

## CHAPTER 6

# Economy and Employment

*The purpose of this Chapter is to describe the County's economic base and draw conclusions based upon trends shown in the data. Selected information on industries, employment, unemployment, personal income, agricultural economy, wholesale/retail trade and economic development is provided as a summary indication of the economic status of the County.*

### **Introduction**

The economic future of Cumberland County is based on a capacity to produce goods and services. In order to serve a growing population and provide employment for a growing labor force, the economic base will also have to grow. The economic health of the County will influence its future housing, transportation and land use decisions.

### **Cumberland County Economic Development Office**

In January 2001, the Cumberland County Economic Development Office (CCED) was created to provide Cumberland County businesses with first-rate development services. Cumberland County is at a point of relative economic stability. With low unemployment, thriving communities, and successful businesses, the County's thirty-three municipalities boast some of the most prestigious communities in the Harrisburg metropolitan area.

The Economic Development Office developed a Strategic Plan in 2001. The following are the Vision, Mission, and Goals from the Cumberland County Economic Development Strategy:

#### **Vision**

- Promote a balance between a thriving economy, dynamic communities, and a healthy environment.

#### **Mission**

- Work closely with a number of organizations to expand and diversify the economy of Cumberland County and to retain existing businesses.

#### **Goals**

- Expand the local and County tax base while efficiently using existing land.
- Create jobs that result in household incomes at or above the area median household income.
- Identify economic development opportunities for each of Cumberland County's unique areas.

The Strategic Plan indicates Central Pennsylvania will continue to attract growth within the warehouse/distribution cluster due to the region's extensive transportation network, competitive land values, and proximity to markets. The plan identifies certain target industries to promote and develop in the county. A list of the recommended target industries from the Strategic Plan is as follows:

- Electronic & Other Electronic Equipment
- Agribusiness
- Business Services
- Printing & Publishing
- Health Services/Biotechnology

One of CCED's goals is to foster technology development and deployment in Cumberland County through targeted business attraction and retention activities. To help achieve that goal, the Capital Region Economic Development Corporation (CREDC) and the County Economic Development Office leveraged DCED business financing programs to establish the Harrisburg Regional Technology Corridor Enterprise Zone in 2003. The enterprise zone is located along the alignment of the proposed CORRIDORone commuter rail line, running from Harrisburg to Carlisle. The zone continues south to Mt. Holly Springs and west to Shippensburg. Many of Cumberland County's traditional downtown neighborhoods such as Camp Hill, Mechanicsburg, Carlisle, Mt. Holly Springs and Shippensburg have land area in the Enterprise Zone.

The goal of the enterprise zone designation is to stimulate economic investment in these communities that, when compared to their neighboring townships, have been under performing in terms of growth. The enterprise zone designation allows businesses locating or expanding in these areas to receive the lowest interest rates for state financing programs and net state corporate income tax credits. The enterprise zone focuses specifically on technology based businesses including but not limited to information technology or biotechnology.

In order to realize the full benefits of the enterprise zone, CCEDC must:

- ◆ Coordinate with County municipalities to identify prospective and existing businesses that would benefit from being located in the enterprise zone.
- ◆ Encourage consistency between the enterprise zone designation and the Tri-County Regional Planning Commission's Regional Growth Management Plan and County Comprehensive Plan. The enterprise zone provides an incentive for development to be located in the infrastructure-ready preferred growth areas.
- ◆ Consider CORRIDORone with the ongoing planning and implementation of the enterprise zone. Commuter rail station locations provide an excellent location for technology-based businesses to develop and flourish.

The goals of the Economic Development Office's Strategic Plan are consistent with the Goals and Objectives (Chapter 3) and Future Land Use Plan (Chapter 8) of the County's

Comprehensive Plan. Both Plans promote a stable, healthy, and balanced economic base through a diversified economy. Target industries for development are similar in each Plan. Each promotes small scale start-up businesses, and high-tech industrial / business parks. The promotion of agribusiness by the Strategic Plan supports the Comprehensive Plan's goal of farmland preservation. Both Plans acknowledge distribution as a growth industry but it is not identified as a priority for development in either Plan. Also, a goal of the Strategic Plan is the efficient use of land when locating new development, which is consistent with the concept of Planned Growth Areas described in the Comprehensive Plan (Chapter 8).

## **Historical Trends**

Colonial expansion westward resulted in the formation of Cumberland County as the sixth County of the State in 1750. Although basically an agrarian economy at that time, the County became known for its military posts. The influence of military installations on the County's and Region's economy is still strongly felt today with the U.S. Naval Support Station and the U.S. Army War College, the first and eighth largest employers, respectively in the Region.

Historically, Cumberland County's economy may be characterized as agricultural up through the first half of the 20<sup>th</sup> Century. During times of war though, manufacturing dominated the economy to meet demands. After World War II, agricultural acreage was reduced to accommodate new housing, and the economy shifted from mostly rural agricultural to urban/suburban commerce, industry, and services. Today, a diversified economic base, employment opportunities, and location within the growing Harrisburg Urbanized Area have contributed to the strength of the County's economy.

## **Regional Influences**

Cumberland County, as part of the Tri-County Region, is affected by economic trends of Dauphin and Perry Counties to the east and north. The Tri-County Region also includes the Harrisburg Metropolitan Area. Certain features of past and present development are important to the economic growth of this Region. These features are unique to the area, yet are not isolated from national economic and business cycles.

Historically, the strategic crossroads location, at a point where the Susquehanna River emerges from the Appalachian Mountain ridges into the junction of five valleys, is an important area. This location made the Harrisburg Metropolitan Area the hub of Central Pennsylvania's colonial trading activity.

This strategic location spurred rapid development as a transportation center. Four interstates and six other U.S. highways traverse the Region, making it very accessible to the major metropolitan areas of the Northeast Atlantic Region. Historically, the railroad industry has been a vital part of the local economy, with Norfolk-Southern and AMTRAK still serving the area to this day. Two airports are located in the area: the Harrisburg International Airport (Dauphin County) and the Capital City Airport (York County). A number of large trucking companies have also

recognized the advantages of locating in the area and have built large terminals and warehouses in Cumberland County.

Natural resources are abundant. Large areas of prime farmland exist in Cumberland County, creating very productive farms where land is still available in large tracts. This same land lends itself to most types of residential and commercial development. Some of the larger portions of woodland provide valuable timber resources. Competing demands for open space are addressed through the recommended land uses described in the Future Land Use Plan (Chapter 8). These recommendations are based on numerous issues including the Plan's Goals and Objectives, which identify priorities for development and preservation (Chapter 3). Other contributing factors include Planned Growth Areas, population projections, development trends, and municipal comprehensive plans, zoning, and input.

Mineral resources of the Region include coal, iron, iron-ore, limestone, sandstone, and shale. There is limited coal mining activity in northeastern Dauphin County and limestone mining in the valleys of both Cumberland and Dauphin Counties. Mining of ore was mostly done during the colonial and industrial periods.

In 1812 Harrisburg was selected as the State Capital, and more recently federal military installations were added, establishing the Region, in particular Cumberland County, as a major employer of government workers. The State Government is the largest employer in the Region, drawing employees from all corners of the Commonwealth.

Commercial activity and industrial development increased following the growth of the City as a government and transportation center. The eastern portion of Cumberland County, across the Susquehanna River from Harrisburg, also experienced commercial and industrial development. In the heart of Cumberland County is Carlisle Borough, another large employment center in the Region; employment opportunities outside the County are available and within reasonable commuting distance. The development of the Harrisburg Metropolitan Area and the east-west corridor (Carlisle to the City of Harrisburg) has been vital to the expansion of Cumberland County's economic base.

## **Employment by Industry**

Table 6.1 breaks down employment by type of industry for Cumberland County residents as reported in the 1990 and 2000 Censuses, as well as the same information for the Harrisburg Primary Metropolitan Statistical Area (PMSA) and the State. Starting with the total number of County residents employed in each industry group in 2000, we find that the largest proportion of the County work force was employed in Professional, Education, Health and Related Services (27.2 percent), followed by Wholesale and Retail Trade (16.1 percent) and Manufacturing (10.1 percent). The combined employment would include 53.4 percent of the County's work force.

Public Administration accounted for 10.0 percent of the County work force in 2000. Local and County governments provided some of this employment, however, several federal military

installations inside and outside the County, along with the state government offices in Harrisburg generate most of these employment positions. Transportation, Communications, Public Utilities and Information jobs were filled by 9.6 percent of the County's work force in 2000. Agriculture, Forestry etc. employed only 1.3 percent of Cumberland County residents in 2000, compared to 1.9 percent ten years ago in the 1990 Census. This area of employment is important in influencing the usage patterns of large quantities of land in the County, and is discussed further in the Agricultural Economy section.

Between 1990 and 2000 (Table 6.1) the Personal Entertainment, Arts, Recreation, and Food Services sector increased in the numbers of County residents they employed by almost 138 percent. Other industries that had significant employment numbers all realized increases during this period: Transportation, Communications, Public Utilities, and Information (up 28.45% over the time period), Professional and Related Services (up 25.78%), and Business, Repair, and Other Services (up 16.80%). The number of Cumberland County residents employed in these selected industries increased by 34.5 percent, which was greater than the 4.9 percent increase in population observed during the same time period. This is a healthy sign that there is demand for the employable residents of Cumberland County.

Comparing Cumberland County to the State trends, we find that one of the most significant differences is a 43.1 percent *decrease* in Agriculture, Forestry, Fisheries and Mining employment of State residents; and only 28.4 percent *decrease* of County residents over the 1990-2000 time period. The Harrisburg PMSA had a similar percentage decrease as Cumberland County. The smaller decrease in the County percentage, as compared with the State, may be the result of greater diversity of industry in the County, plus the inclusion of large urban areas in the State percentage.

Using growth trends between 1990 and 2000 to project future employment patterns, it is predicted that the Services industries will continue to grow in Cumberland County. It was the fastest growing industry in the County and will remain the largest employer if the trend continues. Transportation, Communications, and Utilities showed significant growth in Cumberland County, as well as, across the Commonwealth. If the trend continues, it will become the third largest employer of County residents, passing Public Administration and Manufacturing. The manufacturing sector declined during this period, although certain industries maintained strong employment rates. Concentrating employment in only a few industries may indicate an unstable manufacturing economy for the County in the future.<sup>1</sup> Most of the other industries show a moderate increase in the number of employees and are expected to continue the same trend.

As new businesses and industries move into the County, other resources in the County will be affected. With the addition of new employees the number of County services will also be strained. As a result, new housing units will need to be constructed and vacant units filled as these industries continue to grow. Sewer and water service, emergency response teams, and

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<sup>1</sup> Cumberland County Economic Development Office. (2001) *Cumberland County Economic Development Strategy*.

transportation networks will also have to be updated, improved and developed as the population of the County will continue to increase. Chapter 10 of this Plan discusses the housing issues throughout the County. The Transportation Plan (Chapter 12) also will identify the transportation needs and will take into account the addition of new and expanding businesses in the County. The Future Land Use Plan (Chapter 8) also identifies areas for industry and commercial locations, located around community service areas that could be expanded to attract certain businesses in the County. The economy remains stable in the County, but as it continues to grow, municipal, county and private services also must continue to grow to support it. The different elements (economic growth, housing, transportation, and land use issues) are related and support one another to provide a stable and good quality of life for the County residents.

## **U.S. Census Definitions for Industry<sup>2</sup>**

**Agriculture, Forestry, Fisheries, Hunting and Mining:** farms, greenhouses, orchards, hatcheries, logging, quarries, etc.

**Construction:** building, highway, plumbing, electrical, excavation, utility contractors.

**Manufacturing:** meat packing, metal fabricating, flour and grain mills, textiles, apparel, millwork, furniture, paper mills, publishing/printing, chemicals, refining, footwear, etc.

**Transportation, Communications, and Public Utilities:** passenger and freight transportation, motor freight, air transportation, pipeline transmission, railroads, radio, electric, gas and sewage utilities, etc.

**Wholesale Trade:** businesses primarily engaged in selling merchandise to retailers; to industrial, commercial, institutional, farm, or professional business users; and bringing buyer and seller together.

**Retail Trade:** businesses primarily engaged in retail sale of merchandise to the general public for personal or household consumption; the buying of goods for resale to the consumer.

**Finance, Insurance, Real Estate:** banks, credit unions, security brokers, insurance carriers, realtors, etc.

**Business, Repair, and Other Services:** advertising, employment agencies, photography, equipment leasing, automotive repair, locksmiths, appliance repair, etc

**Personal Entertainment, Arts, Recreation, and Food Services:** theaters, dance studios, golf courses, fitness centers, prepared food.

**Professional Scientific, Technical, Education, and Healthcare Services:** doctors, nursing, attorneys, engineers, accountants, consultants, bookkeeping, payroll, computer services, research, social workers, and teachers.

**Public Administration:** police, municipal managers/secretaries, penitentiaries, veteran's affairs, planning commissions, elected officials, etc.

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<sup>2</sup> These definitions are used in Tables 6.1 – 6.4.

**TABLE 6.1**  
**EMPLOYMENT BY INDUSTRY**  
**BY PLACE OF RESIDENCE**  
**(16 Years and Older)**

Industry Group	Pennsylvania			Harrisburg PMSA			Cumberland County		
	1990	2000	% Change	1990	2000	% Change	1990	2000	% Change
Agriculture, Forestry, and Fisheries & Mining	129,207	73,459	-43.1	6,490	4,621	-28.8	1,961	1,405	-28.4
Construction	331,161	339,363	+2.5	17,245	18,006	+4.4	5,589	5,929	+6.1
Manufacturing	1,087,220	906,398	-16.6	49,406	40,027	-19.0	14,395	10,734	-25.4
Transportation, Communications, Public Utilities, and Information	376,741	578,363	+53.52	23,062	28,325	+22.82	7,964	10,230	+28.45
Wholesale and Retail Trade	1,166,867	885,263	-24.1	60,678	47,977	-20.9	22,295	17,174	-23.0
Finance, Insurance, and Real Estate	351,519	372,148	+5.9	21,859	23,074	+5.6	8,339	8,716	+4.5
Business, Repair, and Other Services	236,825	274,028	+15.71	12,272	14,674	+19.57	4,472	5,223	+16.80
Personal Entertainment, Arts, Recreation, and Food Services	194,955	397,871	+104.1	11,069	22,020	+98.9	3,176	7,555	+137.9
Professional, Education, Health and Related Services	1,341,431	1,716,027	+27.93	65,577	22,810	-65.1	23,099	29,054	+25.78
Public Administration	218,606	235,767	+7.9	31,065	29,659	-4.5	10,400	10,691	+2.8
<b>TOTAL</b>	<b>10,632,239</b>	<b>5,778,687</b>	<b>-45.65%</b>	<b>298,723</b>	<b>251,193</b>	<b>-15.91%</b>	<b>101,690</b>	<b>106,711</b>	<b>+4.9%</b>

SOURCE: U.S. Census – 1990, 2000, Census of Population and Housing.

(1) Examples of employment by Industry: (See next page).

(2) Harrisburg PMSA – Cumberland, Dauphin, Lebanon, and Perry Counties.

**TABLE 6.2**  
**ANNUAL AVERAGE EMPLOYMENT**  
**BY INDUSTRY**  
**CUMBERLAND COUNTY - 2000**

<b>Industry Group</b>	<b>2000 Annual Average Employment</b>	<b>% of Total</b>
Agriculture, Forestry, Fishing and hunting, and mining	1,405	1.3
Manufacturing	10,734	10.1
Construction	5,929	5.6
Transportation and Warehousing / Public Utilities / Information	10,230	9.6
Finance / Insurance / Real Estate	8,716	8.2
Wholesale / Retail Trade	17,174	16.1
Services (All Types)*	41,832	39.2
Public Administration:	10,691	10.0
<b>COUNTY TOTAL</b>	<b>106,711</b>	<b>100</b>

Services include: business and repair, personal entertainment, arts, recreation, food, professional, education, health and related services, and other services.  
SOURCE: STF-3A 2000 Census Bureau, Labor Force.

Figures on annual average employment by industry in Cumberland County for 2000 are shown in Table 6.2. This data is useful in analyzing the relative diversification of industries in the County's economic base. It should be noted that the figures in Table 6.2 are not directly comparable to those of Table 6.1. The figures in Table 6.2 are establishment-based (i.e., total employment of businesses located in the County), rather than residence-based (i.e., where County residents actually work) as the Census figures for Table 6.1 reflect.

According to Table 6.2, Services was the County industry with the highest annual average employment in 2000 (41,832 workers, or 39.2 percent of total County employment), surpassing the Wholesale/Retail Industry total of 17,174 employees (16.1 percent of total). The 2000 figures also reveal that there are more Manufacturing jobs (10,734) than Public Administration jobs (10,691) in the County.

The Transportation/Public Utilities sector employed 10,230 workers or 9.6 percent of the County total in 2000. This figure is significantly influenced by the large trucking industry in Cumberland County, which takes advantage of the access available in the area. This sector is expected to grow even more in the future, due to the anticipated expansion of these trucking activities.

**TABLE 6.3**  
**PERSONAL INCOME BY TYPE OF INDUSTRY - 1998**  
**(IN \$1,000)**

<b>Type of Industry</b>	<b>PA</b>	<b>% of Total</b>	<b>Cumberland County</b>	<b>% of Total</b>
Forestry, Fishing, Hunting, Agriculture	56,532	.04	208	.007
Mining	730,716	.5	1,367	.04
Construction	8,279,710	5.8	160,247	5.3
Manufacturing	28,636,023	20	445,824	14.7
Transportation and Warehousing, Public Utilities, Information	11,849,878	8.3	466,161	15.4
Wholesale / Retail Trade	20,295,486	14.2	377,977	12.5
Finance, Insurance, Real Estate	13,147,941	9.2	440,433	14.5
Services	60,309,301	42.1	1,140,461	37.6
<b>TOTAL</b>	<b>143,305,587</b>		<b>3,032,678</b>	

\*Totals may not equal 100.0 due to rounding.  
 SOURCE: Pennsylvania State Data Center, 1998.

### **Personal Income by Industry**

Related to the analysis of employment by industry is personal income by industry. Table 6.3 profiles this characteristic for the County and the Commonwealth. The Services category contributed the highest proportion of total personal income for the County (37.6%) in 1998.

Warehousing, Public Utilities, and Information contributed the second largest proportion of total personal income for Cumberland County (15.4 percent). Manufacturing contributed the third largest share of total personal income in Cumberland County while it accounted for the second largest in the Commonwealth. In general, manufacturing has been known for its relatively higher salaries. The greater number of people employed in these categories contributes to the higher personal income figures.

### **Employment by Occupation**

The employment by occupation data from the 2000 Census profiles is shown in Table 6.4. These numbers reflect the educational level, vocational training and work experience of the work force. The table lists employment by occupation for both Cumberland County and the Harrisburg Statistical Metropolitan Survey Area (SMSA).

The Table also shows the largest proportion of County workers were employed in the Executive, Administration, Managerial occupation category in 2000 (34.6 percent). Closely behind was the Sales group (29.7 percent). Production, Transportation, and Material moving occupations ranked

third with 14.5 percent, Service positions fourth with 13.3 percent, Construction, Extraction, and Maintenance fifth with 7.3 percent, and Farming, Forestry, and Fishing with .5 percent.

However, if the Executive and Sales categories were taken together as a measure of the "white collar" employees, this group would compose the greatest proportion of the County work force at 64.3 percent. This concentration of "white-collar" workers reflects the high level of education and training of the County work force (see Table 5.8 for highlights of Cumberland County's educational profile).

Comparing the occupational profile for Cumberland County with that of the Harrisburg SMSA in Table 6.4, we find that the breakdown of occupational categories is nearly the same for the County and the SMSA. If the SMSA data were further broken down by County, we would find that the Cumberland and Dauphin County occupational profiles are similar, but that the Perry County profile differs greatly from the other two counties. The greatest differences are a larger proportion of workers in the unskilled and semi-skilled labor categories in Perry County, and a smaller proportion of "white collar"-type workers.

<b>Occupation</b>	<b>Cumberland County</b>		<b>SMSA</b>	
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>
Executive, Administrative, Managerial	36,965	34.6	100,159	32.2
Service	14,206	13.3	43,805	14.1
Sales	31,744	29.7	87,441	28.1
Farming, Forestry, & Fishing	494	0.5	1,842	0.6
Construction, Extraction, and Maintenance	7,836	7.3	26,303	8.5
Production, Transportation, and Material Moving	15,466	14.5	51,473	16.5
<b>TOTAL</b>	<b>106,711</b>	<b>100</b>	<b>311,023</b>	<b>100</b>

Source: U.S Bureau of the Census, Census 2000.

## **Employment by Place of Work**

A useful indicator to include in an analysis of the County's employment base is a breakdown of where County residents work. Table 6.5 illustrates the employment locations of the Cumberland County work force from 1960-2000, listed by County. Table 6.6 lists the employment locations of those residents working outside the Commonwealth for the same period. Of the 105,822 persons that reported their place of work in 2000, 69.1 percent worked within Cumberland County, 30.0 percent worked outside the County (but still within the Commonwealth), and .9 percent worked outside of the Commonwealth (Tables 6.5 & 6.6).

With the state government being a significant employer in the region, it is not surprising that 70.5 percent (22,448) of residents working outside of Cumberland County but still in the Commonwealth work in Dauphin County (Table 6.5). York and Franklin Counties were the next largest locations for employment with 8.0 percent (3,807) and 12 percent (2,540) respectively. Only .9 percent of county residents were employed outside the Commonwealth (Table 6.6). With 34.0 percent (318), Maryland had the highest percentage of residents working outside the Commonwealth. Virginia, New Jersey, and New York were the other top states of employment, with 12.1 percent (113), 12.0 percent (112), and 11.8 percent (111), respectively.

These numbers seem to reflect that employment opportunities are abundant within the County and that the job market in the County has expanded along with the population. Expansion of the economic base, with its increased job opportunities, is expected to continue in the County and Region.

**TABLE 6.5  
CUMBERLAND COUNTY RESIDENTS  
PLACE OF EMPLOYMENT  
BY COUNTY, 1960-2000**

Place of Employment	1960	1970	1980	1990	2000
<b>TOTAL PENNSYLVANIA</b>	<b>45,121</b>	<b>59,515</b>	<b>83,160</b>	<b>100,181</b>	<b>104,889</b>
<i>Within Cumberland Co.</i>	<i>30,127</i>	<i>39,269</i>	<i>59,168</i>	<i>70,837</i>	<i>73,081</i>
<i>Outside Cumberland Co.</i>	<i>14,994</i>	<i>20,246</i>	<i>23,992</i>	<i>29,344</i>	<i>31,808</i>
Adams County	246	285	616	980	683
Allegheny County	0	0	235	123	52
Beaver County					2
Bedford County	0	0	0	47	7
Berks County	56	0	60	98	84
Blair County	0	7	62	19	20
Bucks County	0	0	33	46	17
Butler County	0	0	36	17	0
Centre County	0	0	25	4	44
Chester County	0	0	42	28	53
Clinton County					14
Columbia County	0	0	26	17	32
Crawford County	0	0	28	3	0
Dauphin County	12,091	16,030	18,046	20,963	22,448
Delaware County					32
Elk County					8
Fayette County					9
Franklin County	1,423	1,178	1,689	2,481	2,540
Fulton County	0	12	0	0	18
Greene County	0	0	0	31	0
Huntington County					12
Juniata County	0	0	8	20	11
Lackawana County					29
Lancaster County	139	587	166	442	705
Lebanon County	62	30	233	241	419
Lehigh County					65
Luzerne County	0	0	39	16	28
Lycoming County					17
Mifflin County	0	0	24	8	30
Monroe County					7
Montgomery County	0	0	28	62	46
Montour County					16
Northampton County	0	0	28	25	9
Northumberland County	0	0	23	27	19
Perry County	86	191	311	350	370
Philadelphia County	52	0	60	67	52
Schuylkill County	0	0	17	28	14
Snyder County	0	0	0	21	36
Somerset County	0	0	0	21	0
Union County	0	0	10	43	24
Westmoreland County					22
Wyoming County					7
York County	839	1,926	2,147	3,116	3,807

Sources: 1960 - 1990 PA Dept. of Labor & Industry - PA Labor Market Information Database System (PALMIDS);  
U.S. Census Bureau, 2000 (County to County Work Flows).

<b>TABLE 6.6</b>					
<b>CUMBERLAND COUNTY RESIDENTS</b>					
<b>PLACE OF EMPLOYMENT</b>					
<b>BY STATE, 1960-2000</b>					
<b>PENNSYLVANIA</b>	<b>45,121</b>	<b>59,515</b>	<b>83,160</b>	<b>100,181</b>	<b>104,889</b>
Arizona					16
California	0	0	27	8	17
District of Columbia	0	0	74	49	10
Florida					6
Georgia					6
Illinois	0	0	22	8	8
Indiana					23
Iowa					6
Louisiana					5
Maryland	0	89	163	161	318
Massachusetts					9
Michigan					28
Missouri					15
Nebraska					25
New Jersey	0	0	0	45	112
New York					111
North Carolina					19
Ohio					52
Oregon					8
Texas					16
Vermont					10
Virginia	0	0	33	91	113
West Virginia					13
At Sea					10
Canada					6
England					4
South Korea					5
<b>TOTAL WORKERS</b>	<b>45,121</b>	<b>59,604</b>	<b>83,479</b>	<b>100,543</b>	<b>105,835</b>

Sources: 1960 - 1990 PA Dept. of Labor & Industry, PA Labor Market Information Database System (PALMIDS); U.S. Census Bureau, 2000 (U.S. Census County-to-County Work Flows).

## Unemployment

A problem that almost every county faces and must solve to remain economically healthy is unemployment. Unemployment rates are often used as economic indicators, since they reflect the demand for labor, which is driven by a particular economy. However, there are too many other factors that affect unemployment to qualify it as a sole indicator of economic strength. Unemployment rates can be affected by seasonal jobs, State and national trends and personnel decisions by large employers.

Table 6.7 reveals that Cumberland County's unemployment rate is normally lower than the State's and the SMSA's rates, as well as being the lowest of the Tri-County Region (Cumberland,

Dauphin, and Perry). The higher unemployment rate of the Commonwealth reflects the large urban areas, which usually exhibit relatively high rates.

Unemployment rate trends in the County follow the regional, state and national trends. Table 6.7 shows that employment was faltering during the 1980 Census and was rebounded in 1990 and 2000. The high unemployment rates in 1980 reflect a major recession, which was gripping the nation at that time. The year 1993 was a time when the nation and region were emerging from another recession. National economic trends probably have the most influence on Cumberland County's unemployment rate.

**TABLE 6.7  
UNEMPLOYMENT TRENDS (UNADJUSTED) - 1980, 1990, 2000**

	1980	1990	2000
Pennsylvania	7.4%	5.4%	3.5%
Harrisburg PMSA	4.6%	3.6%	2.5%
Cumberland County	3.7%	2.3%	2.0%
Dauphin County	5.1%	2.8%	2.9%
Perry County	6.4%	2.3%	2.5%

SOURCES: U.S. Census – 1980, 1990, 2000 PA Bureau of Employment Security.

### **Agricultural Economy**

As described in Chapter 15, Cumberland County is blessed with an abundance of productive farmland, located mostly in the more level valley areas underlain by some of the best agricultural soils in the world. These same characteristics often intensify competition between agriculture and development forces.

These favorable physical conditions have produced a substantial agricultural economy in the County. The Agricultural Census is produced every five years. Table 6.8 indicates farming trends for the County for the period 1977-1997, using U.S. Census of Agriculture figures. Although there may be disagreement over what should be considered "farmland," it is still helpful to compare Census figures to get a general idea of the state of the agricultural economy.

The major farm industry indicators remained fairly constant over this twenty-year period and there was a significant decrease in the total number of farms until 1997. Between 1992 and 1997 an increase in farm acreage is indicated. This is most likely due to a change in the Standard Industrial Classification (SIC) code that defined agricultural activities. The definition now includes all land that is part of a farm operator's entire operation. This could include woodlands, wetlands, pasture, and timber-harvesting operations.

The table also reveals that average farm size has remained fairly constant over the entire period, implying no significant trend toward larger "corporate"-type farms. While some farms have increased in size, the tendency of some farmers to have smaller farms and subdivide their farms has counterbalanced this effect Countywide. Smaller farm size is also often associated with the use of more traditional-type farming methods.

The average value of farmland and buildings increased over the time period, but decreased by \$140/acre from 1982 to 1987. The following ten years though, revealed a large increase in both the average value of farmland and farms. Between 1987 and 1997, the average value of farmland increased by \$1153/acre. Land values tend to fluctuate due to a number of factors, including the weather.

Rapidly rising farmland values are sometimes associated with increased development pressure. This would affect certain areas of the County more than others (e.g. the municipalities in the eastern section of the County, closer to the urbanized area). Less tangible factors that contribute to the pressure to develop farmland include younger family members finding farming less attractive and farmers looking at farmland as an investment, to be sold off as needed at retirement.

The importance of Cumberland County agriculture to the Commonwealth as a whole is revealed in the County's ranking on agricultural indicators as compared to other counties in Pennsylvania. Based on 1997 U.S. Census of Agriculture, the County ranks 16th out of the 67 counties in the total acres of farmland and 13th in the total number of farms. Thus, Cumberland County makes a significant contribution to the Commonwealth's overall agricultural economy.

**TABLE 6.8**  
**AGRICULTURAL ECONOMY**  
**CUMBERLAND COUNTY - 1977, 1982, 1987, 1992, 1997**

	1977	1982	1987	1992	1997
Total # Farms	1,138	1,174	1,130	940	1,035
*Total Farm Acreage	163,826	163,186	158,300	141,919	152,000
Average Farm Size (Acres)	144	139	140	151	147
<b>Value of Land / Buildings:</b>					
Average per Farm	\$212,103	\$282,070	\$279,562	\$405,742	\$459,771
Average per Acre	\$1,533	\$2,085	\$1,945	\$2,752	\$3,098
No. of Farms with Total Sales over \$10,000	640	651	603	588	599
<b>Market Value of Products Sold:</b>					
Total Sales	\$43,879,000	\$63,007,000	\$66,124,000	\$80,461,000	\$87,133,000
<b>Net Cash Return:</b>					
Net cash return from agricultural sales for the farm unit.					
Total Net Cash Returned	N/A	N/A	N/A	\$17,927,000	\$20,540,000
Average Per Farm	N/A	N/A	N/A	\$19,072	\$21,154
<b>Government Payments</b>					
Total Received	N/A	N/A	N/A	\$1,441,000	\$933,000
Average per Farm	N/A	N/A	N/A	\$5,833	\$3,296

SOURCE: U.S. Bureau of Census, Census of Agriculture – 1977, 1982, 1987, 1992, 1997.

\*Definition of farmland in 1997 was changed to include: land used for crops, pasture or grazing, woodland and wasteland not actually under cultivation or used for pasture or grazing, provided it was part of the farm operator's total operation, and acres in the Conservation Reserve and Wetlands Reserve programs.

## Manufacturing

The Census of Manufacturing occurs every five years. The historic trend in manufacturing for the Commonwealth has been a fairly steady decline in the number of establishments. The Tri-County Region has remained stable since 1972 in the number of establishments, while the State has experienced a 26% decline in the number of establishments since 1972. The most recent years seem to indicate that the number of manufacturing establishments is stabilizing at these levels.

However, census figures suggest a different trend for Cumberland County manufacturing in the recent past. Table 6.9 indicates that the total number of manufacturing establishments in the County increased from 217 in 1987 to 221 in 1997, for an increase of 1.8 percent over this 10 year period. The total number of employees working in County manufacturing establishments decreased over the same time period by a significant amount (39.4 percent).

**TABLE 6.9**  
**MANUFACTURING STATISTICS - CUMBERLAND COUNTY**

	1987	1992	1997
Total # Establishments	217	223	221
# Establishments w/ 20 or More Employees	97	223	221
Total # Employees	18,300	14,300	13,804
Payroll	\$412,100,000	\$386,400,000	\$444,765,000
New Capital Expenditures	\$72,600,000	N/A	N/A
Value Added by Manufacture	\$1,187,600,000	N/A	N/A

SOURCE: U.S. Census, Census of Manufacturing: 1987, 1992, 1997.

According to the 1997 Census of Manufacturing, the highest number of manufacturing establishments in Cumberland County occurred in the following sectors: printing and publishing - 44 establishments, fabricated metal products - 27 establishments, computer and electronic products - 22 establishments, and food manufacturing – 21 establishments.

## Wholesale and Retail Trade

Healthy wholesale and retail trade is a vital element of an area's economy as it generates the movement of money, employment base, and disposable income for the purchase of goods and services. If diverse goods and services are readily available within an area, there are

fewer tendencies for the local residents to spend their earnings elsewhere, and therefore it can become to some degree self-sufficient.

The Census of Wholesale Trade, Retail Trade, and Service Industries is prepared every five years. As Table 6.10 shows, the number of Wholesale Trade establishments decreased (16.1%) between 1992 and 1997. The number of employees also significantly decreased (23.88%). Also between 1992 and 1997, sales increased significantly, by (45.13%). Retail Trade followed the same pattern as Wholesale Trade. The number of establishments decreased by 24.39 percent. Sales for Retail Trade increased 35.26 percent between 1992 and 1997. No direct relationship exists between the decrease in the number of wholesale and retail employees and establishments and the significant increase in sales. A prosperous larger business can offset the loss of several small businesses and the associated jobs resulting in an overall increase in sales.

By comparison, the Tri-County Region and the Commonwealth showed a moderate decrease in both Wholesale and Retail establishments and an increase in employment between 1992 and 1997 (see Tables 6.11 and 6.12).

Of all the Retail establishments in the County with payrolls in 1997, 134 were clothing and accessories, 122 were motor vehicle stores, 116 were gasoline stations, 107 were miscellaneous retail stores, and 95 were food and beverage stores.

**TABLE 6.10**  
**WHOLESALE, RETAIL, SELECTED SERVICES**  
**CUMBERLAND COUNTY – 1987, 1992, 1997**

	1987	1992	1997	% Changed (1992-1997)
<b><u>Wholesale Trade</u></b>				
Establishments	304	310	260	-16.13
Payroll (\$1,000)	114,037	135,751	122,673	-9.63
Sales (\$1,000)	1,865,245	1,680,988	2,439,625	45.13
Employment	4,897	4,715	3,589	-23.88
<b><u>Retail Trade (1)</u></b>				
Establishments	1,231	1,263	955	-24.39
Payroll (\$1,000)	173,353	229,736	268,236	16.76
Sales (\$1,000)	1,662,228	2,040,186	2,759,547	35.26
Employment	18,728	20,063	15,697	-21.76
<b><u>Selected Services (1)</u></b>				
Establishments	1,168	1,387	1,940	39.87
Payroll (\$1,000)	219,219	381,207	577,555	51.50
Receipts (\$1,000)	540,893	901,837	N/A	N/A
Employment	12,420	16,682	28,353	69.96

Census by Industries; 1987, 1992, 1997. (1) Represents only those establishments with payroll.

**TABLE 6.11**  
**WHOLESALE, RETAIL, SELECTED SERVICES: 1987, 1992, 1997**  
**TRI-COUNTY REGION**

	1987	1992	1997	% Changes (1992-1997)
<b>Wholesale Trade</b>				
Establishments	718	743	618	-16.83
Payroll (\$1,000)	281,520	376,153	442,903	17.75
Sales (\$1,000)	4,475,026	6,192,241	11,139,693*	79.90*
Employment	12,161	12,916	13,433*	4.00*
<b>Retail Trade (1)</b>				
Establishments	2,739	2,787	2,221	-20.31
Payroll (\$1,000)	364,049	459,815	431,796	-6.10
Sales (\$1,000)	3,374,222	4,031,019	3,218,615	-20.15
Employment	38,152	39,890	32,181	-19.33
<b>Service Industries (1)</b>				
Establishments	2,746	3,133	N/A	N/A
Payroll (\$1,000)	522,243	821,236	N/A	N/A
Receipts (\$1,000)	1,417,438	2,127,739	N/A	N/A
Employment	32,855	37,269	N/A	N/A

SOURCE: U.S. Census, Censuses of Wholesale Trade, Retail Trade, and Service Industries, 1987, 1992, and 1997.

(\*) Information not provided by Census for Perry County.

(1) Represents only those establishments with payroll.

**TABLE 6.12**  
**WHOLESALE, RETAIL, SELECTED SERVICES**  
**PENNSYLVANIA - 1987, 1992, 1997**

	1987	1992	1997	% Changed (1992-1997)
<b><u>Wholesale Trade</u></b>				
Establishments	19,793	20,230	20,135	-0.47
Payroll (\$1,000)	5,832,479	7,485,376	9,438,720	26.10
Sales (\$1,000)	104,545,301	126,369,922	6,524,386	-94.83
Employment	247,599	254,410	269,103	5.78
<b><u>Retail Trade (1)</u></b>				
Establishments	70,823	71,652	70,702	-1.33
Payroll (\$1,000)	8,096,789	10,042,888	12,505,713	24.52
Sales (\$1,000)	71,216,605	87,787,842	113,092,636	28.82
Employment	847,907	861,565	940,957	9.21
<b><u>Service Industries (1)</u></b>				
Establishments	70,071	77,839	85,488	9.83
Payroll (\$1,000)	12,407,825	18,740,764	27,644,027	47.51
Receipts (\$1,000)	33,232,174	49,382,550	70,881,373	43.54
Employment	696,760	797,051	978,912	22.82

SOURCE: U.S. Census, Censuses of Wholesale Trade, Retail Trade, and Service Industries, 1987, 1992, and 1997.

(1) Represents only those establishments with payroll.

## Service Industries

The number of Selected Service industry establishments has been increasing significantly in Cumberland County, as well as the SMSA and the Commonwealth. This increase reflects an overall nationwide trend towards the "tertiary sector" or service-type industry. Portions of the regional increase can be attributed to the growth of technology development and service industries as well as the growth of state government and related services.

Between 1992 and 1997, the number of Service Sector establishments in Cumberland County increased by 39.87 percent (Table 6.10). Paid employees in these industries increased by 51.5 percent during the same period of time. In 1997, the largest service-type group was the health services (except hospitals) with 425 establishments. Accommodation and food services was second with 415 establishments. The remaining top five service groups were: professional, scientific, and technical services – 404 establishments, other services (except public administration) – 389 establishments, administrative, support & waste management – 221 establishments, arts, entertainment, and recreation – 54 establishments, and educational services – 32 establishments.

Cumberland County's service sector growth trends are expected to continue into the future similar to the national and regional trends. The County's population growth will also affect growth in this sector, due to the strong correlation between population size and the demand for all types of services.

## **Economic Development**

This section provides information on some of the factors that are important to economic development. The data would be valuable as input for a more detailed economic base study to be conducted in the future.

Table 6.13 lists the major employers in Cumberland County for 2001. The table shows a number of diverse employers, from public hospitals and school systems, to trucking, communications, printing, and computer-related firms, drug stores, and various manufacturing establishments. The employers with the highest levels of employment tend to be public entities/ government agencies, large industrial plants, and large retail firms. Future ranking of industrial/commercial parks and shopping centers will be affected by many factors, including the availability of properly zoned land, utilities, and employees. Planning for commercial and industrial development is discussed further in the Future Land Use Chapter.

Knowledge of occupied and vacant properties is important in making economic development decisions.. Table 6.14 lists the number of occupied commercial/industrial properties for the County and by plan development sections of the County. Miscellaneous commercial buildings top the list for all sections as well as the County. Office buildings and stores have the next highest number of occupied properties.

Other data, which would be useful in economic development planning, are included for informational purposes: County Economic Development Organizations (Table 6.15), Local Research and Development Facilities (Table 6.16), and Major Lending Institutions (Table 6.17).

**TABLE 6.13**  
**MAJOR EMPLOYERS IN CUMBERLAND COUNTY - 2001**

<b>Employer Name</b>	<b>Employees</b>	<b>Product / Service</b>
Navy Ships Parts Control Center	5,600	Supply Agencies - Govt.
Highmark/PA Blue Shield	5,300	Medical Svc. Plans
Giant Foods	2,943	Grocery Stores
JFC Staffing	2,713	Temporary Services
Rite Aid Corp	1,990	Drug, Proprietary, Sundries
Excel Logistics	1,900	Grocery Services
Electronic Data System	1,700	Business Service
U.S Army War College	1,670	Military Base
Fry Communications	1,500	Commercial Printing
Holy Spirit Healthcare	1,325	Hospital
Roadway Express, Inc.	1,300	Trucking
Cumberland County	1,200	County Seat
Carlisle Regional Medical Center	1,200	Hospital
Ross Distribution	1,200	Warehouse
Bookspan	1,100	Mail Orders
State Correctional Institute in Camp Hill	1,070	State Penitentiary
West Shore School District	1,007	Elementary and Secondary Schools
Lear Corporation	1,000	Auto Interior Manufacturing
Cumberland Valley Schools	994	Elementary and Secondary Schools
Arnold Industries	981	Logistics
Schneider National Carries, Inc.	950	Trucking Company
Carlisle Companies Inc. Corp	900	Rubber Sheeting, Tires, and Tubes
ABF	833	Trucking Company
Shippensburg University	830	State College
Gannet-Fleming, Inc.	773	Engineering and Consulting
Merck-MedcoRX	754	Internet Mail Order Pharmaceuticals
Washington Group International Inc.	750	Logistics
Shaffer Trucking Inc.	707	Trucking
Ingersoll Rand	700	Powdered Metals Manufacturing
Dickinson College	671	Private College
Capital Are Intermediate Unit	625	School Programs & Services
Carlisle Area School District	600	Elementary and Secondary Schools
Sprint	600	Phone Company
Messiah Village	600	Retirement Homes
Messiah College	600	Private College
Capital Blue Cross	586	Medical Svc. Plans
Hoffman Mills	530	Fabrics
Overnite Transportation	500	Trucking
PPG Industries	500	Flat Glass
Mechanicsburg Area School District	500	Elementary and Secondary Schools
Beistle Company	455	Seasonal Décor & Party Goods
Big Spring School District	450	Elementary and Secondary Schools
Shippensburg Area School Districts	379	Elementary and Secondary Schools
K-Mart	375	Department Store
Weis Markets	361	Grocery Store
PHICO Insurance	280	Insurance Company

SOURCES: Capital Region United Way; Patriot News  
Research Dept., Carlisle Chamber of  
Commerce.

**TABLE 6.14**  
**OCCUPIED COMMERCIAL/INDUSTRIAL PROPERTIES**  
**NUMBER OF PROPERTIES - 2002**

<b>Land Use Category</b>	<b>Cumberland East</b>	<b>Cumberland Central</b>	<b>Cumberland West</b>	<b>Cumberland Total</b>
Convenience Store	20	11	3	34
Office Buildings	504	117	14	635
Stores/ Retail	142	94	12	248
Service Station w/ bays (Auto Garages)	87	57	22	166
Shopping Centers	33	6	2	41
Service Station without bays (Gas Stations)	9	8	3	20
Fast Food Restaurants*	28	9	1	38
General Commercial	158	114	43	315
Financial Institutions	39	16	2	57
Restaurants / Taverns	61	38	5	104
Warehouses/ mini-warehouses	9	9	7	25
Warehouse	115	120	9	244
Manufacturing/ Processing	29	51	12	92
Mixed Use Commercial	391	147	37	575
Auto Dealers	27	34	5	66
<b>TOTAL</b>	<b>1,652</b>	<b>831</b>	<b>177</b>	<b>2,660</b>
* Fast Food Establishment in this category only include free standing parcels, not establishments that are located in or on shopping center parcels.				

SOURCE: Cumberland County Tax Assessment Office – 2002.

**TABLE 6.15**  
**CUMBERLAND COUNTY ECONOMIC DEVELOPMENT ORGANIZATIONS**

Shippensburg Area Development Corp.  
75 W. King Street  
Shippensburg, PA 17257

Shippensburg Area Chamber of Commerce  
75 W. King Street  
Shippensburg, PA 17257

Carlisle Area Chamber of Commerce  
212 N. Hanover Street  
Carlisle, PA 17013

Carlisle Area Industrial Development Corp.  
212 N. Hanover Street  
Carlisle, PA 17013

Greater West Shore Area Chamber of Commerce  
4211 Trindle Road  
Camp Hill, PA 17011

Capital Region Economic Development Corp.  
3211 N. Front Street  
Harrisburg, PA 17110

Cumberland County Industrial Enterprises  
(Consortium of County Chambers of Commerce)

Cumberland County Industrial  
Development Authority

Hampden Township Industrial  
Development Authority  
230 Sporting Hill Road  
Mechanicsburg, PA 17055

Shippensburg Area Industrial  
Development Authority  
60 W. Burd Street, P.O. Box 129  
Shippensburg, PA 17257

East Pennsboro Township Industrial  
Development Authority  
98 South Enola Drive  
Enola, PA 17025

Cumberland County Economic Development  
1 Courthouse Square  
Carlisle, PA 17013

SOURCE: Cumberland County Economic Development, 2002.

**TABLE 6.16**  
**LOCAL RESEARCH AND DEVELOPMENT FACILITIES**  
**CUMBERLAND COUNTY**

Dupont Bert Electronics  
*Electronic Connectors*

Murata Business Center  
 Carlisle Operations  
*Oscillators*  
*Filters*  
*Quartz*

The Vertebrate Museum  
 Shippensburg University  
*Small Mammals*  
*Ecology*  
*Zoogeography*

Biology Department  
 Shippensburg University  
*Cell Biology*  
*Plant Pathology*  
*Tissue Culture*

Clarke Center  
 Dickinson College  
*Study of Contemporary Issues*

Liberal Arts  
 Dickinson College  
*Cancer Research*

Institutional Research Office  
 Messiah College  
*College Statistics*

ITT Domestic Pump  
*Vacuum Pumps*  
*Vacuum Systems*  
*Condensate Systems*

Research Department  
 Pennsylvania Blue Shield  
*Statistical Analysis*  
*Physicians' Services*  
*Economic Studies*

Product Engineering  
 SGL Abrasive  
*Bonded Abrasive Products*  
*Product Efficiency*

Frehn Center for Management  
 Shippensburg University  
*Applied Business*  
*Human Resource Development*  
*Business Management*

SOURCE: Cumberland County Economic Development, 2002.

**TABLE 6.17**  
**MAJOR LENDING INSTITUTIONS**  
**CUMBERLAND COUNTY**  
**2002**

	<b>Office Location</b>	<b>Phone</b>
<b>Bank / Savings and Loan</b>		
<b>Allfirst</b>	2 West High Street Carlisle	240-6700
	812 ½ West High Street Carlisle	240-6716
	Carlisle Giant 255 S. Spring Garden	240-6721
	35 East King Street Shippensburg	532-4131
	5528 Carlisle Pike Mechanicsburg	766-1731
	344 South 10 <sup>th</sup> Street Lemoyne	761-1800
	5219 Simpson Ferry Road Mechanicsburg	697-1500
	Summerdale Plaza 423 N. Enola Road Enola	732-0764
	West Shore Plaza Lemoyne	761-5800
<b>Citizen's Bank</b>	665 North East Street Carlisle	243-5311
	1 West King Street Shippensburg	532-2151
<b>Commerce Bank</b>	100 Senate Avenue Camp Hill	975-5630
	5032 Simpson Ferry Road Mechanicsburg	766-6800

	<b>Office Location</b>	<b>Phone</b>
	Ashland Avenue Carlisle	240-2666
<b>Commonwealth National Bank</b>	2 West Main Street Mechanicsburg	766-8325
<b>Credit Alliance Corp.</b>	5230 Deerfield Road Mechanicsburg	761-8889
<b>Farmer's National Bank</b>	Big Spring Avenue Newville	776-5312 or 776-5452
<b>Financial Trust Corp.</b>	310 Allen Road Carlisle	243-8003
<b>First Union</b>	1200 Camp Hill Shopping Center Camp Hill	737-8697
	16 West High Street Carlisle	249-8182
	436 Bridge Street New Cumberland	774-5800
<b>Loyola Consumer Services</b>	219 East Main Street Mechanicsburg	691-3400
<b>M &amp; T</b>	1 West High Street Carlisle	240-4536
	1958 Spring Road Carlisle	240-4521
	19 East Main Street New Kingstown	766-1847
	18 <sup>th</sup> Street and Kent Drive Camp Hill	737-6782
	5303 Eat Simpson Ferry Road Mechanicsburg	766-1847
	631 Holly Pike Mt. Holly Springs	240-4522
	Stonehenge Plaza 960 Walnut Bottom Road Carlisle	240-4524

	<b>Office Location</b>	<b>Phone</b>
	6523 Carlisle Pike Mechanicsburg	737-2308
	4231 Trindle Road Camp Hill	737-2882
<b>Mechanicsburg Main Street Trust</b>	44 West Main Street Mechanicsburg	691-1844
<b>Orrstown Bank</b>	22 South Hanover Street Carlisle	1-888-ORRSTOWN
	2250 Spring Road Carlisle	1-888-ORRSTOWN
	427 Stonehedge Drive	1-888-ORRSTOWN
	Lurgan Avenue Shippensburg	530-2640
	77 East King Street Shippensburg	532-6114
<b>Pennsylvania State Bank</b>	1 North Hanover Street Carlisle	249-2414
	2148 Market Street Camp Hill	731-7272
<b>PNC Bank NA</b>	Main and Market Streets Mechanicsburg	691-4011
	5150 Simpson Ferry Road Mechanicsburg	691-4013
	Lisburn Road at U.S. 15 Mechanicsburg	691-4014
	6480 Carlisle Pike Mechanicsburg	691-4092
	Messiah Village	691-4091
	3 East 1 <sup>st</sup> Street Boiling Springs	258-3216
	9 West Big Spring Ave.	776-3146

	<b>Office Location</b>	<b>Phone</b>
	Newville	
	2 West Pine Street Mt. Holly Springs	486-3416
	Capitol City Mall 3549 Hartzdale Drive Camp Hill	761-0847
	Cedar Cliff Mall 1104 Carlisle Road Camp Hill	761-3180
	2101 Market Street Camp Hill	761-2022
	29 Hunter Lane Camp Hill	763-7776
	South 32 & Trindle Roads Camp Hill	761-2079
	Noble Boulevard Carlisle	240-4520
<b>United Federal Bank</b>	235 Enola Road Harrisburg	732-5388
	300 Hummel Avenue Lemoyne	763-7707
	331 Bridge Street New Cumberland	774-7000
	Windsor Park 5288 Simpson Ferry Road Mechanicsburg	697-1641
	New Cumberland Army Depot Harrisburg	774-4526
	Mechanicsburg Navel Depot Harrisburg	766-0561
	49 West King Street Shippensburg	532-2174

	<b>Office Location</b>	<b>Phone</b>
<b>Waypoint</b>	180 Noble Boulevard Carlisle	249-7911
	Allendale and Simpson Ferry Road Mechanicsburg	697-8279
	75 Zimmerman Drive Camp Hill	763-7723
	19 <sup>th</sup> and Market Streets Camp Hill	761-4460
	Capital City Mall Camp Hill	761-7218
	31 <sup>st</sup> and Market Streets Camp Hill	737-0457
	Camp Hill Shopping Mall Camp Hill	737-2323
	635 North 12 <sup>th</sup> Street Lemoyne	731-1440
	4707 Carlisle Pike Mechanicsburg	255-7693
	132 Old York Road New Cumberland	255-7690
	Summerdale Plaza Enola	732-3637
	<b>Credit Unions</b>	
<b>Americhoice Federal Credit Union</b>	20 Sporting Green Drive Mechanicsburg	697-3474
<b>Central Pennsylvania Lutheran Credit Union</b>	960 Century Drive	697-2640
<b>Cornerstone Federal Credit Union</b>	5 Eastgate Drive Carlisle	697-3944
<b>Defense Activities Federal Credit Union</b>	5275 Trindle Road Mechanicsburg	766-4153

	<b>Office Location</b>	<b>Phone</b>
	423 North 21 <sup>st</sup> Street Camp Hill	737-1041
<b>Members First Federal Credit Union</b>	Walnut Bottom Road Carlisle	249-4666
	4 Market Plaza Way Mechanicsburg	697-1884
<b>New Cumberland Federal Credit Union</b>	25 West Main Street Shiremanstown	761-5555
	619 Bridge Street New Cumberland	774-7706
<b>Summerdale Pennsylvania Community Federal Credit Union</b>	New Cumberland Army Depot New Cumberland	774-4633
	Summerdale	728-9664
<b>West Shore Teacher's Federal Credit Union</b>	1213 State Hill Road Camp Hill	737-4152

SOURCE: Cumberland County Planning Office Survey, 2002.