	2.38	
Average family size	2.83	

Educational Attainment

Relative to most other townships in its immediate region, the residents of Cumberland Township are highly educated. Of the 4,244 residents over the age of 25 years, about 16 percent did not complete high school or otherwise earn a diploma (conversely, 84 percent of all residents did complete high school).

After high school completion a total of 2,087 residents went on to college (49.1 percent of total population). Of these, 154 earned an Associate degree, 654 earned a Bachelor's degree, and 613 earned a graduate or professional degree. Hence, 1,595 residents (33.4 percent of total township adults) are college graduates. The following table summarizes educational attainment of township residents.

**Educational Attainment of Residents
Cumberland Township, 2000 Census and 2009 Estimates**

EDUCATIONAL ATTAINMENT	2000 Actual		2009 Estimated	
	Number	Percent	Number	Percent
Population 25 years and over	4,244	100.0	4,734	100.0
Less than 9th grade	201	4.7	289	6.1
9th to 12th grade, no diploma	492	11.6	596	12.6
High school graduate (includes equivalency)	1,464	34.5	1,574	33.2
Some college, no degree	666	15.7	680	14.4
Associate degree	154	3.6	268	14.4
Bachelor's degree	654	15.4	690	14.6
Graduate or professional degree	613	14.4	637	13.5
Percent high school graduate or higher	83.7%		81.3%	
Percent Bachelor's degree or higher	29.9%		28.0%	

Some interesting changes are seen for educational attainment. First, from 2000 to 2009 the percent of high school graduates fell from 83.7 percent to 81.3 percent of total township population. This implies that new residents are less educated than existing residents. On the positive side, the number of residents with a Bachelor's or Graduate degree increased from 1,267 in 2000 to 1,327 in 2009, a 4.7 percent increase. While the overall picture changed somewhat, the actual number of professional residents continued to increase.

Of special interest is the very large increase (from 154 to 268, or 74 percent) in the number of residents with an Associate degree. While there is no specific information available, it would seem clear that the expansion of the Harrisburg Area Community College campus in the township is increasing the educational level of the township population at the two-year college level.

Of the six municipalities that are included in the Gettysburg Area School District, Cumberland Township sends 751 students to district schools. In addition, another 61 students attend a nursery school or preschool. For 2009 it is estimated that 263 township residents were currently attending college or graduate school.

**School Enrollment
Cumberland Township, Estimated 2009**

	Number	Percent
Population 3 Years and Over Enrolled in School	1,075	100.0
Nursery school, preschool	61	5.7
Kindergarten	80	7.4
Elementary school (grades 1-8)	356	33.1
High school (grades 9-12)	315	29.3
College or graduate school	263	24.5

Marriage Status

In keeping with traditional values otherwise exhibited by township residents, marriage remains a very strong institution (as seen in the following table). Of the 4,851 residents aged 15 years and older (the standard definition of marriage-aged individuals by the census), 3,033 residents were currently married at the time of the 2000 census (62.5 percent). An additional 415 had been married but were widowed, of which 340 (82 percent) were women.

Township marriages and households are relatively stable; only 450 residents (9.3 percent of total residents) are single because of divorce. An additional 108 residents were married but separated.

**Marital Status of Township Residents
Cumberland Township, 2000 Census**

	Number	Percent
MARITAL STATUS – Population 15 years and over	4,851	100.0
Never married	845	17.4
Now married, except separated	3,033	62.5
Separated	108	2.2
Widowed	415	8.6
Female	340	7.0
Divorced	450	9.3
Female	231	4.8

Veterans

Cumberland Township has a very large veteran population (18 years and older). There were, according to the 2000 census, 747 veterans living in the township out of 4,582 residents over the age of 18 years. Hence, fully 16.3 percent of the population over 18 years consisted of civilian veterans. By 2009 the number of civilian veterans had increased to 860, or 16.8 percent of total

population. This high number is most likely correlated with the high number of all retirees living in the township.

Residents with Disabilities

It is important to analyze the disability status of a population, especially so for Cumberland Township with its high number of older adults. This group of residents requires specific health care and physical support services, including a higher incidence of emergency services.

The township has a relatively high number of disabled residents, partly due to the high number of older adults, but also due to disabled individuals at all age levels. The numbers included in the following table do not include township residents who live in an institutional setting; each lives in a township household.

The fewest disabilities are seen for the 5 to 20 year age group where 48 of 1,213 residents (4 percent) have a disability. Again, none of these individuals is institutionalized.

The largest group, by number, of disabled residents is between the ages of 21 and 64 years. For this group 366 of the 3,027 total residents have a disability, or 12.1 percent of the total group. It is important to specifically look at this group not only because of the special services they require, but because disabilities tend to affect employment rates. This is especially true of Cumberland Township where 64.8 percent of the disabled residents in this age group is employed, compared with 82.4 percent employed for the same age group who have no disability.

As expected, by percent, the group with the highest level of disability includes residents 65 years and older. For this group, 250 of 987 residents are disabled, or 25.3 percent of all residents over age 65 in Cumberland Township have a disability.

Review of the Disabled Population Cumberland Township, 2000 Census

DISABILITY STATUS (civilian non-institutionalized population)	Number	Percent
Population 5 to 20 years	1,213	100.0
With a disability	48	4.0
Population 21 to 64 years	3,027	100.0
With a disability	366	12.1
Percent employed	64.8	
No disability	2,661	87.9
Percent employed	82.4	
Population 65 years and over	987	100.0
With a disability	250	25.3

Ethnicity and Language of Residents

Residents of Cumberland Township are similar in ethnicity. The most recent estimates by the U.S. Census Bureau (summarized in the following table) show that about 94 percent of all township residents were born in the United States, and 63 percent were born in Pennsylvania. Only 62 residents (1 percent) were born outside the United States.

Place of Birth Cumberland Township, 2000 Census

NATIVITY AND PLACE OF BIRTH	Number	Percent
Total population	5,812	100.0
Native	5,451	93.8
Born in United States	5,389	92.7
State of residence	3,658	62.9
Different state	1,731	29.8
Born outside United States	62	1.1

Townships communicate frequently and in many ways with their residents. Hence, it is important to note that while the great majority of Cumberland Township residents speak English as a primary language (92 percent), there are an additional 442 residents who speak a language other than English. The majority of non-English speaking residents (215) hail originally from European countries, and most (75 percent) can speak English “very well.” A second group (141 residents) speaks Spanish and of those (58 percent) can also speak English “very well.” A third group of residents (77 individuals) are of Asian and Pacific Island origination; of these 52 percent speak English “very well.”

**Languages Spoken in Township Households
Cumberland Township, 2000 Census**

LANGUAGE SPOKEN AT HOME	Number	Percent
Population 5 years and over	5,624	100.0
English only	5,182	92.1
Language other than English	442	7.9
Speak English less than 'very well	151	2.7
Spanish	141	2.5
Speak English less than "very well"	59	1.0
Other Indo-European languages	215	3.8
Speak English less than "very well"	55	1.0
Asian and Pacific Island languages	77	1.4
Speak English less than "very well"	37	0.7

Tracing the ancestry of Cumberland Township residents tells a story about the diversity of its residents. As seen in the following table, township residents reported a wide range of ancestry that includes every major population center of the world. Though most are small in number, the overall diversity of the township may be underestimated. As with the use of language in the household, differing ancestries may bring a more diverse political environment as well.

Still, the highest numbers are as expected: 34 percent German, 15 percent Irish, and 10 percent English. Many of these higher numbers represent residents descended from families with a long history of residence in the township. Others may represent a more recent diversity, though it is impossible to tell because ancestry is not counted by *when* individuals moved into the township.

ANCESTRY (single or multiple)	2000 Census		Estimated 2009	
	Number	Percent	Number	Percent
Total population	5,812	100.0	6,295	100.0
<i>Total ancestries reported</i>	5,655	97.3		
American	496	8.5	310	4.9
Arab	9	0.2	15	0.2
Czech	27	0.5	8	0.1
Danish	15	0.3	8	0.1
Dutch	79	1.4	100	1.6
English	582	10.0	603	9.6
French (except Basque)	108	1.9	109	1.7
French Canadian	16	0.3	19	0.3
German	1,994	34.3	2,433	38.6
Greek	6	0.1	4	0.1
Hungarian	0	0.0	36	0.6
Irish	884	15.2	834	13.2
Italian	198	3.4	260	4.1
Lithuanian	15	0.3	26	0.4
Norwegian	18	0.3	25	0.4
Polish	97	1.7	304	4.8
Portuguese	0	0.0	33	0.5
Russian	24	0.4	73	1.2
Scotch-Irish	89	1.5	216	3.4
Scottish	57	1.0	212	3.4
Slovak	16	0.3	61	1.0
Subsaharan African	14	0.2	14	0.2
Swedish	15	0.3	37	0.6
Swiss	45	0.8	45	0.7
Ukrainian	59	1.0	51	0.8
Welsh	73	1.3	41	0.7
West Indian (excluding Hispanic groups)	0	0.0	24	0.4
Other ancestries	719	12.4		

The above table provides some information about how the township's diversity is growing with its population growth—although it is more difficult to interpret given the number of residents who consider their ancestry “American.” Either most population growth can be attributed to

those with German heritage, or many existing residents changed their reported ancestry from American to German. Either way, the percent of total population that is of German ancestry has risen from 34 percent to 39 percent of total population during the past decade. It could be that a substantial number of these residents lived in the area once before and have returned for retirement.

The ancestry of new residents to the township during the past 10 years falls into two groups: those from Eastern Europe and Scotch Irish. Specifically, the number of residents with the following ancestry at least tripled their numbers between 2000 and 2009 in Cumberland Township: Hungarian, Polish, Russian, and Slovak. There were lesser increases of residents with Italian and Portuguese descent. The two groups that significantly declined as a portion of total population were the Irish and Welsh.

A very small proportion of residents in Cumberland Township is foreign-born (see the following table). Of the 164 foreign-born residents in 2009, 145 were naturalized U.S. citizens and 19 lack citizenship. An additional 48 residents were born in other countries to American parents. Generally, these residents are from military families. Notice from the following table that all native residents born in other countries moved to the township before 2000.

	Number	Percent
FOREIGN-BORN POPULATION	164	100.0
Naturalized U.S. citizen	145	88.4
Not a U.S. citizen	19	11.6
Population born outside the United States	212	100.0
Native	48	48
Entered 2000 or later	0	0.0
Entered before 2000	48	100.0
Foreign born	164	100.0
Entered 2000 or later	15	9.1
Entered before 2000	149	90.9

Mobility of Township Residents

The number of residents who have lived in the township for some time has greatly increased over the past 15 years. As seen in the following table, residents who lived in the township more than one year (and who were over 5 years of age) numbered 5,624 in 1995 and 6,219 in 2009. These data provide a glimpse into the migration patterns of township residents.

In 1995 about 62 percent of the township population lived in the same home as they did one year prior. By 2009 that number had risen to about 80 percent. Clearly, township residents are staying in their homes and in the township for greater periods of time. Of those (1,233) residents who did not live in their present homes one year ago, 687 lived elsewhere in Adams County, 275

lived somewhere else in Pennsylvania, and 271 moved from a different state. No one in 2009 had moved from abroad during the previous year.

There have been interesting changes over the past 15 years. First, the percent of new residents moving to Cumberland Township from somewhere else in Adams County decreased from 20 percent to 11 percent by 2009. About nine percent came from other counties in Pennsylvania. However, far fewer moved from a different state suggesting that the migration to Cumberland Township from other states, and primarily Maryland, has greatly decreased in the past decade.

RESIDENCE ONE YEAR AGO	Actual 1995		Estimated 2009	
	Number	Percent	Number	Percent
Population 5 years and over	5,624	100.0	6,219	100.0
Same house	3,507	62.4	4,986	80.2
Different house in the U.S.	2,049	36.4	1,233	19.8
Same county	1,124	20.0	687	11.0
Different county	925	16.4	546	8.8
Same state	196	3.5	275	4.4
Different state	729	13.0	271	4.4
Abroad	68	1.2	0	0

Place of birth, however, tells a different story about migration into Cumberland Township. Of the 6,295 residents in 2009, 6,131 were native born in the United States (97.4 percent). Of those, 60.8 percent were born in Pennsylvania and 35.9 percent were born in a different state. An additional 48 residents were U.S. citizens born abroad to American parents. Less than 3 percent (164 residents) were foreign born, as seen in the following table.

Cumberland Township Residents by Place of Birth 2009 Estimates

PLACE OF BIRTH	Number	Percent
Total Population	6,295	100.0
Native	6,131	97.4
Born in the United States	6,083	96.6
Born in Pennsylvania	3,826	60.8
Born in a Different State	2,257	35.9
Born Abroad to American Parents	48	0.8
Foreign Born	164	2.6

Resident and Family Income

Resident and family income is of direct concern to municipalities because they have a bearing on the value of property and the tax base for the Earned Income Tax (EIT). As seen in the following table, households, as a group, in Cumberland Township have a relatively high income. For the 2,348 households recorded in 2009, the average income was \$66,388. The median household income was \$50,204, meaning half the township's households earned less than this amount and half earned more.

Income and Benefits of Residents Cumberland Township, 2009 Estimates (In 2009 Inflation-Adjusted Dollars)

	Number	Percent
TOTAL HOUSEHOLDS	2,348	100.0
Less than \$10,000	194	8.3
\$10,000 to \$14,999	57	2.4
\$15,000 to \$24,999	325	13.8
\$25,000 to \$34,999	313	13.3
\$35,000 to \$49,999	281	12.0
\$50,000 to \$74,999	462	19.7
\$75,000 to \$99,999	304	12.9
\$100,000 to \$149,999	293	12.5
\$150,000 to \$199,999	64	2.7
\$200,000 or more	55	2.3
Median household income (dollars)	50,204	
Mean household income (dollars)	66,388	
With earnings	1,725	73.5
Mean earnings (dollars)	62,263	
With Social Security	979	41.7
Mean Social Security income (dollars)	16,273	
With retirement income	675	28.7
Mean retirement income (dollars)	27,510	
With Supplemental Security Income	39	1.7
Mean Supplemental Security Income (dollars)	8,269	
With cash public assistance income	81	3.4
Mean cash public assistance income (dollars)	1,557	
With Food Stamp/SNAP benefits in the past 12 months	131	5.6

The single largest group of families (350 or 22 percent) in Cumberland Township has a family income of between \$50,000 and \$75,000. However, about 37 percent of all township families earn between \$75,000 and \$150,000. An additional eight percent earn more than \$150,000.

As seen in the following table, the median family income is \$70,602 for 2009 and the average family income is \$83,577. Both numbers suggest that the Earned Income Tax can provide a substantial tax base for the township.

**Annual Family Income
Cumberland Township, 2009 Estimates**

	Number	Percent
FAMILY INCOME	1,578	100.0
Less than \$10,000	99	6.3
\$10,000 to \$14,999	0	0.0
\$15,000 to \$24,999	139	8.8
\$25,000 to \$34,999	126	8.0
\$35,000 to \$49,999	169	10.7
\$50,000 to \$74,999	350	22.2
\$75,000 to \$99,999	283	17.9
\$100,000 to \$149,999	293	18.6
\$150,000 to \$199,999	64	4.1
\$200,000 or more	55	3.5
Median family income (dollars)	70,602	
Mean family income (dollars)	83,577	
Per capita income (dollars)	27,167	

However, as seen in the following table, nonfamily households have significantly lower incomes. This is because only one person lives in a household or because not everyone who lives in a housing unit is employed. For this group, median annual income is \$27,813 and average annual income is \$29,829. Because the median and average are similar, there is little variance around these numbers; that is, most nonfamily households earn about the same amount of money. Note that a large difference is seen between income for men and women.

**Non-Family Household Annual Income
Cumberland Township, 2009 Estimates**

NONFAMILY HOUSEHOLDS	770
Median nonfamily income (dollars)	27,813
Mean nonfamily income (dollars)	29,829
Median earnings for workers (dollars)	26,419
Median earnings for male full-time, year-round workers (dollars)	45,000
Median earnings for female full-time, year-round workers (dollars)	30,735

Age of Residents

The age grouping of Cumberland Township residents is of importance because age is highly correlated with income. Further, retirement income in Pennsylvania is not taxed; as residents grow older they may also pay less Earned Income Tax. The following table summarizes resident age by standard census age groups.

**Residents by Age Groups
Cumberland Township, 2009 Estimates**

	Number	Percent
AGE GROUP	6,295	100
Under 5 years	430	6.8
5 to 9 years	234	3.7
10 to 14 years	227	3.6
15 to 19 years	357	5.7
20 to 24 years	313	5.0
25 to 34 years	616	9.8
35 to 44 years	567	9.0
45 to 54 years	685	10.9
55 to 59 years	606	9.6
60 to 64 years	591	9.4
65 to 74 years	835	13.3
75 to 84 years	652	10.4
85 years and over	182	2.9
Median age (years)	51.8	
18 years and over	5,137	81.6
21 years and over	5,009	79.6
62 years and over	2,118	33.6
65 years and over	1,669	26.5
18 years and over	5,137	100.0
Male	2,482	48.3

Female	2,655	51.7
65 years and over	1,669	100.0
Male	605	36.2
Female	1,064	63.8

The following table uses estimated census data for 2009 to show expected changes in age groupings in Cumberland Township over the next ten years. Note that these changes are based upon 2009 estimates only; they have not been adjusted for migration or growth of population.

**Hypothetical Change in Age Groups
Cumberland Township, 2009 and 2019**

AGE GROUP	Number 2009	Number 2019
25-34	616	227
35-44	567	616
45-54	685	567
55-59	606	685
60-64	591	606
65-74	835	591
75-84	652	835
85+	182	652
Totals	4,734	4,779

You can see from the previous table that the total number of residents over the age of 25 years will remain relatively constant. What does change, however, is the number of residents in the higher age groupings. For instance, in 2009 1,669 residents were 65 years of age or older; this accounts for 35 percent of total population over 25 years of age. However, in ten years the number of over 65-year-olds increases to 2,078, or 44 percent of the population over 25 years. This number could change dramatically if more older individuals choose Cumberland Township as a place to retire, or if additional retirement communities/nursing homes are constructed over the next decade.

In past years this type of change in age grouping would be disastrous to the municipal tax base. Moving forward, however, people are waiting longer to retire, and then often do not fully retire but keep some sort of part-time earning activity. For these reasons, the affect on the Earned Income Tax will not be as great as first predicted.

Housing

As of 2009 there were an estimated 2,466 housing units in Cumberland Township. Of these, over 95 percent were occupied, while 118 units were vacant. The rental vacancy rate was 3.9 percent. By far, the greatest number of housing units (1,601) consists of one-unit detached

homes. Single unit attached homes number 165, or 6.7 percent of all housing. An additional 93 dwellings were part of an attached one-unit home (3.8 percent of all housing).

**Total Housing Units
Cumberland Township, 2009 Estimates**

	Number	Percent
TOTAL HOUSING UNITS	2,466	100.0
Occupied housing units	2,348	95.2
Vacant housing units	118	4.8
Homeowner vacancy rate	0.0	
Rental vacancy rate	3.9	
TOTAL HOUSING UNITS	2,466	100.0
1-unit, detached	1,601	64.9
1-unit, attached	165	6.7
2 units	93	3.8
3 or 4 units	42	1.7
5 to 9 units	162	6.6
10 to 19 units	29	1.2
20 or more units	20	0.8
Mobile home	354	14.4
Boat, RV, van, etc.	0	0.0

As seen above, multi-unit homes make up a relatively small part of total housing in Cumberland Township. There are 42 units included in 3 or 4 unit structures, 29 units in 10 to 19 unit structures, and 20 structures with 20 or more units. The median number of multiple units is 10 to 19, accounting for 162 residences or 6.6 percent of total housing.

The following table gives a clear picture of the recent housing growth in Cumberland Township. Only 323 (13 percent) of its total 2,466 dwellings were constructed before 1940. Slow growth began in the 1940s with construction of 106 housing units (4.3 percent), more than doubling into the 1950s with 237 units built. Growth accelerated in the 1960s when 360 housing units were built (14.6 percent of all total housing) and into the 1970s when building reached its highest point with the addition of 455 units or 18.5 percent of all current housing.

**Total Housing Units by Year Built
Cumberland Township, 2009 Estimates**

	Number	Percent
TOTAL HOUSING UNITS	2,466	100.0
Built 2005 or later	66	2.7
Built 2000 to 2004	175	7.1
Built 1990 to 1999	351	14.2
Built 1980 to 1989	393	15.9
Built 1970 to 1979	455	18.5
Built 1960 to 1969	360	14.6
Built 1950 to 1959	237	9.6
Built 1940 to 1949	106	4.3
Built 1939 or earlier	323	13.1

Growth began to slow in the 1980s with the construction of 393 units (15.9 percent of today's total), further slowing in the 1990s with the addition of 351 units (14.2 percent). That pace continued into the first five years (2000 to 2004) of the new century with 175 units (or 350 units per decade if construction had not slowed in 2005). The 66 units added in the last five years represent a deep decline in the construction of new housing units. This leaves fewer households to share property taxes and causes a major decline in property transfer taxes.

Larger homes are the norm in Cumberland Township; homes with 6 rooms are the most frequently seen configurations (535 homes or 22 percent of total). However, most homes are larger with additional rooms, as seen in the next table. The number of homes with 7 rooms, 8 rooms, or 9+ rooms is 308, 317, and 391, respectively. The median number of rooms is 6.1.

**Housing Units by Number of Rooms
Cumberland Township, 2009 Estimates**

	Number	Percent
TOTAL HOUSING UNITS	2,466	100.0%
1 room	21	0.9
2 rooms	38	1.5
3 rooms	164	6.7
4 rooms	279	11.3
5 rooms	413	16.7
6 rooms	535	21.7
7 rooms	308	12.5
8 rooms	317	12.9
9 rooms or more	391	15.9
Median rooms	6.1	

In terms of number of bedrooms, three is the norm with 44 percent of all housing units built with three bedrooms. One or no bedrooms account for only 229 units (about 9 percent of total units). However, 478 homes have four bedrooms and 96 have five or more (together, about 23 percent of all homes in the township).

**Housing Units by Number of Bedrooms
Cumberland Township, 2009 Estimates**

	Number	Percent
TOTAL HOUSING UNITS	2,466	100.0%
No bedroom	21	0.9
1 bedroom	208	8.4
2 bedrooms	582	23.6
3 bedrooms	1,081	43.8
4 bedrooms	478	19.4
5 or more bedrooms	96	3.9

As seen in the next table, owner-occupied housing is the rule in Cumberland Township. This is healthy because of its support of the property tax base and because owner-occupied homes tend to have and keep higher property assessments. Neighborhoods without rentals also tend to have higher assessments.

As seen, 75 percent of all housing stock in the township is owner-occupied; the remaining 595 units are renter-occupied. Owner-occupied homes have an average household size of 2.37 individuals and rentals have an average of 2.13 individuals per household.

**Number of Owner- and Renter-Occupied Housing Units
Cumberland Township, 2009 Estimates**

	Number	Percent
OCCUPIED HOUSING UNITS	2,348	100.0
Owner-occupied	1,753	74.7
Renter-occupied	595	25.3
Average household size of owner-occupied unit	2.37	
Average household size of renter-occupied unit	2.13	

One helpful measure of resident stability (lack of outmigration or change of residence) is the year a housing unit was first occupied by the current household. As seen in the following table, 44 percent of current township residents have moved to Cumberland Township since 2000.

Depending upon where they lived before this move, resident expectations for services may be higher than residents living in the township for a longer period of time.

About nine percent of the current population has been living in the township for 40 or more years. However, 82 percent of all residents moved to the township since 1980.

**Year of First Occupancy
Cumberland Township, 2009 Estimates**

	Number	Percent
OCCUPIED HOUSING UNITS	2,348	100.0
Moved in 2005 or later	485	20.7
Moved in 2000 to 2004	544	23.2
Moved in 1990 to 1999	550	23.4
Moved in 1980 to 1989	352	15.0
Moved in 1970 to 1979	198	8.4
Moved in 1969 or earlier	219	9.3

In addition to relatively expensive housing, township residents remain highly mobile, according to number of vehicles owned. Only 2.6 percent of the population does not own a vehicle—this number is especially interesting given that only 7 percent of the population is in institutional housing. About one-third of the households have one vehicle, but most (1,001 or 43 percent) have two vehicles. Almost one quarter of the population has three or more vehicles.

**Number of Vehicles per Housing Unit
Cumberland Township, Estimated 2009**

	Number	Percent
OCCUPIED HOUSING UNITS	2,348	100.0
No vehicles available	60	2.6
1 vehicle available	744	31.7
2 vehicles available	1,001	42.6
3 or more vehicles available	543	23.1

The cost of housing in Cumberland Township, though slowing because of the recession and less demand for new and existing homes, is still relatively expensive compared to neighboring townships and the south central Pennsylvania region in general. To date, despite the introduction by Adams County of less expensive housing, most homes are over \$200,000 in value (as shown by the following table).

**Value of Existing Housing Units
Cumberland Township, Estimated 2009**

	Number	Percent
OWNER-OCCUPIED UNITS	1,753	100.0
Less than \$50,000	201	11.5
\$50,000 to \$99,999	87	5.0
\$100,000 to \$149,999	218	12.4
\$150,000 to \$199,999	227	12.9
\$200,000 to \$299,999	539	30.7
\$300,000 to \$499,999	365	20.8
\$500,000 to \$999,999	80	4.6
\$1,000,000 or more	36	2.1
Median (dollars)	218,400	

As seen, the median cost of a home in Cumberland Township in 2009 was \$218,400. About 57 percent of all township homes are worth more than that amount, with 36 costing over \$1,000,000. Only 16 percent of the housing stock is valued less than \$100,000, with many of those units consisting of mobile units or trailers. It is very difficult to move into the township if one cannot afford at least a \$200,000 home.

Many home buyers and existing occupants require a mortgage to purchase a home in the township. Of the 1,753 owner-occupied homes, 50 percent have a mortgage. Almost one third of those mortgage payments exceed \$2,000 monthly—the highest single category for township homeowners. About half the residents pay a monthly mortgage between \$1,000 and \$1,999. Another 18 percent pay \$700 to \$999. Fewer than 7 percent of all homeowners with a mortgage pay less than \$700 per month, as shown in the following table.

In 2009 there were 880 homeowners in Cumberland Township who did not have a mortgage.

**Value of Owner-Occupied Housing Units
Cumberland Township, Estimated 2009**

	Number	Percent
OWNER-OCCUPIED UNITS	1,753	100.0
Housing units with a mortgage	873	49.8
Housing units without a mortgage	880	50.2
Housing units with a mortgage	873	100.0
Less than \$300	9	1.0
\$300 to \$499	20	2.3
\$500 to \$699	25	2.9
\$700 to \$999	154	17.6
\$1,000 to \$1,499	232	26.6
\$1,500 to \$1,999	176	20.2
\$2,000 or more	257	29.4
Median (dollars)	1,494	
Housing units without a mortgage	880	100.0

The monthly cost of rental units in the township is much lower than that for homeowners, though there are few rental units costing less than \$500 per month (96 units in total). The most frequent amount of rent paid ranges from \$500 to \$749. The median cost of monthly rent for all units in the township is \$675 for the total 552 rental units. However, 31 percent of rental units charge more than \$750 per month rent.

**Monthly Cost of Rental Property
Cumberland Township, Estimated 2009**

	Number	Percent
OCCUPIED UNITS PAYING RENT	552	100.0
Less than \$200	6	1.1
\$200 to \$299	0	0.0
\$300 to \$499	90	16.3
\$500 to \$749	228	41.3
\$750 to \$999	157	28.4
\$1,000 to \$1,499	71	12.9
\$1,500 or more	0	0.0
Median (dollars)	675	
No rent paid	43	

It is important to monitor the number of rental units and the quality/cost of those units. In general, rental units provide lower per capita tax revenues and can affect the general assessment of housing in its neighborhood. The latter situation also lowers property values, and thus

property taxes without a corresponding decrease in expenditures; in fact, the opposite is generally true.

More homes (37 percent) use utility gas for heat and fuel than any other option. Fuel oil follows with use by 26 percent of all homes, followed by electricity at 20 percent. Township residents are fortunate to access utility gas as the cost is relatively low to other means of heating a home.

Home Heating Cumberland Township, Estimated 2009

	Number	Percent
OCCUPIED HOUSING UNITS	2,348	100.0
Utility gas	869	37.0
Bottled, tank, or LP gas	247	10.5
Electricity	457	19.5
Fuel oil, kerosene, etc.	613	26.1
Coal or coke	6	0.3
Wood	136	5.8
Solar energy	0	0.0
Other fuel	20	0.9
No fuel used	0	0.0

Census data summarized in the following table suggests there are few “summer homes” or cabin-type housing in the township. Only 12 units lack complete plumbing facilities. Of more interest is the fact that 59 households have no telephone service (2.5 percent of all homes).

Housing Unit Facilities Cumberland Township, 2009 Estimates

	Number	Percent
OCCUPIED HOUSING UNITS	2,348	100.0
Lacking complete plumbing facilities	12	0.5
Lacking complete kitchen facilities	0	0.0
No telephone service available	59	2.5

The purchase price of homes represents only the initial, basic investment in home ownership. There are many associated costs with maintaining and providing services in the home. These costs are frequently higher for home owners and play a role in the fiscal health of a household, which can have repercussions for tax effort. As seen in the following table, 77 percent of all homeowners in Cumberland Township pay out more than \$1,000 each month in home expenses beyond the cost of the mortgage. Almost one-third of township residents pay more than \$2,000 each month beyond the mortgage payment. The median cost of expenditures directly related to

home ownership for mortgage holders was \$1,494. These levels of personal and household expenses indicate a group of residents who may expect a high level of service from local government.

**Monthly Cost of Home Maintenance (With Mortgage)
Cumberland Township, Estimated 2009**

	Number	Percent
HOUSING UNITS WITH A MORTGAGE	873	100.0
Less than \$300	9	1.0
\$300 to \$499	20	2.3
\$500 to \$699	25	2.9
\$700 to \$999	154	17.6
\$1,000 to \$1,499	232	26.6
\$1,500 to \$1,999	176	20.2
\$2,000 or more	257	29.4
Median	\$1,494	

Homeowners without a mortgage have significantly lower monthly costs associated with home ownership. These 880 residents generally pay \$483 each month (median), but two-thirds pay more than \$400 each month in costs directly related to home ownership.

**Monthly Cost of Home Maintenance (No Mortgage)
Cumberland Township, Estimated 2009**

	Number	Percent
HOUSING UNITS WITHOUT A MORTGAGE	880	100.0
Less than \$100	0	0.0
\$100 to \$199	73	8.3
\$200 to \$299	61	6.9
\$300 to \$399	148	16.8
\$400 or more	598	68.0
Median	\$483	

As seen in the following table, about the same number of Cumberland Township homeowners have or do not have a mortgage—873 with vs. 870 without. Though not directly comparable because of the different categories used by the census, homeowners with a mortgage tend to have higher home costs as a percentage of household income than do those homeowners with no mortgage.

**Selected Monthly Owner Costs as a Percentage of Household Income
Cumberland Township, Estimated 2009**

	Number	Percent
HOUSING UNITS WITH A MORTGAGE	873	100.0
Less than 20.0 percent	303	34.7
20.0 to 24.9 percent	143	16.4
25.0 to 29.9 percent	91	10.4
30.0 to 34.9 percent	106	12.1
35.0 percent or more	230	26.3
Not computed	0	
HOUSING UNIT WITHOUT A MORTGAGE	870	100.0
Less than 10.0 percent	356	40.9
10.0 to 14.9 percent	138	15.9
15.0 to 19.9 percent	104	12.0
20.0 to 24.9 percent	49	5.6
25.0 to 29.9 percent	35	4.0
30.0 to 34.9 percent	57	6.6
35.0 percent or more	131	15.1
Not computed	10	

Housing Stock Projections for Cumberland Township

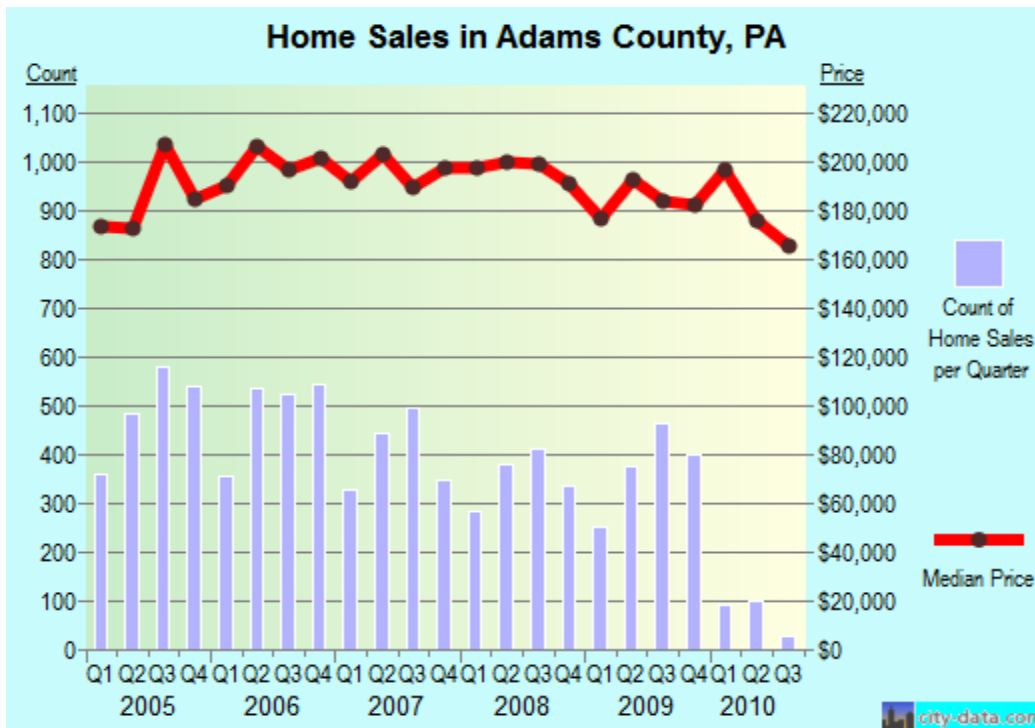
Currently, building permits for new residential construction are running three or four per year. Hence, the projections last presented in 2006 will surely overestimate the number of new residences in the township over this decade. New estimates are needed because total population, which was projected as a low point of 7,000, did not materialize by almost 1,000 residents. The number of new housing units required, directly correlated with population, consequently was also too high.

In 2011, depending upon the length of the current housing recession, the high projection for population is around 8,300 (rather than the previously projected 8,300 as a medium projection). Accordingly, the number of new residences required by 2020 may be closer to 500.

However, if the economic environment changes more quickly than now expected, or a new economic anchor enters the township, the 2006 projections might hold.

**Housing Stock Projections to 2020
Cumberland Township, 2006 Estimates**

	Low Projection	Medium Projection	High Projection
Population Projection	7,000	8,300	9,000
Population in Households	6,510	7,719	8,370
Persons per Household	2.5	2.5	2.5
Occupied Housing Units	2,604	3,088	3,348
Vacant Units (Set a 4 percent of total)	109	129	139
Total Housing Units Required	2,713	3,217	3,487
Existing Stock, 1990	2,034	2,034	2,034
Net Additions to Housing Stock	679	1,183	1,453
Replacement of Existing Stock (3 percent)	61	61	61
Conversions (1 percent)	-20	-20	-20
Total Housing Units to be Constructed 1990-2020	720	1,224	1,494
Average Number of Units to be Constructed Each Year	24	41	50



The previous graphic compares the median cost of homes sold in Adams County since 2005 with the number of home sales per quarter. The long-term trend since 2005 is downward for prices and number of sales. While 2008 experienced the lowest numbers in decades, home sales in 2010 absolutely plummeted and have yet to turn around. Hence, the financial projections for little growth in property taxes for the township.

Demographic Trends

Cumberland Township Population Trends

The population of Cumberland Township grew significantly in the last half of the twentieth century and that growth has continued during the past decade. However, as shown by the following table, population estimates adopted by the Board in 2006 fell short of the actual population growth. The previous projection of 8,000 residents by 2010 was not met (the estimated population in 2009 by the U.S. Census was just under 6,300). The decline in growth was accompanied (and most likely caused) by a sudden decrease in new residential development. However, the projection of 10,000 residents by 2020 remains feasible only if the economy (and subsequent development) grows at a higher rate than it did from 1990 through 2009. During that time Cumberland Township added 864 residents (an average of 432 new residents each decade).

Population Projections*
Cumberland Township, 1990 to 2020

	1990 Census	2000 Census	2009 Estimate	2010 Projection	2020 Projection
Population	5,431	5,718	6,295	8,000	10,000
Number Increase from 1990 Census		287	864	2,569	4,569
Percent Increase from 1990 Census		5.3%	15.9%	47.3%	84.1%

*Based upon *Land Use Assumptions Report*, Adopted February 14, 2006, by Cumberland Township

Hence, to reach the 2020 projection the township would need to add about 3,700 residents over the next nine years. That appears to be less likely than the forecast made in 2006, especially with estimates that the economy may take six to seven more years to reach its peak seen in 2007. In fact, the original 2010 projection of 8,000 residents now seems more appropriate for 2020.

Population Characteristics Trends

It is not only the growth of population that is important; with time comes changes in the *characteristics* of that population. For instance, the population of Cumberland Township is aging, and at a rapid pace. The largest group of residents (about 1,000) is now between the ages of 45 and 54. They make up over 16 percent of total population and are prime candidates for retirement within the next decade. In fact, up to 30 percent of the total township population may be eligible for retirement over the next 10 to 12 years. This will be in addition to the 21 percent of current residents who are already retired. This has major consequences for the township, including tax consequences as earned income taxes could decrease and the rate of real estate transfers can be expected to decline as older individuals become less likely to leave their current residences.

Should this trend continue, the remaining tax-paying residents may need to pick up a higher portion of anticipated township expenditures. Using the range of 20 to 60 years old as peak earning years, only 32 percent of township residents now belong to that category. Further, only 23 percent of all residents are under 20 years old; that generation may have even fewer taxpaying residents (although that may be good news for the school district in terms of lower enrollments to support). Also, only 27 percent of all households in the township have children living at home. Fewer children in township households and fewer residents under the age of 20 suggest a smaller workforce in the future.

Generally, an aging population will demand a different set of local services. For instance, there will be less demand for education and shopping, but more demand for health care and transportation. In a township like Cumberland, where driving is necessary, an aging population will have immediate demands for other than personal transportation. It should be expected, based upon past township statistics, that about 25 percent of this group will be disabled and have special transportation needs.

A second trend, given the excellent location and environment of Cumberland Township, may be development of retirement communities. In the year 2000 over 7 percent of township residents already lived in institutionalized quarters (but this also included the prison). As the general population of the region and state ages there will be increased pressure on the Board to approve new nursing homes and retirement villages. It is possible that some of these building plans will require a change in current zoning or changes in current definitions of nursing homes

A third trend to watch is how Cumberland Township's population grows in relation to the region and its neighbors. If surrounding municipalities become more attractive the rate of development in Cumberland Township will be less than expected. For instance, as seen in the following table, Cumberland Township had a very slight higher population increase than did the Borough of Gettysburg (574 for the township and 550 for the Borough). This occurred despite land was available in the township for development but little land was available in the Borough. Because

housing units grew at a much slower pace in the borough, the higher growth rate can be attributed to larger families in the same housing units and an increase in number of households that were not family units. However, the existing housing stock in Gettysburg has a finite number of residents it can support; Cumberland Township still has ample land to increase its number of households.

Comparisons of Cumberland Township with Adams County and Municipal Neighbors

The following table reveals the population increase for Cumberland Township from 2000 to 2008 was 10.0 percent, compared with a 10.8 percent increase for all Adams County for the same time period. Obviously, Cumberland Township is not growing faster than its neighbors.

**Comparative Population Growth
Adams County, Cumberland Township, and Gettysburg Borough
2000 to 2008**

	July 1 2008	July 1 2007	July 1 2006	July 1 2005	July 1 2014	July 1 2003	July 1 2002	July 1 2001	July 1 2000	Base Number	2000 Census
Adams County	101,119	100,519	99,858	98,778	97,491	95,681	94,137	92,768	91,585	91,292	91,292
Cumberland Township	6,292	6,256	6,216	6,153	6,079	5,974	5,880	5,803	5,736	5,718	5,718
Gettysburg Borough	8,040	8,032	8,049	8,009	7,930	7,773	7,749	7,608	7,494	7,490	7,490

Note from the following table that Cumberland Township has the second-highest population of all Adams County municipalities: 6,292 following 8,040 for Gettysburg Borough. Cumberland Township population equals about 80 percent of Gettysburg's total population. The only other Adams County municipality in this size category is Conewago Township with 6,088 residents. Because of its large size relative to the very tight boundaries of Gettysburg Borough, Cumberland Township may not be recognized for its comparable population.

There are few discernable population growth patterns in Adams County. However, it is clear that townships, as a group, are experiencing growth, and boroughs are not (boroughs tend to be very small in terms of acreage and most are now built-out with no more building lots available).

Population change for each Adams County municipality since the 2000 Census is presented in the following table.

Annual Estimates of the Resident Population for Adams County and County Municipalities, Alphabetically, April 1 Base, 2000 to July 1, 2008											
Geographic Area	Population Estimates									April 1, 2000	
	July 1 2008	July 1 2007	July 1 2006	July 1 2005	July 1 2004	July 1 2003	July 1 2002	July 1 2001	July 1 2000	Estimate for Base	Actual
Adams County	101,119	100,519	99,858	98,778	97,491	95,681	94,137	92,768	91,585	91,292	91,292
Abbottstown Borough	934	932	931	927	922	911	902	896	891	890	905
Arendtsville Borough	891	889	887	883	878	868	860	854	851	850	848
Bendersville Borough	601	600	599	597	594	587	582	578	577	576	576
Berwick Township	1,979	1,971	1,962	1,945	1,925	1,894	1,866	1,844	1,824	1,818	1,818
Biglerville Borough	1,146	1,144	1,143	1,139	1,134	1,121	1,111	1,105	1,102	1,101	1,101
Bonneauville Borough	1,457	1,452	1,449	1,441	1,432	1,413	1,399	1,389	1,383	1,381	1,378
Butler Township	3,084	3,060	3,030	2,986	2,935	2,871	2,809	2,757	2,708	2,695	2,678
Carroll Valley Borough	3,532	3,516	3,502	3,477	3,449	3,399	3,358	3,327	3,307	3,301	3,291
Conewago Township	6,088	6,063	6,044	6,006	5,958	5,876	5,807	5,757	5,725	5,715	5,709
Cumberland Township	6,292	6,256	6,216	6,153	6,079	5,974	5,880	5,803	5,736	5,718	5,718
East Berlin Borough	1,425	1,422	1,421	1,415	1,408	1,392	1,379	1,371	1,366	1,365	1,365
Fairfield Borough	509	508	508	505	502	496	492	488	487	486	486
Franklin Township	5,506	5,443	5,362	5,254	5,130	4,992	4,852	4,734	4,618	4,588	4,590
Freedom Township	1,018	1,006	990	969	945	919	893	871	850	844	844

Annual Estimates of the Resident Population for Adams County and County Municipalities, Alphabetically, April 1 Base, 2000 to July 1, 2008											
Geographic Area	Population Estimates									April 1, 2000	
	July 1 2008	July 1 2007	July 1 2006	July 1 2005	July 1 2004	July 1 2003	July 1 2002	July 1 2001	July 1 2000	Estimate for Base	Actual
Germany Township	2,537	2,521	2,503	2,476	2,445	2,401	2,362	2,330	2,305	2,298	2,269
Gettysburg Borough	8,040	8,032	8,049	8,009	7,930	7,773	7,749	7,608	7,494	7,490	7,490
Hamilton Township	2,313	2,296	2,276	2,247	2,214	2,170	2,129	2,096	2,067	2,059	2,044
Hamiltonban township	2,717	2,682	2,636	2,577	2,509	2,435	2,360	2,296	2,232	2,216	2,216
Highland Township	994	982	967	947	924	898	873	851	830	825	825
Huntington Township	2,610	2,585	2,554	2,511	2,461	2,402	2,344	2,296	2,249	2,237	2,233
Latimore Township	2,826	2,803	2,774	2,733	2,686	2,628	2,572	2,525	2,482	2,470	2,528
Liberty Township	1,276	1,260	1,240	1,213	1,183	1,150	1,116	1,088	1,060	1,053	1,063
Littlestown Borough	4,115	4,107	4,103	4,087	4,067	4,020	3,986	3,961	3,951	3,947	3,947
McSherrystown Borough	2,791	2,786	2,784	2,774	2,762	2,732	2,709	2,694	2,687	2,685	2,691
Menallen Township	3,537	3,497	3,448	3,380	3,303	3,216	3,128	3,055	2,983	2,964	2,974
Mount Joy Township	3,653	3,625	3,591	3,542	3,486	3,416	3,349	3,294	3,245	3,232	3,232
Mount Pleasant Township	4,971	4,940	4,901	4,840	4,768	4,672	4,582	4,507	4,436	4,417	4,420
New Oxford Borough	1,764	1,761	1,760	1,754	1,746	1,726	1,712	1,702	1,697	1,696	1,696

Annual Estimates of the Resident Population for Adams County and County Municipalities, Alphabetically, April 1 Base, 2000 to July 1, 2008											
Geographic Area	Population Estimates									April 1, 2000	
	July 1 2008	July 1 2007	July 1 2006	July 1 2005	July 1 2004	July 1 2003	July 1 2002	July 1 2001	July 1 2000	Estimate for Base	Actual
Oxford Township	5,203	5,182	5,163	5,129	5,089	5,020	4,962	4,917	4,885	4,876	4,876
Reading Township	5,649	5,615	5,577	5,517	5,447	5,348	5,258	5,186	5,123	5,106	5,106
Straban Township	5,067	5,034	4,993	4,932	4,861	4,768	4,680	4,607	4,540	4,522	4,539
Tyrone Township	2,636	2,615	2,588	2,549	2,502	2,445	2,389	2,342	2,295	2,283	2,273
Union Township	3,308	3,285	3,258	3,218	3,173	3,111	3,055	3,010	2,971	2,960	2,989
York Springs Borough	650	649	649	646	644	637	632	629	628	628	574

The following table lists municipalities in Adams County that have experienced the highest population growth since 2000. Each municipality listed grew faster than Cumberland Township's 10.0 percent growth for the same years. Leading the list of 18 municipalities is Hamiltonban Township with a 23 percent growth. However, it is not only the rate of growth that is of importance, it is also the size of the population. For instance, a 20.5 percent growth for Highland Township equates to 469 residents, while a 20.0 percent growth rate for Franklin Township equates to 918 residents.

**Percent Growth of Population for Selected Municipalities, 2000 to 2008
Adams County, Pennsylvania**

Percent Growth	Municipality	2008 Estimated Population
22.6	Hamiltonban Township	2,717
20.6	Freedom Township	1,018
20.5	Highland Township	994
20.0	Franklin Township	5,506
20.0	Liberty Township	1,276
18.9	Menallen Township	3,537
16.9	Huntington Township	2,610
16.0	Tyrone Township	2,636

Percent Growth	Municipality	2008 Estimated Population
15.2	Butler Township	3,084
13.2	Hamilton Township	2,717
13.2	York Springs Borough	650
13.0	Mount Joy Township	3,653
12.5	Mount Pleasant Township	4,971
11.8	Germany Township	2,537
11.8	Latimore Township	2,826
11.6	Straban Township	5,067
10.7	Union Township	3,308
10.6	Reading Township	5,649

The five fastest-growing (by percent) municipalities in Adams County since 2000 are Franklin, Hamiltonban, Highland, Liberty, and Freedom Townships. Note that all five are located in the southwestern part of the county, mostly surrounding the Borough of Carroll Valley. Also note that none of these townships (though Route 30 does run through Franklin Township) is located on what are generally considered the major transportation routes in Adams County. They also are located closest to specific cities in Maryland, including Frederick.

Also notice that the municipalities in eastern Adams County have not greatly benefited from proximity to Hanover City in York County. Only two municipalities that might be considered “feeder” communities to Hanover had a population growth of over 10 percent in the last decade (and barely over 10 percent): Hamilton Township with a 13 percent growth rate and Reading Township with 11 percent growth. The following map will help orient the reader to these locations.



A second region of population increases was seen in the northern most part of the county beginning in Menallen Township to Huntington, Tyrone, and Butler townships.

A third region of growth is the eastern most part of Adams County, especially around the western perimeter of Hanover Borough in York County and along Route 30. These townships are also closest to the Interstate 83 corridor. All the eastern townships had growth rates of over 10 percent in the past decade, including Germany, Mount Pleasant, Reading, Hamilton, Union, and Straban.

It is clear that a third ring of population growth is underway in Adams County. The original population growth was seen for the Borough of Gettysburg. A first ring around the borough began in the latter half of the twentieth century that included Cumberland Township, along with Straban, Mount Joy, and Highland Townships. This region experienced both residential and commercial development, though most commercial development occurred to the east of Gettysburg. Now a third ring of population growth is underway that generally extends around the entire county for townships that share a border with a neighboring county or with Maryland.

**Population Change for Adams County Municipalities, July 2000 to July 2008,
By Percent Change and Number Change**

Geographic Area	July 1 2008	July 1 2007	July 1 2006	July 1 2005	July 1 2004	July 1 2003	July 1 2002	July 1 2001	July 1 2000	Census Popn	Percent Change	Number Change
York Springs Borough	650	649	649	646	644	637	632	629	628	628	3.5%	22
McSherrystown Borough	2,791	2,786	2,784	2,774	2,762	2,732	2,709	2,694	2,687	2,685	3.9%	104
New Oxford Borough	1,764	1,761	1,760	1,754	1,746	1,726	1,712	1,702	1,697	1,696	3.9%	67
Biglerville Borough	1,146	1,144	1,143	1,139	1,134	1,121	1,111	1,105	1,102	1,101	4.0%	44
Littlestown Borough	4,115	4,107	4,103	4,087	4,067	4,020	3,986	3,961	3,951	3,947	4.2%	164
Bendersville Borough	601	600	599	597	594	587	582	578	577	576	4.2%	24
East Berlin Borough	1,425	1,422	1,421	1,415	1,408	1,392	1,379	1,371	1,366	1,365	4.3%	59
Fairfield Borough	509	508	508	505	502	496	492	488	487	486	4.5%	22
Arendtsville Borough	891	889	887	883	878	868	860	854	851	850	4.7%	40
Abbottstown Borough	934	932	931	927	922	911	902	896	891	890	4.8%	43
Bonneauville Borough	1,457	1,452	1,449	1,441	1,432	1,413	1,399	1,389	1,383	1,381	5.4%	74
Conewago Township	6,088	6,063	6,044	6,006	5,958	5,876	5,807	5,757	5,725	5,715	6.3%	363
Oxford Township	5,203	5,182	5,163	5,129	5,089	5,020	4,962	4,917	4,885	4,876	6.5%	318
Carroll Valley Borough	3,532	3,516	3,502	3,477	3,449	3,399	3,358	3,327	3,307	3,301	6.8%	225
Gettysburg Borough	8,040	8,032	8,049	8,009	7,930	7,773	7,749	7,608	7,494	7,490	7.3%	546
Berwick Township	1,979	1,971	1,962	1,945	1,925	1,894	1,866	1,844	1,824	1,818	8.5%	155
Cumberland Township	6,292	6,256	6,216	6,153	6,079	5,974	5,880	5,803	5,736	5,718	9.7%	556
Germany Township	2,537	2,521	2,503	2,476	2,445	2,401	2,362	2,330	2,305	2,298	10.1%	232
Reading Township	5,649	5,615	5,577	5,517	5,447	5,348	5,258	5,186	5,123	5,106	10.3%	526

**Population Change for Adams County Municipalities, July 2000 to July 2008,
By Percent Change and Number Change**

Geographic Area	July 1 2008	July 1 2007	July 1 2006	July 1 2005	July 1 2004	July 1 2003	July 1 2002	July 1 2001	July 1 2000	Census Popn	Percent Change	Number Change
Union Township	3,308	3,285	3,258	3,218	3,173	3,111	3,055	3,010	2,971	2,960	11.3%	337
Straban Township	5,067	5,034	4,993	4,932	4,861	4,768	4,680	4,607	4,540	4,522	11.6%	527
Hamilton Township	2,313	2,296	2,276	2,247	2,214	2,170	2,129	2,096	2,067	2,059	11.9%	246
Mount Pleasant Township	4,971	4,940	4,901	4,840	4,768	4,672	4,582	4,507	4,436	4,417	12.1%	535
Mount Joy Township	3,653	3,625	3,591	3,542	3,486	3,416	3,349	3,294	3,245	3,232	12.6%	408
Latimore Township	2,826	2,803	2,774	2,733	2,686	2,628	2,572	2,525	2,482	2,470	13.9%	344
Butler Township	3,084	3,060	3,030	2,986	2,935	2,871	2,809	2,757	2,708	2,695	13.9%	376
Tyrone Township	2,636	2,615	2,588	2,549	2,502	2,445	2,389	2,342	2,295	2,283	14.9%	341
Huntington Township	2,610	2,585	2,554	2,511	2,461	2,402	2,344	2,296	2,249	2,237	16.1%	361
Menallen Township	3,537	3,497	3,448	3,380	3,303	3,216	3,128	3,055	2,983	2,964	18.6%	554
Franklin Township	5,506	5,443	5,362	5,254	5,130	4,992	4,852	4,734	4,618	4,588	19.2%	888
Highland Township	994	982	967	947	924	898	873	851	830	825	19.8%	164
Freedom Township	1,018	1,006	990	969	945	919	893	871	850	844	19.8%	168
Liberty Township	1,276	1,260	1,240	1,213	1,183	1,150	1,116	1,088	1,060	1,053	20.4%	216
Hamiltonban Township	2,717	2,682	2,636	2,577	2,509	2,435	2,360	2,296	2,232	2,216	21.7%	485

Demographic Consequences for Cumberland Township

Cumberland Township Housing Trends

- There are about 2,500 current residences in the township. Of those, over 95 percent are occupied. About 95 percent of all households in the township are owned by residents; 82 percent of owners live in their house and 18 percent of owners rent out to tenants.

- Up until August of 2008 Cumberland Township was approving 20 to 30 building permits each month. That number has dropped to 2 to 4 houses per month in the latter part of 2010. In addition, the total market value of the township's housing stock dropped about 4.5 percent in the last year.
- In 1999, 75 percent of all township homes were valued over \$100,000 and 27 percent were valued over \$200,000. It will be interesting to see the 2010 Census figures on township housing stock to see the changes attributed to this past decade.
- The home values used by the Gettysburg Area School District in 2006 for Cumberland Township were:
 - Market value of all real estate--\$423,009,500
 - Assessed value of all real estate-- \$159,400,709
 - Ratio of assessed to market value -- 37.7 percent.

The recent reassessment by the county could have profound consequences on market values, and subsequent effects upon tax collections in Cumberland Township. The recent assessment is the currently the center of public unrest, dissatisfaction, and litigation.

- About two-thirds of current township residents have lived in the same house at least the last ten years. As is true with an aging population, it should be expected that current homeowners will stay in their homes even longer.

Trends in Township Revenue Base and Expenditures

The following table makes one thing very clear: demographics, especially increased population growth, will not alone solve financial challenges. The township cannot expect to “grow” out of its current problems. Though total revenue from 2004 to 2008 increased 47.3 percent (partly because of a real estate millage increase), revenue then decreased in 2009 because of stalled real estate transactions/construction, and lesser earned incomes due to the recession.

Comparison of Revenue, Expenditures, and Population Cumberland Township, 2004 to 2009

	2004	2005	2006	2007	2008	2009
Per Capita Revenue	\$208.22	\$250.77	\$282.02	\$300.11	\$365.89	\$348.45
Per Capita Expenditures	\$223.72	\$259.87	\$303.83	\$341.99	\$373.87	\$370.05
Population	6,079	6,153	6,216	6,256	6,292	6,295

Per capita revenue and per capita expenditures increased at about an equal rate between 2004 and 2009: 67.3 percent increase in revenues and 65.4 percent increase in expenditures. However, for each year expenditures per capita exceeded revenue per capita. And, though

expenditures in 2009 were lowered from the previous year, it is clear that township expenditures may continue to rise despite a simultaneous increase in population.

Summary

Major demographic changes are summarized by the following table.

Changing Demographics and Expected Consequences for Cumberland Township		
Demographic	Statistic	Expected Consequence
Slowdown in Population Growth	Previous prediction of 8,000 residents by 2010 was replaced with an actual number closer to 6,300	<ul style="list-style-type: none"> • Fewer individuals to pay taxes and support ongoing services • (Possible) Less stress on the township to increase or expand services
Aging of the Township Population	21 percent of township residents are currently retired; an additional 30 percent of total adult population may be eligible for retirement within 10 to 12 years; about 25 percent of all retirees have a disability	<ul style="list-style-type: none"> • Change in demand for services from education, shopping, and amenities to health care and transportation • Retirees do not pay EIT; tax revenues could decline
Institutionalized Population	Was 7 percent in 2000 census	<ul style="list-style-type: none"> • Expected to increase as the township provides an excellent location for retirement communities or nursing homes
Housing Stock	Residential development is at a standstill during this recession (the township is averaging about 2 to 4 permits for home construction per month)	<ul style="list-style-type: none"> • The demand for services (new roads maintenance, plowing, etc.) will level off from previous levels • Construction fees will be marginal
Private Transportation	31 percent of all township residents own one vehicle, 46 percent two vehicles, and 21 percent three or more vehicles; less than 4 percent of all households had no vehicle	<ul style="list-style-type: none"> • The price of gasoline will have increased effect on the attractiveness of the township for commuters • There may be a need for public (at least for the elderly) transportation in the near future