

2016—2020 ACS 5-Year Narrative Profile

Cumberland County, New Jersey

Households and Families

In 2016-2020, there were 50,947 households in Cumberland County, New Jersey. The average household size was 2.69 people.

Married-couple households made up 42.5 percent of the households in Cumberland County, New Jersey while cohabiting couple households made up 8.7 percent of households. Female householders with no spouse or partner present were 31.5 percent of all households, while 17.3 percent of households were male householders with no spouse or partner present. Of people living alone, 11.3 percent were male householders, and 15.6 percent were female householders, for a total of 26.9 percent of all households.

In Cumberland County, New Jersey, 33.0 percent of all households have one or more people under the age of 18; 31.2 percent of all households have one or more people 65 years and over.

Types of Households in Cumberland County, New Jersey in 2016-2020

Percent

Married-couple households	42.5
Cohabiting Couples	8.7
Male Householder No spouse/partner present	17.3
Female Householder No spouse/partner present	31.5

Marital status

Among persons 15 and older, 39.8 percent of males and 41.3 percent of females are currently married.

Population 15 years and over	Males	Females
Never married	45.8	35.5
Now married, except separated	39.8	41.3
Separated	2.3	3.1
Widowed	2.8	9.2
Divorced	9.2	10.9

Grandparents and grandchildren

In Cumberland County, New Jersey, 3,744 grandparents lived with their grandchildren under 18 years old. Of those grandparents, 29.9 percent were responsible for the basic needs of their grandchildren.

Nativity and Foreign-Born

In 2016-2020, an estimated 90.1 percent of the people living in Cumberland County, New Jersey were U.S. natives. 67.9 percent of the Cumberland County, New Jersey population were living in the state where they were born.

Approximately 9.9 percent of Cumberland County, New Jersey residents in 2016-2020 were foreign-born. 37.6 percent of foreign-born were naturalized U.S. citizens and an estimated 80.9 percent entered the country before the year 2010.

Foreign-born residents of Cumberland County, New Jersey come from different parts of the world. The bar graph below displays the percentage of foreign-born from each world region of birth in 2016-2020 for Cumberland County, New Jersey.

Region of Birth for the Foreign-Born Population in Cumberland County, New Jersey in 2016-2020

Percent

Latin America	75.0
Asia	9.0
Europe	11.5
Africa	3.7
Northern America	0.5
Oceania	0.2

Language

Among people at least five years old living in Cumberland County, New Jersey in 2016-2020, 27.6 percent spoke a language other than English at home. Spanish was spoken by 24.3 percent of people at least five years old; 13.0 percent reported that they did not speak English "very well."

Percent of the Population 5 years and over who Speak a Language other than English in Cumberland County, New Jersey in 2016-2020

Percent

Spanish	24.3
Other Indo-European languages	2.3
Asian and Pacific Islander languages	0.6
Other languages	0.4

Geographic Mobility

In 2016-2020, 89.0 percent of the people at least one year old living in Cumberland County, New Jersey were living in the same house one year earlier.

Geographic Mobility of Residents of Cumberland County, New Jersey in 2016-2020

Percent

Same house	89.0
Different house, same county	6.5
Different county, same state	3.2
Different state	0.9
Abroad	0.4

Education

In 2016-2020, 80.5 percent of people 25 years and over had at least graduated from high school and 16.6 percent had a bachelor's degree or higher. An estimated 19.6 percent did not complete high school.

The total school enrollment in Cumberland County, New Jersey was 36,331 in 2016-2020. Nursery school enrollment was 3,331 and kindergarten through 12th grade enrollment was 26,657. College or graduate school enrollment was 6,343.

Educational Attainment of People in Cumberland County, New Jersey in 2016-2020

Percent

Less than high school diploma	19.6
High school diploma or equivalency	38.9
Some college, no degree	18.1
Associate's degree	6.9
Bachelor's degree	11.1
Graduate or professional degree	5.5

Disability

In Cumberland County, New Jersey, among the civilian noninstitutionalized population in 2016-2020, 14.7 percent reported a disability. The likelihood of having a disability varied by age - from 5.2 percent of people under 18 years old, to 13.0 percent of people 18 to 64 years old, and to 37.2 percent of those 65 and over.

Employment Status and Type of Employer

In Cumberland County, New Jersey, 51.2 percent of the population 16 and over were employed; 44.3 percent were not currently in the labor force.

An estimated 76.8 percent of the people employed were private wage and salary workers; 19.5 percent were federal, state, or local government workers; and 3.7 percent were self-employed in their own (not incorporated) business.

Class of worker	Number	Percent
Private wage and salary workers	46,343	76.8
Federal, state, or local government workers	11,795	19.5
Self-employed workers in own not incorporated business	2,204	3.7

Industries

In 2016-2020, the civilian employed population 16 years and older in Cumberland County, New Jersey worked in the following industries:

Percent by Industry in Cumberland County, New Jersey in 2016-2020

Percent

Agriculture, forestry, fishing and hunting, and mining	3.7
Construction	6.7
Manufacturing	11.9
Wholesale trade	4.3
Retail trade	11.7
Transportation and warehousing, and utilities	6.6
Information	0.9
Finance and insurance, and real estate and rental and leasing	2.8
Professional, scientific, and management, and administrative and waste management services	8.5
Educational services, and health care and social assistance	26.6
Arts, entertainment, and recreation, and accommodation, and food services	5.4
Other Services, except public administration	3.4
Public administration	7.5

Occupations

Occupations for the Civilian Employed Population 16 Years and over in Cumberland County, New Jersey in 2016-2020

Civilian employed population 16 years and over	Number	Percent
Management, business, sciences, and arts occupations	16,533	27.4
Service occupations	13,009	21.5
Sales and office occupations	10,981	18.2
Natural resources, construction, and maintenance occupations	7,475	12.4
Production, transportation, and material moving occupations	12,371	20.5

Commuting to Work

An estimated 79.6 percent of Cumberland County, New Jersey workers drove to work alone in 2016-2020, and 12.4 percent carpooled. Among those who commuted to work, it took them on average 24.3 minutes to get to work.

Percent of Workers 16 and over Commuting by Mode in Cumberland County, New Jersey in 2016-2020

Percent

Car, truck, van -- drove alone	79.6
Car, truck, van -- carpooled	12.4
Public transportation (excluding taxicab)	1.7
Walked	1.5
Other means	1.9
Worked from home	2.9

Income

The median income of households in Cumberland County, New Jersey was \$55,709. An estimated 7.3 percent of households had income below \$10,000 a year and 4.8 percent had income over \$200,000 or more.

Household Income in Cumberland County, New Jersey in 2016-2020

Percent

Less than \$10,000	7.3
\$10,000 to \$14,999	5.5
\$15,000 to \$24,999	10.6
\$25,000 to \$34,999	9.7
\$35,000 to \$49,999	12.1
\$50,000 to \$74,999	17.5
\$75,000 to \$99,999	12.7
\$100,000 to \$149,999	15.5
\$150,000 to \$199,999	4.3
\$200,000 or more	4.8

Median earnings for full-time year-round workers was \$43,275. Male full-time year-round workers had median earnings of \$47,239. Female full-time year-round workers had median earnings of \$38,872.

Median Earnings for Full-Time Year-Round Workers by Sex in Cumberland County, New Jersey in 2016-2020

Male 47,239

Female 38,872

An estimated 74.4 percent of households received earnings. An estimated 37.7 percent of households received Social Security and an estimated 24.4 percent of households received retirement income other than Social Security. The average income from Social Security was \$19,637. These income sources are not mutually exclusive; that is, some households received income from more than one source.

Proportion of Households with Various Income Sources in Cumberland County, New Jersey in 2016-2020

Percent

Earnings	74.4
Social Security	37.7
Retirement income	24.4
Supplemental Security Income (SSI)	7.8
Cash public assistance income	3.6

Poverty and Participation in Government Programs

In 2016-2020, 16.0 percent of people were in poverty. An estimated 22.0 percent of children under 18 were below the poverty level, compared with 10.8 percent of people 65 years old and over. An estimated 14.8 percent of people 18 to 64 years were below the poverty level.

Poverty Rates in Cumberland County, New Jersey in 2016-2020

Percent

People in poverty	16.0
Children under 18 years below poverty	22.0
People 65 years old and over below poverty	10.8
People 18 to 64 years below poverty	14.8

In 2016-2020, 15.6 percent of households received SNAP (the Supplemental Nutrition Assistance Program). An estimated 54.3 percent of households that received SNAP had children under 18, and 28.9 percent of households that received SNAP had one or more people 60 years and over. An estimated 38.1 percent of all

households receiving SNAP were families with a female householder and no spouse present. An estimated 30.0 percent of households receiving SNAP had two or more workers in the past 12 months.

Health Insurance

Among the civilian noninstitutionalized population in Cumberland County, New Jersey in 2016-2020, 90.5 percent had health insurance coverage and 9.5 percent did not have health insurance coverage. Private coverage was 59.6 percent and government coverage was 44.2 percent, respectively. The percentage of children under the age of 19 with no health insurance coverage was 4.4 percent.

Population

In 2016-2020, Cumberland County, New Jersey had a total population of 150,085 - 73,556 (49.0 percent) females and 76,529 (51.0 percent) males. The median age was 37.6 years. An estimated 24.0 percent of the population was under 18 years, 35.4 percent was 18 to 44 years, 25.3 percent was 45 to 64 years, and 15.2 percent was 65 years and older.

Population by Age and Sex for Cumberland County, New Jersey in 2016-2020

% Male % Female

Under 5	6.4	6.3
5 to 9	6.5	6.9
10 to 14	7.0	7.1
15 to 19	6.3	6.1
20 to 24	6.1	5.9
25 to 29	7.9	6.4
30 to 34	8.0	6.0
35 to 39	8.2	6.2
40 to 44	5.9	5.7
45 to 49	6.6	6.3
50 to 54	6.3	6.8
55 to 59	6.3	6.4
60 to 64	5.4	6.4
65 to 69	4.6	6.0
70 to 74	3.3	3.6
75 to 79	2.2	3.2
80 to 84	1.4	2.2
85 and over	1.5	2.5

Hispanic origin and Race

For people reporting one race alone, 63.9 percent were White; 19.9 percent were Black or African American; 0.9 percent were American Indian and Alaska Native; 1.4 percent were Asian; 0.0 percent were Native Hawaiian and Other Pacific Islander, and 7.4 percent were Some other race. An estimated 6.4 percent reported Two or more races. An estimated 31.3 percent of the people in Cumberland County, New Jersey were Hispanic or Latino. An estimated 45.4 percent of the people in Cumberland County, New Jersey were White alone, non-Hispanic. People of Hispanic origin may be of any race.

Housing Inventory Characteristics

In 2016-2020, Cumberland County, New Jersey had a total of 56,411 housing units. Of these housing units, 76.0 percent were single-family houses either not attached to any other structure or attached to one or more structures (commonly referred to as "townhouses" or "row houses"). 18.7 percent of the housing units were located in multi-unit structures, or those buildings that contained two or more apartments. 5.2 percent were mobile homes, while any remaining housing units were classified as "other," which included boats, recreational vehicles, vans, etc.

Types of Housing Units in Cumberland County, New Jersey in 2016-2020

Percent

Single-family houses	76.0
Apartments in multi-unit structures	18.7
Mobile homes	5.2
Boat, RV, van, etc	0.0

3.3 percent of the housing inventory was comprised of houses built since 2010, while 16.7 percent of the houses were first built in 1939 or earlier. The median number of rooms in all housing units in Cumberland County, New Jersey was 5.9 rooms, and of these housing units 62.6 percent had three or more bedrooms.

Occupied Housing Characteristics

In 2016-2020, Cumberland County, New Jersey had 50,947 housing units that were occupied or had people living in them, while the remaining 5,464 were vacant. Of the occupied housing units, the percentage of these houses occupied by owners (also known as the homeownership rate) was 66.3 percent while renters occupied 33.7 percent. The average household size of owner-occupied houses was 2.72 and in renter-occupied houses it was 2.65.

2.9 percent of householders of these occupied houses had moved into their house since 2019, while 18.7 percent moved into their house in 1989 or earlier. Households without a vehicle available for personal use comprised 10.1 percent and another 22.4 percent had three or more vehicles available for use.

The following chart provides the primary fuel used to heat houses in Cumberland County, New Jersey:

House Heating Fuel Used in Cumberland County, New Jersey in 2016-2020

Percent

Gas †	65.5
Electricity	11.5
Fuel oil, kerosene, etc	20.4
All other fuels	2.0
No fuel used	0.5

†This category includes utility, bottled, tank, or LP gas.

Financial Characteristics and Housing Costs

In 2016-2020, the median property value for owner-occupied houses in Cumberland County, New Jersey was \$166,400.

Of the owner-occupied households, 60.5 percent had a mortgage. 39.5 percent owned their houses "free and clear," that is without a primary mortgage or loan on the house. The median monthly housing costs for owners with a mortgage was \$1,647 and for owners without a mortgage it was \$747.

For renter-occupied houses, the median gross rent for Cumberland County, New Jersey was \$1,082. Gross rent includes the monthly contract rent and any monthly payments made for electricity, gas, water and sewer, and any other fuels to heat the house.

Households that pay thirty percent or more of their income on housing costs are considered cost-burdened. In 2016-2020, cost-burdened households in Cumberland County, New Jersey accounted for 35.8 percent of owners with a mortgage, 23.1 percent of owners without a mortgage, and 62.0 percent of renters.

Households with a Housing Cost Burden in Cumberland County, New Jersey in 2016-2020

Percent

Owners with mortgage	35.8
Owners without mortgage	23.1
Renters	62.0

Computer and Internet Use

In 2016-2020, 89.2 percent of households in Cumberland County, New Jersey had a computer, and 82.1 percent had a broadband internet subscription.

An estimated 70.2 percent of households had a desktop or laptop, 79.4 percent had a smartphone, 57.8 percent had a tablet or other portable wireless computer, and 2.7 percent had some other type of computer.

Types of Computers in Cumberland County, New Jersey in 2016-2020

Percent

Desktop or laptop	70.2
Smartphone	79.4
Tablet or other portable wireless computer	57.8
Other computer	2.7

Among all households, 65.6 percent had a cellular data plan; 70.3 percent had a broadband subscription such as cable, fiber optic, or DSL; 4.8 percent had a satellite internet subscription; 0.4 percent had dial-up alone; and 0.1 percent had some other service alone.

Types of Internet Subscriptions in Cumberland County, New Jersey in 2016-2020

Percent

Cellular data plan	65.6
Broadband such as cable, fiber optic, or DSL	70.3
Satellite	4.8
Dial-up alone	0.4
Other service alone	0.1