

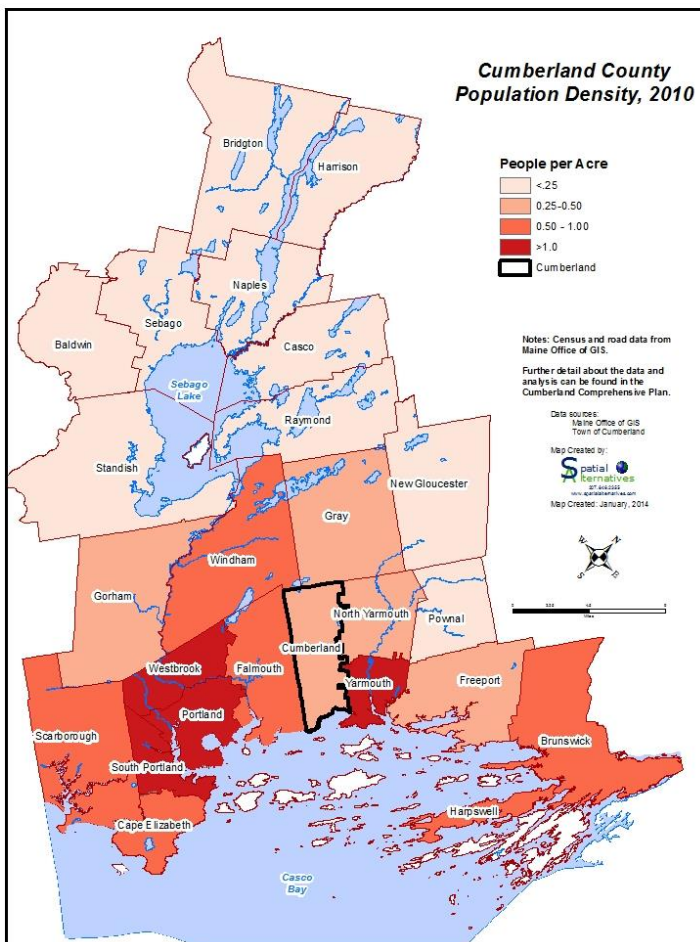
CHAPTER 1 - POPULATION & DEMOGRAPHICS

Population & Demographics Highlights Based on 2010 Census Data:

- 2010 Census Population: 7,211 (increase of 52 residents (or 0.7%) from 2000)
- Median age: 45 (+4 over county; +2.3 over state)
- Fastest growing age group: 85 + age group; increased 60% since 2000
- Largest declining age group: 25-34
- School age group declined (under 5 by 30%; 5-14 by 11.4%)
- Current average household size: 2.67
- Median household income: \$84,722 (+77% over state; + 48% over county)
- % of families below poverty line: 2.4% in 2000; 1.3% in 2010. This is a 45.8% decrease over the 10 year period. (The percent of Cumberland's families below the poverty line is among the smallest in the state, well below Cumberland County's 6.8% and the state's 8.5%.)

Population

Cumberland has experienced rapid growth over the last 50 years, but over the past 10 year census period (2000-2010) experienced only a 0.7% increase in total population resulting in a population of 7,210 year-round residents. The decade prior to this, Cumberland had a 22% growth rate, one of the highest in the state. The rate of growth from 2000-2010 is well below that of Cumberland County (6.1% growth rate) and the state (4.2% growth rate). The rate of growth from 2010-2020 is projected by the State Planning Office to be 1.3% (less than 100 new residents). And the projection is for an even slower growth rate from 2020-2030.



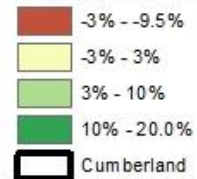
The median age of Cumberland residents has risen to 45, an increase of 5.6 years from 2000. This is 4 years higher than the county median age (41) and 2.3 years higher than the state median age (42.7). The projections are that the median age will continue to rise over the next two decades.

The fastest growing age group was the set over 85

years old, increasing 60%. The next fastest growing age group was the 55-64 year-old set who experienced a 55% increase between 2000 and 2010. In 2000 this group made up 9.9% of the town's population whereas in 2010 it comprised 15.1% of the population. The age group comprising the largest percentage of Cumberland's population changed from the 35-44 year-old set in 2000 to the 45-54 year-old set in 2010. The 65-84 year-old set also saw large growth. The largest decline in population was in the 25-34 year-old set which declined 34%, followed by the 35-44 year-old set which declined 33%. The number of school-aged children also declined. The largest decrease was in the set under 5 years old, which declined 30%. The 5-14 year-old set declined 11.4%, now making up only 16.5% of Cumberland's population. The 2010 census data show that over 50% of Cumberland's population is now over age 45. By comparison, this sector made up 34% of the population in 1990 and 38% in 2000.

Cumberland County Regional Percent Population Change 2000 - 2010

Population Change



Notes: Census and road data from
Maine Office of GIS.

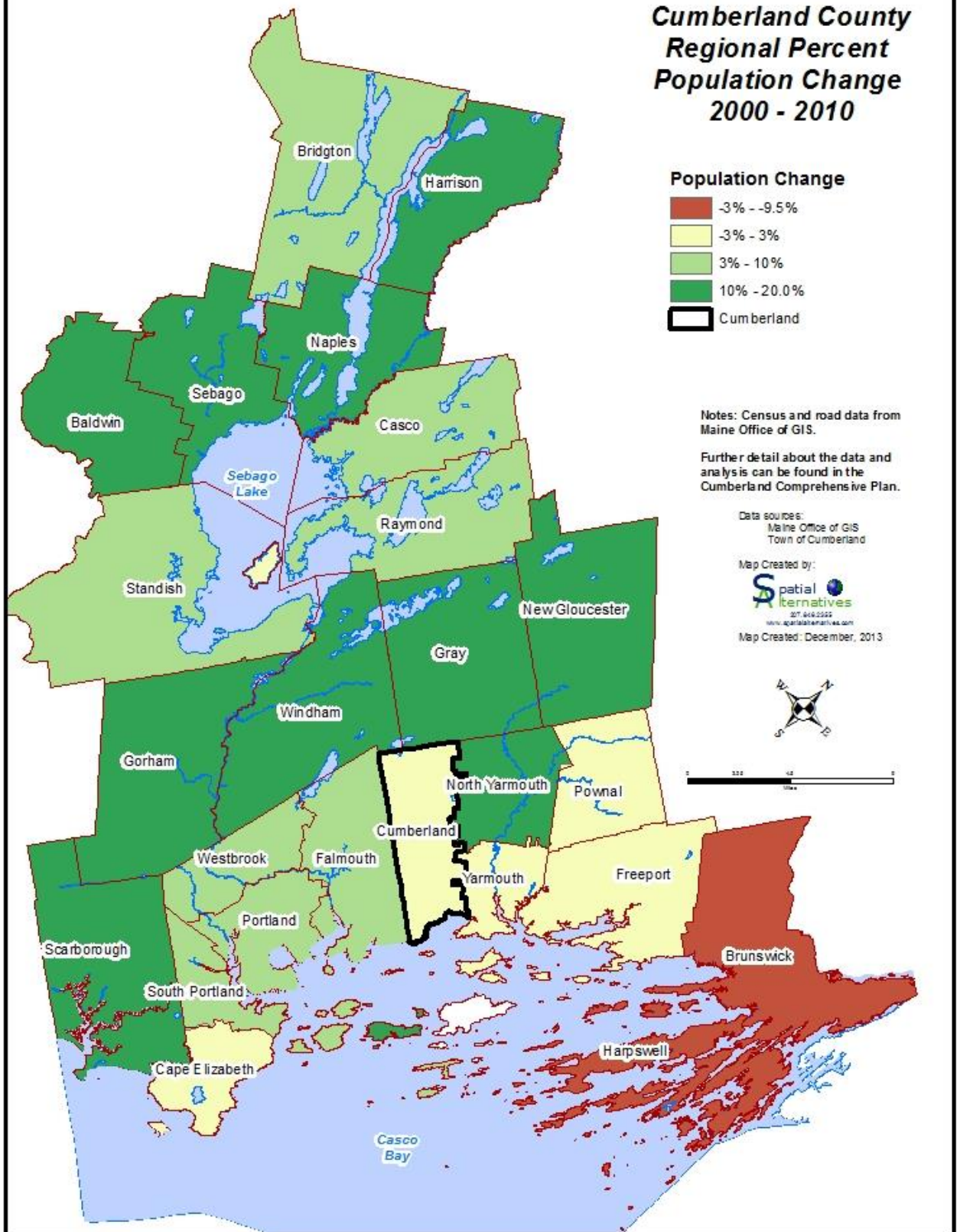
Further detail about the data and
analysis can be found in the
Cumberland Comprehensive Plan.

Data sources:
Maine Office of GIS
Town of Cumberland

Map Created by:



Map Created: December, 2013



Households

The number of households in Cumberland increased between 2000 and 2010 by 149, a 5.8% increase. This is a little less than Cumberland County's 8.7% increase and the state's 7% increase over the same timeframe.

The rate of increase in households has been above the rate of increase of population because average household sizes have steadily decreased in Cumberland. The current average household size is 2.67 persons. While this represents a decrease in size from 2000, Cumberland's average household size remains above that of the county (2.32) and the state (2.32), likely due to a proportionately higher number of families with school age children choosing to live in Cumberland. Household size is estimated to continue to decline in Cumberland over the planning period so the number of households should continue to increase somewhat faster than the rate of population growth.

Income

Income levels in Cumberland are well above that of the state and the county. Median household income in 2010 was \$84,722, which is more than 77% higher than the state median income and over 48% higher than that of the Cumberland County. 1.3% of the families in Cumberland live below the poverty line, which is quite low compared with Cumberland County (6.8%) and the state (8.5%). 14.2% of the households in Cumberland have incomes below \$35,000 whereas 37% of the households in the state and 30% of the households in the county have incomes below \$35,000. On the other end of the income scale, 60% of the Cumberland households made \$75,000 or above in 2010 compared with 28% for the state and 37% for the county.

Year-Round Population

Over the last half century, the Town of Cumberland, like many of the towns in the Greater Portland area, has seen a steady population increase.

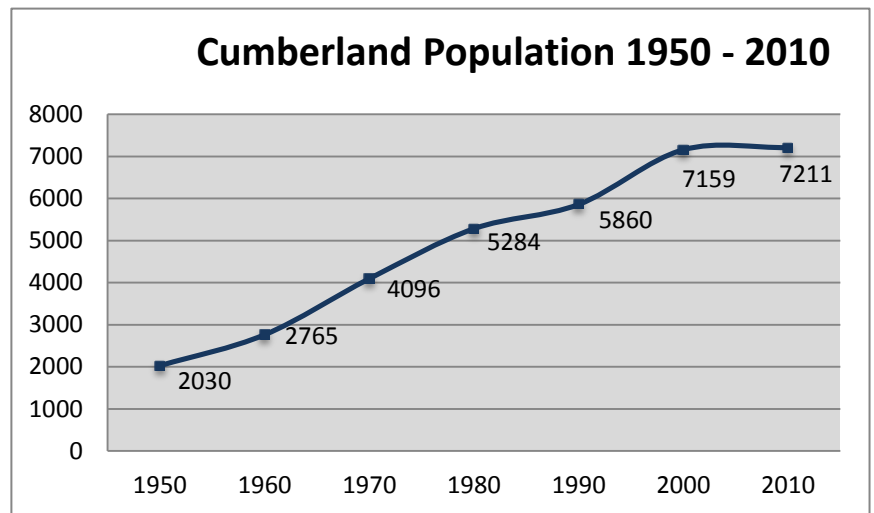
Table 1.1
Cumberland Population 1950 - 2010

Year	Population	10 Year Increase	% Increase
1950	2,030		
1960	2,765	735	36.2%
1970	4,096	1,331	48.1%
1980	5,284	1,188	29.0%
1990	5,860	576	10.9%
2000	7,159	1,299	22.2%
2010	7,210	51	0.7%

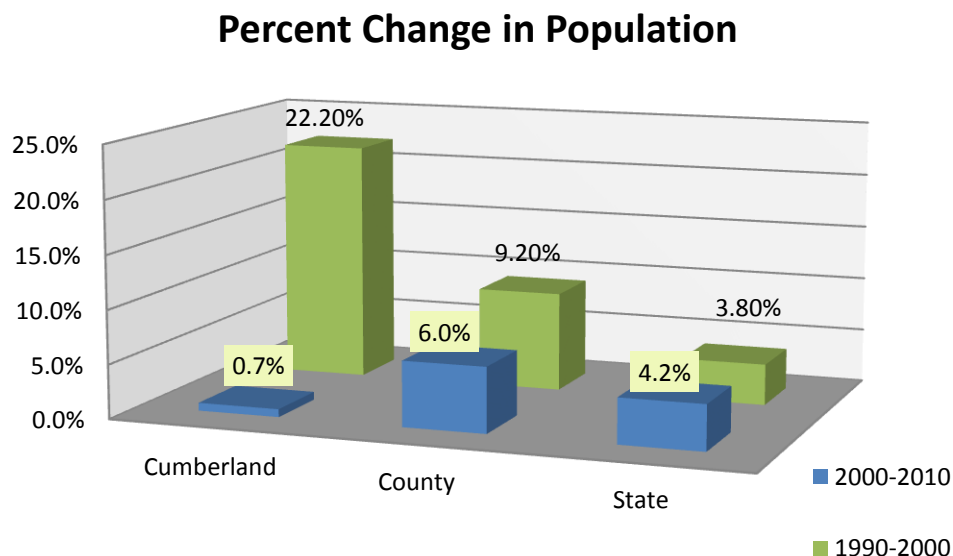
Source: US Census

The 1960s were a period of particularly rapid population growth, with a ten-year increase approaching 50%. The rate of growth slowed to slightly over 10% in the 1980s but accelerated to about 22% over the period from 1990 – 2000. The population growth has slowed considerably over the past 10 years. The total population of the town increased more than 2 ½ times in the 50 years from 1950 to 2000, but then leveled off over the past 10 years.

During the period between the 2000 and 2010 census, the year-round population of the town of Cumberland increased by 51 people. This is a population growth of less than one percent and is significantly less than Cumberland County's 6.1% growth rate and the state's 4.2% growth rate.



By comparison, the period between the 1990 and 2000 Censuses saw the year-round population of the town of Cumberland increase by about 1300 people - from 5860 to 7159. This 22.2% rate of growth was substantially more than the approximately 9.2% rate of population growth in Cumberland County over the same period, and over 5 times the overall growth the State of Maine saw over the same period.

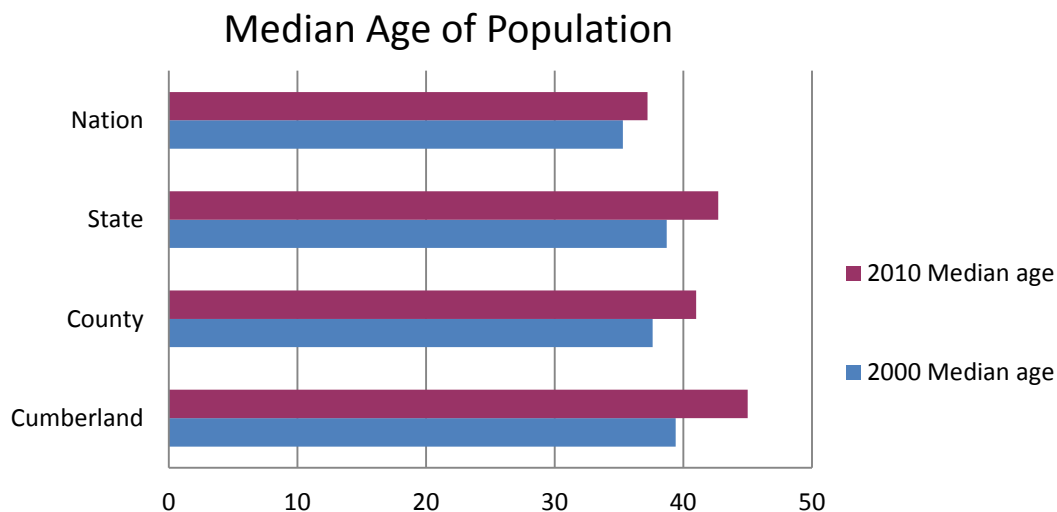


Population Projections

The State of Maine's Office of Policy and Management estimates the Town's 2020 residential population to be 7298. This is an increase of 88 residents, representing a 1.2% population growth rate. The projection for 2030 is 7336, an increase of 38 over that decade, which is a population growth of 0.5%. This suggests that last decade's slower rate of growth will continue and the population of Cumberland will remain fairly stable.

Median Age and Age Distribution

Cumberland's population is affected by the aging of the baby boom generation and by the age of people migrating to the town. The median age of the Town's population increased to 45 in 2010, up about 5.6 years from the median age of 39.4 in 2000. Cumberland County's median age was 4 years younger than Cumberland's in 2010 and the median age of the State was 2.3 years younger than in Cumberland.



Percent of Total Population by Age			
	Cumberland	Cumberland County	State
Age			
0-4 years	4.7%	5.2%	5.2%
5-19 years	24.2%	18.5%	18.2%
20-34 years	7.9%	18.4%	16.9%
35-44 years	13.1%	13.8%	12.9%

45-64 years	35.6%	29.9%	30.9%
65-84 years	12.7%	12.0%	13.7%
85+ years	1.8%	2.3%	2.2%

Cumberland Population by Age 2000-2010			
Age	2000	2010	% Change
0 - 4	490	342	-30.2%
5 - 19	1811	1745	-3.6%
20 - 34	698	567	-18.8%
35 - 44	1415	946	-33.1%
45 - 64	1,956	2,564	31.1%
65 - 84	708	918	29.7%
85+	81	129	59.3%

Source: US Census

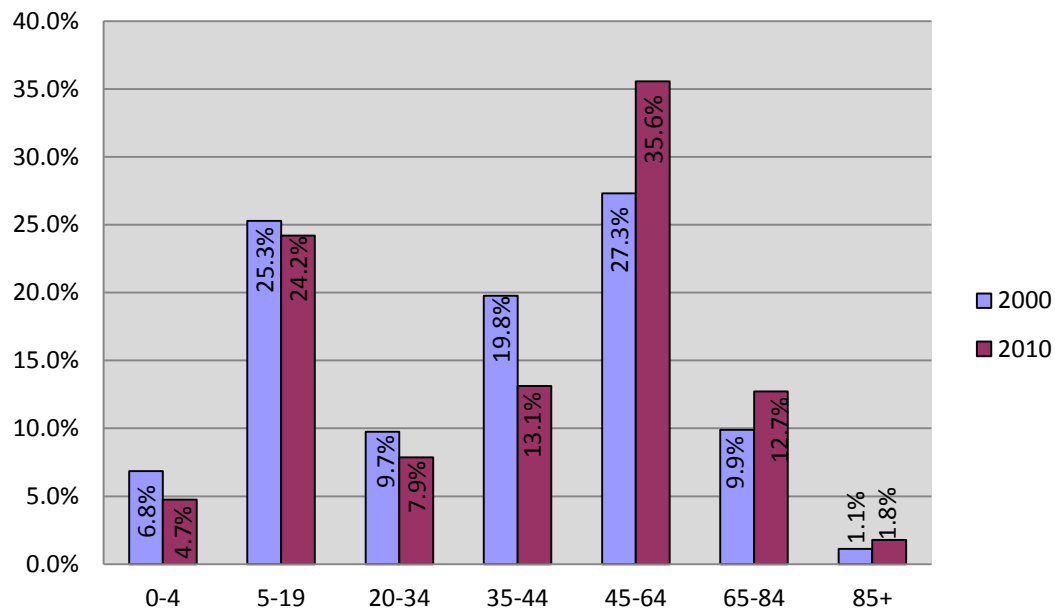
The largest age group for Cumberland in 2010 was the pre-retirement group (age 45 to 64), which made up almost 36% of the population in town. The second largest age cohort in 2010 was the 0 – 14 year-old group with 21.3% of the town's population. Only 7.7% of Cumberland's population was aged 20-34 in 2010 and 14.5% of the town population was aged 65 and older.

All age groups under the age of 45 experienced a decrease in population between 2000 and 2010, while all the age groups over the age of 45 experienced an increase. The elderly population (85 and older), while making up a small percentage of the total population (about 1.8% in 2010) had the highest rate of increase between 2000 and 2010 with nearly a 60% increase. The preretirement cohort (ages 45-64) had the second highest growth rate, growing at 31% over the period of 2000-2010. The 65-84 year old cohort also experienced a large rate of growth at 29.7%.

Cumberland's school age cohort (5-19 years) declined from 2000 to 2010, but this group still makes up a larger percentage of Cumberland's total population, than the state and the county. The largest decline in population occurred in the 35-44 year old cohort, decreasing by 33%. The second largest decline occurred in the under 5 year old cohort, decreasing by 30%.

A good way of seeing some of these trends over time is with a bar graph which displays the size of each cohort relative to the other cohorts and by different census year allowing for comparison of the rate and size of population change between cohorts.

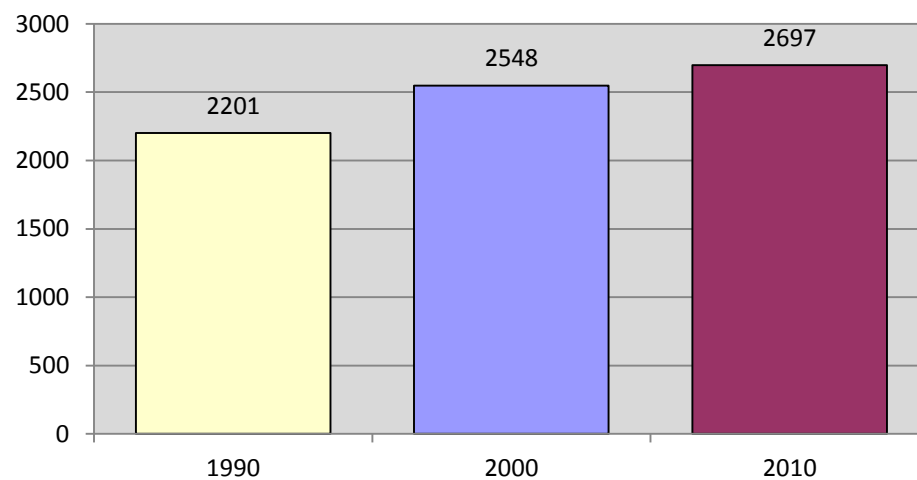
Percent of Total Population by Age Cohort, 2000-2010 Cumberland, Maine



Number of Households

Increases in population suggest increases in total number of households within the Town of Cumberland.

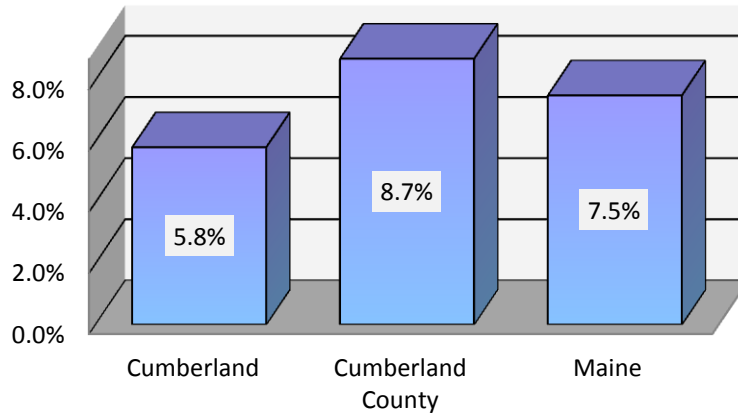
Number of Households in Cumberland by Year



Between 1990 and 2000, the total number of households increased by 26% or 527 from 2,201 up to 2,548. In the 2000 to 2010 timeframe, Cumberland experienced a 5.8% increase in the number households, adding 149 to bring the total to 2697. The number of households grew at a higher rate than the population due to a decrease in the

average size of households. The rate of growth of households in Cumberland was lower than both the state and county. The state of Maine experienced a 7.5% rate of growth of households and Cumberland County saw a 8.7% increase.

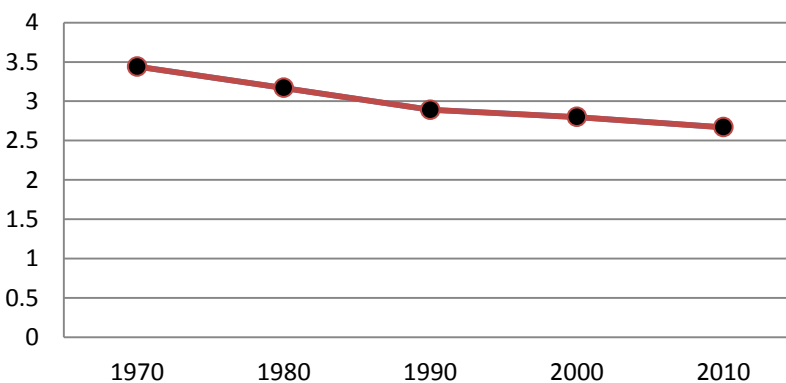
Comparison of Percent Change in Number of Households, 2000-2010



Average household size

According to the 2010 US Census, the average household size in Cumberland consisted of 2.67 persons. The 2010 Cumberland average household size was larger than Cumberland County, which was 2.32. For comparison, the average US household size in 2010 was 2.58 and for the State of Maine it was 2.32.

Cumberland Average Household Size 1970-2010



Historically the Town of Cumberland has had a larger average household size than the county and the state, suggesting it is of above average appeal as a community for families. However, the average household size in Cumberland, as elsewhere in the state and throughout the nation, has been

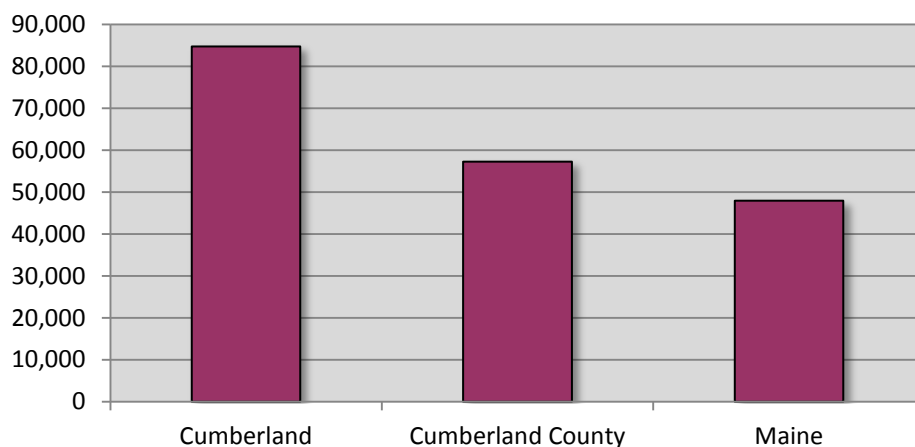
declining. The average in 1970 was 3.44 but by 2000 it had decreased in size by 18.6% to 2.8. Between 2000 and 2010 the average size decreased by another 4.6% to 2.67.

One effect of this reduction in household size, in combination with the increase in population, is that the number of housing units increases at a faster rate than the increase in population.

Household Income

2010 Census data reveals that Cumberland's per capita and median household income was much higher than both the county and the state. Cumberland's per capita income of \$49,759 was 54.2% higher than Cumberland County's \$32,277 per capita income and almost twice as high as the state's \$26,195 per capita income. Cumberland's median household income of \$84,722 was 47.9% higher than Cumberland County's median income and 76.9% higher than that of the state. Cumberland County as a whole has a median household income of \$57,267, and the State of Maine an even lower median at \$47,898. The 2010 census showed the median household income for Cumberland increasing by 25.4% from \$67,556 in 2000. Cumberland County and the state of Maine saw even higher increases in their median incomes at 30% and 28.6%, respectively. The large gap between Cumberland's median income and the county and state's decreased only slightly between 2000 and 2010.

**Cumberland and Comparisons,
2010 Median Household Income in Dollars**

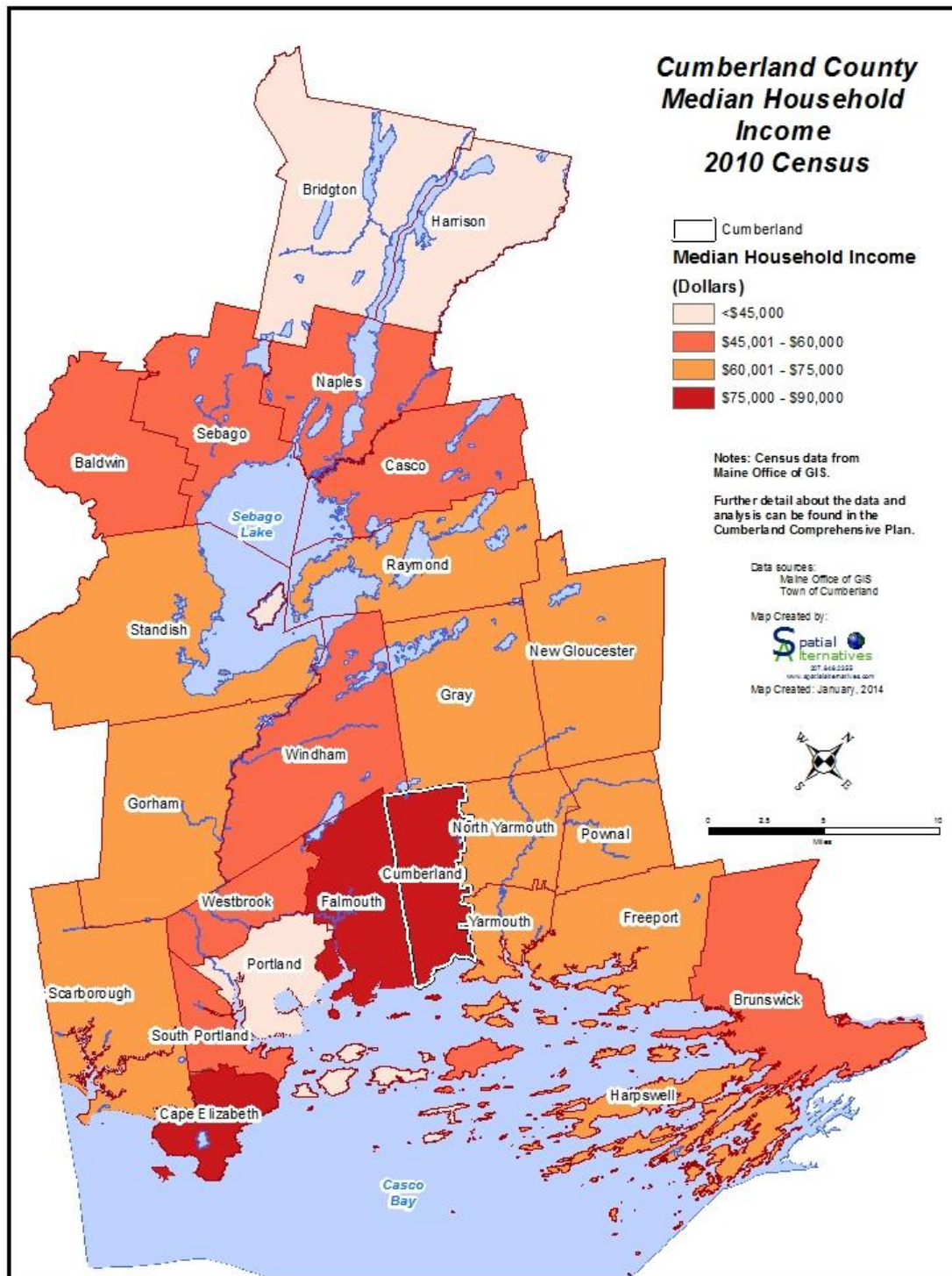


The percent of families below the poverty line in Cumberland was 2.4% in 2000 and only 1.3% in 2010. This is a 45.8% decrease over the 10 year period. The percent of Cumberland's families below the poverty line is among the smallest in the state, well below Cumberland County's 6.8% and the state's 8.5%.

Income by Households

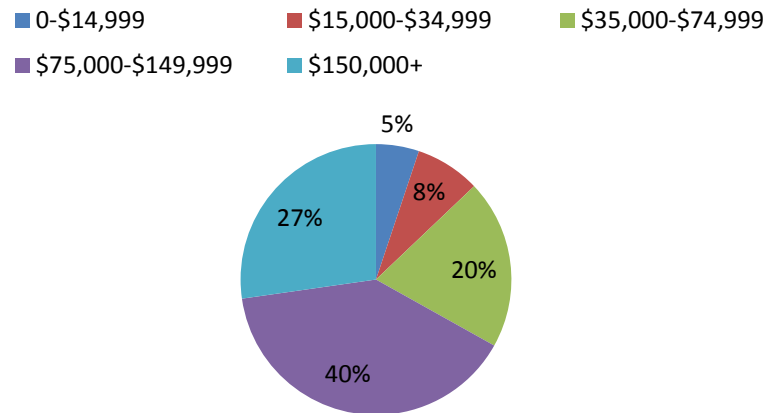
85.5% of household incomes in Cumberland were above \$35,000 a year in 2010. 24% of Cumberland's households had incomes above \$150,000 in 2010, up from the 15% in 2000. About 10% of the households in Cumberland County had incomes in that range in 2010 and only about 5% of the households in the state did. 60% of the Cumberland households had incomes above \$75,000 compared with 28.4% for the state and 37.2% for the county. On the lower end of the income scale, 4.6% of Cumberland's households had incomes below \$15,000 while the county had 11.7% and the state 13.3% of households in this income bracket. 14.2% of Cumberland's

households made under \$35,000 compared to 36.9% for the state and 30.3% for the county.

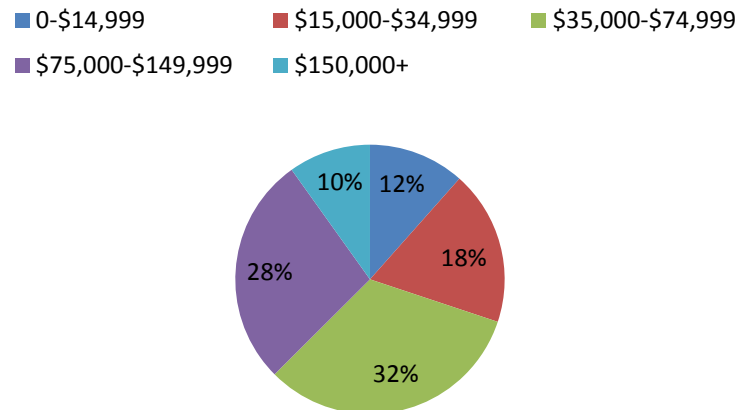


2010 Proportional Household Income, Cumberland and Comparisons

Cumberland



Cumberland County



Maine

