

# Cumberland County, NJ

## Demographic Profile 2026\*\*

2020 Decennial Census

**Median Household Income -- \$67,436**  
**Median Family Income -- \$80,948**  
**Mean Retirement Income\* -- \$26,227**  
**Per Capita Income -- \$32,721**

**Population -- 154,152**  
**Total Housing Units -- 57,119**  
**Land Area -- square miles -- 502.19**  
**Population Density -- 307**  
(people per square mile)

12.3% of all families had income below the poverty level

66.6% were born in NJ  
 12.7% were foreign born

93.6% of households have a computer  
 89.5% have broadband Internet

Average commuting time to work = 25.5 minutes

Average household size was 2.76

30.2% spoke a language other than English at home

64.8% of homes used natural gas for heating their homes.

Poverty rate for all people was 15.6%

Foreign-born population = 19,486  
 Naturalized US citizen, 36.6%  
 Not a US citizen, 63.4%  
 (of the Foreign-born population)

The poverty rate for families with a female householder, no spouse present, was 21.1%

76.5% drove to work alone,  
 12.5% carpooled

17.0% of all housing units were built before 1940;  
 5.1% since 2010

5.0% were veterans

66.5% of homes were owner-occupied

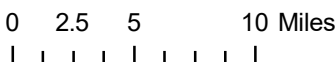
75% of householders moved into their homes since 2000;  
 17.2% since 2020

33.7% of occupied housing units had 2 vehicles available to use

17.1% of occupied homes used fuel oil for heat;  
 12% used electricity

81.6% (aged 25 & over) were high school graduates or higher  
 18.9% had a bachelor's degree or higher

0.8% of households did not have telephone service available



28.8% of homeowners had housing costs that were 35% or more of their household income;  
 For the State: 24.8%

26.3% of Grandparents were responsible for Grandchildren

58.9% of homeowners have a mortgage

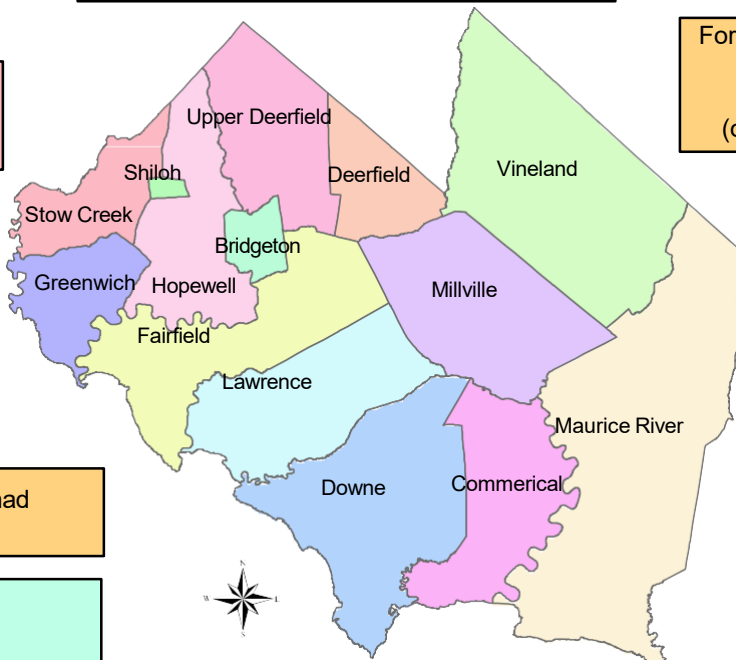
57.5% of those aged 16 or over were in the labor force.  
 56.3% of the women were in the labor force.  
 20.1% were government workers.

Median monthly housing cost for homeowners with a mortgage was \$1,883; for the State \$2,829.  
 Owners without mortgages \$853; for the State \$1,232

Median value of a home was \$221,400  
 32.5% of homes were valued \$200,000 to \$299,999

36.8% of households had Social Security income; mean Social Security income was \$21,792.  
 3.4% received cash public assistance; mean cash public assistance was \$4,763.

Median rent was \$1,282. For the State \$1,720.



\* Mean Retirement Income does not include Social Security Income  
 \*\*Source: American Community Survey: 2020 - 2024 5 Year Estimates  
 Produced by Cumberland County Department of Planning, 2026.