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## Poverty in Maine 2003

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# Poverty in Maine

## 2003

Maine Community Action Association • Margaret Chase Smith Center for Public Policy



# Poverty in Maine

## 2003

Prepared for the  
**Maine Community Action Association**

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May 2003

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*Mapping by Mitchell Geographics, Inc. Graphic design and layout by Goodnight Graphics.*





DEAR READERS,

The Maine Community Action Association (MCAA) is pleased to present: *Poverty in Maine 2003*. Our first profile presents a picture of poverty in the state based on the most current, reliable data available from state and federal sources. It is our hope that the information provided will help Maine's leaders at the local, state and federal levels more fully understand the issues and scope of poverty. More important, we hope they will use that understanding to design policies and programs that are most responsive to the needs of Maine's most vulnerable citizens and most depressed communities.

This profile was developed with the generous support of the Maine Department of Human Services and all eleven members of the MCAA. We would like to thank the Margaret Chase Smith Center for Public Policy at the University of Maine for organizing and analyzing the data and for preparing this publication. We would also like to thank staff of the DHS Bureau of Child and Family Services and the Maine State Housing Authority for their cooperation and feedback, and for providing the Margaret Chase Smith Center for Public Policy access to information from their reports and databases.

Respectfully,

Connie Sandstrom, President, MCAA

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### Poverty Rates

- The household poverty rate is the percentage of all households below the federal poverty threshold. For Maine as a whole, the household poverty rate in Census 2000 is 11.5%.
- The highest poverty rate for households is found in Washington County (20.9%), more than 2.5 times greater than Cumberland, which had the lowest rate (8%).
- One of the most striking features of poverty in Maine is the large proportion (45%) of below-poverty households that are people living alone. In several counties (Aroostook, Knox, Lincoln, Oxford, Piscataquis and Washington) close to half of these single-person households are comprised of people age 65 or older.
- Although the popular image of a household below poverty is a single mother with children, in fact only 22% of below-poverty households statewide are of this type.
- In terms of age distribution, the relative proportions of younger, working-age, and older persons below poverty show a good deal

of variation across counties. Older persons (age 65 and older) are represented in the below-poverty population in greater proportions in Aroostook, Piscataquis, and Washington counties than in the state as a whole.

### Income

- Maine’s median and per-capita income are below national averages, and Maine is in the lower tier of states in both measures.
- There is a tremendous range in median household income and in per-capita income across counties. As reported in Census 2000, median household income ranges from \$25,869 in Washington County to \$44,098 in Cumberland County, and per-capita income ranges from \$14,119 in Washington to \$23,949 in Cumberland.
- Both median household income and per-capita income in Washington County are 41% lower than in Cumberland County.
- Aroostook, Piscataquis and Washington counties have median household incomes that are more than 20% below the statewide household median income of \$37,240. Aroostook, Piscataquis, Somerset and Washington counties have per-capita incomes that are more than 20% below the statewide per-capita income of \$19,533.

### Employment

- Maine’s average unemployment rate of 4.4% in 2002 was close to the national average of 4.5%.
- Franklin, Oxford, Piscataquis, Somerset and Washington counties had unemployment rates higher than the statewide average, with Washington County’s rate of 8.8% being double that of the state as a whole, and three times greater than in Cumberland County. Somerset’s rate of 8.4% was not far behind that of Washington.
- Even though the Census includes older, presumably retired people in their work-history figures, in all but four counties (Oxford, Penobscot, Piscataquis, Washington), over

60% of households below poverty in Census 2000 report having one or more members working, either full-time or part-time. However, a much higher proportion of households below poverty than above poverty have members who worked less than full-time, year round.

## Education

- One of the most important population characteristics impacting economic well-being is the level of educational attainment.
- Although Maine has a somewhat higher percentage of high school graduates than the national average, the state does not stand as well with regard to higher education attainment: 69.8% of Maine's population reports lacking a college degree (Associate or Bachelor's), compared with 61.3% in the other New England states.
- In several counties (Somerset, Piscataquis and Washington), the population lacking a college degree is close to 80%. These are among the counties with the highest poverty rates and lowest per-capita incomes.

## Housing

- Maine's housing costs in absolute terms are below national averages both for homeowners and renters. For lower income people, however, housing costs represent a significant portion of the overall household budget.
- The counties with the most unaffordable housing are those that look better on other economic measures such as income and employment. As reported in Census 2000, in Cumberland County, 46.8% of households with incomes under \$35,000 are paying more than 35% of monthly income for housing, and in York County 44.4% of such households are in a similar situation.

## Benefits and Assistance

- Statewide in fiscal 2001-2002, 10.7% of all households and 8.5% of the total population received Temporary Assistance to Needy Families (TANF) or food stamps.

- Household participation rates in the TANF/foodstamp programs ranged from less than 7% (Hancock and Lincoln counties) to over 16% (Aroostook, Somerset and Washington counties).
- Somerset and Washington counties each had over 14% of their total county population receiving these benefits, while in Hancock, Sagadahoc and York less than 6% of the population were recipients.
- In fiscal 2001-2002, 9.1% of all households statewide participated in the Low Income Home Energy Assistance Program (LIHEAP).
- Household participation rates in LIHEAP ranged from under 4% (Cumberland and York counties) to over 17% (Aroostook, Piscataquis and Washington counties).
- LIHEAP serves many elderly households: in Aroostook, Washington, and Franklin counties close to one-quarter or more of all elderly households received LIHEAP.



## Introduction

This report presents a county-by-county picture of poverty in Maine. The Maine Community Action Association contracted with the Margaret Chase Smith Center for Public Policy at the University of Maine to design and conduct a statewide needs assessment as part of the Community Services Block Grant requirements. The intent is to build upon the Maine State Planning Office "Annual Report Card on Poverty in Maine," which looks at indicators statewide, in order to provide a more detailed examination of poverty at the county and local levels. This written report represents a small subset of the data compiled for this project. We also have produced a database with a good deal of additional information at the municipal level, which will be provided to the Community Action Agencies for their use in future needs assessment, planning and evaluation activities.

### Methodology and Data Sources

We have prepared this picture of poverty in Maine by using a few sets of data selected for their measurement properties of accuracy, completeness and longitudinal availability, rather than using a larger variety of less thorough datasets. The datasets selected for analysis are from the food stamp and Temporary Assistance to Needy Families (TANF) programs administered by the Department of Human Services, the Low Income Home Energy Assistance Program (LIHEAP) administered by the Maine State Housing Authority (MSHA) through the Community Action Agencies, unemployment data from the Maine Department of Labor, and relevant information from Census 2000. Most of the Census information used here is from the "Long Form" files (dataset SF3), compiled from a sample of those who completed the Census forms.

The datasets used in this report are from slightly different time periods. Most Census information is from the date of the decennial Census (April 2000), but income, poverty level, and work history information in the Census is derived from questions regarding the preceding calendar year (1999). Information about the TANF/food stamp and LIHEAP programs is from the most

recent federal fiscal year (October 2001-September 2002). Unemployment rates are an average for January-December, 2002. In this report, discussion of decennial Census information is generally in the present tense, since the Census represents a point in time "snapshot" of population and housing. Information in the other databases is collected and updated at regular time intervals, and is discussed here in the past tense for that reason.

Information that is gathered in program implementation is rarely perfectly suited for outcome measurement or for needs assessment. As policy researchers, we almost always work with information that was collected for a different purpose than the task at hand. In social service programs, such as the food stamp, TANF and LIHEAP programs, information is usually collected to establish individual eligibility, avert fraud, facilitate third-party billing, and count services rendered. Our intent in this project is to use the information not just to document what has been done, but to help estimate what has not been done. To gauge unmet need, participation rates for various benefit and assistance programs can be measured against each other and against other poverty measures from the Census.

In this effort, we have worked interactively with the Community Action Agency directors in order to select, analyze, and portray those poverty indicators that are most useful and relevant to the mission of the CAA programs and the needs of Maine's population. The indicators used here are a subset of standard ones used in the United States in evaluating the extent of poverty and assessing needs. These include income, poverty rate, population demographics, housing, transportation access, employment, and measures of services and benefits aimed at low-income populations.

### Report Organization

This report is divided into two sections. First is a description of poverty indicators, along with an overall statewide view of a subset of these indicators. These are presented in a series of maps and charts with accompanying text. The maps and charts allow for county-by-county comparisons of the selected indicators, as well as comparison of the county-level information with that for the

state as a whole. The second section provides “poverty profiles” of each county. Each profile includes: a series of tables of poverty indicators, a brief narrative analysis of highlights of those indicators, a map down to the town level for one selected indicator (households in each town receiving LIHEAP assistance in 2001-2002), and a chart of three key indicators for the county compared with statewide totals (households below poverty level, households receiving LIHEAP, households receiving TANF and/or food stamps).

The indicators of poverty used in both sections of this report are divided into four broad areas: **People** (household types, age distribution, education), **Income and Employment** (per-capita and household income, household poverty status and employment, unemployment rate), **Housing and Transportation** (housing costs relative to household income, household access to vehicle), and **Benefits and Assistance** (TANF/food stamp clients and cases, LIHEAP recipients, households, household characteristics).

## Defining Poverty, Poverty Thresholds, and Poverty Guidelines

Poverty is a complex, multidimensional concept. It can be conceived as absolute or relative. Measures can be based on lack of income or on failure to attain capabilities. Poverty can be chronic or temporary. It is sometimes closely associated with inequity, and is often correlated with social exclusion. Broad definitions of poverty might include components such as: *household income/consumption* (e.g., poverty “lines” or thresholds); *human capabilities* (e.g., education, child nutrition, low birth-weight babies); *access to public services* (e.g., schools, transportation, health services, safe water and sanitation facilities); *employment and assets* (e.g., employment rates, housing). Using non-income measures of poverty can provide a more complete assessment of poverty in its different dimensions, but it complicates analysis since

certain groups that would be considered “poor” by some indicators would not be by others.<sup>1</sup>

In the United States, the most widely-known and commonly-used poverty indicator is the federal poverty measure.<sup>2</sup> This income-based measure was officially established in 1969 by the Office of Management and Budget, based on work done during the 1950s by Mollie Orshansky, an analyst with the Social Security Administration. Gross cash income for the household is compared with the appropriate threshold and adjusted for family size, to determine poverty status. There are two slightly different versions of the federal poverty measure: the *poverty thresholds*, and the *poverty guidelines*. Both of these are updated annually for price changes using the Consumer Price Index for All Urban Consumers (CPI-U).

- *Poverty thresholds*: This is the statistical version of the poverty measure, and is issued by the Census Bureau. It is used in calculating the number of persons and households in poverty in the United States or in states and regions. The Census poverty threshold uses separate figures for aged and non-aged, one-person and two-person households. In this report, when we refer to households or individuals as being below or above poverty, we are using the Census poverty thresholds.
- *Poverty guidelines*: This is the administrative version of the poverty measure, and is issued by the Department of Health and Human Services (HHS). The poverty guidelines are a simplification of the poverty thresholds, and are used in determining financial eligibility for many federally-funded programs. The poverty guidelines do not make a distinction between elderly and non-elderly households as do the Census poverty thresholds. Some programs use a percentage multiple of the guidelines in determining eligibility, such as 125%, 150%, or 185%. A major reason for having poverty guidelines distinct from thresholds is that thresholds for a given year

1. Renata Lok-Dessallien, “Review of Poverty Concepts and Indicators” and “Poverty Profiles: Interpreting the Data.” United Nations Development Program, Social Development and Poverty Elimination Division (SEPED). (n.d.) [http://www.undp.org/poverty/publications/pov\\_red/](http://www.undp.org/poverty/publications/pov_red/)

2. Information here on the federal poverty threshold and on programs using and not using the federal poverty guidelines is from the excellent University of Wisconsin Institute for Research on Poverty website, in the “Frequently Asked Questions” section (<http://www.ssc.wisc.edu/irp/faqs>). The U.S. Department of Health and Human Services definitions and annual updates of poverty guidelines may be found at: <http://aspe.hhs.gov/poverty>.

are not published in final form until late summer of the following calendar year. Poverty guidelines are sometimes loosely referred to as the “federal poverty level.”

Some examples of federal programs that use poverty guidelines in determining eligibility are:

- In HHS: Community Services Block Grant, Head Start, Low Income Home Energy Assistance Program (LIHEAP), Children's Health Insurance Program
- In the Department of Agriculture: Food Stamps, Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), the National School Lunch and School Breakfast programs
- In the Department of Energy: Weatherization Assistance
- In the Department of Labor: Job Corps, Senior Community Service Employment Program, National Farmworker Jobs Program
- In the Legal Services Corporation: Legal services for the poor

Some relatively recent provisions of Medicaid use the poverty guidelines, but the rest of that program (accounting for roughly three-quarters of Medicaid eligibility determinations) does not. A number of the major means-tested programs do not use the poverty guidelines in determining eligibility, including Temporary Assistance for Needy Families (TANF) (and its predecessor, Aid to Families with Dependent Children, AFDC), Supplemental Security Income (SSI), the Earned Income Tax Credit (EIC) program, the Department of Housing and Urban Development's means-tested housing assistance programs, and the Social Services Block Grant. Some state and local governments have chosen to use the federal poverty guidelines in some of their own programs and activities, as have some private companies in determining eligibility for their services to low-income people.

A number of the Census indicators in this report examine differences between households or individuals below and above the poverty threshold. Information on poverty in the Census is derived from a sample of the population, with figures projected for the general population. Poverty status at the *household* level is determined based overall household income reported by respondents (from all cash sources, including wages, self-employment, “social welfare” cash benefits, interest and dividends, pensions, etc.), adjusted for household size and age. Poverty on the *individual* level is defined as any individual living in a household that is below poverty.

The federal poverty measure has come under a good deal of criticism, and there are ongoing efforts to modify the way the measure is calculated to make it more relevant and meaningful. Changes in federal policy, regional differences, and changing levels or patterns of consumption by American households have not been incorporated into the federal poverty measure. In terms of policy, changes in the tax code (e.g., increased payroll and income taxes) have changed the amount of available income for households; in-kind benefits (e.g., food stamps, housing assistance) are not included in calculations of household resources. Regional variations in the cost of living, especially housing costs, are not considered when determining a household's consumption needs. Costs of childcare, medical care, and health insurance are ignored.

Several important studies and reports have suggested ways in which the federal poverty measure can be revised. The Bureau of the Census has issued a series of reports on experimental measures of poverty, so progress toward modifying the federal poverty measure is being made. However, for now, program planning and evaluation and policy studies will continue to rely on the existing federal poverty thresholds and guidelines.<sup>3</sup>

3. A useful summary of a 1999 conference evaluating the federal poverty measure may be found in a paper by Thomas Corbett, “Poverty: Improving the Measure After Thirty Years: A Conference,” which is available on the University of Wisconsin Institute for Research on Poverty website. <http://www.ssc.wisc.edu/irp/povmeas/corbett.txt.htm> Links to the Census Bureau's reports on experimental poverty measures may be found at: <http://www.census.gov/hhes/poverty/povmeas/reports.html>

## Poverty in Maine: Statewide Patterns

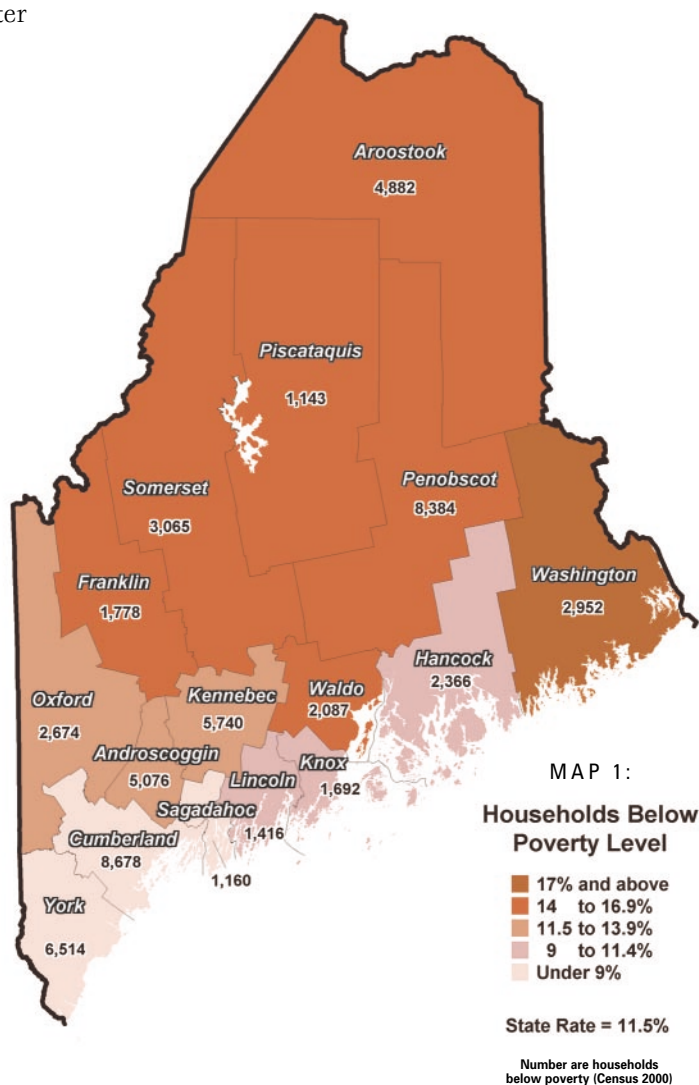
### People

Poverty can be usefully evaluated both on the household and on the individual (population) level.

*Households* and *housing units* are key analytic terms in the Census and in poverty studies. In the definition used by the Census, “a household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.”

The household poverty rate is the percentage of all households below the federal poverty threshold. **For the state of Maine as a whole, the household poverty rate in Census 2000 is 11.5%.** Six counties have rates lower than the statewide rate: Cumberland, Hancock, Knox, Lincoln, Sagadahoc, and York, with the lowest rates being in the southern coastal counties of Cumberland, Sagadahoc, and York. The remaining ten counties have rates that are above the statewide figure. **The highest poverty rate for households is found in Washington County (20.9%), more than 2.5 times greater than Cumberland, which had the lowest rate (8%).**

In the Census, a distinction is made between *family households* and *non-family households*. In the Census definition, a *family* is a “group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.” A *family household* is a “household maintained by a householder who is in a family (as defined above), and includes any unrelated people who may be residing there.” Family households are subdivided into several types: married-couple families (which includes common-law couples), and households where no spouse is present (with either male or female



householder). A *non-family household* consists of a householder living alone (a one-person household) or a household where the householder shares the home exclusively with people to whom he/she is not related.<sup>4</sup>

One of the most striking features of poverty in Maine is the preponderance of households below poverty that are one-person households. As can be seen in Figure 1, fully 45% of below-poverty households are people living alone (a type of “non-family” household). Statewide, more of these one-person households are individuals under the age of 65, but in some counties there are almost equal numbers of one-person households that are over age 65 and under age 65. Although the popular image of a household below poverty is a single mother with children, in fact only 22% of below-poverty households statewide are of this type. Another 18.2% of households below poverty are married-couple families.

FIGURE 1:  
Poverty Status by Household Type, Statewide

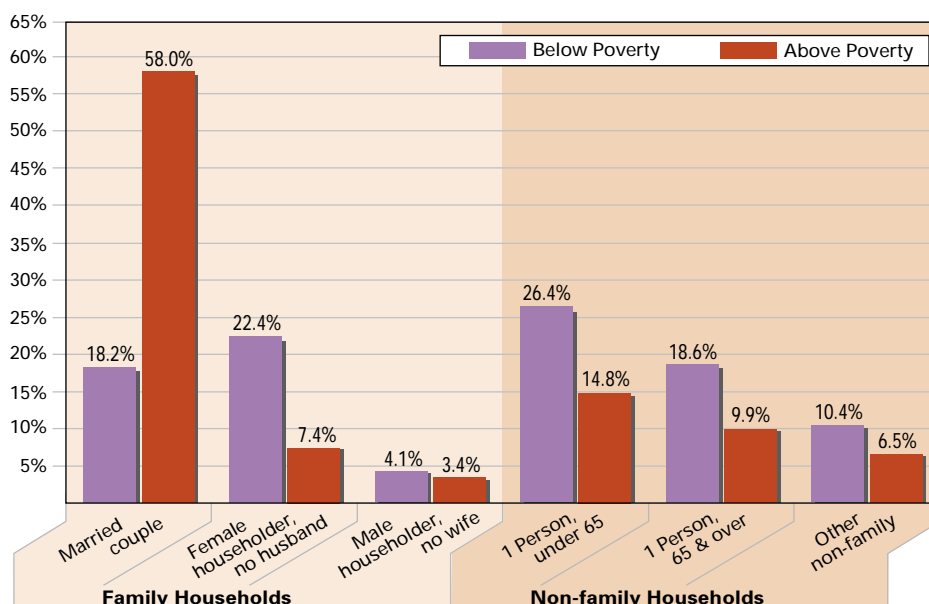
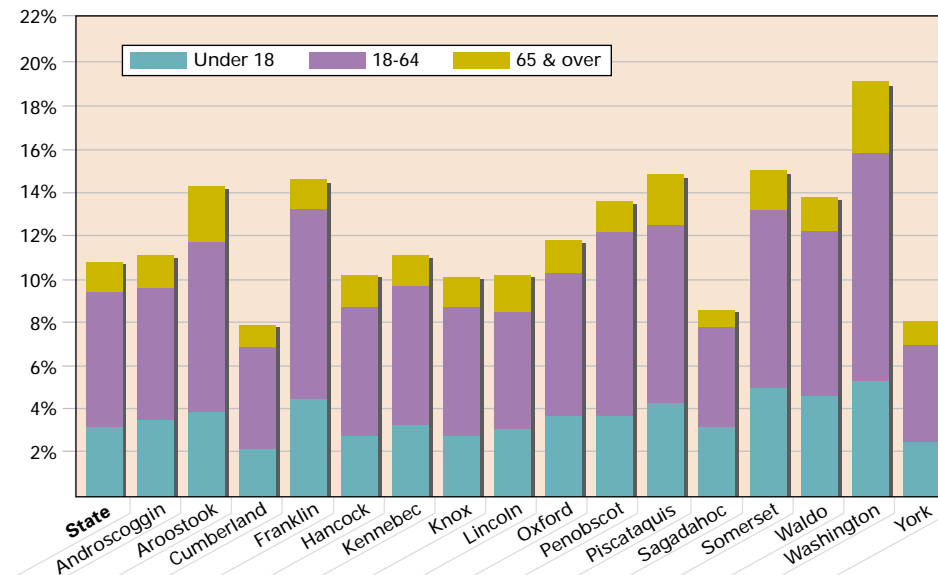


FIGURE 2:  
Population Poverty Rate, by Age



4. In recognition of changing social and family patterns, the Census now uses the term “householder” instead of “head of household,” and no longer requires that a male be listed as “household head.” Householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained). The person designated as the householder is the “reference person” to whom the relationship of all other household members, if any, is recorded.



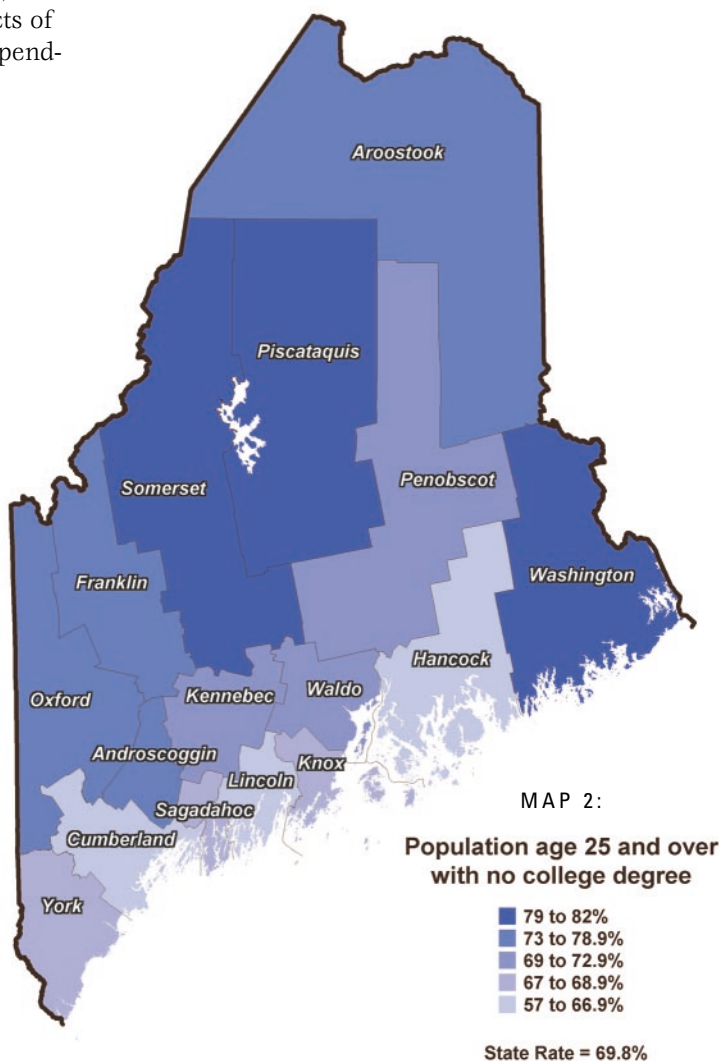
The household composition of those above poverty is very different. Statewide, a majority of all households above poverty consists of married-couple families, accounting for 58% of such households. Another 24.7% of above-poverty households are people living alone. (Interestingly, Maine is among the top 15 states in the United States in its proportion of one-person households, both below and above poverty.)

The age distribution of the population is an important factor in policy and planning regarding poverty. The proportion of the population classified as “young” or “old” is termed the “dependent” population, so-called because they are not active in the labor force. An older dependent population is generally considered to be more expensive than a younger one. In the 1950s and 1960s, Maine and the nation experienced the effects of the “baby boom,” with a high number of dependent younger people. Now, the population is aging, and the “baby boomers” will only increase this trend. Maine has the added phenomenon of population loss in many counties and slow growth in others, as increasing numbers of working-age people leave the county or the state to seek better employment or a different lifestyle.<sup>5</sup>

The relative proportions of younger, working-age, and older persons below poverty show a good deal of variation from one county to the next (Figure 2). **Older persons (age 65 and older) are represented in the below-poverty population in greater proportions in Aroostook, Piscataquis, and Washington counties than in the state as a whole. It is clear that the aging of the population and out-migration by younger, working-age families is contributing to higher poverty rates in a number of Maine's counties. An exception is Lincoln County, which has one of the highest proportions of older persons (both above and**

below poverty) in the state, but has a poverty rate that is slightly below the state average. Lincoln County has seen an influx of relatively well-off retirees in recent years, many of them from out of state. In Androscoggin, Franklin, Oxford, Sagadahoc, Somerset, Waldo and York counties younger persons (under age 18) represent a higher proportion of the below-poverty population than in the state as a whole.

One of the most important population characteristics impacting economic well-being is the level of educational attainment. Maine has a somewhat higher percentage of high school graduates than the national average. However, Maine does not stand quite as well with regard to higher edu-



5. Deirdre Mageean, Gillian AvRuskin, and Richard Sherwood, “Whither Maine’s Population?” *Maine Policy Review*, Vol 9 (1): 28-43. 2000.

cation attainment: 69.8% of Maine's population reports lacking a college degree (Associate or Bachelor's), compared with 69.3% nationally and 61.3% in the other New England states. As can be seen in Map 2, **in several of Maine's counties, the population lacking a college degree is close to 80%. It is perhaps not surprising that these are among the counties with the highest poverty rates and lowest per-capita incomes.**

It also is not surprising that many of the counties with lower levels of educational attainment are counties with older populations. There are several reasons for this. First, for the older generation, reasonably well-paid employment was available in the past for those with a high school education, but there has now been a shift in job creation toward occupations that require at least some college education. Younger people who have attained higher educational levels are migrating from Maine's "rim" counties (Aroostook, Franklin, Oxford, Piscataquis, Somerset, and Washington) in search of better employment opportunities, leaving behind an older, less-educated population.

Large regions of the state are caught in a spiral, where lack of economic opportunities leads younger, more-educated people to seek employment outside the area. The absence of an educated workforce, in turn, makes these regions less attractive to companies that would have higher-paying jobs to offer. Educational attainment of the population is certainly not the only factor influencing economic development and poverty in rural Maine. However, there can be no doubt that on the individual level, there is a very clear correlation between education and income, and that any efforts to address poverty need to pay close attention to education as a key force in raising people out of poverty.

## Income and Employment

**Maine's median and per-capita income are below national averages, and Maine is in the lower tier of states in both measures.** The information on income in Figures 3 and 4 is from Census 2000, and is based on a sample of the population. People are asked to report on their cash income from all sources for the preceding year, so the numbers shown here represent respondents' reports of income for 1999. According to Census analysts, income is estimated to be higher than what is shown in figures from the decennial Census. Nonetheless, the income numbers in Figures 3 and 4 do display the relative income differences between various parts of the state.

**There is a tremendous range both in median household income and in per-capita income across counties.** Median household income represents the midpoint of incomes; half of the households have incomes that are higher, and half have incomes that are lower. Three counties, Aroostook, Piscataquis and Washington, have median household incomes that are more than 20% lower than the statewide household median income of \$37,240. Four counties, Aroostook, Piscataquis, Somerset and Washington, have per-capita incomes that are more than 20% lower than the statewide per-capita income of \$19,533. **Both median household income and per-capita**

FIGURE 3:  
Median Household Income

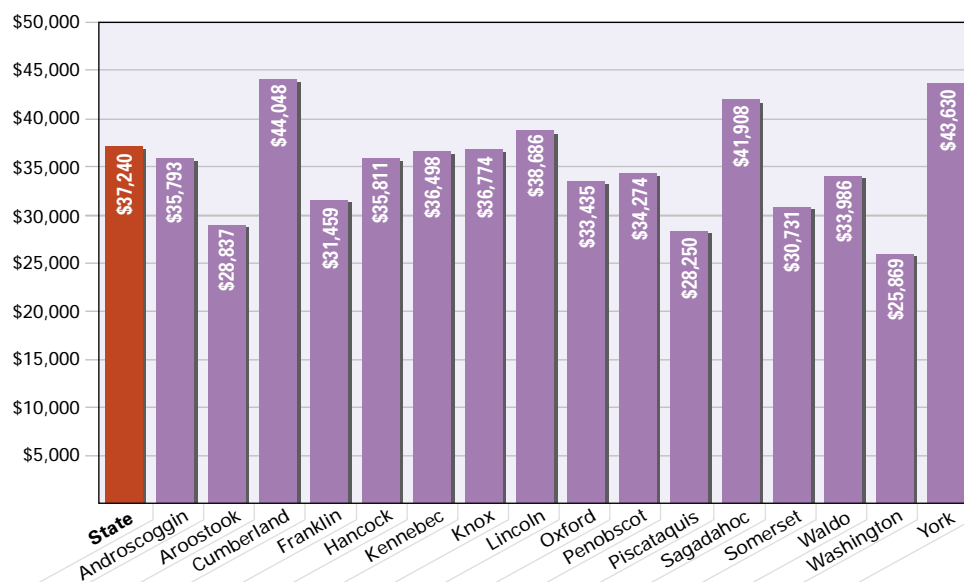
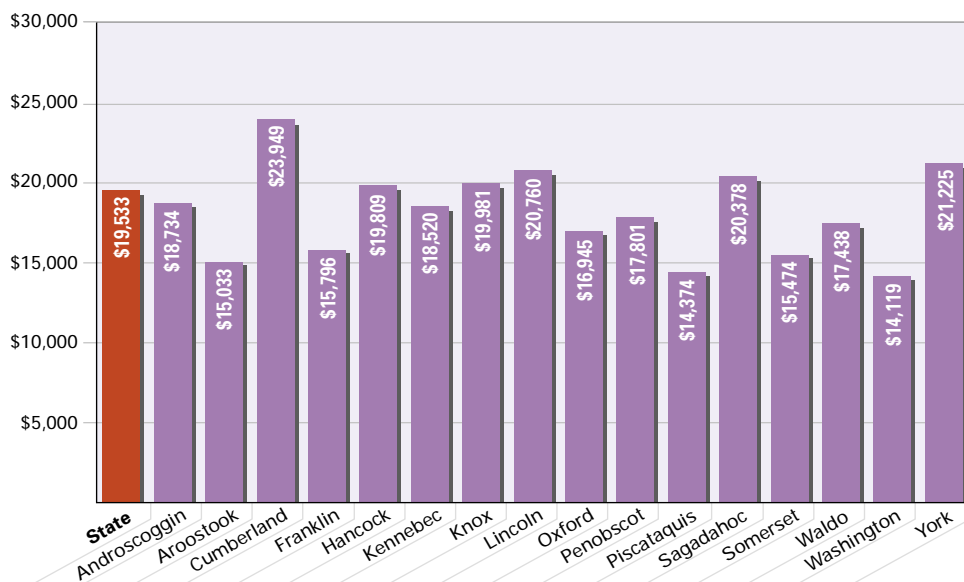
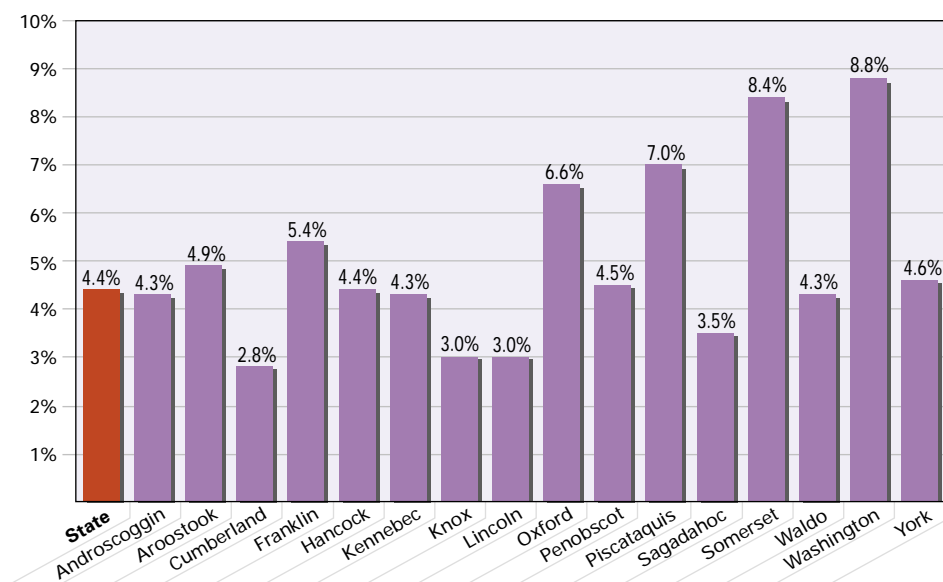


FIGURE 4:  
Per-capita Income



a decline in once-prevalent manufacturing and natural resource-based industries and jobs, and a move toward knowledge- and service-based occupations requiring higher levels of educational attainment. In addition, Maine and the United States as a whole are going through a period of severe declines in tax revenues. Individuals are impacted not only by the increasing difficulty of obtaining employment, but also by cutbacks in state and federal services necessitated by the declining tax revenues.

FIGURE 5:  
Unemployment Rate, Monthly Average, 2002



One of the most widely used—and widely watched—measures of employment is the unemployment rate. Determination of the unemployment rate is a complex process, based primarily on data collected from the Current Population Survey (CPS), a household survey that is administered monthly to a sample of the population, combined with Current Employment Statistics (CES) data and data from state unemployment insurance systems. The unemployment rate is the percentage of the labor force (age 16 and over) that is unemployed and

income in Washington County (the lowest in the state) are 41% lower than in Cumberland County (the highest in the state).

Employment is obviously a key factor in the poverty "picture." Changes in Maine's economy mirror those of the United States as a whole, with

actively seeking work. The unemployment rate methodology does not include discouraged workers who have dropped out of the labor force after unsuccessfully seeking employment, and counts part-time workers as employed. The unemployment rate is, nonetheless, an important measure that not only serves as a "barometer" of the

economy, but also has important practical policy ramifications in a number of programs.

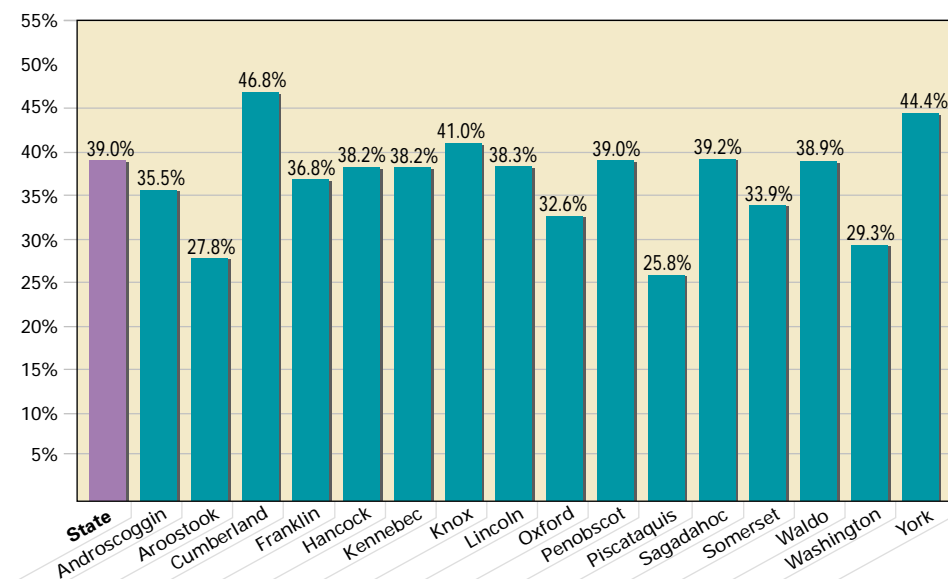
Maine's average unemployment rate of 4.4% in 2002 was close to the national average of 4.5%. Both in Maine and the country as a whole, there was an upward trend in the unemployment rate over the course of 2002. Four counties, Cumberland, Knox, Lincoln, and Sagadahoc, had unemployment rates that were lower than the state as a whole. Franklin, Oxford, Piscataquis and Washington counties had rates higher than the statewide average. **Washington County's unemployment rate of 8.8% was double that of the state as a whole, and three times greater than in Cumberland County. Somerset's rate of 8.4% was not far behind that of Washington.**

Another way of looking at employment is to consider how many people are working less than full-time, including those who work fewer than 40 hours a week and those who work less than year-round. Many working Mainers juggle seasonal work and various part-time jobs to piece together a living. In the county profiles in the next section, **it is clear that a much higher proportion of households below poverty than above poverty have household members who work less than full-time, year-round. Although the Census includes older, presumably retired people in these work-history figures it is striking that in all but four counties (Oxford, Penobscot, Piscataquis, Washington), over 60% of households below poverty report having one or more members working either full-time or part-time.**

## Housing and Transportation

Access to affordable housing is a significant measure of economic well-being. Availability of transportation is an important factor impacting people's ability to take advantage of employment opportunities and to obtain various services. Maine's housing costs in absolute terms are below national averages both for homeowners and renters. However, **for lower income people in Maine as elsewhere, housing costs represent a significant portion of the overall household budget.** Figure 6 shows the proportion of households in Maine with incomes below \$35,000 in Census 2000 who report paying more than 35% of their monthly income for housing. Even in counties with more "affordable" housing, such as Aroostook, Piscataquis, and Washington, over 25% of households in this income bracket are paying a significant amount in housing costs. **The counties with the most unaffordable housing are those that look better on other economic measures such as income and employment.** This is perhaps to be expected, because areas such as these have increasing populations as well as higher household and per-capita incomes, with subsequent increased housing demand and increased housing prices. Housing prices in desirable coastal and lake areas have risen because of the increasing numbers of vacation-home buyers and year-round

FIGURE 6:  
Households With Income Below \$35,000 Paying  
More Than 35% Monthly for Housing



retirees, many from out of state. In Cumberland County, 46.8% of households with incomes under \$35,000 are paying more than 35% of monthly income for housing, and in York County 44.4% of such households are in a similar situation. Those with incomes under \$20,000 are in the worst shape in all counties. The county profiles in the next section give a detailed breakdown of housing costs by various income brackets for owners, renters, and all households combined.

In terms of transportation, Maine is a very rural state, with very little public transportation. **Having access to a vehicle is crucial for people to be able to work, shop, and obtain services.** Compared with many areas in the United States, a greater proportion of Maine households report having access to a vehicle. However, as shown in the county profiles, **there are some areas where a higher proportion of households does not have vehicle access. These include both the more urban Androscoggin and Cumberland counties and rural Aroostook and Washington counties.**

## Benefits and Assistance

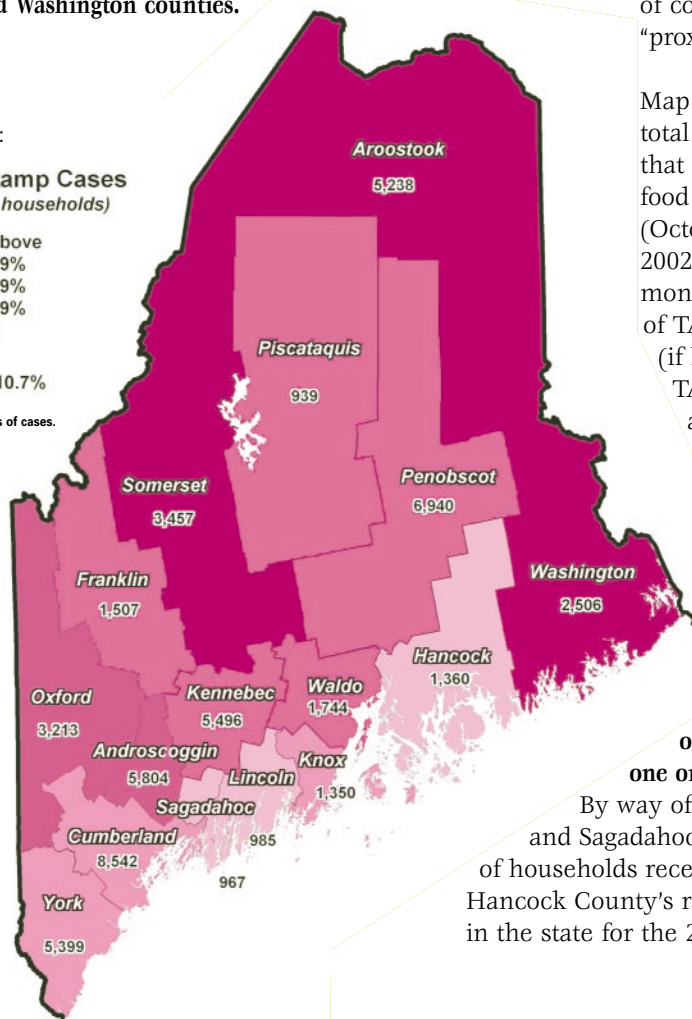
One of the standard ways of assessing poverty is to look at those who are receiving benefits designed to serve the low-income population. One of the drawbacks of this approach, of course, is that we are dealing with people who are already receiving at least some services. Is there some way we can use information regarding services received to assess the level of unmet needs? In this report, we combine data from benefits and assistance programs with Census data in order to create a picture of the proportion of households receiving several kinds of benefits. By comparing household poverty rates from the Census with the rate of receipt of various services, we can gain at least an approximate idea of possible service gaps and unmet needs. Since some benefit and assistance programs do not use the federal poverty guidelines in determining eligibility, and others use "multiples" of the guidelines (e.g., 125%, 150%), this kind of comparison serves only as a "proxy" measure of unmet need.

MAP 3:  
TANF and Foodstamp Cases  
(as % of total county households)



State Rate = 10.7%

Numbers are numbers of cases.



Map 3 depicts the proportion of total households in each county that received TANF and/or food stamps in fiscal year 2002 (October 1, 2001-September 30, 2002). This is based on an average monthly unduplicated count of TANF and food stamp cases (if households received both TANF and food stamps, they are just counted once).

**Statewide, 10.7% of all households received TANF/food stamps. Aroostook, Somerset, and Washington counties had the highest household participation rates, with greater than 16% of all households receiving one or both of these benefits.**

By way of contrast, Hancock, Lincoln and Sagadahoc counties had less than 7% of households receiving TANF/food stamps. Hancock County's rate of 6.2% was the lowest in the state for the 2002 fiscal year.



Viewing these benefits based on the number of individual recipients (Figure 7), two of the three counties with the highest household-level participation rates also had the highest proportions of overall population receiving TANF/food stamps. **Somerset and Washington counties each had over 14% of their population receiving these benefits, while the statewide rate was 8.5%.** The lowest rates were in Hancock, Sagadahoc, and York counties, where less than 6% of the population received TANF/food stamps, closely followed by Cumberland and Lincoln counties with rates slightly over 6%.

The federal Low Income Home Energy Assistance Program exists to help meet the immediate home energy needs of low income households that pay a high proportion of their income on home energy. Because the “pot” of available money is allocated anew each year (with some years including supplemental funds), all potentially eligible households may not be served each year, and the amount of each household's LIHEAP allocation may change from one year to the next. LIHEAP is therefore different from the TANF and food stamp programs, or from programs such as Medicaid and social security disability program that provide specified benefits to all eligible applicants.

FIGURE 7:  
Percent of Population Receiving TANF and/or Food Stamps

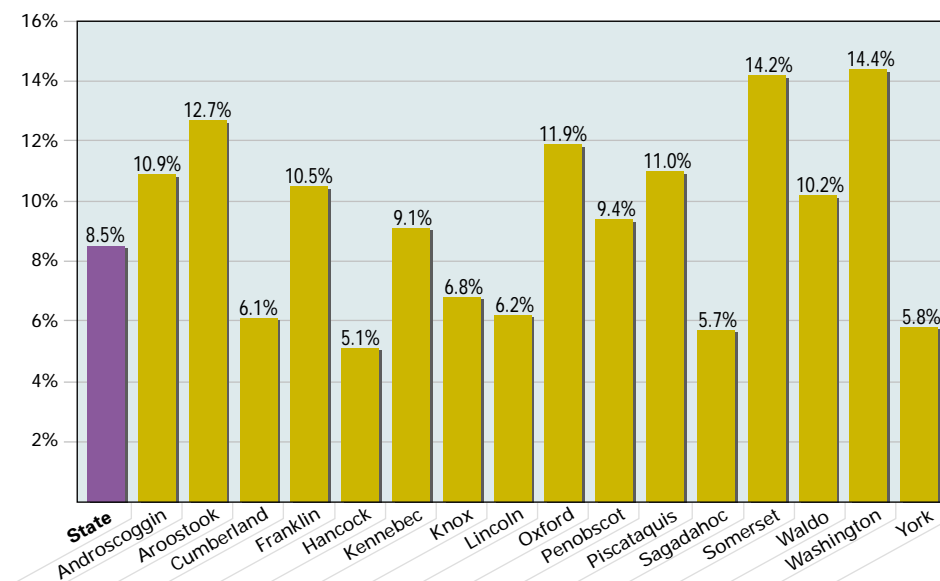
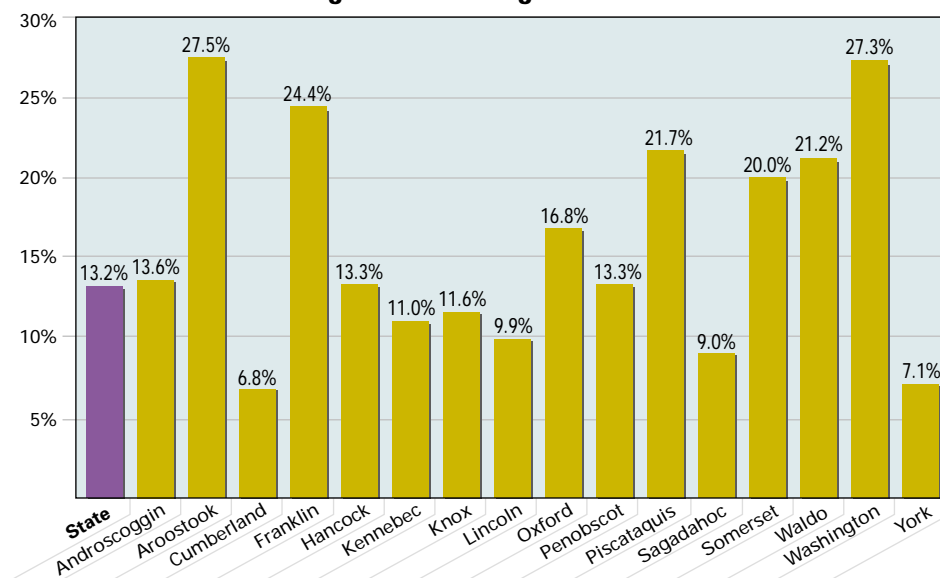


FIGURE 8:  
Percent of Households With One or More Over Age 65 Receiving LIHEAP Assistance



Map 4 shows the rate of participation by households in LIHEAP in fiscal year 2002. **Statewide, 9.1% of households participated in LIHEAP.** That rate was lower than participation in the TANF/food stamp programs (10.7%) and lower than the household poverty rate in Census 2000 (11.5%). This is perhaps not surprising, given

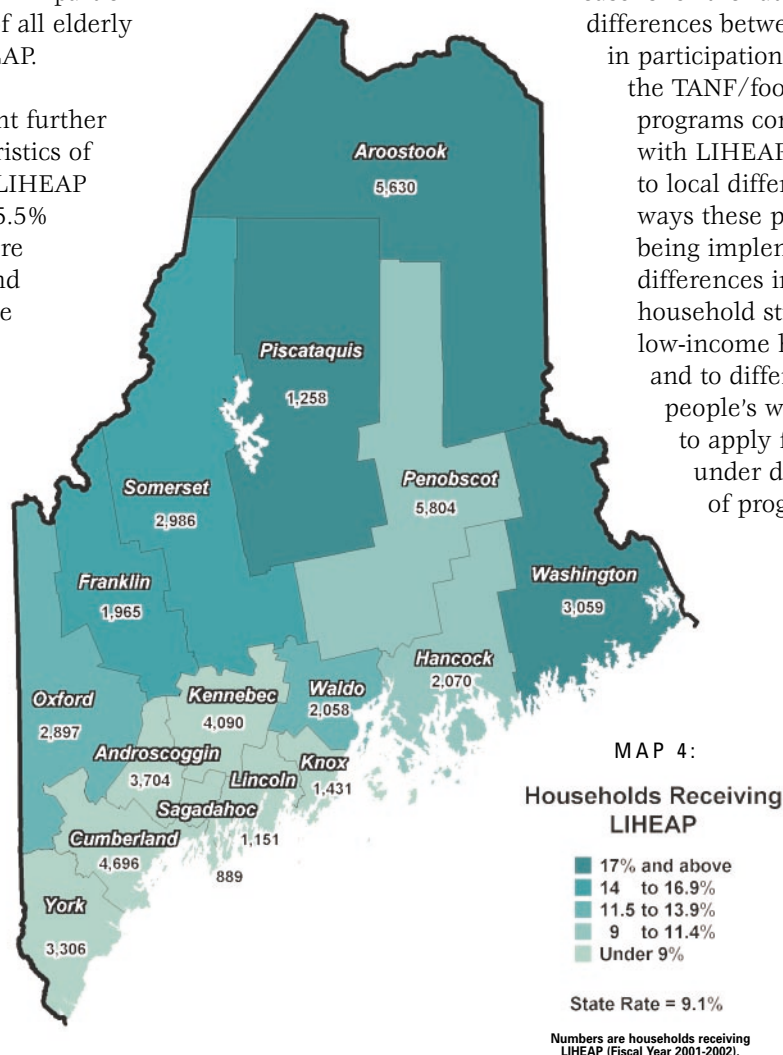
that LIHEAP has a limited amount of funds each year, and must prioritize how funds are disbursed. **LIHEAP household participation rates at the county level ranged from under 4% (Cumberland and York counties) to over 17% (Aroostook, Piscataquis and Washington counties).** Washington County's rate of 21.7% was the highest in the state.

**In some counties, close to one-quarter or more of all elderly households received LIHEAP in fiscal 2001-2002 (Figure 8): Aroostook (27.5%), Washington (27.3%) and Franklin (24.4%).** Other counties, Cumberland (6.8%) and York (7.1%), had lower rates of elderly LIHEAP participation. Statewide, 13.2% of all elderly households received LIHEAP.

The county profiles present further details about the characteristics of households that received LIHEAP in 2001-2002. Statewide, 45.5% of LIHEAP households were one-person households, and 36% of applicants were age 65 or over. In terms of income and benefits, 57.5% of households had one or more members on Medicaid, 52.8% received social security or social security disability income, 22.9% received supplemental security income, 49.7% received food stamps, and 8.6% reported income from wages or self-employment.<sup>6</sup>

Comparing participation rates in different benefits and assistance programs, the picture varies. Looking at the state as a whole, more households received TANF/food stamps than LIHEAP. However, in Franklin, Hancock, Piscataquis, Waldo, and Washington counties, participation in LIHEAP last fiscal year was considerably higher than participation in the TANF/food stamp programs. On the other hand, in Androscoggin, Cumberland, Kennebec, and York counties, there were substantially more households receiving TANF/food stamps than receiving LIHEAP.

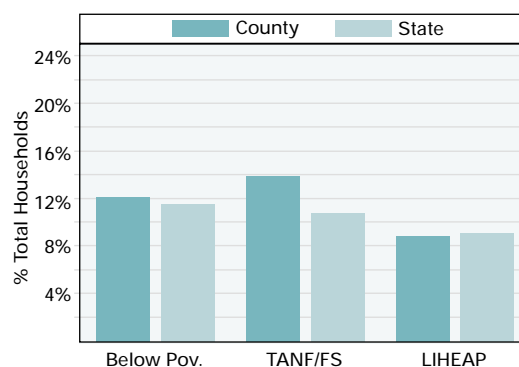
Reasons for the rather marked differences between counties in participation rates in the TANF/food stamp programs compared with LIHEAP may relate to local differences in the ways these programs are being implemented, to differences in the age and household structure of low-income households, and to differences in people's willingness to apply for benefits under different types of programs.



6. There are two kinds of federal income benefits for the disabled, who are defined as those who can no longer work because of a severe illness or injury that has lasted or is expected to last at least 12 months: (1) Social Security disability income (referred to as SSD or SSDI) is for those who have worked for five out of the last ten years and who have paid into the system through the FICA tax. SSD pays a monthly benefit based on the past earnings of the recipient. It does not matter if there are other resources or income payments available to the recipient. (2) Supplemental Security Income (SSI) is for people who have not paid into the Social Security system, either because they never worked (e.g., children), or they did not work for an employer who paid the FICA tax, or they were self-employed and did not pay the tax. SSI pays a standard monthly amount, based on the number of dependents. It is based on need, which means that the person's income and resources must be below certain limits.

Androscoggin County's people are somewhat poorer and have considerably lower levels of educational attainment than the state average. As reported in Census 2000:

- Per-capita income is 4.1% lower than the state average, and median household income is 3.9% lower.
- The household poverty rate is slightly higher than in the state as a whole. Compared with the statewide totals, a higher proportion of below-poverty households consists of people living alone or of households headed by women with no spouse.
- Younger persons (age 18 and below) represent a higher proportion of those under poverty than in the state as a whole.
- A considerably lower proportion of the Androscoggin population has college degrees (Associate or Bachelor's) and a higher proportion lacks a high school degree than in the state as a whole.



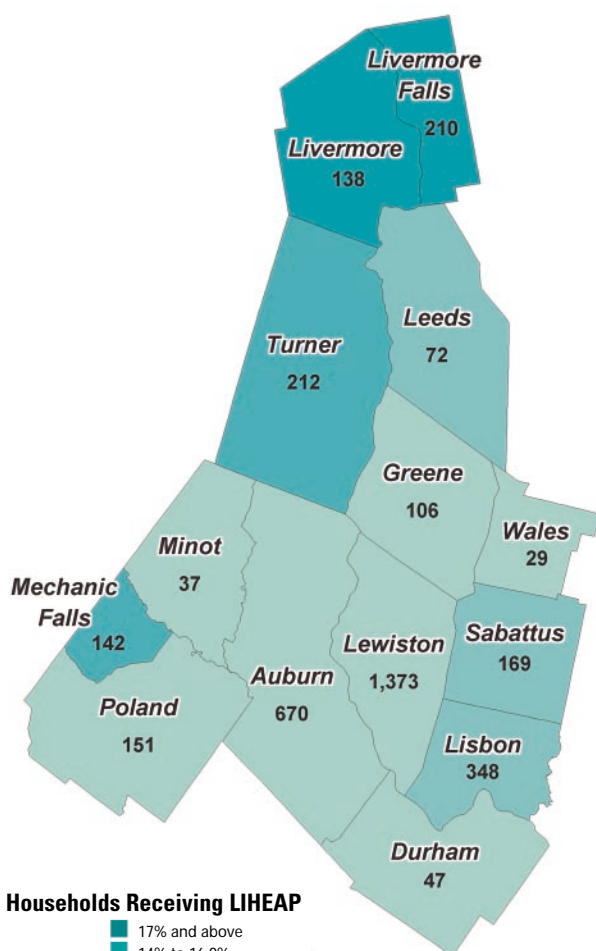
Employment figures for the county are generally in line with the state average in terms of unemployment rates. However, there is a somewhat higher proportion of “working poor” in Androscoggin than in the state as a whole (as reported in Census 2000).

The county population is concentrated in the Lewiston-Auburn metropolitan area, which affects housing and transportation measures, as reported in Census 2000:

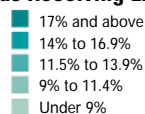
- There is a considerably higher proportion of renters than in the state as a whole.
- Androscoggin County households are more apt to lack access to a vehicle than households statewide; many of these are renters.
- Housing is somewhat more affordable than in the state as a whole. Nonetheless, affordable housing remains a problem for the poorest households.

Androscoggin County residents were above the state average in participation in DHS benefits programs (TANF and food stamps), but slightly below the state average in participation in LIHEAP in the last fiscal year (October 1, 2001-September 30, 2002).

- A higher proportion of LIHEAP households in Androscoggin had social security or social security disability income than in the state as a whole.
- The proportion of single-person households receiving LIHEAP was somewhat higher than in the state overall.



Households Receiving LIHEAP



Number shows LIHEAP households

## Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(11,115)	(135,501)	(89,049)	(1,105,392)
Age				
Under 18	31.4%	29.6%	23.2%	23.0%
18-64	54.8%	57.2%	63.0%	62.8%
65 and over	13.8%	13.2%	13.9%	14.2%

## Education Levels

	County	State
(Population age 25 and over)	(69,560)	(869,893)
Less than high school	20.2%	14.6%
High school	40.2%	36.2%
Some college, no degree	18.6%	19.0%
Associate degree	6.7%	7.4%
Bachelor's or higher	14.4%	22.9%

## Income

	County	State
<b>Median Household Income</b>	<b>\$35,793</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$18,734</b>	<b>\$19,533</b>
(Number households)	(42,095)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	26.0%	25.0%
\$20,000 - \$29,999	15.8%	14.9%
\$30,000 and above	58.2%	60.2%

## Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(42,095)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	1.4%	49.2%	2.1%	51.3%
Female householder, no spouse	2.9%	7.4%	2.6%	6.6%
Male householder, no spouse	0.6%	3.8%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	3.6%	13.2%	3.0%	13.1%
Single person, age 65 or over	2.5%	8.9%	2.1%	8.7%
Other non-family	1.2%	5.5%	1.2%	5.8%
<b>Total households</b>	<b>12.2%</b>	<b>87.9%</b>	<b>11.5%</b>	<b>88.5%</b>

People

## Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	13.3%	48.8%	37.9%	71.3%	15.5%	13.2%
<b>Other Households</b>	4.5%	29.7%	65.8%	49.8%	22.2%	27.9%

## Unemployment Rate (2002 monthly average)

	County	State
Labor force	60,810	686,200
Percent unemployed	4.3%	4.4%

Income and Employment

## Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	62.6%	81.2%	65.2%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	41.7%	45.3%	42.8%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	5.4%	27.4%	15.3%	12.9%	23.6%	19.1%

## Households Lacking Access to Vehicle

	County			State		
(Number)	Renters	Owners	All Households	Renters	Owners	All Households
	(15,373)	(26,655)	(42,028)	(147,280)	(370,920)	(518,200)
%	24.5%	3.3%	11.1%	18.5%	3.3%	7.6%

Housing and Transportation

## TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	5,804	13.8%	55,445	10.7%
Recipients	11,264	10.8%	108,767	8.5%
<b>LIHEAP</b>				
Households	3,704	8.8%	46,994	9.1%
Recipients	7,602	7.3%	98,825	7.8%
Hslds age 65 and over	1,376	13.6%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

## LIHEAP Client Household Characteristics\*

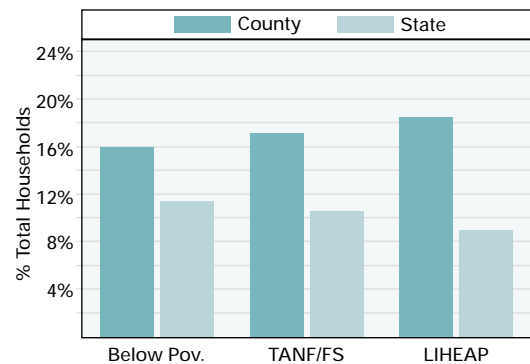
	County	State
(Number households)	(3,704)	(46,994)
Average household income	\$10,880	\$11,209
% Single person households	49.3%	45.5%
% Receiving food stamps	52.6%	49.7%
% Medicaid	58.6%	57.5%
% SSI	19.1%	22.9%
% SS/SSD	58.1%	52.8%
% With wages or self-employment	8.4%	8.6%
% LIHEAP applicants age 65 and over	37.2%	36.0%

\*Percentage is % of LIHEAP households

Benefits and Assistance

Aroostook County's people are poorer, older, and have considerably lower levels of educational attainment than in the state as a whole. The county has been steadily losing residents, especially younger people. This out-migration impacts on figures related to employment, poverty, and the overall demographic profile of the county. As reported in Census 2000:

- Per-capita and median income are both below the state's averages by 23%.
- The household poverty rate is considerably higher than in the state as a whole. A higher proportion of below-poverty households consists of married-couple families and people living alone. Half of the people living alone are age 65 or over.
- Older persons (age 65 or over) represent a higher proportion of those under poverty than in the state as a whole.
- A considerably lower proportion of the Aroostook population has college degrees (Associate or Bachelor's) than in the state as a whole. The county has the highest proportion with less than a high school education of any county in the state.



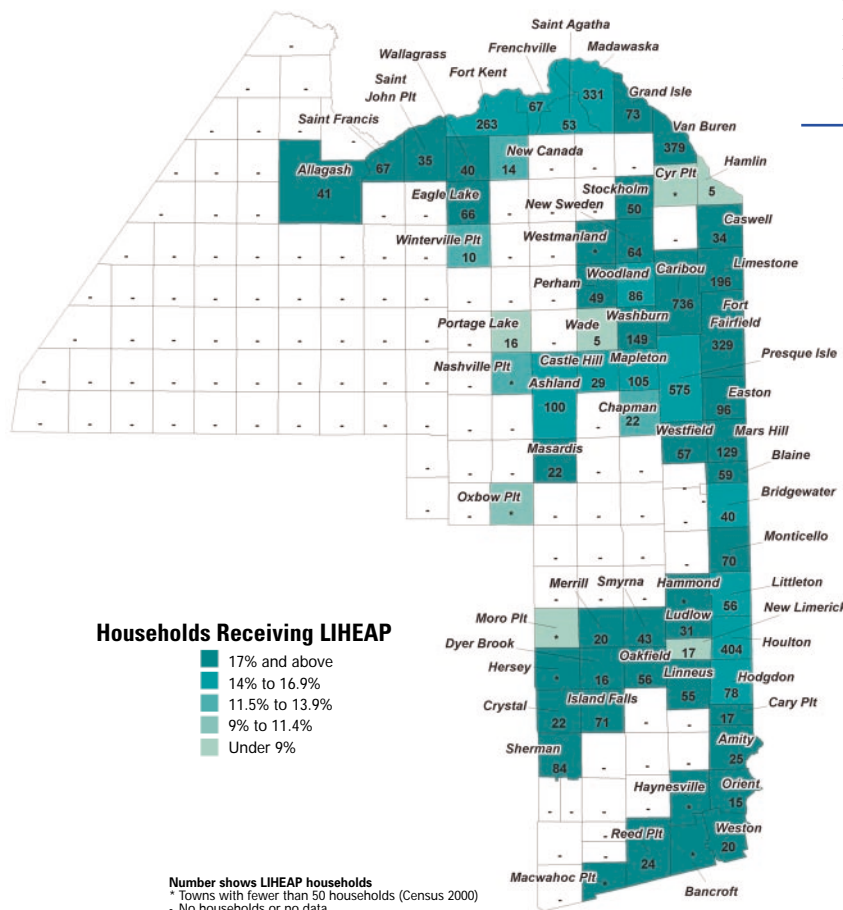
Employment figures for the county are somewhat worse than state averages.

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 4.9% in Aroostook County, compared with the state average of 4.4%.
- Compared to the state as a whole, a higher proportion of Aroostook households below poverty (Census 2000) reported that no one in the household worked in the past year. This is not unexpected, given the higher proportion of older persons in the county, who are no longer in the work force.

Housing is more affordable than in the state as a whole. However, affordable housing is a problem for the poorest households (especially those with incomes under \$10,000).

Aroostook County residents were considerably above the state average in participation in DHS benefits programs (TANF and food stamps) and in overall participation in the LIHEAP program in the last fiscal year (October 1, 2001-September 30, 2002).

- The LIHEAP program served a considerably higher proportion of total county households with older persons (27.5%), compared with 13.2% of such households statewide.
- Compared with the LIHEAP program statewide, older-person households represented a considerably larger proportion of the overall LIHEAP caseload in Aroostook.
- A higher proportion of LIHEAP households in Aroostook had social security or social security disability income.





### Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(10,313)	(135,501)	(61,680)	(1,105,392)
Age				
Under 18	26.9%	29.6%	21.9%	23.0%
18-64	54.8%	57.2%	62.0%	62.8%
65 and over	18.3%	13.2%	16.1%	14.2%

### Education Levels

	County	State
(Population age 25 and over)	(51,439)	(869,893)
Less than high school	23.1%	14.6%
High school	38.5%	36.2%
Some college, no degree	17.3%	19.0%
Associate degree	6.5%	7.4%
Bachelor's or higher	14.6%	22.9%

### Income

	County	State
<b>Median Household Income</b>	<b>\$ 28,837</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$15,033</b>	<b>\$19,533</b>
(Number households)	( 30,317)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	35.2%	25.0%
\$20,000 - \$29,999	16.6%	14.9%
\$30,000 and above	48.2%	60.2%

### Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	( 30,317)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	3.5%	52.7%	2.1%	51.3%
Female householder, no spouse	2.7%	5.3%	2.6%	6.6%
Male householder, no spouse	0.5%	3.0%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	4.2%	10.7%	3.0%	13.1%
Single person, age 65 or over	4.2%	8.6%	2.1%	8.7%
Other non-family	1.2%	3.5%	1.2%	5.8%
<b>Total households</b>	<b>16.1%</b>	<b>83.9%</b>	<b>11.5%</b>	<b>88.5%</b>

People

### Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	14.4%	42.1%	43.5	62.3%	20.4%	17.3%
<b>Other Households</b>	3.7%	27.1%	69.2%	39.4%	24.2%	36.4%

### Unemployment Rate (2002 monthly average)

	County	State
Labor force	37,010	686,200
Percent unemployed	4.9%	4.4%

Income and Employment

### Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	56.0%	64.7%	58.9%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	26.0%	26.1%	26.1%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	5.3%	11.1%	8.8%	12.8%	23.6%	19.1%

### Households Lacking Access to Vehicle

	County			State		
(Number)	Renters	Owners	All Households	Renters	Owners	All Households
	(8,177)	(22,179)	(30,356)	(147,280)	(370,920)	(518,200)
%	22.0%	3.6%	8.5%	18.5%	3.3%	7.6%

Housing and Transportation

### TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	5,238	17.30%	55,445	10.7%
Recipients	9,425	12.8%	108,767	8.5%
<b>LIHEAP</b>				
Households	5,630	18.6%	46,994	9.1%
Recipients	11,309	15.3%	98,825	7.8%
Hslds age 65 and over	2,415	27.5%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

### LIHEAP Client Household Characteristics\*

	County	State
(Number households)	( 5,630)	(46,994)
Average household income	\$ 11,432	\$11,209
% Single person households	45.2%	45.5%
% Receiving food stamps	50.3%	49.7%
% Medicaid	58.4%	57.5%
% SSI	23.9%	22.9%
% SS/SSD	60.8%	52.8%
% With wages or self-employment	9.7%	8.6%
% LIHEAP applicants age 65 and over	42.9%	36.0%

\*Percentage is % of LIHEAP households

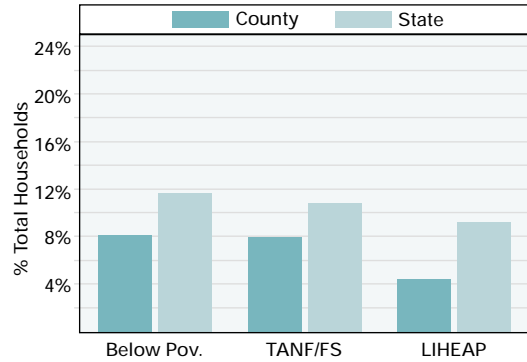
Benefits and Assistance

Cumberland County's people are younger, have higher levels of educational attainment, and have higher incomes than the state average. There is a lower overall poverty rate, and the types of households below poverty differ somewhat from others statewide. As reported in Census 2000:

- Per-capita income and median income are both considerably above the state average. Cumberland has the highest incomes in the state.
- The household poverty rate is lower than in the state as a whole, and is the lowest of any county.
- Compared with the statewide totals, a higher proportion of below-poverty households in Cumberland County consists either of households headed by women with no spouse or of people living alone.
- Working age adults (age 18-64) represent a somewhat higher proportion of those under poverty compared with the state as a whole.
- A considerably higher proportion of the Cumberland population has college degrees (Associate or Bachelor's) than in the state as a whole. Cumberland has the highest proportion of people with college degrees of any county in the state.

Employment figures for Cumberland County are much better than the state averages.

- The average unemployment rate as reported by the Department of Labor for 2002 was 2.8% compared with the state average of 4.4%. This was the lowest unemployment rate of any county.

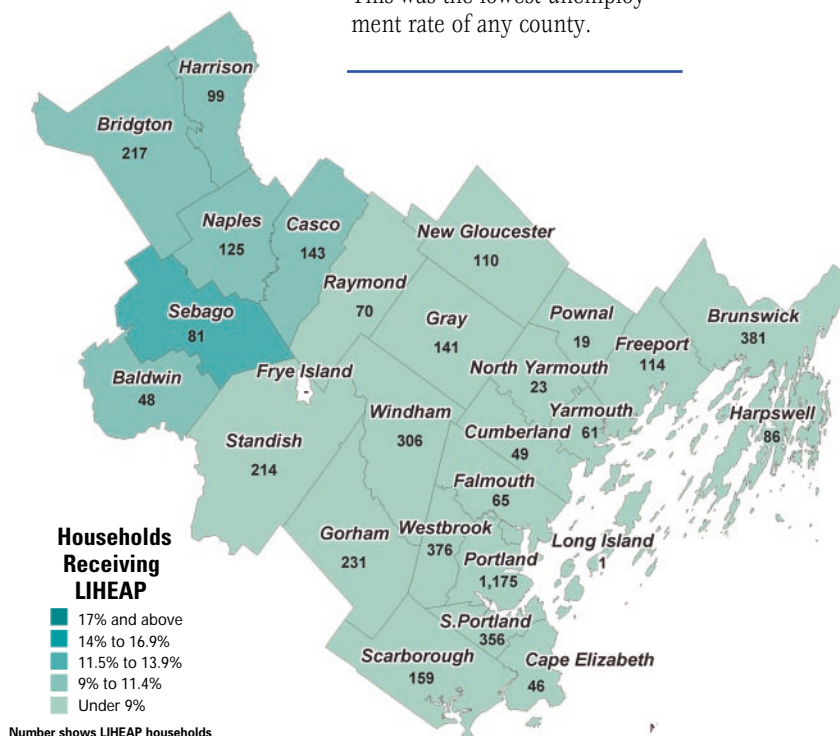


Cumberland is the most urban county in the state, in terms of density and in overall population. It also has a fast-growing population. As reported in Census 2000:

- There is a higher proportion of renters than in the state as a whole.
- Access to affordable housing is a major problem for low to moderate-income households; especially homeowners.
- Cumberland County households are slightly more apt to lack access to a vehicle than households statewide.

Cumberland County residents showed a variable pattern in their participation in DHS benefits programs (TANF and food stamps) and in overall participation in LIHEAP in the last fiscal year (October 1, 2001-September 30, 2002).

- Although the proportion of households receiving TANF or food stamp benefits was lower than in the state as a whole, the proportion of the population receiving benefits was higher than in the state as a whole. This may be because there are more female-headed households with children under age 18.
- A smaller proportion of households and individuals received LIHEAP benefits than in the state as a whole.
- Compared with LIHEAP households statewide, a somewhat greater proportion in Cumberland had income from wages.
- The LIHEAP program served a smaller proportion of total county households with older persons (6.8%) compared with 13.2% of such households statewide.



## Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(20,352)	(135,501)	(237,630)	(1,105,392)
Age				
Under 18	28.4%	29.6%	23.2%	23.0%
18-64	59.3%	57.2%	63.7%	62.8%
65 and over	12.3%	13.2%	13.2%	14.2%

## Education Levels

	County	State
(Population age 25 and over)	(181,276)	(869,893)
Less than high school	9.9%	14.6%
High school	28.2%	36.2%
Some college, no degree	19.5%	19.0%
Associate degree	8.2%	7.4%
Bachelor's or higher	34.2%	22.9%

## Income

	County	State
<b>Median Household Income</b>	<b>\$44,048</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$23,949</b>	<b>\$19,533</b>
(Number households)	(108,037)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	19.1%	25.0%
\$20,000 - \$29,999	12.7%	14.9%
\$30,000 and above	68.2%	60.2%

## Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(108,037)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	1.0%	50.0%	2.1%	51.3%
Female householder, no spouse	2.1%	7.2%	2.6%	6.6%
Male householder, no spouse	0.2%	2.6%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	2.3%	15.5%	3.0%	13.1%
Single person, age 65 or over	1.6%	9.0%	2.1%	8.7%
Other non-family	1.2%	7.6%	1.2%	5.8%
<b>Total households</b>	<b>8.0%</b>	<b>92.0%</b>	<b>11.5%</b>	<b>88.5%</b>

People

## Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	13.0%	47.4%	39.6%	70.7%	13.9%	15.4%
<b>Other Households</b>	3.4%	38.5%	58.1%	52.0%	24.8%	23.2%

## Unemployment Rate (2002 monthly average)

	County	State
Labor force	147,430	686,200
Percent unemployed	2.8%	4.4%

Income and Employment

## Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	70.6%	88.7%	64.6%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	62.6%	52.1%	58.6%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	22.9%	34.7%	28.6%	12.8%	23.6%	19.1%

## Households Lacking Access to Vehicle

	County			State		
(Number)	Renters (35,923)	Owners (72,066)	All Households (107,989)	Renters (147,280)	Owners (370,920)	All Households (518,200)
%	19.9%	3.0%	8.6%	18.5%	3.3%	7.6%

Housing and Transportation

## TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	8,542	7.9%	55,445	10.7%
Recipients	16,165	10.5%	108,767	8.5%
<b>LIHEAP</b>				
Households	4,696	4.4%	46,994	9.1%
Recipients	9,712	3.7%	98,825	7.8%
Hslds age 65 and over	1,685	6.8%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

## LIHEAP Client Household Characteristics\*

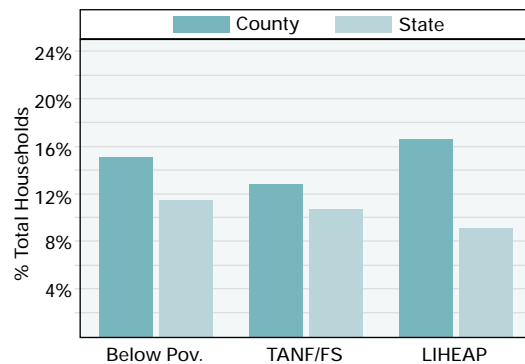
	County	State
(Number households)	(4,696)	(46,994)
Average household income	\$11,505	\$11,209
% Single person households	48.2%	45.5%
% Receiving food stamps	46.9%	49.7%
% Medicaid	52.9%	57.5%
% SSI	42.8%	22.9%
% SS/SSD	29.3%	52.8%
% With wages or self-employment	10.0%	8.6%
% LIHEAP applicants age 65 and over	35.9%	36.0%

\*Percentage is % of LIHEAP households

Benefits and Assistance

Franklin County's people are poorer, somewhat younger, and have somewhat lower levels of educational attainment than the state as a whole. Income and poverty rates are skewed somewhat by the presence of the student population at the University of Maine-Farmington. As reported in Census 2000:

- Per-capita income is 19.1% below the state average, and median household income is 15.5% below the state's median income.
- The household poverty rate is higher than in the state as a whole. Compared with the statewide totals, a higher proportion of below-poverty households consists of family households.
- Younger persons (age 18 and below) represent a somewhat higher proportion of those under poverty compared with the state as a whole.
- A lower proportion of the Franklin County population has college degrees (Associate or Bachelor's) than in the state as a whole, though a higher proportion has high school degrees.



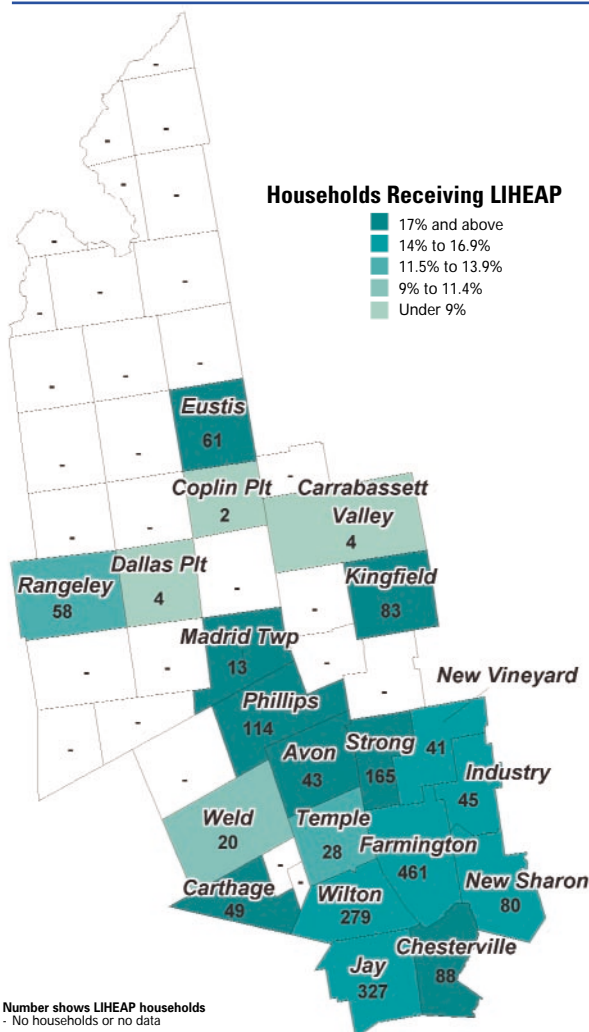
Employment figures for Franklin County are somewhat worse than state averages, and there is a higher proportion of "working poor."

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 5.4%, compared with the state average of 4.4%.
- Among households below poverty in Franklin County (Census 2000), 66% reported having one or more members working part- or full-time in the past year, compared with 61% statewide.

Housing is more affordable in Franklin County than in the state as a whole. However, housing is still a problem for the poorest households, with three quarters of households with incomes below \$10,000 paying more than 35% of monthly income for housing (Census 2000).

Franklin County residents were above the state average in participation in DHS benefits programs (TANF and food stamps), and considerably above the state average in participation in LIHEAP in the last fiscal year (October 1, 2001-September 30, 2002).

- The LIHEAP program served a higher proportion of total county households and the total county population than in many other counties and the state as a whole.
- LIHEAP also served a higher proportion of households with older persons; almost one-quarter of all county households with persons age 65 or over received LIHEAP benefits, compared with 13.2% of such households statewide.
- Compared with LIHEAP households statewide, a smaller proportion receiving LIHEAP in Franklin had food stamps, Medicaid, or supplemental security income (SSI).



**Population Poverty Status, by Age**

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(4,121)	(135,501)	(24,147)	(1,105,392)
Age				
Under 18	30.9%	29.6%	23.0%	23.0%
18-64	59.8%	57.2%	61.9%	62.8%
65 and over	9.3%	13.2%	15.1%	14.2%

**Education Levels**

	County	State
(Population age 25 and over)	(19,260)	(869,893)
Less than high school	14.8%	14.6%
High school	41.0%	36.2%
Some college, no degree	17.6%	19.0%
Associate degree	5.7%	7.4%
Bachelor's or higher	20.9%	22.9%

**Income**

	County	State
<b>Median Household Income</b>	<b>\$31,459</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$15,796</b>	<b>\$19,533</b>
(Number households)	(11,772)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	30.4%	25.0%
\$20,000 - \$29,999	16.8%	14.9%
\$30,000 and above	52.8%	60.2%

**Household Poverty Status, by Household Type (as percent of all households)**

	County		State	
	(11,772)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	3.1%	49.8%	2.1%	51.3%
Female householder, no spouse	3.3%	6.0%	2.6%	6.6%
Male householder, no spouse	0.8%	3.4%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	3.6%	11.5%	3.0%	13.1%
Single person, age 65 or over	2.0%	8.7%	2.1%	8.7%
Other non-family	1.2%	5.5%	1.2%	5.8%
<b>Total households</b>	<b>15.1%</b>	<b>84.9%</b>	<b>11.5%</b>	<b>88.5%</b>

People

**Household Poverty Status and Employment**

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	14.2%	52.0%	33.9%	63.7%	21.2%	15.1%
<b>Other Households</b>	4.4%	44.2%	51.4%	42.1%	28.0%	29.8%

Income and Employment

**Unemployment Rate (2002 monthly average)**

	County	State
Labor force	14,320	686,200
Percent unemployed	5.4%	4.4%

**Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing**

	County			State		
	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	76.2%	7.2%	74.6%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	51.0%	32.1%	41.0%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	5.6%	20.9%	15.6%	12.8%	23.6%	19.1%

**Households Lacking Access to Vehicle**

	County			State		
	Renters	Owners	All	Renters	Owners	All
(Number)	(2,832)	(8,974)	(11,806)	(147,280)	(370,920)	(518,200)
%	18.8%	2.5%	6.4%	18.5%	3.3%	7.6%

Housing and Transportation

**TANF/Food Stamps and LIHEAP Benefits\***

	County		State	
	Number	Percent	Number	Percent
<b>TANF &amp;/or Food Stamps</b> (monthly avg unduplicated count)				
Cases	1,507	12.8%	55,445	10.7%
Recipients	3,105	10.5%	108,767	8.5%
<b>LIHEAP</b>				
Households	1,965	16.6%	46,994	9.1%
Recipients	4,314	14.6%	98,825	7.8%
Hslds age 65 and over	712	24.4%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

**LIHEAP Client Household Characteristics\***

	County	State
(Number households)	(1,965)	(46,994)
Average household income	\$11,407	\$11,209
% Single person households	42.9%	45.5%
% Receiving food stamps	42.5%	49.7%
% Medicaid	50.9%	57.5%
% SSI	19.6%	22.9%
% SS/SSD	53.8%	52.8%
% With wages or self-employment	8.5%	8.6%
% LIHEAP applicants age 65 and over	36.2%	36.0%

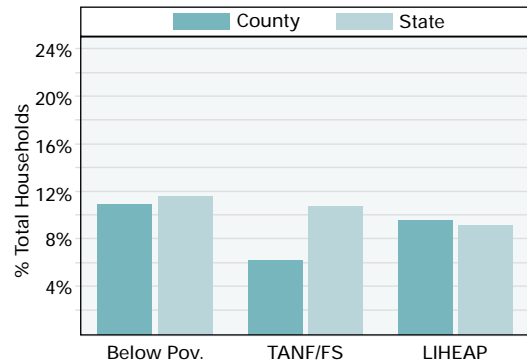
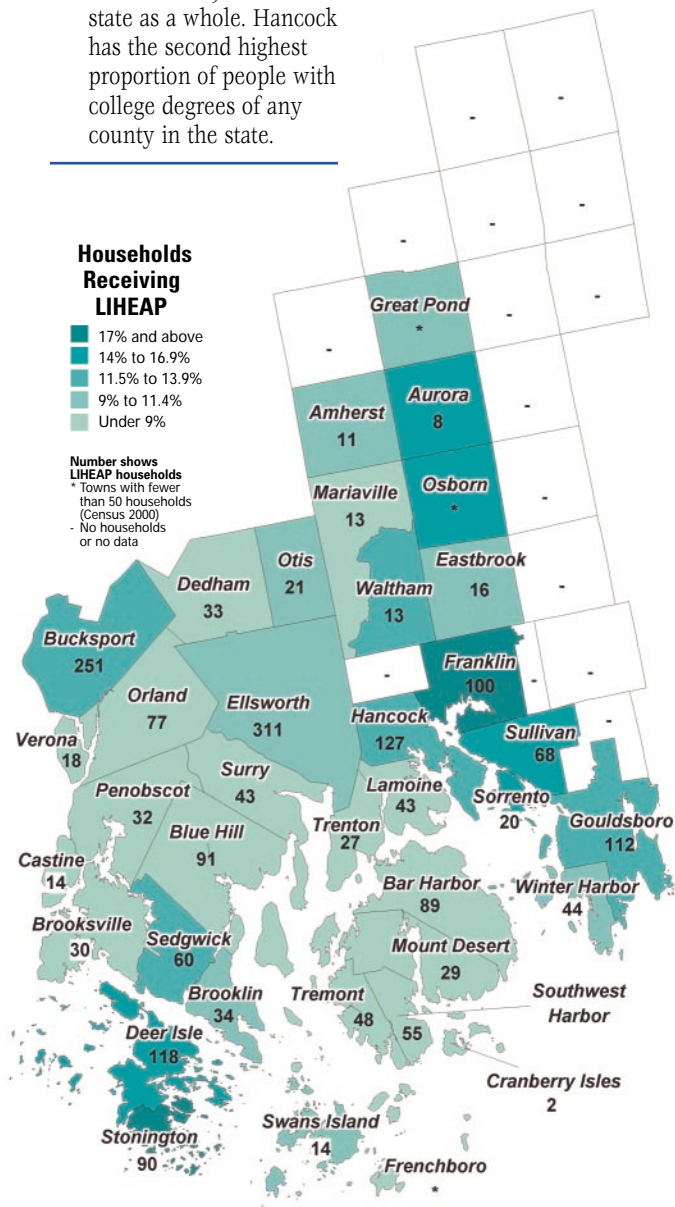
\*Percentage is % of LIHEAP households

Benefits and Assistance



Income and poverty rates in Hancock County are close to or slightly better than the state averages. Levels of educational attainment are higher than in the state as a whole. As reported in Census 2000:

- Per-capita income is slightly above the state's average, but median household income is 3.8% below the state average.
- The household poverty rate is slightly lower than in the state as a whole. Compared with the statewide totals, a somewhat higher proportion of below-poverty households consists of non-family households (persons living alone or unrelated individuals). More than half of the people living alone are under the age of 65.
- A considerably higher proportion of the Hancock County population has college degrees (Associate or Bachelor's) than in the state as a whole. Hancock has the second highest proportion of people with college degrees of any county in the state.



Employment figures for the county are about the same as state averages, but there is a somewhat higher proportion of "working poor."

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 4.4% in Hancock County, the same as the state average.
- Among households below poverty in Hancock County (Census 2000), 68% reported having one or more members working part- or full-time in the past year, compared with 61% statewide.

Housing affordability in Hancock is about the same as the state average; as in most of the state, a large proportion of the poorest households report spending 35% or more of their monthly income for housing. Hancock County has had a rapid growth rate in recent years, so housing availability and costs are becoming problematic in some parts of the county for lower income households. Because of the high price (and high taxes) of coastal properties, there is a great deal of variability in housing costs from one community to another.

Hancock County residents showed a variable pattern in their participation in DHS benefits programs (TANF and food stamps) and in overall participation in LIHEAP in the last fiscal year (October 1, 2001-September 30, 2002).

- A much lower proportion of both households and individuals received TANF or food stamp benefits than in the state as a whole. Hancock had the lowest participation rate in these programs of any Maine county.
- The level of participation in the LIHEAP program was comparable to the state average.
- Compared with LIHEAP households statewide, a considerably smaller proportion of households in Hancock had supplemental security income (SSI) or Medicaid, and a somewhat smaller proportion reported income from wages.

## Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(5,159)	(135,501)	(45,235)	(1,105,392)
Age				
Under 18	27.3%	29.6%	21.8%	23.0%
18-64	58.1%	57.2%	62.4%	62.8%
65 and over	14.6%	13.2%	15.8%	14.2%

## Education Levels

	County	State
(Population age 25 and over)	(36,416)	(869,893)
Less than high school	12.2%	14.6%
High school	34.4%	36.2%
Some college, no degree	19.5%	19.0%
Associate degree	6.7%	7.4%
Bachelor's or higher	27.1%	22.9%

## Income

	County	State
<b>Median Household Income</b>	<b>\$35,811</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$19,809</b>	<b>\$19,533</b>
(Number households)	(21,859)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	25.4%	25.0%
\$20,000 - \$29,999	15.6%	14.9%
\$30,000 and above	59.0%	60.2%

## Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(21,859)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	2.2%	51.9%	2.1%	51.3%
Female householder, no spouse	1.9%	5.8%	2.6%	6.6%
Male householder, no spouse	0.5%	3.0%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	2.9%	13.3%	3.0%	13.1%
Single person, age 65 or over	2.3%	9.4%	2.1%	8.7%
Other non-family	1.2%	5.7%	1.2%	5.8%
<b>Total households</b>	<b>10.8%</b>	<b>89.2%</b>	<b>11.5%</b>	<b>88.5%</b>

People

## Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	17.0%	51.3%	31.8%	63.9%	22.0%	14.1%
<b>Other Households</b>	4.5%	40.9%	54.6%	44.5%	28.8%	26.8%

## Unemployment Rate (2002 monthly average)

	County	State
Labor force	29,320	686,200
Percent unemployed	4.4%	4.4%

Income and Employment

## Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	70.8%	74.5%	72.3%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	54.9%	34.0%	43.5%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	10.7%	24.6%	19.9%	12.8%	23.6%	19.1%

## Households Lacking Access to Vehicle

	County			State		
(Number)	Renters	Owners	All Households	Renters	Owners	All Households
	(5,332)	(16,532)	(21,864)	(147,280)	(370,920)	(518,200)
%	14.7%	3.3%	6.1%	18.5%	3.3%	7.6%

Housing and Transportation

## TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	1,360	6.2%	55,445	10.7%
Recipients	2,635	5.1%	108,767	8.5%
<b>LIHEAP</b>				
Households	2,070	9.5%	46,994	9.1%
Recipients	4,348	8.4%	98,825	7.8%
Hslds age 65 and over	782	13.3%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

## LIHEAP Client Household Characteristics\*

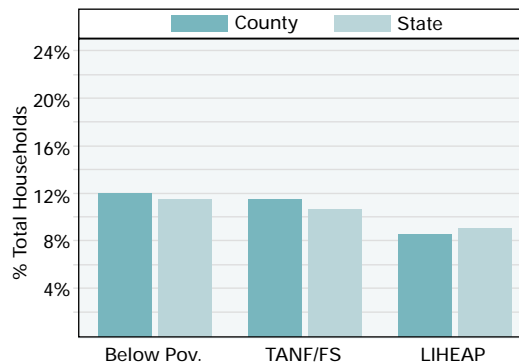
	County	State
(Number households)	(2,070)	(46,994)
Average household income	\$10,724	\$11,209
% Single person households	47.1%	45.5%
% Receiving food stamps	37.9%	49.7%
% Medicaid	54.7%	57.5%
% SSI	10.4%	22.9%
% SS/SSD	55.3%	52.8%
% With wages or self-employment	5.5%	8.6%
% LIHEAP applicants age 65 and over	37.8%	36.0%

\*Percentage is % of LIHEAP households

Benefits and Assistance

Poverty rates in Kennebec County are close to the state average, while income is slightly lower. Levels of educational attainment are close to the state average. As reported in Census 2000:

- Per-capita income and median household income are slightly below the state's average.
- The household poverty rate is slightly higher than in the state as a whole. Compared with the statewide totals, a slightly higher proportion of below-poverty households consists of people under the age of 65 living alone.
- A slightly smaller proportion of the Kennebec population has Bachelor's degrees but a slightly greater proportion has Associate degrees than in the state as a whole.



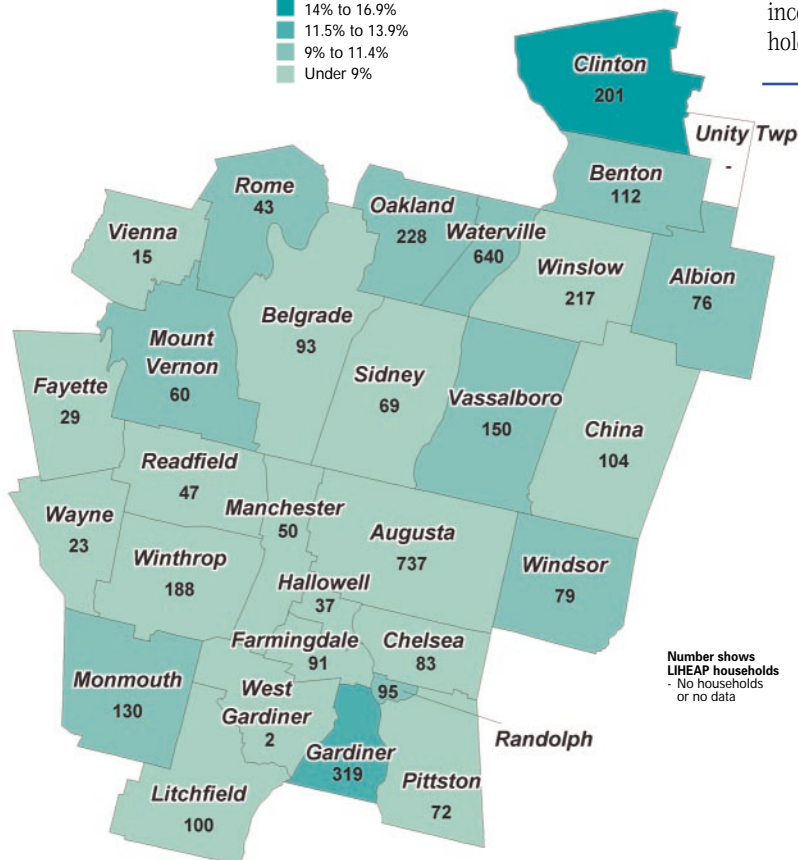
Employment figures for the county are about the same as state averages.

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 4.3% in Kennebec County, about the same as the state average.

Housing affordability in Kennebec is about the same as the state average; however, a large proportion of the poorest households reports spending 35% or more of their monthly income for housing. A slightly higher proportion of households reports lacking access to a vehicle.

#### Households Receiving LIHEAP

- 17% and above
- 14% to 16.9%
- 11.5% to 13.9%
- 9% to 11.4%
- Under 9%



Number shows LIHEAP households  
- No households or no data

Kennebec County residents showed a variable pattern in their participation in DHS benefits programs (TANF and food stamps) and in overall participation in LIHEAP in the last fiscal year (October 1, 2001-September 30, 2002).

- A slightly higher proportion (both of households and of the overall population) received TANF or food stamp benefits than in the state as a whole.
- The level of participation in the LIHEAP program was slightly lower than the state average.
- The LIHEAP program served a somewhat smaller proportion of total county households with older persons (11%) compared with 13.2% of such households statewide.
- Compared with LIHEAP households statewide, a somewhat higher proportion of Kennebec County households had food stamps or Medicaid.

## Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(12,637)	(135,501)	(100,897)	(1,105,392)
Age				
Under 18	29.8%	29.6%	23.4%	23.0%
18-64	57.3%	57.2%	62.5%	62.8%
65 and over	12.9%	13.2%	14.2%	14.2%

## Education Levels

	County	State
(Population age 25 and over)	(79,362)	(869,893)
Less than high school	14.8%	14.6%
High school	37.7%	36.2%
Some college, no degree	19.1%	19.0%
Associate degree	7.8%	7.4%
Bachelor's or higher	20.7%	22.9%

## Income

	County	State
<b>Median Household Income</b>	<b>\$36,498</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$18,520</b>	<b>\$19,533</b>
(Number households)	(47,738)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	26.0%	25.0%
\$20,000 - \$29,999	15.1%	14.9%
\$30,000 and above	58.9%	60.2%

## Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(47,738)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	2.1%	49.8%	2.1%	51.3%
Female householder, no spouse	2.9%	7.3%	2.6%	6.6%
Male householder, no spouse	0.6%	3.2%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	3.5%	13.2%	3.0%	13.1%
Single person, age 65 or over	1.9%	9.0%	2.1%	8.7%
Other non-family	1.2%	5.5%	1.2%	5.8%
<b>Total households</b>	<b>12.0%</b>	<b>88.0%</b>	<b>11.5%</b>	<b>88.5%</b>

People

## Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	13.0%	47.4%	39.6%	69.0%	14.6%	16.4%
<b>Other Households</b>	3.2%	31.8%	65.1%	48.7%	21.0%	30.4%

## Unemployment Rate (2002 monthly average)

	County	State
Labor force	61,090	686,200
Percent unemployed	4.3%	4.4%

Income and Employment

## Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	77.6%	78.9%	78.0%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	47.4%	40.1%	44.4%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	5.3%	21.2%	14.1%	12.8%	23.6%	19.1%

## Households Lacking Access to Vehicle

	County			State		
(Number)	Renters	Owners	All Households	Renters	Owners	All Households
	(13,736)	(33,947)	(47,683)	(147,280)	(370,920)	(518,200)
%	18.9%	3.6%	8.0%	18.5%	3.3%	7.6%

Housing and Transportation

## TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	5,496	11.5%	55,445	10.7%
Recipients	10,705	9.1%	108,767	8.5%
<b>LIHEAP</b>				
Households	4,090	8.6%	46,994	9.1%
Recipients	8,598	7.3%	98,825	7.8%
Hslds age 65 and over	1,258	11.0%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

## LIHEAP Client Household Characteristics\*

	County	State
(Number households)	(4,090)	(46,994)
Average household income	\$11,157	\$11,209
% Single person households	45.7%	45.5%
% Receiving food stamps	59.1%	49.7%
% Medicaid	65.0%	57.5%
% SSI	25.9%	22.9%
% SS/SSD	54.9%	52.8%
% With wages or self-employment	9.2%	8.6%
% LIHEAP applicants age 65 and over	30.8%	36.0%

\*Percentage is % of LIHEAP households

Benefits and Assistance

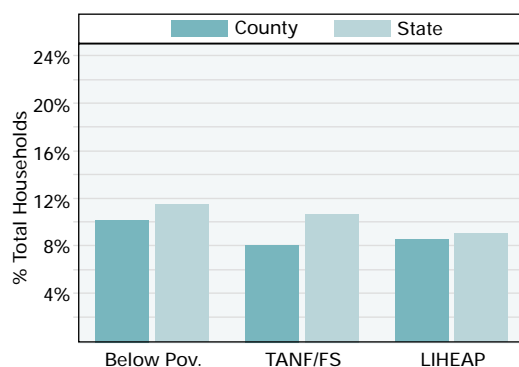


Poverty rates in Knox County are somewhat below the state average, incomes are close to the state average, and levels of educational attainment are somewhat higher than the state average. As reported in Census 2000:

- Per-capita income is 2.3% above the state average, and median household income is 1.3% below the state's median income.
- The household poverty rate is somewhat lower than in the state as a whole. Compared with the statewide totals, a higher proportion of below-poverty households consists of non-family households, especially people under the age of 65 living alone.
- A larger proportion of the Knox population has Bachelor's degrees than in the state as a whole, and a smaller proportion lacks high school degrees.

Employment figures for the county are better than the state average, but there is a somewhat higher proportion of "working poor."

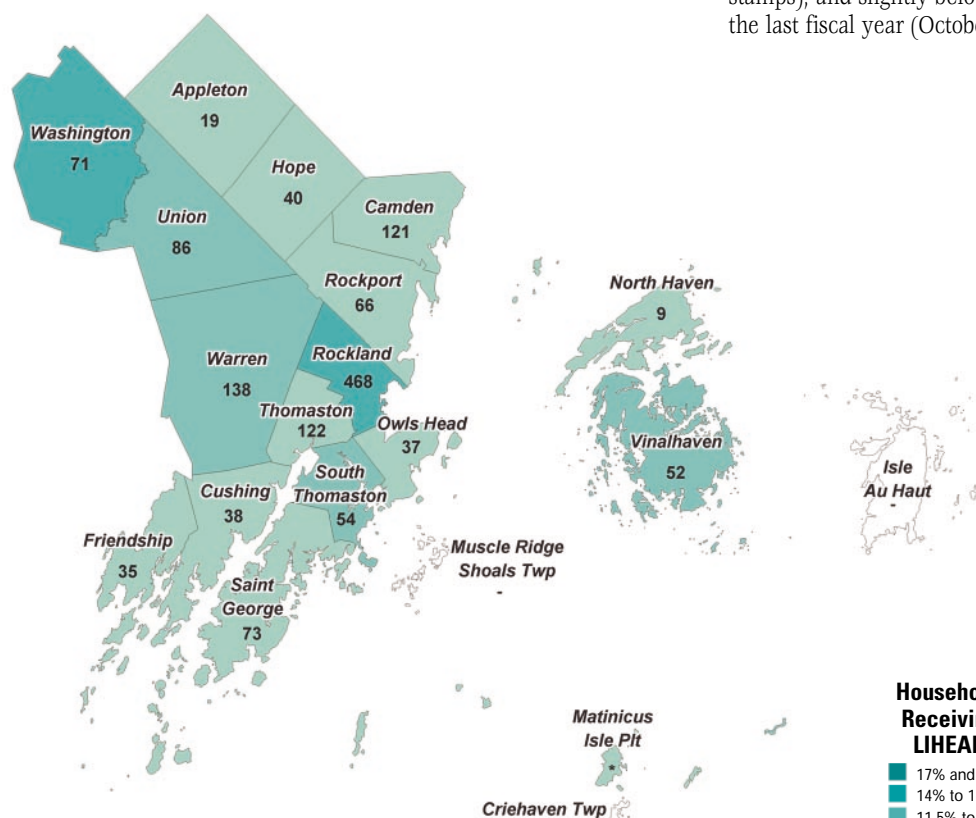
- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 3.0% in Knox County, compared with the state average of 4.4%. This was one of the lowest unemployment rates of any county.



- Among households below poverty in Knox County (Census 2000), 69% reported having one or more members working part- or full-time in the past year, compared with 61% statewide.

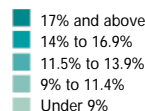
Housing is less affordable than in the state as a whole, particularly for households with incomes under \$20,000.

Knox County residents were below the state average in participation in DHS benefits programs (TANF and food stamps), and slightly below in participation in LIHEAP in the last fiscal year (October 1, 2001-September 30, 2002).



Number shows LIHEAP households  
 \* Towns with fewer than 50 households (Census 2000)  
 - No households or no data

#### Households Receiving LIHEAP



- Compared with households statewide receiving LIHEAP, those in Knox County were less likely to be receiving food stamps, Medicaid, or supplemental security income (SSI), and a smaller proportion had income from wages.
- The LIHEAP program served a somewhat smaller proportion of total county households with older persons (11.6%) compared with 13.2% of such households statewide.



**Population Poverty Status, by Age**

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(3,865)	(135,501)	(34,427)	(1,105,392)
Age				
Under 18	28.0%	29.6%	22.1%	23.0%
18-64	58.4%	57.2%	60.5%	62.8%
65 and over	13.6%	13.2%	17.4%	14.2%

**Education Levels**

	County	State
(Population age 25 and over)	(28,303)	(869,893)
Less than high school	12.5%	14.6%
High school	36.4%	36.2%
Some college, no degree	18.9%	19.0%
Associate degree	5.9%	7.4%
Bachelor's or higher	26.6%	22.9%

**Income**

	County	State
<b>Median Household Income</b>	<b>\$36,774</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$19,981</b>	<b>\$19,533</b>
(Number households)	(16,608)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	24.2%	25.0%
\$20,000 - \$29,999	14.9%	14.9%
\$30,000 and above	60.9%	60.2%

**Household Poverty Status, by Household Type (as percent of all households)**

	County		State	
	(16,608)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	2.0%	51.1%	2.1%	51.3%
Female householder, no spouse	1.8%	7.0%	2.6%	6.6%
Male householder, no spouse	0.5%	2.7%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	2.9%	12.9%	3.0%	13.1%
Single person, age 65 or over	2.3%	11.0%	2.1%	8.7%
Other non-family	1.2%	5.2%	1.2%	5.8%
<b>Total households</b>	<b>10.2%</b>	<b>89.8%</b>	<b>11.5%</b>	<b>88.5%</b>

People

**Household Poverty Status and Employment**

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	25.6%	43.3%	31.1%	63.2%	22.7%	14.2%
<b>Other Households</b>	4.6%	41.4%	54.0%	43.2%	27.6%	29.2%

Income and Employment

**Unemployment Rate (2002 monthly average)**

	County	State
Labor force	20,880	686,200
Percent unemployed	3.0%	4.4%

**Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing**

	County			State		
	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	77.8%	70.6%	75.0%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	60.8%	47.6%	54.2%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	12.4%	23.7%	19.8%	12.8%	23.6%	19.1%

**Households Lacking Access to Vehicle**

	County			State		
	Renters	Owners	All	Renters	Owners	All
(Number)	(4,317)	(12,291)	(16,608)	(147,280)	(370,920)	(518,200)
%	5.1%	3.7%	6.6%	18.5%	3.3%	7.6%

Housing and Transportation

**TANF/Food Stamps and LIHEAP Benefits\***

	County		State	
	Number	Percent	Number	Percent
<b>TANF &amp;/or Food Stamps</b> (monthly avg unduplicated count)				
Cases	1,350	8.1%	55,445	10.7%
Recipients	2,711	6.8%	108,767	8.5%
<b>LIHEAP</b>				
Households	1,431	8.6%	46,994	9.1%
Recipients	2,972	7.5%	98,825	7.8%
Hslds age 65 and over	558	11.6%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

**LIHEAP Client Household Characteristics\***

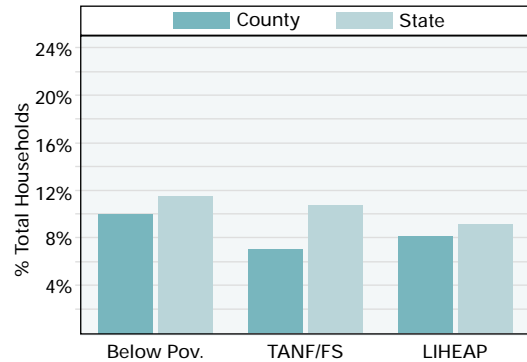
	County	State
(Number households)	(1,431)	(46,994)
Average household income	\$11,388	\$11,209
% Single person households	45.4%	45.5%
% Receiving food stamps	37.0%	49.7%
% Medicaid	44.4%	57.5%
% SSI	19.6%	22.9%
% SS/SSD	54.4%	52.8%
% With wages or self-employment	6.3%	8.6%
% LIHEAP applicants age 65 and over	39.0%	36.0%

\*Percentage is % of LIHEAP households

Benefits and Assistance

Lincoln County's people are somewhat older, economically better-off, and have higher levels of educational attainment than in the state as a whole. Lincoln is one of Maine's fastest growing counties. In recent years especially, there has been an influx of relatively well-off retirees, which impacts on the nature of poverty in the county. As reported in Census 2000:

- Per-capita income is 6.3% above the state average, and median household income is 3.9% above the state's median income.
- The household poverty rate is somewhat lower than in the state as a whole. A slightly higher proportion of below-poverty households consists of people age 65 or over living alone.
- Older persons (age 65 and up) represent a higher proportion of the population, both below and above poverty, than in the state as a whole.
- A larger proportion of the Lincoln County population has Bachelor's degrees than in the state as a whole, and a smaller proportion has less than a high school education.



Employment figures for Lincoln County are better than the state average, but there is a somewhat higher proportion of "working poor."

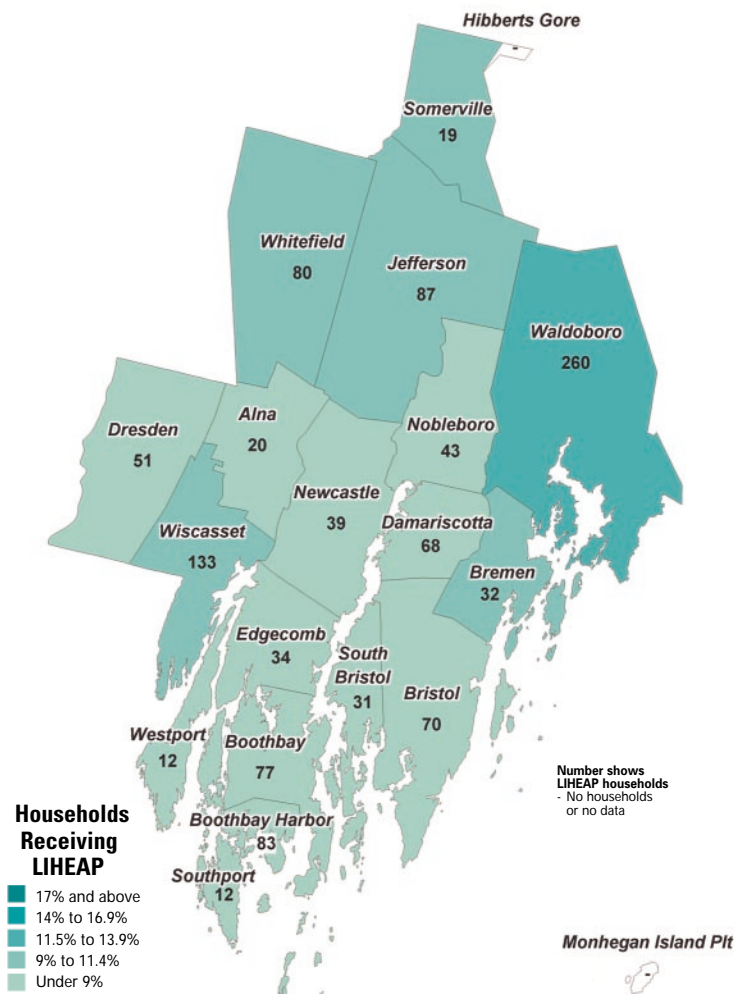
- The average unemployment rate as reported by the Department of Labor for 2002 was 3.0% compared with the state average of 4.4%. This was one of the lowest unemployment rates of any county.
- A higher proportion of households (both below and above poverty) in Lincoln County reported that no one in the household worked in the past year (Census 2000). This is probably related to the presence of higher-income retirees, many from out of state.

## Housing and transportation

- Housing is less affordable than in the state as a whole, particularly for households with incomes under \$20,000.
- Lincoln County has a considerably lower proportion of renters than the statewide average. For lower-income households, particularly in the higher-priced, higher-taxed coastal towns, home ownership is becoming difficult and there is a shortage of affordable rentals.
- A higher proportion of Lincoln County households reports having access to a vehicle.

Lincoln County residents were considerably below the state average in participation in DHS benefits programs (TANF and food stamps), and slightly below in participation in LIHEAP in the last fiscal year (October 1, 2001-September 30, 2002).

- Lincoln was among the four lowest counties in the proportion of the population receiving TANF or food stamps.
- The proportion of Lincoln County's overall population receiving LIHEAP was close to the state average, but the proportion of older people receiving LIHEAP (9.9%) was considerably lower than in the state as a whole (13.2%) possibly because of higher-income retirees.



## Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(3,375)	(135,501)	(29,894)	(1,105,392)
Age				
Under 18	30.4%	29.6%	21.3%	23.0%
18-64	52.9%	57.2%	60.6%	62.8%
65 and over	16.7%	13.2%	18.1%	14.2%

## Education Levels

	County	State
(Population age 25 and over)	(24,094)	(869,893)
Less than high school	12.1%	14.6%
High school	35.1%	36.2%
Some college, no degree	19.6%	19.0%
Associate degree	6.6%	7.4%
Bachelor's or higher	26.6%	22.9%

## Income

	County	State
<b>Median Household Income</b>	<b>\$38,686</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$20,760</b>	<b>\$19,533</b>
(Number households)	(14,170)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	22.1%	25.0%
\$20,000 - \$29,999	16.3%	14.9%
\$30,000 and above	61.6%	60.2%

## Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(14,170)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	2.2%	54.1%	2.1%	51.3%
Female householder, no spouse	1.6%	6.0%	2.6%	6.6%
Male householder, no spouse	0.7%	3.1%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	2.4%	11.8%	3.0%	13.1%
Single person, age 65 or over	2.1%	10.2%	2.1%	8.7%
Other non-family	1.2%	4.8%	1.2%	5.8%
<b>Total households</b>	<b>10.2%</b>	<b>90.0%</b>	<b>11.5%</b>	<b>88.5%</b>

## Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	24.7%	39.0%	36.3%	62.3%	21.5%	16.2%
<b>Other Households</b>	4.7%	30.8%	64.6%	41.6%	26.3%	32.2%

## Unemployment Rate (2002 monthly average)

	County	State
Labor force	17,980	686,200
Percent unemployed	3.0%	4.4%

## Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	75.9%	82.4%	79.2%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	66.7%	45.6%	53.2%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	8.3%	22.3%	18.6%	12.8%	23.6%	19.1%

## Households Lacking Access to Vehicle

	County			State		
(Number)	Renters	Owners	All Households	Renters	Owners	All Households
	(2,399)	(11,759)	(14,158)	(147,280)	(370,920)	(518,200)
%	12.5%	4.4%	5.8%	18.5%	3.3%	7.6%

## TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	985	7.0%	55,445	10.7%
Recipients	2,075	6.2%	108,767	8.5%
<b>LIHEAP</b>				
Households	1,151	8.1%	46,994	9.1%
Recipients	2,450	7.3%	98,825	7.8%
Hslds age 65 and over	416	9.9%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

## LIHEAP Client Household Characteristics\*

	County	State
(Number households)	(1,151)	(46,994)
Average household income	\$11,176	\$11,209
% Single person households	45.6%	45.5%
% Receiving food stamps	47.9%	49.7%
% Medicaid	56.2%	57.5%
% SSI	22.8%	22.9%
% SS/SSD	51.7%	52.8%
% With wages or self-employment	7.1%	8.6%
% LIHEAP applicants age 65 and over	36.1%	36.0%

\*Percentage is % of LIHEAP households

People

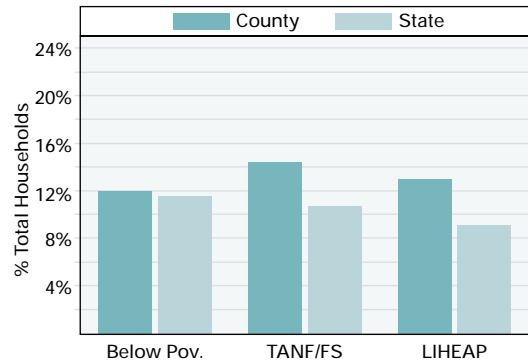
Income and Employment

Housing and Transportation

Benefits and Assistance

Oxford County's people are somewhat poorer and have lower levels of educational attainment than the state average. As reported in Census 2000:

- Per-capita income is 13.3% below the state average, and median household income is 10.2% below.
- The household poverty rate is close to that of the state average; compared with the statewide totals, a higher proportion of below-poverty households consists of married-couple families.
- Younger persons (age 18 and below) represent a considerably higher proportion of those under poverty compared with the state as a whole.
- A considerably smaller proportion of the county population has college degrees (Associate or Bachelor's) than in the state as a whole.



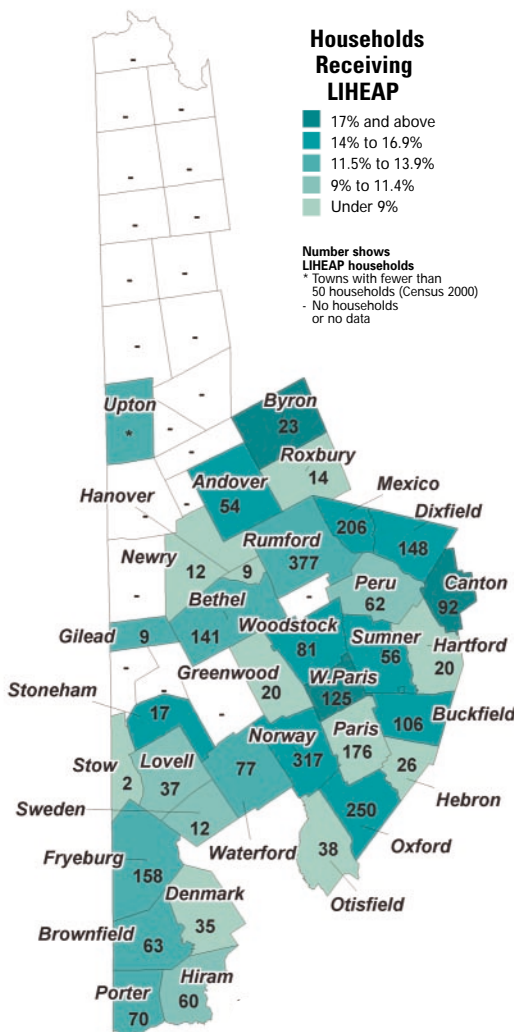
Employment figures for the county are worse than state averages.

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 6.6% in Oxford County, compared with the state average of 4.4%.
- Compared to the state as a whole, a higher proportion of households below poverty in Oxford County (Census 2000) reported no one in the household had worked in the past year.

Housing is more affordable than in the state as a whole. However, affordable housing is a problem for the poorest households (those with incomes under \$10,000).

Oxford County residents were considerably above the state average in participation in DHS benefits programs (TANF and food stamps) and in overall participation in the LIHEAP program in the last fiscal year (October 1, 2001-September 30, 2002).

- A somewhat higher proportion of LIHEAP households in Oxford had social security or social security disability income, but a lower proportion had supplemental security income (SSI).



### Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(6,353)	(135,501)	(47,381)	(1,105,392)
Age				
Under 18	31.4%	29.6%	22.9%	23.0%
18-64	55.6%	57.2%	61.5%	62.8%
65 and over	13.1%	13.2%	15.6%	14.2%

### Education Levels

	County	State
(Population age 25 and over)	(37,929)	(869,893)
Less than high school	17.7%	14.6%
High school	43.0%	36.2%
Some college, no degree	17.7%	19.0%
Associate degree	6.0%	7.4%
Bachelor's or higher	15.7%	22.9%

### Income

	County	State
<b>Median Household Income</b>	<b>\$33,435</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$16,945</b>	<b>\$19,533</b>
(Number households)	(22,321)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	27.5%	25.0%
\$20,000 - \$29,999	17.0%	14.9%
\$30,000 and above	55.6%	60.2%

### Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(22,321)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	2.5%	53.0%	2.1%	51.3%
Female householder, no spouse	2.8%	6.1%	2.6%	6.6%
Male householder, no spouse	0.3%	3.5%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	2.8%	11.4%	3.0%	13.1%
Single person, age 65 or over	2.3%	8.9%	2.1%	8.7%
Other non-family	1.2%	5.5%	1.2%	5.8%
<b>Total households</b>	<b>12.0%</b>	<b>88.0%</b>	<b>11.5%</b>	<b>88.5%</b>

People

### Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	16.4%	40.3%	43.3%	65.1%	18.9%	16.0%
<b>Other Households</b>	4.9%	28.8%	66.3%	42.8%	25.6%	31.6%

### Unemployment Rate (2002 monthly average)

	County	State
Labor force	26,430	686,200
Percent unemployed	6.6%	4.4%

Income and Employment

### Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	66.3%	70.7%	68.1%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	37.6%	37.1%	47.0%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	6.7%	17.2%	14.1%	12.8%	23.6%	19.1%

### Households Lacking Access to Vehicle

	County			State		
	Renters	Owners	All	Renters	Owners	All
(Number)	(5,138)	(17,176)	(22,314)	(147,280)	(370,920)	(518,200)
%	18.8%	3.2%	6.8%	18.5%	3.3%	7.6%

Housing and Transportation

### TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
	Number	Percent	Number	Percent
<b>TANF &amp;/or Food Stamps</b> (monthly avg unduplicated count)				
Cases	3,213	14.4%	55,445	10.7%
Recipients	6,524	11.9%	108,767	8.5%
<b>LIHEAP</b>				
Households	2,897	13.0%	46,994	9.1%
Recipients	6,200	11.3%	98,825	7.8%
Hslds age 65 and over	1,018	16.8%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

### LIHEAP Client Household Characteristics\*

	County	State
(Number households)	(2,897)	(46,994)
Average household income	\$11,119	\$11,209
% Single person households	44.6%	45.5%
% Receiving food stamps	50.1%	49.7%
% Medicaid	56.2%	57.5%
% SSI	16.5%	22.9%
% SS/SSD	55.3%	52.8%
% With wages or self-employment	8.6%	8.6%
% LIHEAP applicants age 65 and over	35.1%	36.0%

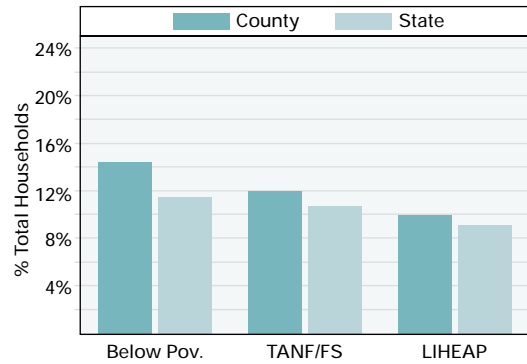
\*Percentage is % of LIHEAP households

Benefits and Assistance



Penobscot County's people are poorer and somewhat younger than the state average. However, income and poverty rates are skewed somewhat by the presence of the large student population at the University of Maine. As reported in Census 2000:

- Per-capita income is 8.9% below the state average, and median household income is 8% below the state's median income.
- The household poverty rate is higher than in the state as a whole. Compared with the statewide totals, a slightly higher proportion of below-poverty households consists either of households headed by women with no spouse or of persons under age 65 living alone.
- Working age (18-64) people represent a higher proportion of those under poverty compared with the state as a whole. The higher proportion of 18-64 year olds below poverty may be related to the presence of the student population.
- A slightly smaller proportion of the Penobscot population has Bachelor's degrees than in the state as a whole, though a higher proportion has high school degrees.



for the county are close to the state averages.

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 4.5% in Penobscot County, about the same as the state average.
- Compared with the state as a whole, a somewhat higher proportion of Penobscot County households below poverty (Census 2000) reported that no one in the household worked in the past year. This, also, may be related to the presence of the student population.

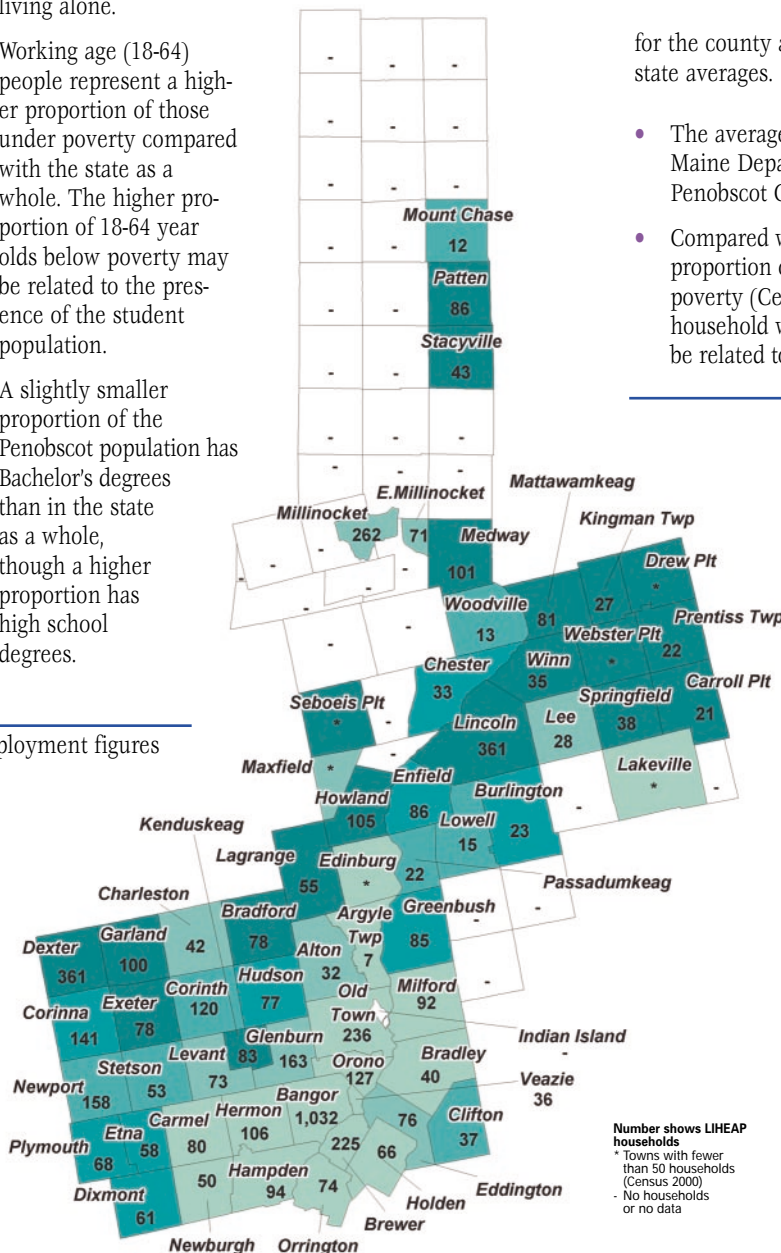
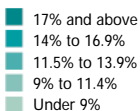
Housing affordability in Penobscot is about the same as the state average; as in the rest of the state, a large proportion of the poorest households (those with incomes below \$10,000) report spending 35% or more of their monthly income for housing.

Penobscot County residents were somewhat above the state average in participation in DHS benefits programs (TANF and food stamps), and in participation in LIHEAP in the last fiscal year (October 1, 2001-September 30, 2002).

- Compared with LIHEAP households statewide, a larger proportion of households in Penobscot County had food stamps or Medicaid.
- Older households (over age 65) represented a somewhat smaller proportion of the total LIHEAP caseload in Penobscot (31%) than statewide (36%).

Employment figures

### Households Receiving LIHEAP



Number shows LIHEAP households  
 \* Towns with fewer than 50 households (Census 2000)  
 - No households or no data

### Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(18,956)	(135,501)	(119,649)	(1,105,392)
Age				
Under 18	27.1%	29.6%	22.4%	23.0%
18-64	62.4%	57.2%	64.2%	62.8%
65 and over	10.5%	13.2%	13.4%	14.2%

### Education Levels

	County	State
(Population age 25 and over)	(95,505)	(869,893)
Less than high school	14.3%	14.6%
High school	38.4%	36.2%
Some college, no degree	19.2%	19.0%
Associate degree	7.8%	7.4%
Bachelor's or higher	20.3%	22.9%

### Income

	County	State
<b>Median Household Income</b>	<b>\$34,274</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$17,801</b>	<b>\$19,533</b>
(Number households)	(58,135)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	28.6%	25.0%
\$20,000 - \$29,999	15.3%	14.9%
\$30,000 and above	56.2%	60.2%

### Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(58,135)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	2.5%	50.2%	2.1%	51.3%
Female householder, no spouse	3.3%	6.0%	2.6%	6.6%
Male householder, no spouse	0.6%	3.1%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	3.8%	12.8%	3.0%	13.1%
Single person, age 65 or over	2.2%	7.9%	2.1%	8.7%
Other non-family	1.2%	5.7%	1.2%	5.8%
<b>Total households</b>	<b>13.6%</b>	<b>85.7%</b>	<b>11.5%</b>	<b>88.5%</b>

People

### Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	10.5%	42.0%	47.5%	67.8%	17.7%	14.6%
<b>Other Households</b>	1.9%	41.6%	56.5%	48.3%	25.3%	26.4%

### Unemployment Rate (2002 monthly average)

	County	State
Labor force	80,180	686,200
Percent unemployed	4.5%	4.4%

Income and Employment

### Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	70.2%	74.4%	71.2%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	53.7%	37.9%	47.0%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	8.9%	18.4%	14.1%	12.8%	23.6%	19.1%

### Households Lacking Access to Vehicle

	County			State		
(Number)	Renters	Owners	All Households	Renters	Owners	All Households
	(17,554)	(40,542)	(58,096)	(147,280)	(370,920)	(518,200)
%	18.2%	3.2%	7.7%	18.5%	3.3%	7.6%

Housing and Transportation

### TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	6,940	12.0%	55,445	10.7%
Recipients	13,648	9.4%	108,767	8.5%
<b>LIHEAP</b>				
Households	5,804	10.0%	46,994	9.1%
Recipients	12,407	8.6%	98,825	7.8%
Hslds age 65 and over	1,792	13.3%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

### LIHEAP Client Household Characteristics\*

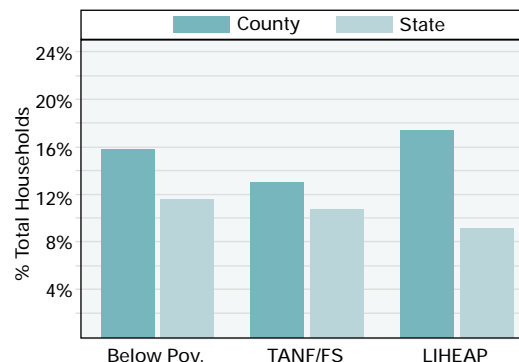
	County	State
(Number households)	(5,804)	(46,994)
Average household income	\$10,977	\$11,209
% Single person households	43.9%	45.5%
% Receiving food stamps	54.5%	49.7%
% Medicaid	63.7%	57.5%
% SSI	25.4%	22.9%
% SS/SSD	50.8%	52.8%
% With wages or self-employment	7.4%	8.6%
% LIHEAP applicants age 65 and over	30.9%	36.0%

\*Percentage is % of LIHEAP households

Benefits and Assistance

Piscataquis County's people are poorer, older, and have lower levels of educational attainment than the state average. The county has seen a decrease in employment opportunities with the closure of a number of large manufacturing plants, and a decrease in population, especially of younger people. This out-migration impacts on figures related to employment, poverty, and the overall demographic profile of the county. As reported in Census 2000:

- Income is considerably below the state average: per-capita income is 26% lower, and median household income is 24% lower.
- The household poverty rate is considerably higher than in the state as a whole. Compared with the statewide totals, a higher proportion of below-poverty households consists of married-couples.
- Older persons (age 65 and up) represent a higher proportion of the population, both below and above poverty, than in the state as a whole.
- A considerably smaller proportion of the Piscataquis population has college degrees (Associate or Bachelor's) than in the state as a whole, and a considerably greater proportion has less than a high school education.



Employment figures for the county are worse than state averages.

- The average unemployment rate for 2002 was 7.0% in Piscataquis County, compared with the state average of 4.4%. This was the third highest rate of any county.
- Compared to the state as a whole, a higher proportion of Piscataquis households (Census 2000) reported that no one in the household worked in the past year. This may be due to the higher proportion of older persons in the county.

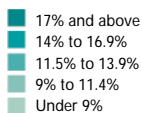
Housing is considerably more affordable than in the state as a whole. As reported in Census 2000:

- The proportion of people in lower income brackets paying more than 35% of their monthly income for housing is among the lowest in the state, both for owners and renters.
- There is a higher proportion of home ownership in Piscataquis County than the state as a whole.

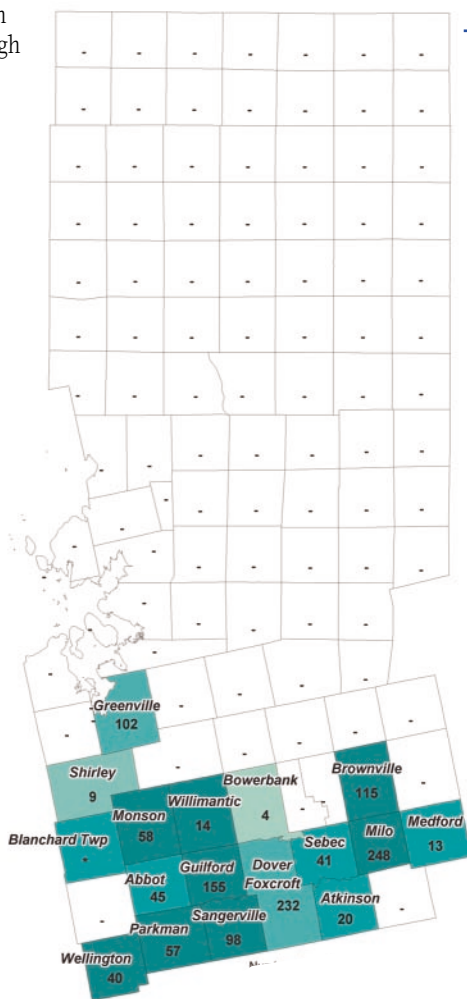
Piscataquis County residents were above the state average in participation in DHS benefits programs (TANF and food stamps) and considerably above in overall participation in the LIHEAP program in the last fiscal year (October 1, 2001-September 30, 2002).

- The LIHEAP program served a higher proportion of county households and the overall population than in most other counties and the state as a whole. It also served a higher proportion of households with older persons; 21.7% of all households with persons age 65 or over received LIHEAP benefits in Piscataquis County, compared with 13.2% of such households statewide.
- Compared with LIHEAP households statewide, a somewhat smaller proportion in Piscataquis had food stamps or supplemental security income (SSI), and a higher proportion had social security or social security disability income.

## Households Receiving LIHEAP



Number shows LIHEAP households  
 \* Towns with fewer than 50 households (Census 2000)  
 - No households or no data



### Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County (2,522)	State (135,501)	County (14,489)	State (1,105,392)
Age				
Under 18	28.9%	29.6%	22.2%	23.0%
18-64	55.3%	57.2%	60.8%	62.8%
65 and over	15.7%	13.2%	17.0%	14.2%

### Education Levels

	County	State
(Population age 25 and over)	(12,240)	(869,893)
Less than high school	19.7%	14.6%
High school	43.7%	36.2%
Some college, no degree	16.6%	19.0%
Associate degree	6.7%	7.4%
Bachelor's or higher	13.3%	22.9%

### Income

	County	State
<b>Median Household Income</b>	<b>\$28,250</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$14,374</b>	<b>\$19,533</b>
(Number households)	(7,272)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	35.7%	25.0%
\$20,000 - \$29,999	16.6%	14.9%
\$30,000 and above	47.7%	60.2%

### Household Poverty Status, by Household Type (as percent of all households)

	County (7,272)		State (518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	3.8%	49.8%	2.1%	51.3%
Female householder, no spouse	2.7%	5.8%	2.6%	6.6%
Male householder, no spouse	1.0%	3.6%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	3.9%	10.3%	3.0%	13.1%
Single person, age 65 or over	3.1%	10.5%	2.1%	8.7%
Other non-family	1.2%	4.3%	1.2%	5.8%
<b>Total households</b>	<b>15.7%</b>	<b>84.3%</b>	<b>11.5%</b>	<b>88.5%</b>

### Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	12.9%	42.2%	44.9%	62.5%	19.7%	17.9%
<b>Other Households</b>	3.3%	22.0%	74.8%	39.6%	21.0%	39.4%

### Unemployment Rate (2002 monthly average)

	County	State
Labor force	8,150	686,200
Percent unemployed	7.0%	4.4%

### Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	50.1%	70.1%	59.6%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	32.8%	21.1%	25.0%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	7.8%	6.8%	7.0%	12.8%	23.6%	19.1%

### Households Lacking Access to Vehicle

	County			State		
(Number)	Renters (1,499)	Owners (5,779)	All Households (7,278)	Renters (147,280)	Owners (370,920)	All Households (518,200)
%	17.6%	3.8%	6.7%	18.5%	3.3%	7.6%

### TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	939	12.9%	55,445	10.7%
Recipients	1,902	11.0%	108,767	8.5%
<b>LIHEAP</b>				
Households	1,258	17.3%	46,994	9.1%
Recipients	2,621	15.2%	98,825	7.8%
Hslds age 65 and over	475	21.7%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

### LIHEAP Client Household Characteristics\*

	County	State
(Number households)	(1,258)	(46,994)
Average household income	\$10,934	\$11,209
Single person households	46.0%	45.5%
% Receiving food stamps	47.8%	49.7%
% Medicaid	57.8%	57.5%
% SSI	20.3%	22.9%
% SS/SSD	56.4%	52.8%
% With wages or self-employment	9.5%	8.6%
% LIHEAP applicants age 65 and over	37.8%	36.0%

\*Percentage is % of LIHEAP households

People

Income and Employment

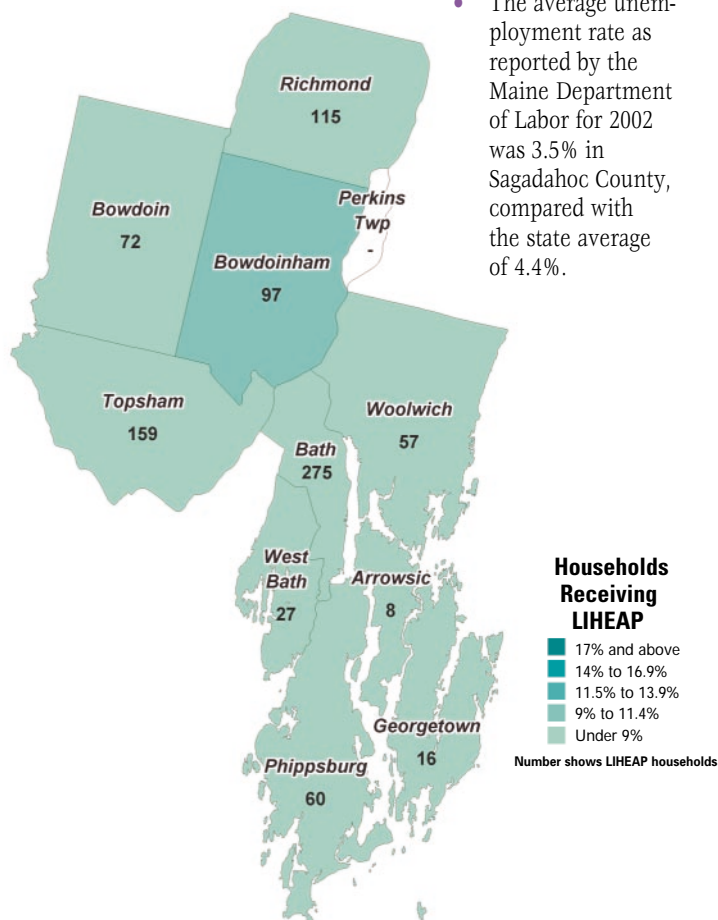
Housing and Transportation

Benefits and Assistance

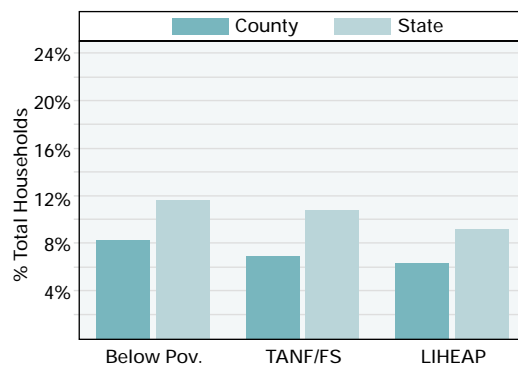
Sagadahoc County's people have higher levels of educational attainment and higher incomes than the state averages. There is a lower overall poverty rate, and the types of households and age distribution of those below poverty differ somewhat from the state pattern. As reported in Census 2000:

- Per-capita income is 4.3% above the state average and median household income is 12.5% above.
- The household poverty rate is lower than in the state as a whole, and is the second lowest of any county. Compared with the statewide totals, a higher proportion of below-poverty households in Sagadahoc County consists of households headed by women with no spouse.
- Younger persons (age 18 and below) represent a considerably higher proportion of those under poverty compared with the state as a whole.
- A greater proportion of Sagadahoc's population has college degrees (Associate or Bachelor's) than in the state as a whole, and a smaller proportion has less than a high school education.

Employment figures for the county are better than state averages, but there is a higher proportion of "working poor."



- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 3.5% in Sagadahoc County, compared with the state average of 4.4%.



- Almost three quarters of households below poverty (Census 2000) reported having one or more members working part- or full-time, compared with just under 60% of below-poverty households statewide.

Until fairly recently, housing was more affordable in Sagadahoc County than in neighboring Cumberland and Lincoln counties, although it was less-affordable than in the state as a whole. Rapidly rising housing costs, especially in Cumberland County, are leading to increased growth in Sagadahoc, with a subsequent decrease in availability of affordable housing for those with low- to moderate-incomes.

Sagadahoc County residents were considerably below the state average in participation in DHS benefits programs (TANF and food stamps) and in participation in the LIHEAP program in the last fiscal year (October 1, 2001-September 30, 2002).

- Sagadahoc was the second lowest county in the state in the proportion of households and individuals receiving TANF and food stamps, and was also second lowest in the proportion of households receiving LIHEAP benefits.
- Compared with LIHEAP households statewide, a larger proportion of households in Sagadahoc had income from wages, and a smaller proportion had social security or supplemental security income (SSI).
- The LIHEAP program served a smaller proportion of total county households with older persons (9%), compared with 13.2% of such households statewide.



## Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(3,014)	(135,501)	(31,895)	(1,105,392)
Age				
Under 18	37.5%	29.6%	24.4%	23.0%
18-64	53.6%	57.2%	63.3%	62.8%
65 and over	8.9%	13.2%	12.3%	14.2%

## Education Levels

	County	State
(Population age 25 and over)	(23,862)	(869,893)
Less than high school	12.0%	14.6%
High school	35.8%	36.2%
Some college, no degree	19.3%	19.0%
Associate degree	7.9%	7.4%
Bachelor's or higher	25.0%	22.9%

## Income

	County	State
<b>Median Household Income</b>	<b>\$41,908</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$20,378</b>	<b>\$19,533</b>
(Number households)	(14,159)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	19.7%	25.0%
\$20,000 - \$29,999	12.8%	14.9%
\$30,000 and above	67.5%	60.2%

## Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(14,159)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	1.4%	53.8%	2.1%	51.3%
Female householder, no spouse	3.0%	6.6%	2.6%	6.6%
Male householder, no spouse	0.4%	3.3%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	1.8%	14.1%	3.0%	13.1%
Single person, age 65 or over	1.1%	8.3%	2.1%	8.7%
Other non-family	1.2%	5.7%	1.2%	5.8%
<b>Total households</b>	<b>8.2%</b>	<b>91.8%</b>	<b>11.5%</b>	<b>88.5%</b>

## Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	19.9%	55.4%	24.7%	72.8%	15.4%	11.8%
<b>Other Households</b>	3.6%	37.8%	58.7%	52.0%	23.9%	24.2%

## Unemployment Rate (2002 monthly average)

	County	State
Labor force	16,000	686,200
Percent unemployed	3.5%	4.4%

## Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	67.3%	66.8%	67.2%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	55.4%	46.4%	51.5%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	14.7%	29.7%	22.9%	12.8%	23.6%	19.1%

## Households Lacking Access to Vehicle

	County			State		
(Number)	Renters (3,948)	Owners (10,169)	All Households (14,117)	Renters (147,280)	Owners (370,920)	All Households (518,200)
%	11.0%	2.7%	5.1%	18.5%	3.3%	7.6%

## TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	967	6.9%	55,445	10.7%
Recipients	2,003	5.7%	108,767	8.5%
<b>LIHEAP</b>				
Households	889	6.3%	46,994	9.1%
Recipients	1,948	5.5%	98,825	7.8%
Hslds age 65 and over	275	9.0%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

## LIHEAP Client Household Characteristics\*

	County	State
(Number households)	(889)	(46,994)
Average household income	\$11,613	\$11,209
% Single person households	44.1%	45.5%
% Receiving food stamps	48.1%	49.7%
% Medicaid	57.3%	57.5%
% SSI	18.8%	22.9%
% SS/SSD	48.0%	52.8%
% With wages or self-employment	11.1%	8.6%
% LIHEAP applicants age 65 and over	30.9%	36.0%

\*Percentage is % of LIHEAP households

People

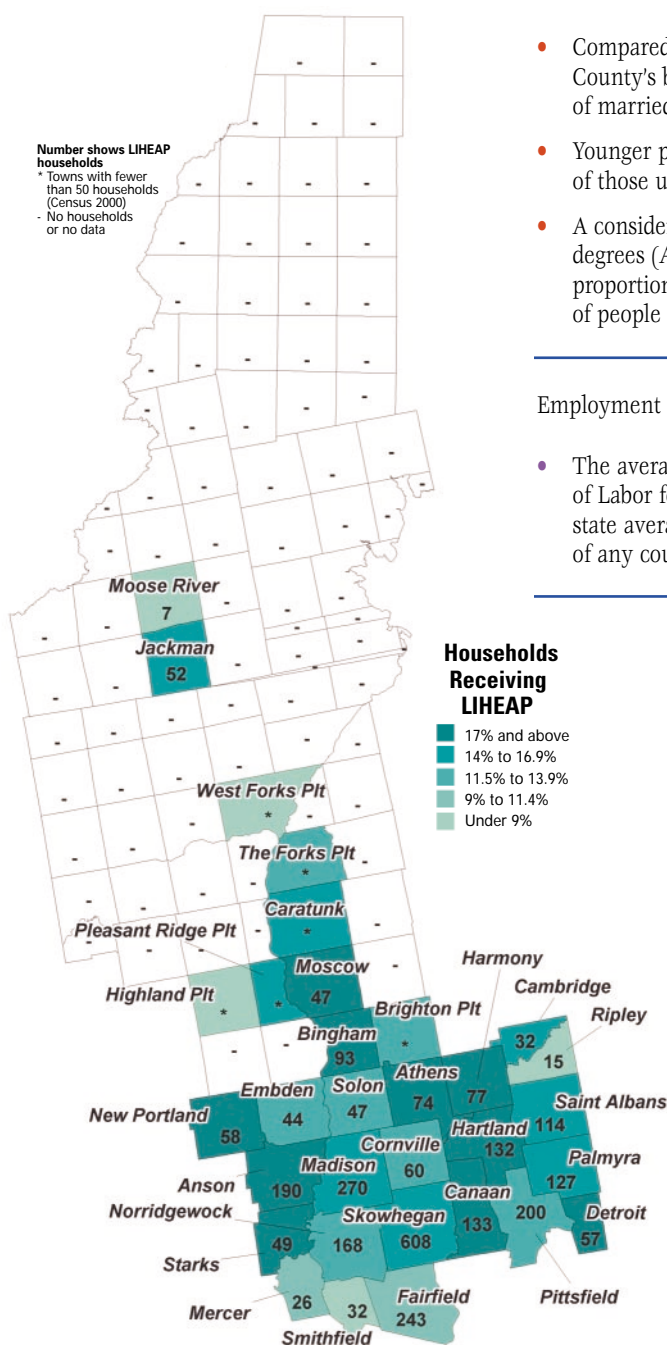
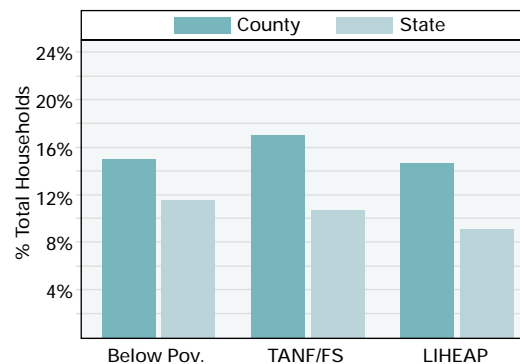
Income and Employment

Housing and Transportation

Benefits and Assistance

Somerset County's people are poorer and have lower levels of educational attainment than the state average. The types of households and age distribution of those below poverty differ somewhat from the state pattern. As reported in Census 2000:

- Income is below the state average: per-capita income is 21% lower, and median household income is 18% lower.
- There is a higher proportion of households below poverty than in the state as a whole.



- Compared with the state as a whole, a higher proportion of Somerset County's below-poverty households (almost one-quarter) consists of married-couple families.
- Younger persons (age 18 and below) represent a higher proportion of those under poverty compared with the state as a whole.
- A considerably smaller proportion of Somerset's population has college degrees (Associate or Bachelor's) than in the state as a whole, and a higher proportion lacks a high school degree. Somerset has the lowest percentage of people with Bachelor's degrees of any county.

Employment figures for the county are considerably worse than state averages.

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 8.4% in Somerset County, compared with the state average of 4.4%. This was the second highest unemployment rate of any county.

Housing is more affordable than in the state as a whole for households with incomes above \$20,000. There is also a somewhat higher rate of home ownership. As in the rest of the state, a large proportion of the poorest households (incomes below \$10,000) report spending 35% or more of their monthly income for housing.

Somerset County residents were considerably above the state average in participation in DHS benefits programs (TANF and food stamps) and in overall participation in the LIHEAP program in the last fiscal year (October 1, 2001-September 30, 2002).

- The proportion of cases and individuals in the TANF and food stamp programs was the second highest of any county.
- The LIHEAP program served a larger proportion of total county households with older persons (20%), compared with 13.2% of such households statewide.
- Compared with LIHEAP households statewide, a larger proportion in Somerset had food stamps or Medicaid.

Population Poverty Status, by Age				
	Below Poverty		Above Poverty	
(Number)	County (7,471)	State (135,501)	County (42,509)	State (1,105,392)
Age				
Under 18	33.2%	29.6%	22.7%	23.0%
18-64	55.1%	57.2%	62.9%	62.8%
65 and over	11.8%	13.2%	14.4%	14.2%

Education Levels		
	County	State
(Population age 25 and over)	(34,750)	(869,893)
Less than high school	19.2%	14.6%
High school	45.3%	36.2%
Some college, no degree	17.3%	19.0%
Associate degree	6.4%	7.4%
Bachelor's or higher	11.8%	22.9%

Income		
	County	State
Median Household Income	\$30,731	\$37,240
Per-capita Income	\$15,474	\$19,533
(Number households)	(20,519)	(518,372)
Household Income, by ranges		
Under \$20,000	30.8%	25.0%
\$20,000 - \$29,999	18.1%	14.9%
\$30,000 and above	51.1%	60.2%

Household Poverty Status, by Household Type (as percent of all households)				
	County		State	
(Number households)	(20,519)		(518,372)	
Poverty Status	Below	Above	Below	Above
Family Households				
Married-couple	3.6%	51.6%	2.1%	51.3%
Female householder, no spouse	3.2%	6.2%	2.6%	6.6%
Male householder, no spouse	0.9%	3.4%	0.5%	3.0%
Other Households				
Single person, under age 65	3.4%	11.0%	3.0%	13.1%
Single person, age 65 or over	2.4%	7.7%	2.1%	8.7%
Other non-family	1.2%	5.1%	1.2%	5.8%
<b>Total households</b>	<b>14.9%</b>	<b>85.1%</b>	<b>11.5%</b>	<b>88.5%</b>

Household Poverty Status and Employment						
	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
Family Households	16.3%	42.9%	40.8%	65.3%	18.7%	16.1%
Other Households	5.0%	27.4%	67.7%	48.2%	23.2%	28.6%

Unemployment Rate (2002 monthly average)		
	County	State
Labor force	24,940	686,200
Percent unemployed	8.4%	4.4%

Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing						
	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	71.1%	73.1%	71.9%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	50.7%	26.3%	37.6%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	6.3%	13.5%	11.3%	12.8%	23.6%	19.1%

Households Lacking Access to Vehicle						
	County			State		
(Number)	Renters (4,528)	Owners (15,968)	All (20,496)	Renters (147,280)	Owners (370,920)	All (518,200)
%	17.8%	3.9%	7.0%	18.5%	3.3%	7.6%

TANF/Food Stamps and LIHEAP Benefits*				
	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	3,457	16.9%	55,445	10.7%
Recipients	7,202	14.2%	108,767	8.5%
LIHEAP				
Households	2,986	14.6%	46,994	9.1%
Recipients	6,484	12.7%	98,825	7.8%
Hslds age 65 and over	1,021	20.0%	16,937	13.2%

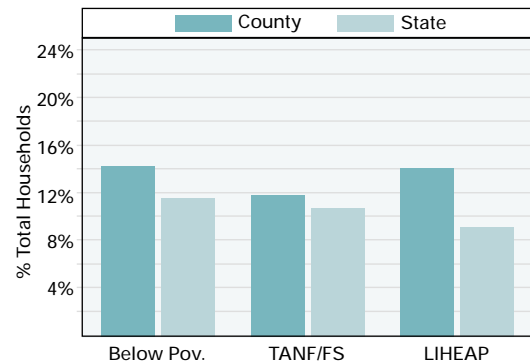
\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

LIHEAP Client Household Characteristics*		
	County	State
(Number households)	(2,986)	(46,994)
Average household income	\$11,357	\$11,209
% Single person households	42.5%	45.5%
% Receiving food stamps	60.4%	49.7%
% Medicaid	65.5%	57.5%
% SSI	22.2%	22.9%
% SS/SSD	56.6%	52.8%
% With wages or self-employment	8.3%	8.6%
% LIHEAP applicants age 65 and over	34.2%	36.0%

\*Percentage is % of LIHEAP households

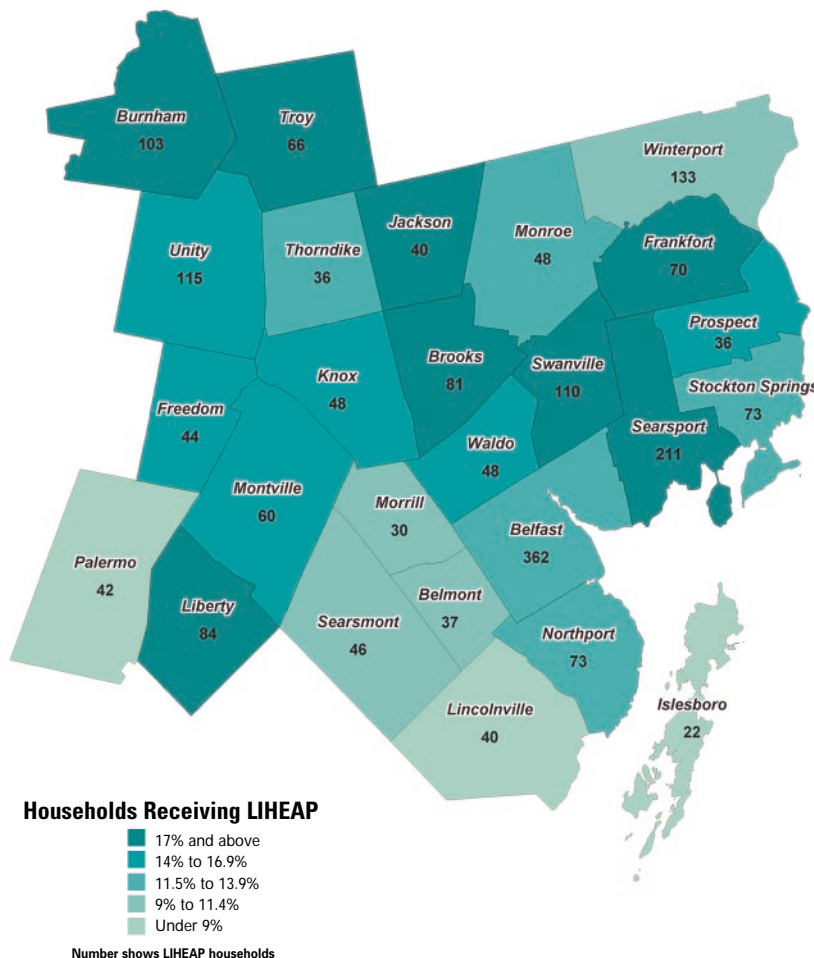
Waldo County's people are somewhat poorer than the state average. The types of households and age distribution of those below poverty differ somewhat from the state pattern. The county's economy has been steadily improving, thanks in large part to expansion by MBNA, so poverty indicators may be somewhat improved since the 2000 census. As reported in Census 2000:

- Income is somewhat below the state average; per-capita income is 11% lower, and median household income is 9% lower
- The proportion of households below poverty is higher than in the state as a whole.
- Compared with the state as a whole, a higher proportion of Waldo County below-poverty households (one-quarter) consists of married-couple families.
- Younger persons (age 18 and below) represent a higher proportion of those under poverty compared with the state as a whole.



Employment figures for the county are about the same as in the state as a whole.

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 4.3% in Waldo County, about the same as the state average.



Housing affordability in Waldo County at the time of Census 2000 was about the same as in the state overall. There was also a somewhat higher rate of home ownership. As in the rest of the state, a large proportion of the poorest households (incomes below \$10,000) reported spending 35% or more of their monthly income for housing. In the past few years, costs of both home ownership and rental have escalated to the point that, relative to household income, Waldo County is currently one of Maine's most unaffordable housing markets.

Waldo County residents were somewhat above the state average in participation in DHS benefits programs (TANF and food stamps) and in overall participation in the LIHEAP program in the last fiscal year (October 1, 2001-September 30, 2002).

- The LIHEAP program served a larger proportion of total county households with older persons (21%), compared with 13.2% of such households statewide.
- Compared with LIHEAP households statewide, a larger proportion in Waldo had food stamps or Medicaid.

**Population Poverty Status, by Age**

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(4,973)	(135,501)	(30,731)	(1,105,392)
Age				
Under 18	33.4%	29.6%	21.9%	23.0%
18-64	54.9%	57.2%	61.2%	62.8%
65 and over	11.7%	13.2%	17.0%	14.2%

**Education Levels**

	County	State
(Population age 25 and over)	(24,818)	(869,893)
Less than high school	15.4%	14.6%
High school	38.8%	36.2%
Some college, no degree	17.0%	19.0%
Associate degree	6.5%	7.4%
Bachelor's or higher	22.3%	22.9%

**Income**

	County	State
<b>Median Household Income</b>	<b>\$33,986</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$17,438</b>	<b>\$19,533</b>
(Number households)	(14,724)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	28.3%	25.0%
\$20,000 - \$29,999	15.8%	14.9%
\$30,000 and above	55.9%	60.2%

**Household Poverty Status, by Household Type (as percent of all households)**

	County		State	
	(14,724)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	3.6%	52.6%	2.1%	51.3%
Female householder, no spouse	3.1%	5.3%	2.6%	6.6%
Male householder, no spouse	0.8%	3.3%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	3.5%	11.6%	3.0%	13.1%
Single person, age 65 or over	2.0%	7.7%	2.1%	8.7%
Other non-family	1.2%	5.3%	1.2%	5.8%
<b>Total households</b>	<b>14.2%</b>	<b>85.8%</b>	<b>11.5%</b>	<b>88.5%</b>

People

**Household Poverty Status and Employment**

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	18.0%	46.1%	35.9%	65.9%	20.8%	13.4%
<b>Other Households</b>	5.4%	33.4%	61.2%	46.9%	27.0%	26.1%

Income and Employment

**Unemployment Rate (2002 monthly average)**

	County	State
Labor force	23,510	686,200
Percent unemployed	4.3%	4.4%

**Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing**

	County			State		
	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	70.4%	79.4%	74.5%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	58.9%	34.8%	43.3%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	14.9%	18.6%	17.5%	12.8%	23.6%	19.1%

**Households Lacking Access to Vehicle**

	County			State		
	Renters	Owners	All	Renters	Owners	All
(Number)	(2,970)	(11,756)	(14,726)	(147,280)	(370,920)	(518,200)
%	15.0%	4.1%	6.3%	18.5%	3.3%	7.6%

Housing and Transportation

**TANF/Food Stamps and LIHEAP Benefits\***

	County		State	
	Number	Percent	Number	Percent
<b>TANF &amp;/or Food Stamps</b> (monthly avg unduplicated count)				
Cases	1,744	11.8%	55,445	10.7%
Recipients	3,689	10.2%	108,767	8.5%
<b>LIHEAP</b>				
Households	2,058	14.0%	46,994	9.1%
Recipients	4,381	12.1%	98,825	7.8%
Hslds age 65 and over	755	21.2%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

**LIHEAP Client Household Characteristics\***

	County	State
(Number households)	(2,058)	(46,994)
Average household income	\$11,142	\$11,209
% Single person households	44.3%	45.5%
% Receiving food stamps	52.2%	49.7%
% Medicaid	62.1%	57.5%
% SSI	25.0%	22.9%
% SS/SSD	52.7%	52.8%
% With wages or self-employment	7.3%	8.6%
% LIHEAP applicants age 65 and over	36.7%	36.0%

\*Percentage is % of LIHEAP households

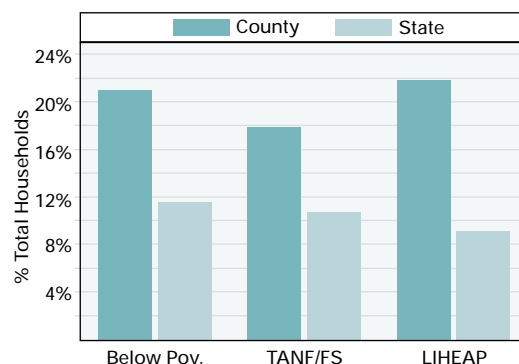
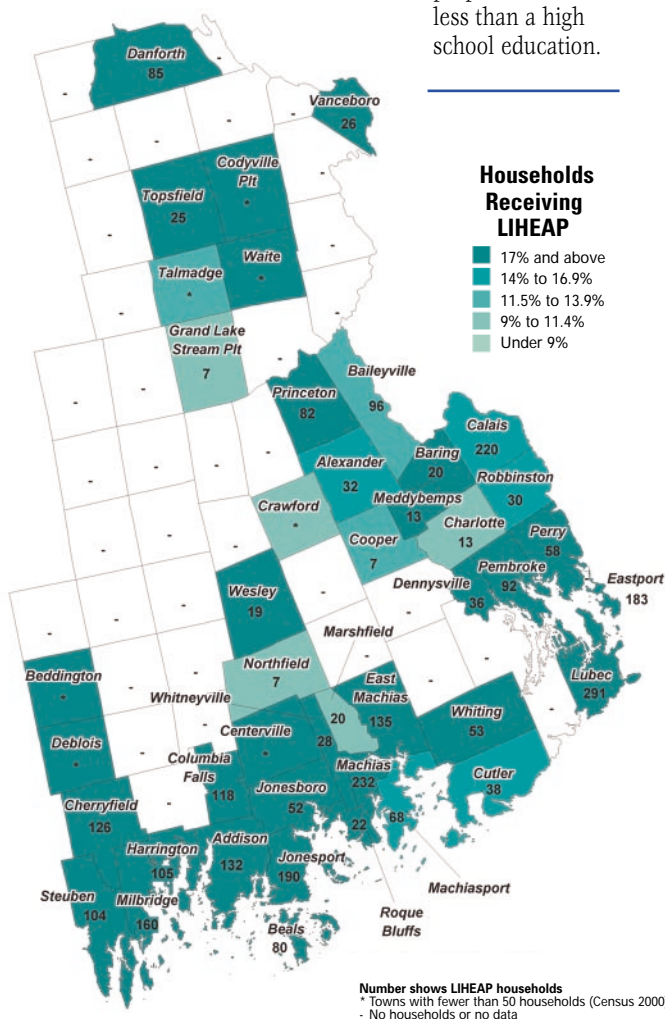
Benefits and Assistance



# Washington County

Washington County's people are poorer, older, and have lower levels of educational attainment than the state average. By almost any measure, it is Maine's poorest county. The county has been steadily losing population, especially younger people. This out-migration impacts on figures related to employment, poverty, and the overall demographic profile of the county. As reported in Census 2000:

- Washington County has the highest household poverty rate (21%) of any county in the state.
- Per-capita and median household income are considerably below the state's averages, and are the lowest of any county. Per-capita income is 28% below the state average and median household income is 31% below.
- Older persons (age 65 or over) represent a higher proportion of those under poverty than in the state as a whole.
- A considerably smaller proportion of Washington County's population has college degrees (Associate or Bachelor's) than in the state as a whole, and a considerably greater proportion has less than a high school education.



Employment figures for the county are much worse than state averages.

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 8.8% in Washington County, compared with the state average of 4.4%. This was the highest rate of any county.

Housing is more affordable than in the state as a whole. Nonetheless, somewhat over half of the poorest households (incomes under \$10,000) report paying more than 35% of their monthly income for housing (compared with 71% of such households statewide). A somewhat higher proportion of Washington County households reported lacking access to a vehicle.

Washington County residents were considerably above the state average in participation in DHS benefits programs (TANF and food stamps) and in overall participation in the LIHEAP program in the last fiscal year (October 1, 2001-September 30, 2002). Washington County had the highest rate of participation in these programs of any county in the state.

- One fifth of all county households received LIHEAP (compared with 9.1% of households statewide), and 14.4% of the county's residents were recipients of TANF or food stamps (compared with 8.5% of residents statewide).
- The LIHEAP program served a considerably higher proportion of total county households with older persons (27.3%), compared with 13.2% of such households statewide.
- A higher proportion of LIHEAP households in Washington County had Medicaid, and a lower proportion had income from wages.

### Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(6,272)	(135,501)	(26,713)	(1,105,392)
Age				
Under 18	27.9%	29.6%	21.9%	23.0%
18-64	55.0%	57.2%	61.2%	62.8%
65 and over	17.2%	13.2%	17.0%	14.2%

### Education Levels

	County	State
(Population age 25 and over)	(23,488)	(869,893)
Less than high school	20.1%	14.6%
High school	41.9%	36.2%
Some college, no degree	17.8%	19.0%
Associate degree	5.5%	7.4%
Bachelor's or higher	14.6%	22.9%

### Income

	County	State
<b>Median Household Income</b>	<b>\$25,869</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$14,119</b>	<b>\$19,533</b>
(Number households)	(14,119)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	39.4%	25.0%
\$20,000 - \$29,999	17.5%	14.9%
\$30,000 and above	43.1%	60.2%

### Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	49.4%	62.0%	55.9%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	38.5%	24.9%	29.6%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	3.2%	11.9%	9.7%	12.8%	23.6%	19.1%

### TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	2,506	17.8%	55,445	10.7%
Recipients	4,878	14.4%	108,767	8.5%
<b>LIHEAP</b>				
Households	3,059	21.7%	46,994	9.1%
Recipients	6,408	18.9%	98,825	7.8%
Hslds age 65 and over	1,142	27.3%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

### Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(14,119)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	4.9%	47.9%	2.1%	51.3%
Female householder, no spouse	3.6%	5.5%	2.6%	6.6%
Male householder, no spouse	0.8%	3.2%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	4.6%	10.3%	3.0%	13.1%
Single person, age 65 or over	4.9%	8.4%	2.1%	8.7%
Other non-family	1.2%	3.7%	1.2%	5.8%
<b>Total households</b>	<b>20.9%</b>	<b>79.1%</b>	<b>11.5%</b>	<b>88.5%</b>

### Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	15.3%	44.2%	40.5%	58.8%	23.5%	17.7%
<b>Other Households</b>	3.9%	31.0%	65.2%	40.2%	25.8%	34.0%

### Unemployment Rate (2002 monthly average)

	County	State
Labor force	16,040	686,200
Percent unemployed	8.8%	4.4%

### Households Lacking Access to Vehicle

	County			State		
(Number)	Renters	Owners	All Households	Renters	Owners	All Households
%	19.0%	5.4%	8.5%	18.5%	3.3%	7.6%

### LIHEAP Client Household Characteristics\*

	County	State
(Number households)	(3,059)	(46,994)
Average household income	\$10,632	\$11,209
% Single person households	44.0%	45.5%
% Receiving food stamps	48.9%	49.7%
% Medicaid	60.1%	57.5%
% SSI	16.1%	22.9%
% SS/SSD	52.9%	52.8%
% With wages or self-employment	6.0%	8.6%
% LIHEAP applicants age 65 and over	37.3%	36.0%

\*Percentage is % of LIHEAP households

People

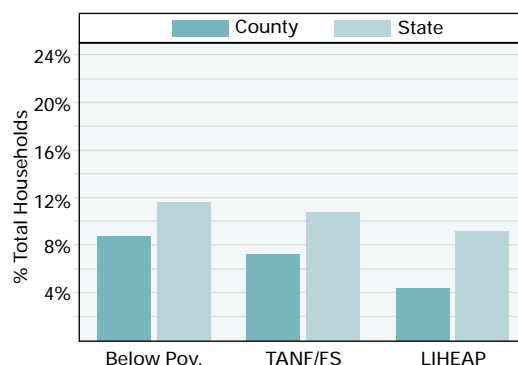
Income and Employment

Housing and Transportation

Benefits and Assistance

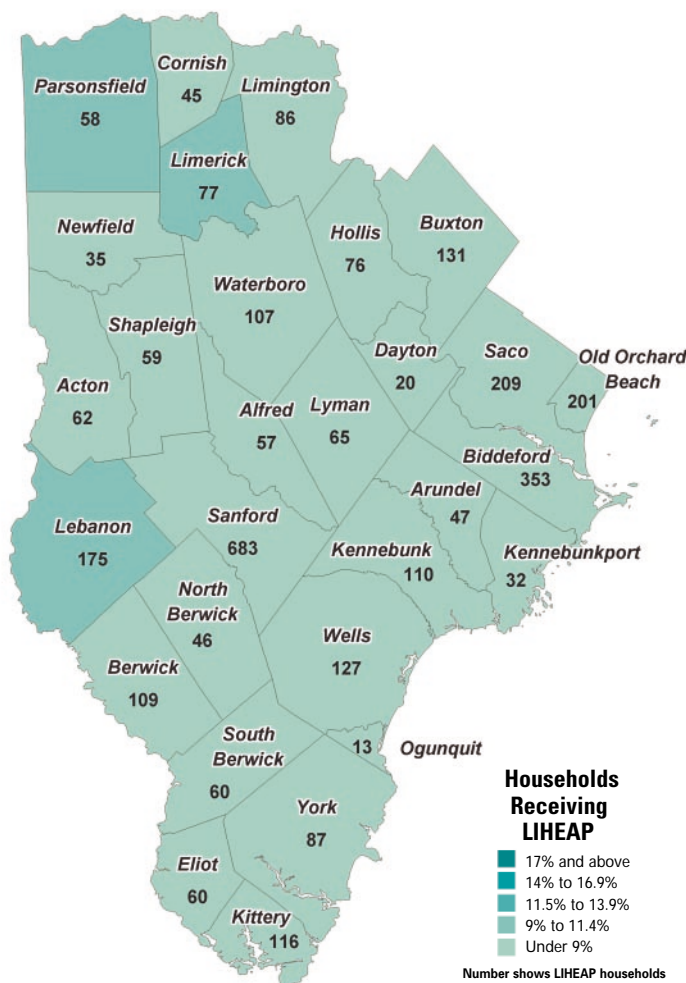
York County's people have higher incomes and higher levels of educational attainment than the state average. There is a lower overall poverty rate, and the age distribution of those below poverty differs somewhat from the statewide pattern. As reported in Census 2000:

- Per-capita income is 8.7% above the state's average and median income is 17.2% above.
- The household poverty rate is lower than in the state as a whole. Compared with the statewide totals, a somewhat higher proportion of below-poverty households in York County consists of households headed by women with no spouse.
- Younger persons (age 18 and below) represent a higher proportion of those under poverty compared with the state as a whole.
- Levels of educational attainment are comparable to the statewide pattern, but there is a slightly higher proportion of the population with Associate degrees, and a slightly lower proportion with less than a high school education.



Employment figures for the county are similar to the state as a whole.

- The average unemployment rate as reported by the Maine Department of Labor for 2002 was 4.6% in York County, compared with the state average of 4.4%.



York County has a fast-growing population, with increasing pressure on housing availability. This is especially true for the Kittery-York area, which has seen an influx of people who live in Maine and commute to work in Massachusetts and New Hampshire. Housing is considerably less affordable than in the state as a whole for low- to moderate-income households, with a high proportion paying more than 35% of their monthly income for housing.

York County residents were below the state average in participation in DHS benefits programs (TANF and food stamps) and in participation in the LIHEAP program in the last fiscal year (October 1, 2001-September 30, 2002).

- Compared with LIHEAP households statewide, a smaller proportion of households receiving LIHEAP in York County had food stamps, Medicaid, or supplemental security income (SSI). A higher proportion had social security or social security disability income, and a somewhat higher proportion had income from wages.
- The LIHEAP program served a smaller proportion of total county households with older persons (7.1%) compared with 13.2% of such households statewide.

### Population Poverty Status, by Age

	Below Poverty		Above Poverty	
	County	State	County	State
(Number)	(15,003)	(135,501)	(169,066)	(1,105,392)
Age				
Under 18	31.2%	29.6%	24.0%	23.0%
18-64	55.0%	57.2%	62.7%	62.8%
65 and over	13.8%	13.2%	13.2%	14.2%

### Education Levels

	County	State
(Population age 25 and over)	(127,591)	(869,893)
Less than high school	13.5%	14.6%
High school	35.0%	36.2%
Some college, no degree	20.4%	19.0%
Associate degree	8.2%	7.4%
Bachelor's or higher	22.9%	22.9%

### Income

	County	State
<b>Median Household Income</b>	<b>\$43,630</b>	<b>\$37,240</b>
<b>Per-capita Income</b>	<b>\$21,225</b>	<b>\$19,533</b>
(Number households)	(74,527)	(518,372)
<b>Household Income, by ranges</b>		
Under \$20,000	19.4%	25.0%
\$20,000 - \$29,999	13.5%	14.9%
\$30,000 and above	67.1%	60.2%

### Household Poverty Status, by Household Type (as percent of all households)

	County		State	
(Number households)	(74,527)		(518,372)	
Poverty Status	Below	Above	Below	Above
<b>Family Households</b>				
Married-couple	1.6%	54.8%	2.1%	51.3%
Female householder, no spouse	2.1%	6.7%	2.6%	6.6%
Male householder, no spouse	0.3%	2.7%	0.5%	3.0%
<b>Other Households</b>				
Single person, under age 65	2.2%	12.8%	3.0%	13.1%
Single person, age 65 or over	1.6%	8.3%	2.1%	8.7%
Other non-family	1.2%	5.8%	1.2%	5.8%
<b>Total households</b>	<b>8.7%</b>	<b>91.3%</b>	<b>11.5%</b>	<b>88.5%</b>

### Household Poverty Status and Employment

	Percent of Households Below Poverty			Percent of Households Above Poverty		
	Full-time work	Less than full-time	Did not work	Full-time work	Less than full-time	Did not work
<b>Family Households</b>	16.1%	48.8%	35.1%	70.3%	16.9%	12.8%
<b>Other Households</b>	2.6%	33.2%	64.2%	51.0%	23.5%	25.5%

### Unemployment Rate (2002 monthly average)

	County	State
Labor force	102,080	686,283
Percent unemployed	4.6%	4.4%

### Percent of Households with Income Below \$35,000 Paying More Than 35% of Monthly Income for Housing

	County			State		
Income	Renters	Owners	All Households	Renters	Owners	All Households
Under \$10,000	73.6%	80.9%	75.8%	68.6%	75.5%	70.7%
\$10,000 - \$19,999	62.5%	48.5%	56.1%	52.1%	39.6%	46.4%
\$20,000 - \$34,999	17.6%	31.5%	25.6%	12.8%	23.6%	19.1%

### Households Lacking Access to Vehicle

	County			State		
(Number)	Renters (20,393)	Owners (10,957)	All Households (74,563)	Renters (147,280)	Owners (370,920)	All Households (518,200)
%	14.6%	2.6%	5.8%	18.5%	3.3%	7.6%

### TANF/Food Stamps and LIHEAP Benefits\*

	County		State	
TANF &/or Food Stamps (monthly avg unduplicated count)	Number	Percent	Number	Percent
Cases	5,399	7.2%	55,445	10.7%
Recipients	10,836	5.8%	108,767	8.5%
<b>LIHEAP</b>				
Households	3,306	4.4%	46,994	9.1%
Recipients	7,071	3.8%	98,825	7.8%
Hslds age 65 and over	1,257	7.1%	16,937	13.2%

\*Percentage cases or households is % of total county or state households; percentage recipients is % of county or state population.

### LIHEAP Client Household Characteristics\*

	County	State
(Number households)	(3,306)	(46,994)
Average household income	\$11,889	\$11,209
% Single person households	46.6%	45.5%
% Receiving food stamps	37.4%	49.7%
% Medicaid	41.1%	57.5%
% SSI	14.1%	22.9%
% SS/SSD	59.0%	52.8%
% With wages or self-employment	11.9%	8.6%
% LIHEAP applicants age 65 and over	38.0%	36.0%

\*Percentage is % of LIHEAP households

People

Income and Employment

Housing and Transportation

Benefits and Assistance

# APPENDIX 1: Summary of Selected Indicators

	State	Androscoggin	Aroostook	Cumberland	Franklin	Hancock
<b>Population below poverty</b>						
Age 17 and under	29.6%	31.4%	26.9%	28.4%	30.9%	27.3%
Age 18-64	57.2%	54.8%	54.8%	59.3%	59.8%	58.1%
Age 65 and over	13.2%	13.8%	18.3%	12.3%	9.3%	14.6%
<b>Household poverty (as % of all households)</b>						
Family households:						
Married-couple	2.1%	1.4%	3.5%	1.0%	3.1%	2.2%
Female householder, no spouse	2.6%	2.9%	2.7%	2.1%	3.3%	1.9%
Male householder, no spouse	0.5%	0.6%	0.5%	0.2%	0.8%	0.5%
Other households:						
Single person, under age 65	3.0%	3.6%	4.2%	2.3%	3.6%	2.9%
Single person, age 65 or over	2.1%	2.5%	4.2%	1.6%	2.0%	2.3%
Other non-family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
Total households below poverty	11.5%	12.2%	16.1%	8.0%	15.1%	10.8%
<b>Educational attainment (as % of population age 25 and over)</b>						
Less than high school	14.6%	20.2%	23.1%	9.9%	14.8%	12.2%
High school	36.2%	40.2%	38.5%	28.2%	41.0%	34.4%
Some college, no degree	19.0%	18.6%	17.3%	19.5%	17.6%	19.5%
Associate degree	7.4%	6.7%	6.5%	8.2%	5.7%	6.7%
Bachelor's or higher	22.9%	14.4%	14.6%	34.2%	20.9%	27.1%
<b>Per-capita income</b>						
	\$19,533	\$18,734	\$15,033	\$23,949	\$15,796	\$19,809
<b>Household income:</b>						
Median income	\$37,240	\$35,793	\$28,837	\$44,048	\$31,459	\$35,811
Under \$20,000	25.0%	26.0%	35.2%	19.1%	30.4%	25.4%
\$20-29,999	14.9%	15.8%	16.6%	12.7%	16.8%	15.6%
\$30,000 and above	60.2%	58.2%	48.2%	68.2%	52.8%	59.0%
<b>Unemployment rate (2002)</b>						
	4.4%	4.3%	4.9%	2.8%	5.4%	4.4%
<b>Worked in past year, households below poverty</b>						
% of family households, full or part-time work	60.9%	62.1%	56.5%	60.4%	66.2%	68.3%
% of other households, full or part-time work	38.2%	34.2%	30.8%	41.9%	48.6%	45.4%
<b>Households lacking access to vehicle</b>						
Renters (% of all renters)	18.5%	24.5%	22.0%	19.9%	18.8%	14.7%
Owners (% of all owners)	3.3%	3.3%	3.6%	3.0%	2.5%	3.3%
All households (% of all households)	7.6%	11.1%	8.5%	8.6%	6.4%	6.1%
<b>Households paying more than 35% for housing</b>						
Income under \$10,000	70.7%	65.2%	58.9%	64.6%	74.6%	72.3%
Income \$10,000 - \$19,999	46.4%	42.8%	26.1%	58.6%	41.0%	43.5%
Income \$20,000 - \$34,999	19.1%	15.3%	8.8%	28.6%	15.6%	19.9%
<b>TANF/Food Stamps</b>						
Cases (% all households)	10.7%	13.8%	17.3%	7.9%	12.8%	6.2%
Recipients (% total population)	8.5%	10.8%	12.8%	10.5%	10.5%	5.1%
<b>LIHEAP</b>						
Households (% all households)	9.1%	8.8%	18.6%	4.4%	16.6%	9.5%
Recipients (% total population)	7.8%	7.3%	15.3%	3.7%	14.6%	8.4%
Hshlds age 65 and over (% all households 65 and over)	13.2%	13.6%	27.5%	6.8%	24.4%	13.3%
<b>LIHEAP household characteristics (% LIHEAP households)</b>						
Average household income	\$11,209	\$10,880	\$11,432	\$11,505	\$11,407	\$10,724
% Single person households	45.5%	49.3%	45.2%	48.2%	42.9%	47.1%
% Receiving food stamps	49.7%	52.6%	50.3%	46.9%	42.5%	37.9%
% Medicaid	57.5%	58.6%	58.4%	52.9%	50.9%	54.7%
% SSI	22.9%	19.1%	23.9%	42.8%	19.6%	10.4%
% SS/SSD	52.8%	58.1%	60.8%	29.3%	53.8%	55.3%
% With wages or self-employment	8.6%	8.4%	9.7%	10.0%	8.5%	5.5%
% LIHEAP applicants age 65 and over	36.0%	37.2%	42.9%	35.9%	36.2%	37.8%

Note: Unless otherwise noted, information here is from Census 2000.

Monthly average unemployment rate is from the Me. Dep't of Labor, Jan. 1-Dec. 31, 2002. TANF/FS and LIHEAP information is for FY Oct. 1, 2001-Sept. 30, 2002.

TANF/FS is a monthly average unduplicated count from reports provided by DHS. LIHEAP information is derived from a database provided by the Maine State Housing Authority



	Kennebec	Knox	Lincoln	Oxford	Penobscot	Piscataquis	Sagadahoc	Somerset	Waldo	Washington	York
	29.8%	28.0%	30.4%	31.4%	27.1%	28.9%	37.5%	33.2%	33.4%	27.9%	31.2%
	57.3%	58.4%	52.9%	55.6%	62.4%	55.3%	53.6%	55.1%	54.9%	55.0%	55.0%
	12.9%	13.6%	16.7%	13.1%	10.5%	15.7%	8.9%	11.8%	11.7%	17.2%	13.8%
	2.1%	2.0%	2.2%	2.5%	2.5%	3.8%	1.4%	3.6%	3.6%	4.9%	1.6%
	2.9%	1.8%	1.6%	2.8%	3.3%	2.7%	3.0%	3.2%	3.1%	3.6%	2.1%
	0.6%	0.5%	0.7%	0.3%	0.6%	1.0%	0.4%	0.9%	0.8%	0.8%	0.3%
	3.5%	2.9%	2.4%	2.8%	3.8%	3.9%	1.8%	3.4%	3.5%	4.6%	2.2%
	1.9%	2.3%	2.1%	2.3%	2.2%	3.1%	1.1%	2.4%	2.0%	4.9%	1.6%
	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
	12.0%	10.2%	10.2%	12.0%	13.6%	15.7%	8.2%	14.9%	14.2%	20.9%	8.7%
	14.8%	12.5%	12.1%	17.7%	14.3%	19.7%	12.0%	19.2%	15.4%	20.1%	13.5%
	37.7%	36.4%	35.1%	43.0%	38.4%	43.7%	35.8%	45.3%	38.8%	41.9%	35.0%
	19.1%	18.9%	19.6%	17.7%	19.2%	16.6%	19.3%	17.3%	17.0%	17.8%	20.4%
	7.8%	5.9%	6.6%	6.0%	7.8%	6.7%	7.9%	6.4%	6.5%	5.5%	8.2%
	20.7%	26.6%	26.6%	15.7%	20.3%	13.3%	25.0%	11.8%	22.3%	14.6%	22.9%
	\$18,520	\$19,981	\$20,760	\$16,945	\$17,801	\$14,374	20,378	\$15,474	\$17,438	\$14,119	\$21,225
	\$36,498	\$36,774	\$38,686	\$33,435	\$34,274	\$28,250	\$41,908	\$30,731	\$33,986	\$25,869	\$43,630
	26.0%	24.2%	22.1%	27.5%	28.6%	35.7%	19.7%	30.8%	28.3%	39.4%	19.4%
	15.1%	14.9%	16.3%	17.0%	15.3%	16.6%	12.8%	18.1%	15.8%	17.5%	13.5%
	58.9%	60.9%	61.6%	55.6%	56.2%	47.7%	67.5%	51.1%	55.9%	43.1%	67.1%
	4.3%	3.0%	3.0%	6.6%	4.5%	7.0%	3.5%	8.4%	4.3%	8.8%	4.6%
	60.4%	68.9%	63.7%	56.7%	52.5%	55.1%	75.3%	59.2%	64.1%	59.5%	64.9%
	35.0%	46.0%	35.5%	33.7%	43.5%	25.3%	41.4%	32.4%	38.8%	34.9%	35.8%
	18.9%	15.1%	12.5%	18.8%	18.2%	17.6%	11.0%	17.8%	15.0%	19.0%	14.6%
	3.6%	3.7%	4.4%	3.2%	3.2%	3.8%	2.7%	3.9%	4.1%	5.4%	2.6%
	8.0%	6.6%	5.8%	6.8%	7.7%	6.7%	5.1%	7.0%	6.3%	8.5%	5.8%
	78.0%	75.0%	79.2%	68.1%	71.2%	59.6%	67.2%	71.9%	74.5%	55.9%	75.8%
	44.4%	54.2%	53.2%	47.0%	47.0%	25.0%	51.5%	37.6%	43.3%	29.6%	56.1%
	14.1%	19.8%	18.6%	14.1%	14.1%	7.0%	22.9%	11.3%	17.5%	9.7%	25.6%
	11.5%	8.1%	7.0%	14.4%	12.0%	12.9%	6.9%	16.9%	11.8%	17.8%	7.2%
	9.1%	6.8%	6.2%	11.9%	9.4%	11.0%	5.7%	14.2%	10.2%	14.4%	5.8%
	8.6%	8.6%	8.1%	13.0%	10.0%	17.3%	6.3%	14.6%	14.0%	21.7%	4.4%
	7.3%	7.5%	7.3%	11.3%	8.6%	15.2%	5.5%	12.7%	12.1%	18.9%	3.8%
	11.0%	11.6%	9.9%	16.8%	13.3%	21.7%	9.0%	20.0%	21.2%	27.3%	7.1%
	\$11,157	\$11,388	\$11,176	\$11,119	\$10,977	\$10,934	\$11,613	\$11,357	\$11,142	\$10,632	\$11,889
	45.7%	45.4%	45.6%	44.6%	43.9%	46.0%	44.1%	42.5%	44.3%	44.0%	46.6%
	59.1%	37.0%	47.9%	50.1%	54.5%	47.8%	48.1%	60.4%	52.2%	48.9%	37.4%
	65.0%	44.4%	56.2%	56.2%	63.7%	57.8%	57.3%	65.5%	62.1%	60.1%	41.1%
	25.9%	19.6%	22.8%	16.5%	25.4%	20.3%	18.8%	22.2%	25.0%	16.1%	14.1%
	54.9%	54.4%	51.7%	55.3%	50.8%	56.4%	48.0%	56.6%	52.7%	52.9%	59.0%
	9.2%	6.3%	7.1%	8.6%	7.4%	9.50%	11.1%	8.3%	7.3%	6.0%	11.9%
	30.8%	39.0%	36.1%	35.1%	30.9%	37.8%	30.9%	34.2%	36.7%	37.3%	38.0%

## APPENDIX 2: Sources

### PRIMARY SOURCES

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

Web address: <http://factfinder.census.gov/servlet/BasicFactsServlet>

Dataset SF1 (100% data), Detailed Tables

P12 Sex by Age (Universe: total population)

P15 Households (Universe: households)

P21 Household Type by Age of Householder  
(Universe: households)

P23 Households by Presence of People 65 Years and Over  
(Universe: households)

Dataset SF3 (Sample), Detailed Tables

P37 Sex by Educational Attainment for the Population  
25 Years and Over (Universe: population 25 years  
and over)

P52 Household Income in 1999 (Universe: households)

P53 Median Household Income in 1999  
(Universe: households)

P82 Per-capita Income in 1999 (Universe: total population)

P87 Poverty Status in 1999 by Age (Universe: population  
for whom poverty status is determined)

P92 Poverty Status in 1999 of Households by Household  
Type by Age of Householder (Universe: households)

PCT58 Poverty Status in 1999 of Unrelated Individuals by Work  
Experience by Householder Status (Universe: unrelated  
individuals for whom poverty status is determined)

PCT60 Poverty Status in 1999 of Families by Family Type  
by Work Experience of Householder and Spouse  
(Universe: families)

H44 Tenure by Vehicles Available (Universe: occupied  
housing units)

H73 Household Income in 1999 by Gross Rent as a  
Percentage of Household Income in 1999 (Universe:  
specified renter-occupied housing units)

H97 Household Income in 1999 by Selected Monthly Owner  
Costs as a Percentage of Household Income in 1999  
(Universe: specified owner-occupied housing units)

Maine Department of Labor, Division of Labor Market Information  
Services (in cooperation with the U.S. Bureau of Labor Statistics).  
*Civilian Labor Force Estimates for Maine and Maine Counties,  
by Month and Annual Average, 2002*. Available on-line at:  
<http://www.state.me.us/labor/lmis/data/laus/mecty02.html>

Maine Department of Human Services, Bureau of Child and Family  
Services. Report AAF070A and AAF070B, TANF and Food Stamps  
Programs, monthly printout, FY 2001-2002

Maine State Housing Authority.

LIHEAP FY 2001-2002 Household Database (MS Access,  
selected elements)

### SECONDARY SOURCES

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After Thirty Years: A Conference." University of Wisconsin  
Institute for Research on Poverty.  
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Lok-Dessallien, Renata. n.d. "Review of Poverty Concepts and  
Indicators" and "Poverty Profiles: Interpreting the Data."  
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and Poverty Elimination Division (SEPED).  
[http://www.undp.org/poverty/publications/pov\\_red/](http://www.undp.org/poverty/publications/pov_red/)

Mageean, Deirdre, Gillian AvRuskin and Richard Sherwood.  
2000. "Whither Maine's Population?" *Maine Policy Review*,  
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United States Bureau of the Census. n.d.  
*Census Bureau Reports on Poverty Measurement*.  
<http://www.census.gov/hhes/poverty/povmeas/reports.html>

United States Department of Health and Human Services,  
Office of the Assistant Secretary for Planning and Evaluation.  
n.d. *Poverty Guidelines, Research, and Measurement*.  
<http://aspe.hhs.gov/poverty>.

University of Wisconsin Institute for Research on Poverty. n.d.  
"Frequently Asked Questions." <http://www.ssc.wisc.edu/irp/faqs>



## **MAINE COMMUNITY ACTION ASSOCIATION AGENCIES**

### **Aroostook Community Action, Inc.**

771 Main St.  
(P.O. Box 1116)  
Presque Isle, ME 04769-1116

### **Coastal Community Action Program**

4 Union St.  
(P.O. Box 808)  
Rockland, ME 04841-0808

### **Coastal Economic Development Corp.**

34 Wing Farm Parkway  
Bath, ME 04530

### **Community Concepts, Inc.**

17-19 Market Square  
(P.O. Box 278)  
South Paris, ME 04281-0278

### **Kennebec Valley Community Action Program**

97 Water St.  
Waterville, ME 04901

### **Penquis Community Action Program**

262 Harlow St.  
(P.O. Box 1162)  
Bangor, ME 04401

### **People's Regional Opportunity Program**

510 Cumberland Ave.  
Portland, ME 04101

### **Waldo County Committee for Social Action**

9 Field St.  
(P.O. Box 130)  
Belfast, ME 04915-0130

### **Washington Hancock Community Agency**

P.O. Box 280  
(corner Main and Maple Streets)  
Milbridge, ME 04658-0280

### **Western Maine Community Action, Inc.**

20 A Church St.  
(P.O. Box 200)  
East Wilton, ME 04234

### **York Community Action Corp.**

6 Spruce St.  
(P.O. Box 72)  
Sanford, ME 04073

