



Market Profile

Cumberland Crossing
 230 Cumberland Xing, Monticello, Kentucky, 42633
 Rings: 1, 3, 5 mile radii

Prepared by Esri
 Latitude: 36.85844
 Longitude: -84.84516

	1 mile	3 miles	5 miles
Population Summary			
2000 Total Population	1,243	7,733	10,756
2010 Total Population	1,295	8,109	11,208
2015 Total Population	1,289	8,212	11,224
2015 Group Quarters	78	225	293
2020 Total Population	1,262	8,182	11,165
2015-2020 Annual Rate	-0.42%	-0.07%	-0.11%
Household Summary			
2000 Households	483	3,210	4,356
2000 Average Household Size	2.57	2.39	2.44
2010 Households	493	3,405	4,665
2010 Average Household Size	2.47	2.32	2.34
2015 Households	507	3,492	4,738
2015 Average Household Size	2.39	2.29	2.31
2020 Households	501	3,500	4,742
2020 Average Household Size	2.36	2.27	2.29
2015-2020 Annual Rate	-0.24%	0.05%	0.02%
2010 Families	333	2,183	3,042
2010 Average Family Size	3.02	2.89	2.90
2015 Families	338	2,223	3,067
2015 Average Family Size	2.93	2.86	2.86
2020 Families	332	2,219	3,056
2020 Average Family Size	2.90	2.84	2.84
2015-2020 Annual Rate	-0.36%	-0.04%	-0.07%
Housing Unit Summary			
2000 Housing Units	526	3,508	4,797
Owner Occupied Housing Units	66.7%	59.7%	62.7%
Renter Occupied Housing Units	25.1%	31.8%	28.1%
Vacant Housing Units	8.2%	8.5%	9.2%
2010 Housing Units	549	3,768	5,185
Owner Occupied Housing Units	61.4%	53.8%	57.1%
Renter Occupied Housing Units	28.4%	36.5%	32.8%
Vacant Housing Units	10.2%	9.6%	10.0%
2015 Housing Units	562	3,848	5,245
Owner Occupied Housing Units	57.7%	50.4%	53.7%
Renter Occupied Housing Units	32.6%	40.4%	36.6%
Vacant Housing Units	9.8%	9.3%	9.7%
2020 Housing Units	568	3,885	5,289
Owner Occupied Housing Units	56.7%	51.0%	54.0%
Renter Occupied Housing Units	31.5%	39.1%	35.7%
Vacant Housing Units	11.8%	9.9%	10.3%
Median Household Income			
2015	\$31,199	\$26,084	\$26,582
2020	\$34,293	\$28,132	\$28,844
Median Home Value			
2015	\$96,627	\$87,336	\$84,111
2020	\$115,789	\$103,545	\$97,877
Per Capita Income			
2015	\$19,554	\$16,358	\$16,670
2020	\$21,611	\$18,165	\$18,534
Median Age			
2010	40.7	39.4	40.1
2015	41.0	40.1	41.0
2020	42.0	41.4	42.5

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



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2015 Households by Income			
Household Income Base	507	3,492	4,738
<\$15,000	25.0%	33.5%	32.6%
\$15,000 - \$24,999	14.8%	14.1%	14.1%
\$25,000 - \$34,999	14.6%	16.4%	15.6%
\$35,000 - \$49,999	13.0%	11.9%	12.3%
\$50,000 - \$74,999	15.0%	11.6%	12.4%
\$75,000 - \$99,999	9.5%	7.0%	7.3%
\$100,000 - \$149,999	2.0%	2.1%	2.3%
\$150,000 - \$199,999	5.1%	2.7%	2.6%
\$200,000+	0.8%	0.7%	0.8%
Average Household Income	\$46,154	\$38,120	\$39,003
2020 Households by Income			
Household Income Base	501	3,500	4,742
<\$15,000	23.8%	32.0%	31.2%
\$15,000 - \$24,999	12.0%	11.5%	11.5%
\$25,000 - \$34,999	15.0%	16.7%	15.8%
\$35,000 - \$49,999	13.4%	12.5%	12.8%
\$50,000 - \$74,999	15.8%	12.7%	13.6%
\$75,000 - \$99,999	10.4%	7.8%	8.1%
\$100,000 - \$149,999	2.8%	3.0%	3.3%
\$150,000 - \$199,999	5.8%	3.1%	3.0%
\$200,000+	1.0%	0.7%	0.8%
Average Household Income	\$50,801	\$42,115	\$43,127
2015 Owner Occupied Housing Units by Value			
Total	324	1,939	2,816
<\$50,000	13.9%	20.8%	22.7%
\$50,000 - \$99,999	38.9%	39.2%	40.0%
\$100,000 - \$149,999	24.7%	22.5%	20.3%
\$150,000 - \$199,999	12.3%	9.5%	8.7%
\$200,000 - \$249,999	4.9%	3.7%	3.6%
\$250,000 - \$299,999	2.8%	2.0%	1.8%
\$300,000 - \$399,999	1.9%	1.6%	1.7%
\$400,000 - \$499,999	0.6%	0.5%	0.6%
\$500,000 - \$749,999	0.3%	0.3%	0.4%
\$750,000 - \$999,999	0.0%	0.1%	0.1%
\$1,000,000 +	0.0%	0.1%	0.1%
Average Home Value	\$114,692	\$103,542	\$102,034
2020 Owner Occupied Housing Units by Value			
Total	322	1,981	2,856
<\$50,000	9.0%	14.6%	16.5%
\$50,000 - \$99,999	31.7%	33.4%	35.0%
\$100,000 - \$149,999	29.5%	27.8%	25.4%
\$150,000 - \$199,999	18.6%	15.0%	13.8%
\$200,000 - \$249,999	6.5%	5.0%	5.0%
\$250,000 - \$299,999	2.5%	1.9%	1.8%
\$300,000 - \$399,999	1.6%	1.5%	1.5%
\$400,000 - \$499,999	0.3%	0.5%	0.5%
\$500,000 - \$749,999	0.3%	0.3%	0.4%
\$750,000 - \$999,999	0.0%	0.1%	0.1%
\$1,000,000 +	0.0%	0.1%	0.1%
Average Home Value	\$125,776	\$116,057	\$113,983

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



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2010 Population by Age			
Total	1,292	8,107	11,205
0 - 4	6.2%	6.8%	6.5%
5 - 9	5.0%	6.1%	6.1%
10 - 14	6.2%	6.6%	6.7%
15 - 24	12.6%	12.9%	12.6%
25 - 34	13.2%	12.3%	11.9%
35 - 44	12.3%	12.6%	12.8%
45 - 54	13.9%	14.2%	14.4%
55 - 64	14.6%	12.9%	13.2%
65 - 74	9.4%	9.0%	9.0%
75 - 84	5.2%	5.2%	5.2%
85 +	1.5%	1.6%	1.7%
18 +	79.3%	76.9%	77.0%
2015 Population by Age			
Total	1,289	8,213	11,221
0 - 4	5.9%	6.5%	6.2%
5 - 9	6.1%	6.5%	6.3%
10 - 14	4.8%	5.8%	5.8%
15 - 24	12.5%	12.4%	12.2%
25 - 34	13.3%	12.7%	12.4%
35 - 44	12.1%	12.0%	11.9%
45 - 54	12.6%	13.2%	13.7%
55 - 64	14.4%	13.6%	14.0%
65 - 74	11.0%	10.3%	10.4%
75 - 84	5.5%	5.2%	5.2%
85 +	1.8%	1.9%	1.9%
18 +	79.9%	77.8%	78.2%
2020 Population by Age			
Total	1,263	8,182	11,165
0 - 4	5.6%	6.1%	5.8%
5 - 9	5.8%	6.2%	6.0%
10 - 14	6.3%	6.5%	6.4%
15 - 24	11.2%	11.6%	11.3%
25 - 34	12.7%	12.2%	11.9%
35 - 44	12.3%	11.7%	11.6%
45 - 54	11.6%	12.3%	12.7%
55 - 64	13.3%	13.8%	14.5%
65 - 74	13.1%	11.6%	11.9%
75 - 84	6.3%	6.1%	6.1%
85 +	1.8%	1.9%	1.9%
18 +	79.5%	77.8%	78.4%
2010 Population by Sex			
Males	638	3,946	5,479
Females	657	4,163	5,729
2015 Population by Sex			
Males	632	4,010	5,506
Females	657	4,202	5,717
2020 Population by Sex			
Males	617	4,005	5,489
Females	645	4,177	5,676

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



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2010 Population by Race/Ethnicity			
Total	1,295	8,109	11,208
White Alone	94.6%	92.9%	93.8%
Black Alone	1.9%	2.1%	1.9%
American Indian Alone	0.7%	0.3%	0.3%
Asian Alone	0.4%	0.3%	0.3%
Pacific Islander Alone	0.1%	0.1%	0.1%
Some Other Race Alone	1.6%	3.2%	2.6%
Two or More Races	0.8%	1.1%	1.1%
Hispanic Origin	3.1%	5.4%	4.4%
Diversity Index	15.8	22.5	19.5
2015 Population by Race/Ethnicity			
Total	1,289	8,213	11,223
White Alone	93.9%	92.3%	93.2%
Black Alone	2.1%	2.4%	2.2%
American Indian Alone	0.9%	0.4%	0.3%
Asian Alone	0.6%	0.4%	0.4%
Pacific Islander Alone	0.1%	0.1%	0.1%
Some Other Race Alone	1.6%	3.2%	2.6%
Two or More Races	0.9%	1.2%	1.2%
Hispanic Origin	3.2%	5.4%	4.4%
Diversity Index	17.3	23.3	20.4
2020 Population by Race/Ethnicity			
Total	1,264	8,182	11,165
White Alone	93.0%	91.7%	92.7%
Black Alone	2.4%	2.6%	2.4%
American Indian Alone	1.0%	0.4%	0.4%
Asian Alone	0.9%	0.5%	0.5%
Pacific Islander Alone	0.1%	0.1%	0.1%
Some Other Race Alone	1.7%	3.2%	2.6%
Two or More Races	1.0%	1.3%	1.3%
Hispanic Origin	3.3%	5.5%	4.5%
Diversity Index	18.8	24.5	21.5
2010 Population by Relationship and Household Type			
Total	1,295	8,109	11,208
In Households	94.0%	97.2%	97.4%
In Family Households	79.2%	79.8%	80.6%
Householder	27.5%	26.9%	27.2%
Spouse	20.0%	18.6%	19.4%
Child	26.5%	28.9%	29.0%
Other relative	3.6%	3.4%	3.2%
Nonrelative	1.5%	2.0%	1.9%
In Nonfamily Households	14.8%	17.4%	16.8%
In Group Quarters	6.0%	2.8%	2.6%
Institutionalized Population	6.0%	2.8%	2.6%
Noninstitutionalized Population	0.0%	0.0%	0.0%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

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2015 Population 25+ by Educational Attainment			
Total	912	5,651	7,806
Less than 9th Grade	15.9%	13.4%	13.8%
9th - 12th Grade, No Diploma	7.8%	12.5%	13.2%
High School Graduate	20.8%	25.0%	25.6%
GED/Alternative Credential	11.4%	12.0%	11.7%
Some College, No Degree	22.8%	19.2%	18.4%
Associate Degree	6.9%	5.8%	5.6%
Bachelor's Degree	3.9%	6.9%	6.5%
Graduate/Professional Degree	10.4%	5.3%	5.2%
2015 Population 15+ by Marital Status			
Total	1,073	6,673	9,171
Never Married	23.2%	25.4%	24.6%
Married	57.6%	51.9%	53.3%
Widowed	5.7%	7.7%	7.3%
Divorced	13.5%	15.0%	14.8%
2015 Civilian Population 16+ in Labor Force			
Civilian Employed	88.2%	88.3%	89.4%
Civilian Unemployed	11.8%	11.7%	10.6%
2015 Employed Population 16+ by Industry			
Total	449	2,842	3,970
Agriculture/Mining	6.9%	5.5%	4.5%
Construction	2.4%	2.1%	2.3%
Manufacturing	21.6%	26.5%	30.7%
Wholesale Trade	1.3%	1.7%	1.6%
Retail Trade	8.7%	6.4%	7.3%
Transportation/Utilities	16.0%	8.2%	7.7%
Information	2.7%	1.7%	1.7%
Finance/Insurance/Real Estate	1.8%	1.8%	1.5%
Services	36.1%	40.3%	37.4%
Public Administration	2.7%	5.8%	5.4%
2015 Employed Population 16+ by Occupation			
Total	447	2,840	3,970
White Collar	46.1%	42.4%	40.6%
Management/Business/Financial	11.1%	7.8%	7.0%
Professional	18.5%	19.6%	18.2%
Sales	7.1%	6.2%	6.3%
Administrative Support	9.4%	8.8%	9.1%
Services	10.2%	17.3%	16.5%
Blue Collar	43.2%	40.2%	42.9%
Farming/Forestry/Fishing	6.9%	4.5%	3.9%
Construction/Extraction	3.1%	3.4%	3.4%
Installation/Maintenance/Repair	2.2%	2.0%	4.2%
Production	15.6%	17.7%	18.9%
Transportation/Material Moving	15.4%	12.6%	12.5%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



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2010 Households by Type			
Total	493	3,404	4,665
Households with 1 Person	28.8%	31.5%	30.4%
Households with 2+ People	71.2%	68.5%	69.6%
Family Households	67.5%	64.1%	65.2%
Husband-wife Families	48.9%	44.4%	46.4%
With Related Children	17.2%	18.0%	18.8%
Other Family (No Spouse Present)	18.7%	19.8%	18.8%
Other Family with Male Householder	4.5%	4.6%	4.7%
With Related Children	2.4%	2.6%	2.7%
Other Family with Female Householder	14.2%	15.1%	14.1%
With Related Children	9.3%	10.0%	9.3%
Nonfamily Households	3.7%	4.4%	4.4%
All Households with Children	29.6%	31.2%	31.3%
Multigenerational Households	3.2%	3.4%	3.4%
Unmarried Partner Households	5.1%	5.5%	5.4%
Male-female	4.7%	5.1%	5.0%
Same-sex	0.4%	0.4%	0.5%
2010 Households by Size			
Total	492	3,404	4,665
1 Person Household	28.9%	31.5%	30.4%
2 Person Household	37.4%	34.2%	34.8%
3 Person Household	17.1%	16.4%	16.7%
4 Person Household	10.2%	10.7%	10.9%
5 Person Household	4.7%	5.0%	4.9%
6 Person Household	1.0%	1.4%	1.5%
7 + Person Household	0.8%	0.9%	0.9%
2010 Households by Tenure and Mortgage Status			
Total	493	3,405	4,665
Owner Occupied	68.4%	59.6%	63.5%
Owned with a Mortgage/Loan	35.5%	30.3%	31.7%
Owned Free and Clear	32.9%	29.3%	31.8%
Renter Occupied	31.6%	40.4%	36.5%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

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Top 3 Tapestry Segments			
1.	Rooted Rural (10B)	Small Town Simplicity	Small Town Simplicity
2.	Small Town Simplicity	Rural Bypasses (10E)	Rural Bypasses (10E)
3.	Rural Bypasses (10E)	Rooted Rural (10B)	Rooted Rural (10B)
2015 Consumer Spending			
Apparel & Services: Total \$	\$711,752	\$4,076,781	\$5,661,222
Average Spent	\$1,403.85	\$1,167.46	\$1,194.85
Spending Potential Index	61	50	52
Computers & Accessories: Total \$	\$75,468	\$429,698	\$591,862
Average Spent	\$148.85	\$123.05	\$124.92
Spending Potential Index	57	47	48
Education: Total \$	\$337,313	\$1,980,139	\$2,646,104
Average Spent	\$665.31	\$567.05	\$558.49
Spending Potential Index	44	37	37
Entertainment/Recreation: Total \$	\$1,095,888	\$6,174,806	\$8,615,639
Average Spent	\$2,161.51	\$1,768.27	\$1,818.41
Spending Potential Index	65	53	55
Food at Home: Total \$	\$1,823,150	\$10,347,838	\$14,432,702
Average Spent	\$3,595.96	\$2,963.30	\$3,046.16
Spending Potential Index	69	57	58
Food Away from Home: Total \$	\$1,003,602	\$5,717,563	\$7,925,374
Average Spent	\$1,979.49	\$1,637.33	\$1,672.73
Spending Potential Index	60	50	51
Health Care: Total \$	\$1,729,903	\$9,673,741	\$13,565,809
Average Spent	\$3,412.04	\$2,770.26	\$2,863.19
Spending Potential Index	72	58	60
HH Furnishings & Equipment: Total \$	\$593,633	\$3,351,516	\$4,664,254
Average Spent	\$1,170.87	\$959.77	\$984.44
Spending Potential Index	64	52	53
Investments: Total \$	\$1,049,996	\$5,577,320	\$8,199,613
Average Spent	\$2,071.00	\$1,597.17	\$1,730.61
Spending Potential Index	75	58	63
Retail Goods: Total \$	\$9,005,094	\$50,683,219	\$70,955,449
Average Spent	\$17,761.53	\$14,514.09	\$14,975.82
Spending Potential Index	70	57	59
Shelter: Total \$	\$4,403,154	\$25,497,743	\$34,835,683
Average Spent	\$8,684.72	\$7,301.76	\$7,352.40
Spending Potential Index	53	44	45
TV/Video/Audio: Total \$	\$454,245	\$2,602,817	\$3,620,627
Average Spent	\$895.95	\$745.37	\$764.17
Spending Potential Index	68	57	58
Travel: Total \$	\$528,652	\$2,967,059	\$4,108,084
Average Spent	\$1,042.71	\$849.67	\$867.05
Spending Potential Index	53	43	44
Vehicle Maintenance & Repairs: Total \$	\$357,470	\$2,022,828	\$2,807,400
Average Spent	\$705.07	\$579.27	\$592.53
Spending Potential Index	63	52	53

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2011 and 2012 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.