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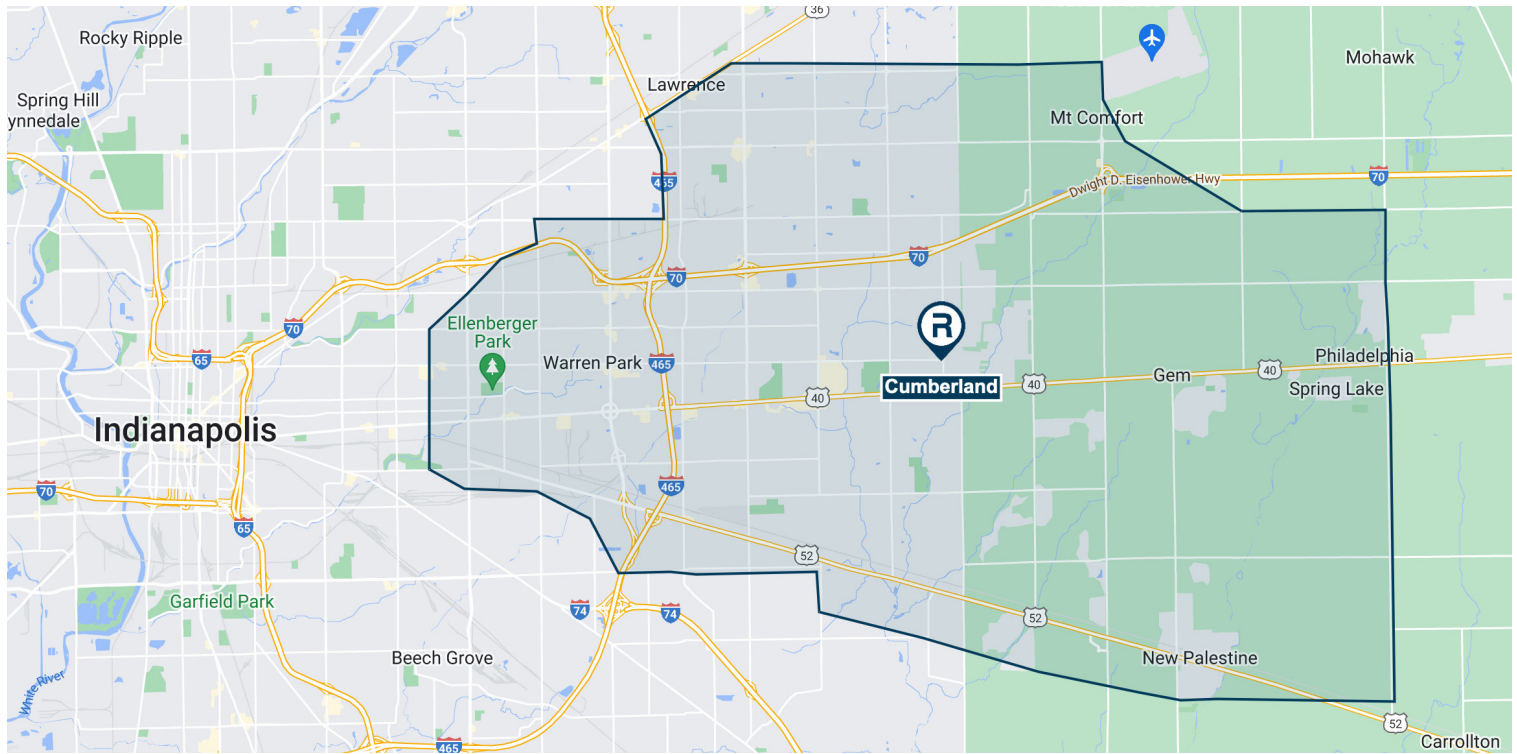
Primary Retail Trade Area Demographic Profile

CUMBERLAND, INDIANA

Prepared for Town of Cumberland
April 2023

Primary Retail Trade Area • Demographic Snapshot

Cumberland, Indiana



Population

2020	142,569	0 - 9 Years	14.42%
2023	143,157	10 - 17 Years	11.19%
2028	145,901	18 - 24 Years	8.54%

Educational Attainment (%)

Graduate or Professional Degree	7.04%	25 - 34 Years	14.94%
Bachelors Degree	15.11%	35 - 44 Years	12.73%
Associate Degree	8.06%	45 - 54 Years	11.39%
Some College	20.69%	55 - 64 Years	11.99%
High School Graduate (GED)	35.60%	65 and Older	14.81%
Some High School, No Degree	9.55%	Median Age	35.67
Less than 9th Grade	3.94%	Average Age	37.58

Income

Average HH	\$71,281	Race Distribution (%)	
Median HH	\$51,479	White	46.83%
Per Capita	\$28,126	Black/African American	35.48%
		American Indian/Alaskan	0.55%
		Asian	0.92%
		Native Hawaiian/Islander	0.06%
		Other Race	8.02%
		Two or More Races	8.15%
		Hispanic	14.68%



Town of Cumberland

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Primary Retail Trade Area • Demographic Profile

Cumberland, Indiana

DESCRIPTION	DATA	%
Population		
2028 Projection	145,901	
2023 Estimate	143,157	
2020 Census	142,569	
2010 Census	132,436	
Growth 2023 - 2028		1.92%
Growth 2020 - 2023		0.41%
Growth 2010 - 2020		7.65%
2023 Est. Population by Single-Classification Race	143,157	
White Alone	67,034	46.83%
Black or African American Alone	50,793	35.48%
Amer. Indian and Alaska Native Alone	783	0.55%
Asian Alone	1,319	0.92%
Native Hawaiian and Other Pacific Island Alone	84	0.06%
Some Other Race Alone	11,482	8.02%
Two or More Races	11,662	8.15%
2023 Est. Population by Hispanic or Latino Origin	143,157	
Not Hispanic or Latino	122,141	85.32%
Hispanic or Latino	21,016	14.68%
Mexican	13,880	66.04%
Puerto Rican	1,138	5.41%
Cuban	364	1.73%
All Other Hispanic or Latino	5,634	26.81%
2023 Est. Hisp. or Latino Pop by Single-Class. Race	21,016	
White Alone	3,650	17.37%
Black or African American Alone	655	3.12%
American Indian and Alaska Native Alone	523	2.49%
Asian Alone	29	0.14%
Native Hawaiian and Other Pacific Islander Alone	13	0.06%
Some Other Race Alone	10,820	51.49%
Two or More Races	5,326	25.34%

DESCRIPTION	DATA	%
2023 Est. Pop by Race, Asian Alone, by Category	1,319	
Chinese, except Taiwanese	184	13.95%
Filipino	233	17.66%
Japanese	175	13.27%
Asian Indian	232	17.59%
Korean	96	7.28%
Vietnamese	112	8.49%
Cambodian	30	2.27%
Hmong	5	0.38%
Laotian	39	2.96%
Thai	2	0.15%
All Other Asian Races Including 2+ Category	212	16.07%
2023 Est. Pop Age 5+ by Language Spoken At Home		
Speak Only English at Home	121,375	91.39%
Speak Asian/Pacific Island Language at Home	794	0.60%
Speak IndoEuropean Language at Home	1,433	1.08%
Speak Spanish at Home	8,885	6.69%
Speak Other Language at Home	327	0.25%

Primary Retail Trade Area • Demographic Profile

Cumberland, Indiana

DESCRIPTION	DATA	%
2023 Est. Population by Age	143,157	
Age 0 - 4	10,343	7.22%
Age 5 - 9	10,306	7.20%
Age 10 - 14	10,117	7.07%
Age 15 - 17	5,899	4.12%
Age 18 - 20	5,281	3.69%
Age 21 - 24	6,943	4.85%
Age 25 - 34	21,380	14.94%
Age 35 - 44	18,219	12.73%
Age 45 - 54	16,303	11.39%
Age 55 - 64	17,161	11.99%
Age 65 - 74	13,108	9.16%
Age 75 - 84	5,931	4.14%
Age 85 and over	2,166	1.51%
Age 16 and over	110,459	77.16%
Age 18 and over	106,492	74.39%
Age 21 and over	101,211	70.70%
Age 65 and over	21,204	14.81%
2023 Est. Median Age		35.67
2023 Est. Average Age		37.58
2023 Est. Population by Sex	143,157	
Male	68,306	47.71%
Female	74,850	52.28%

DESCRIPTION	DATA	%
2023 Est. Male Population by Age	68,306	
Age 0 - 4	5,311	7.78%
Age 5 - 9	5,270	7.71%
Age 10 - 14	5,191	7.60%
Age 15 - 17	2,997	4.39%
Age 18 - 20	2,693	3.94%
Age 21 - 24	3,479	5.09%
Age 25 - 34	10,084	14.76%
Age 35 - 44	8,620	12.62%
Age 45 - 54	7,555	11.06%
Age 55 - 64	8,007	11.72%
Age 65 - 74	5,933	8.69%
Age 75 - 84	2,437	3.57%
Age 85 and over	728	1.07%
2023 Est. Median Age, Male		34.11
2023 Est. Average Age, Male		36.15
2023 Est. Female Population by Age	74,850	
Age 0 - 4	5,032	6.72%
Age 5 - 9	5,036	6.73%
Age 10 - 14	4,926	6.58%
Age 15 - 17	2,902	3.88%
Age 18 - 20	2,588	3.46%
Age 21 - 24	3,464	4.63%
Age 25 - 34	11,296	15.09%
Age 35 - 44	9,599	12.82%
Age 45 - 54	8,749	11.69%
Age 55 - 64	9,154	12.23%
Age 65 - 74	7,174	9.59%
Age 75 - 84	3,494	4.67%
Age 85 and over	1,438	1.92%
2023 Est. Median Age, Female		37.15
2023 Est. Average Age, Female		38.87

Primary Retail Trade Area • Demographic Profile

Cumberland, Indiana

DESCRIPTION	DATA	%
2023 Est. Pop Age 15+ by Marital Status		
Total, Never Married	49,986	44.48%
Males, Never Married	23,816	21.19%
Females, Never Married	26,170	23.28%
Married, Spouse present	38,849	34.57%
Married, Spouse absent	4,414	3.93%
Widowed	6,253	5.56%
Males Widowed	1,791	1.59%
Females Widowed	4,462	3.97%
Divorced	12,889	11.47%
Males Divorced	5,505	4.90%
Females Divorced	7,384	6.57%
2023 Est. Pop Age 25+ by Edu. Attainment		
Less than 9th grade	3,717	3.94%
Some High School, no diploma	9,002	9.55%
High School Graduate (or GED)	33,560	35.60%
Some College, no degree	19,509	20.69%
Associate Degree	7,599	8.06%
Bachelor's Degree	14,243	15.11%
Master's Degree	5,373	5.70%
Professional School Degree	818	0.87%
Doctorate Degree	446	0.47%
2023 Est. Pop Age 25+ by Edu. Attain., Hisp./ Lat.		
No High School Diploma	4,550	42.03%
High School Graduate	3,155	29.14%
Some College or Associate's Degree	1,711	15.80%
Bachelor's Degree or Higher	1,410	13.02%
Households		
2028 Projection	57,260	
2023 Estimate	56,116	
2020 Census	55,830	
2010 Census	51,460	
Growth 2023 - 2028		2.04%
Growth 2020 - 2023		0.51%
Growth 2010 - 2020		8.49%
2023 Est. Households by Household Type	56,116	
Family Households	36,965	65.87%
Nonfamily Households	19,151	34.13%
2023 Est. Group Quarters Population	938	
2023 Households by Ethnicity, Hispanic/Latino	5,778	

DESCRIPTION	DATA	%
2023 Est. Households by Household Income	56,116	
Income < \$15,000	8,260	14.72%
Income \$15,000 - \$24,999	5,862	10.45%
Income \$25,000 - \$34,999	5,509	9.82%
Income \$35,000 - \$49,999	7,757	13.82%
Income \$50,000 - \$74,999	9,468	16.87%
Income \$75,000 - \$99,999	6,422	11.44%
Income \$100,000 - \$124,999	4,670	8.32%
Income \$125,000 - \$149,999	3,168	5.64%
Income \$150,000 - \$199,999	2,615	4.66%
Income \$200,000 - \$249,999	1,143	2.04%
Income \$250,000 - \$499,999	908	1.62%
Income \$500,000+	332	0.59%
2023 Est. Average Household Income		\$71,281
2023 Est. Median Household Income		\$51,479
2023 Median HH Inc. by Single-Class. Race or Eth.		
White Alone		\$65,007
Black or African American Alone		\$35,783
American Indian and Alaska Native Alone		\$58,216
Asian Alone		\$64,866
Native Hawaiian and Other Pacific Islander Alone		\$45,577
Some Other Race Alone		\$44,866
Two or More Races		\$60,839
Hispanic or Latino		\$42,860
Not Hispanic or Latino		\$52,590
2023 Est. Family HH Type by Presence of Own Child.	36,965	
Married-Couple Family, own children	9,168	24.80%
Married-Couple Family, no own children	13,183	35.66%
Male Householder, own children	1,686	4.56%
Male Householder, no own children	1,486	4.02%
Female Householder, own children	7,340	19.86%
Female Householder, no own children	4,102	11.10%
2023 Est. Households by Household Size	56,116	
1-person	16,523	29.44%
2-person	18,831	33.56%
3-person	8,889	15.84%
4-person	6,849	12.21%
5-person	3,404	6.07%
6-person	1,016	1.81%
7-or-more-person	605	1.08%
2023 Est. Average Household Size		2.53

Primary Retail Trade Area • Demographic Profile

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DESCRIPTION	DATA	%
2023 Est. Households by Presence of People Under 18	56,116	
Households with 1 or More People under Age 18:	20,627	36.76%
Married-Couple Family	9,964	48.31%
Other Family, Male Householder	1,990	9.65%
Other Family, Female Householder	8,414	40.79%
Nonfamily, Male Householder	191	0.93%
Nonfamily, Female Householder	68	0.33%
Households with No People under Age 18:	35,489	
Married-Couple Family	12,383	34.89%
Other Family, Male Householder	1,189	3.35%
Other Family, Female Householder	3,023	8.52%
Nonfamily, Male Householder	8,654	24.39%
Nonfamily, Female Householder	10,240	28.85%
2023 Est. Households by Number of Vehicles	56,116	
No Vehicles	5,540	9.87%
1 Vehicle	22,727	40.50%
2 Vehicles	17,922	31.94%
3 Vehicles	7,264	12.95%
4 Vehicles	1,880	3.35%
5 or more Vehicles	784	1.40%
2023 Est. Average Number of Vehicles		1.6
Family Households		
2028 Projection	37,771	
2023 Estimate	36,965	
2010 Census	33,742	
Growth 2023 - 2028		2.18%
Growth 2010 - 2023		9.55%
2023 Est. Families by Poverty Status	36,965	
2023 Families at or Above Poverty	32,661	88.36%
2023 Families at or Above Poverty with Children	14,619	39.55%
2023 Families Below Poverty	4,304	11.64%
2023 Families Below Poverty with Children	3,404	9.21%
2023 Est. Pop 16+ by Employment Status		
Civilian Labor Force, Employed	68,257	61.79%
Civilian Labor Force, Unemployed	4,819	4.36%
Armed Forces	20	0.02%
Not in Labor Force	37,363	33.83%

DESCRIPTION	DATA	%
2023 Est. Civ. Employed Pop 16+ by Class of Worker	68,461	
For-Profit Private Workers	49,017	71.60%
Non-Profit Private Workers	6,680	9.76%
Local Government Workers	1,866	2.73%
State Government Workers	2,092	3.06%
Federal Government Workers	3,584	5.24%
Self-Employed Workers	5,176	7.56%
Unpaid Family Workers	46	0.07%
2023 Est. Civ. Employed Pop 16+ by Occupation	68,461	
Architect/Engineer	811	1.18%
Arts/Entertainment/Sports	1,353	1.98%
Building Grounds Maintenance	2,441	3.57%
Business/Financial Operations	3,554	5.19%
Community/Social Services	1,186	1.73%
Computer/Mathematical	1,895	2.77%
Construction/Extraction	3,716	5.43%
Education/Training/Library	3,039	4.44%
Farming/Fishing/Forestry	111	0.16%
Food Prep/Serving	4,753	6.94%
Health Practitioner/Technician	3,799	5.55%
Healthcare Support	2,253	3.29%
Maintenance Repair	1,366	2.00%
Legal	484	0.71%
Life/Physical/Social Science	451	0.66%
Management	5,736	8.38%
Office/Admin. Support	9,201	13.44%
Production	5,060	7.39%
Protective Services	1,217	1.78%
Sales/Related	6,551	9.57%
Personal Care/Service	1,697	2.48%
Transportation/Moving	7,785	11.37%
2023 Est. Pop 16+ by Occupation Classification	68,461	
White Collar	38,061	55.60%
Blue Collar	17,928	26.19%
Service and Farm	12,472	18.22%
2023 Est. Workers Age 16+ by Transp. to Work	67,197	
Drove Alone	53,961	80.30%
Car Pooled	7,190	10.70%
Public Transportation	1,356	2.02%
Walked	769	1.14%
Bicycle	75	0.11%
Other Means	634	0.94%
Worked at Home	3,213	4.78%

Primary Retail Trade Area • Demographic Profile

Cumberland, Indiana

DESCRIPTION	DATA	%
2023 Est. Workers Age 16+ by Travel Time to Work		
Less than 15 Minutes	13,494	
15 - 29 Minutes	26,453	
30 - 44 Minutes	16,166	
45 - 59 Minutes	3,695	
60 or more Minutes	3,550	
2023 Est. Avg Travel Time to Work in Minutes		27
2023 Est. Occupied Housing Units by Tenure	56,116	
Owner Occupied	33,178	59.12%
Renter Occupied	22,938	40.88%
2023 Owner Occ. HUs: Avg. Length of Residence		16.06 [†]
2023 Renter Occ. HUs: Avg. Length of Residence		6.03 [†]
2023 Est. Owner-Occupied Housing Units by Value	56,116	
Value Less than \$20,000	528	1.59%
Value \$20,000 - \$39,999	342	1.03%
Value \$40,000 - \$59,999	716	2.16%
Value \$60,000 - \$79,999	1,335	4.02%
Value \$80,000 - \$99,999	2,390	7.20%
Value \$100,000 - \$149,999	6,745	20.33%
Value \$150,000 - \$199,999	5,749	17.33%
Value \$200,000 - \$299,999	9,422	28.40%
Value \$300,000 - \$399,999	3,218	9.70%
Value \$400,000 - \$499,999	1,190	3.59%
Value \$500,000 - \$749,999	773	2.33%
Value \$750,000 - \$999,999	293	0.88%
Value \$1,000,000 or \$1,499,999	274	0.83%
Value \$1,500,000 or \$1,999,999	169	0.51%
Value \$2,000,000+	35	0.11%
2023 Est. Median All Owner-Occupied Housing Value		\$188,837
2023 Est. Housing Units by Units in Structure		
1 Unit Detached	41,100	66.88%
1 Unit Attached	3,970	6.46%
2 Units	1,082	1.76%
3 or 4 Units	3,316	5.40%
5 to 19 Units	8,379	13.64%
20 to 49 Units	960	1.56%
50 or More Units	1,499	2.44%
Mobile Home or Trailer	1,129	1.84%
Boat, RV, Van, etc.	18	0.03%

DESCRIPTION	DATA	%
2023 Est. Housing Units by Year Structure Built		
Housing Units Built 2014 or later	2,013	3.28%
Housing Units Built 2010 to 2014	784	1.28%
Housing Units Built 2000 to 2009	5,654	9.20%
Housing Units Built 1990 to 1999	8,976	14.61%
Housing Units Built 1980 to 1989	4,541	7.39%
Housing Units Built 1970 to 1979	9,475	15.42%
Housing Units Built 1960 to 1969	10,433	16.98%
Housing Units Built 1950 to 1959	8,696	14.15%
Housing Units Built 1940 to 1949	3,268	5.32%
Housing Unit Built 1939 or Earlier	7,614	12.39%
2023 Est. Median Year Structure Built		1971

[†] Years

About The Retail Coach®

The Retail Coach is a national retail recruitment and development firm that combines strategy, technology, and creative expertise to develop and deliver high-impact retail recruitment and development plans to local governments, chambers of commerce, economic development organizations and private developers.

Through its unique Retail360® Process, The Retail Coach offers a dynamic system of products and services that better enable communities to maximize their retail development potential.

Retail:360® Process

Providing more than simple data reports of psychographic and demographic trends, The Retail Coach goes well beyond other retail consulting and market research firms' offerings by combining current national and statewide demographics and trend data with real-world, "on-the-ground" information gathered through extensive visits to our clients' communities. Every community is different, and there is no "one size fits all" retail recruitment solution. Compiling the gathered data into client-tailored information packets that are uniquely designed for, and targeted to, specific retailers and restaurants who meet the community's needs help assure our clients that they are receiving the latest and best information for targeted retail recruitment efforts – all with personal service and coaching guidance that continues beyond the initial project scope and timeline.

Our Retail:360® Process assures that communities get timely, accurate and relevant information. Translating that data into the information that retailers need and seek assures our clients even better possibilities for tremendous retail growth and success.



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ACKNOWLEDGMENTS

The observations, conclusions and recommendations contained in this study are solely those of The Retail Coach, LLC and should not be construed to represent the opinions of others, including its clients, or any other entity prior to such entity's express approval of this study.

All information furnished is from sources deemed reliable and is submitted subject to errors, omissions, change of terms and/or conditions.

Sources used in completing this study include: infoUSA™, Applied Geographic Solutions, Environics Analytics, ESRI, U.S. Census Bureau, Economy.com, Placer.AI, Spatial Insights Inc., Urban Land Institute, CensusViewer.com, International Council of Shopping Centers, and/or U.S. Bureau of Labor and Statistics. To better represent current data, where applicable, portions of estimated actual sales may be calculated using an average sales per square foot model. Mapping data is provided by Google, Nielsen, ESRI and/or Microsoft Corporation.

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