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Poverty in Maine 2006

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POVERTY



IN MAINE

2006

Poverty in Maine

2006

Prepared for the
Maine Community Action Association

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DEAR READERS,

The Maine Community Action Association (MCAA) is pleased to present: *Poverty in Maine 2006*. This is a follow up to the first profile produced in 2003. Like that effort, this profile presents a picture of poverty in the state based on the most current, reliable data available from state and federal sources. We are excited to highlight and illustrate trends that will help Maine's leaders at the local, state and federal levels more fully understand the issues and scope of poverty by seeing at a glance where we were and where we are headed. 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 Health and Human Services and all ten members of the Maine Community Action Association. We would like to thank the Margaret Chase Smith Policy Center at the University of Maine for organizing and analyzing the data and for preparing this publication. We also would like to thank staff of the Maine Department of Health and Human Services Office of Integrated Access and Support and the Maine State Housing Authority for their cooperation, and for providing the Margaret Chase Smith Policy Center access to information from their reports and databases.

Respectfully,

Fenwick L. Fowler,
President,
Maine Community Action Association

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This report presents a statewide and county-by-county picture of poverty in Maine in 2006. In 2005-2006, the Maine Community Action Association contracted with the Margaret Chase Smith Policy Center at the University of Maine to update and expand our earlier report, *Poverty in Maine: 2003*, which also was produced with funding from the Maine Community Action Association. The intent is to build upon the Maine State Planning Office's "Annual Report Card on Poverty in Maine," to provide a more detailed examination of poverty at the county and local levels. Information is based on datasets from: the food stamp program administered by the Maine Department of Health and Human Services; the Low Income Home Energy Assistance Program (LIHEAP) administered by the Maine State Housing Authority (MSHA) through the community action agencies; the free and reduced school lunch program administered by the Maine Department of Education; unemployment data from the Maine Department of Labor; updated U.S. Census information on poverty, income, and population; the federal Bureau of Economic Analysis Regional Economic Information System (REIS); and information developed by the Maine Center for Economic Policy (MECEP) regarding livable wages in Maine. The indicators are a subset of standard ones used in the United States in evaluating the extent of poverty, assessing needs, and measuring services and benefits aimed at low-income populations. The report includes a statewide and county-by-county view of selected indicators and of trends since the 2003 report, as well as individual "poverty profiles" and trends for each county.

Poverty and Demography

- Maine's estimated individual poverty rate in 2003 was 10.7%, almost two percentage points lower than the national average.
- Highest rates of poverty in 2003 were in Washington County (16.1%), followed by Aroostook and Somerset counties (14.3%). Lowest poverty rates were in York and Sagadahoc counties (8.3%) and in Cumberland County (8.4%). During the four years since the decennial Census (2000-2003), the poverty rate

in Maine rose between 2000 and 2002. Though it declined slightly in 2003, it remained higher than in 2000. The poverty rate trend in most counties mirrored that of the state as a whole, with the exception of Oxford, Piscataquis, and Washington counties where the rate in 2003 was lower than in 2000. Cumberland was the only county in which the poverty rate rose each year between 2000 and 2003.

- Census estimates (2005) indicate that counties with the highest proportion of the population who are working-age (18-64) are Franklin, Penobscot, and Cumberland. Lincoln, Washington, Piscataquis, and Aroostook counties have a higher proportion of elders than other counties. Sagadahoc and Androsoggin counties have the highest proportion of the population in the under-18 age group of any county.
- The level of educational attainment is one of the most important population characteristics affecting economic well-being. In the 2000 Census 69.3% of Maine's population reported lacking a college degree (associate or higher), compared with 61.3% in the other New England states and 69.3% nationally. In Somerset, Piscataquis, and Washington counties, close to 80% of the population lacks a college degree.

Income

- Maine's median household income (2003 Census estimate) is below the national average, and Maine is in the lower tier of states in that measure. There continues to be a wide range of income across Maine's counties. Aroostook, Piscataquis, and Washington counties had median household incomes close to or more than 20% below the state level of \$39,212 in 2003, and Cumberland and York counties had median household incomes about 20% above that level.
- The Bureau of Economic Analysis measure of personal income includes both cash and non-cash income: net earnings; income from investments; and income from government transfer payments (e.g., Medicaid, Medicare, Social Security, food stamps). In Maine, earn-

ings account for a smaller proportion of total personal income than in the nation as a whole, while income from transfer payments and investments is a higher proportion, due in part to Maine's older population. Transfer payments accounted for 19% of personal income in the state in 2004, but were close to or greater than one-quarter of personal income in Washington, Aroostook, Piscataquis, Somerset, and Oxford counties.

- A “livable wage” is the level estimated for a household to maintain a basic needs budget and be self-sufficient from any benefits or assistance. The level varies depending both on household size and characteristics and on regional differences in cost of living, particularly housing and child care costs. There is a gap between poverty levels and a basic needs budget (livable wage) in all of Maine's counties and metropolitan areas. Counties in the state with higher median incomes and lower poverty rates, such as Cumberland and York, also have higher living costs, but a smaller proportion of the population is eligible for benefits which are based on federal poverty guidelines.

Employment

- Maine's monthly average unemployment rate of 4.8% in 2005 was lower than the national average of 5.1%. Cumberland, Knox, Lincoln, Sagadahoc and York counties had unemployment rates lower than the state average. Aroostook, Piscataquis, Somerset and Washington counties had unemployment rates considerably above the state average; Washington County's rate of 8.4% was the highest in the state.
- In the period from 2002 to 2005, the year 2003 had the highest unemployment rate in both Maine and in the nation. Unlike the nation's, Maine's unemployment rate was higher in 2005 than in 2002. Even though Maine's unemployment rate remains below the national rate, the gap has narrowed since 2002, a possible indicator that Maine has lagged behind the national economic recovery during this time period.

Benefits and Assistance

- Statewide in FY2004-05, 15.7% of all households and 12.3% of the population received food stamps. Household participation rates in the food stamp program ranged from less than 10% in Hancock County, to more than 20% in Washington, Somerset, Aroostook, and Androscoggin counties. Somerset and Washington counties each had over 19% of their population receiving food stamps, while in Hancock, Sagadahoc, and York counties, less than 9% of the population were food stamp recipients.
- From FY2002 to FY2005, the number of Maine households receiving food stamps increased by almost 50%; food stamp use also increased nationally, by 26% from 2000 to 2004. In Maine, several federal and state policy and procedure changes played a part in this increase. All counties had increases in food stamp use, ranging from 25% in Aroostook County, to more than 60% in Hancock and Knox counties.
- In FY2004-05, 8.8% of all households statewide participated in the Low Income Home Energy Assistance Program (LIHEAP). Household participation rates ranged from a low of 3.4% in Cumberland County to more than 18% in Franklin, Washington, and Aroostook counties. In Aroostook, Franklin and Washington counties, more than one-quarter of all elderly households received LIHEAP benefits in FY2004-05.
- More than one-third of school children statewide in FY2005-06 were eligible for the free and reduced school lunch program. In Washington, Piscataquis and Somerset counties, close to half were eligible. From FY2003 to FY2006, the proportion of students eligible for free and reduced school lunch increased each year statewide and in most counties.

Introduction

This report presents a county-by-county picture of poverty in Maine, which updates and adds to information originally published in the report, *Poverty in Maine: 2003*.¹ In 2002-2003, the Maine Community Action Association contracted with the Margaret Chase Smith Policy Center at the University of Maine to design and conduct a statewide needs assessment as part of the requirements of the Community Services Block Grant. The *Poverty in Maine: 2003* report was part of that project. In 2005-2006, the Community Action Association again contracted with the Margaret Chase Smith Policy Center to provide an update on the 2003 report. The intent of both the earlier report and the current one here is to build upon the Maine State Planning Office's "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 subset of the data compiled for this project. We also have produced a database with 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 program administered by the Maine Department of Health and 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 informa-

tion from the U.S. Census; the updated Census information on poverty and income reported here is from the U.S. Census Small Area Income and Poverty Estimates (SAIPE) program.²

In this report, we provide additional information not included in the 2003 study from several other data sources: (1) information from the federal Bureau of Economic Analysis Regional Economic Information System (REIS), which has detailed data on personal income at the county, state, and national levels, derived from a variety of sources using a complex methodology; (2) data developed by the Maine Center for Economic Policy (MECEP) regarding living costs and livable wages in Maine's counties and municipalities (Pohlmann and St. John 2005); (3) data on free and reduced lunch eligibility from the Maine Department of Education.

The datasets used in this report are from slightly different time periods. Information about food stamps and LIHEAP is from the most recent federal fiscal year (October 2004-September 2005). Information on the school lunch program is reported as of October 31, 2005, and is for federal fiscal year 2005-06. Unemployment rates are an average for January through December 2005. "Livable wage" information is for 2004. The most recent data available from the federal Bureau of Economic Analysis REIS is for 2004. The most recent yearly county-level data from the U.S. Census SAIPE program is for 2003.³

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 LIHEAP and the food stamp and free and reduced school lunch programs, information is usually collected to establish individual eligibility, avert fraud, and count services rendered.

1. Some of the general background material from the 2003 report is included verbatim in this current report, since it is still relevant and is important to understanding how poverty is measured and why particular indicators are being used.
2. The U.S. Census Bureau, with support from other federal agencies, created the Small Area Income and Poverty Estimates (SAIPE) program to provide more current estimates of selected income and poverty statistics than the most recent decennial census. Estimates are created for states, counties, and school districts. The main objective of this program is to provide updated estimates of income and poverty statistics for the administration of federal programs and the allocation of federal funds to local jurisdictions. These estimates are derived from small samples, not from surveys of the entire population which are only done every 10 years.
3. County-level data files on personal income for 2004 were released by the Bureau of Economic Analysis on April 25, 2006. County-level poverty data from the Census for 2003 were released in November 2005, and data for 2004 is expected to be released in November 2006.

Our intent, as in the 2003 report, is to use 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 measures, such as those from the Census and from the Bureau of Economic Analysis REIS.

In this effort, we have worked interactively with the Maine Community Action Association agency directors to select, analyze, and portray those indicators that are most useful and relevant to the mission of the community action 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 several types of income measures, poverty rate, employment, and measures of services and benefits aimed at low-income populations.

Report Organization

This report is divided into three sections. In this first, introductory section we give a general description of poverty, income, and benefits indicators. In the second section we provide an overall statewide view of a subset of these indicators. These are presented in a series of maps, charts, and tables with accompanying text. These maps, charts, and tables 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. In this section, we also include a discussion of trends in these indicators since the 2003 report.

The third 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 for one selected indicator (households in each town receiving LIHEAP assistance in 2004-2005), a chart of three key indicators for the county compared with statewide totals (individuals below poverty level, households receiving LIHEAP, households receiving food stamps), a pie chart showing total personal income by source for the county, and

several graphs showing indicator trends for poverty and economic distress from the time of the earlier report to the current period.

Defining and Analyzing Poverty, Economic Distress, and Income

Poverty Thresholds and Guidelines

Poverty is a complex, multidimensional concept. Poverty can be chronic or temporary. 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, but it complicates analysis since certain groups that would be considered "poor" by some indicators would not be by others (Lok-Dessallien n.d.).

In the United States, the most widely known and commonly used poverty indicator is the federal poverty measure.⁴ 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, 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

4. Information here on the federal poverty measure and on programs using and not using the federal poverty guidelines is derived from the excellent University of Wisconsin Institute for Research on Poverty Web site, in the "Frequently Asked Questions" section, <http://www.irp.wisc.edu/faqs.htm>

we refer to households or individuals as being below or above poverty, we are normally using the Census poverty thresholds.

- **Poverty guidelines:** This is the administrative version of the poverty measure, and is issued by the U.S. 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 are not published in final form until late summer of the following calendar year. The poverty guidelines are sometimes loosely referred to as the “federal poverty level.”

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

- In the Department of Health and Human Services: 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 about 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 (EITC) 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 use the federal poverty guidelines in some of their own programs and activities, as do some private companies in determining eligibility for their services to low-income people.

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 on overall household income reported by respondents (from all cash sources including wages, self-employment, “social welfare” cash benefits, interest and dividends, and pensions), 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. When the measure was originally developed, food costs accounted for about one-third of household budgets, and the poverty level was calculated by using the cost of a minimum food budget, as determined by the U.S. Department of Agriculture, and multiplying that figure by three. The formula has not been changed, even though food constitutes a much smaller proportion of household budgets than it did when the poverty measure was developed.

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 (for example, 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 child care, medical care, and health insurance also are not included.

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.⁵

Income

Three of the most widely used measures of household income are the Census Bureau's measure of *money income*, the Internal Revenue Service's measure of *adjusted gross income of individuals*, and the Bureau of Economic Analysis' measure of *personal income* (BEA, n.d.). Poverty information reported by the Census Bureau is based on self-reporting of money income. Adjusted gross income of individuals as reported to the IRS excludes some categories of income, particularly non-monetary benefits such as food stamps. Economists generally consider the personal income measure to be the most comprehensive of these three income measures.

Personal Income. For both the national and regional levels, personal income includes three broad types of income: net earnings (from wages and self employment); income from investments (dividends, interest and rent); and income from transfer payments. Examining the breakdown of income from each of these types can tell us a lot about the economic characteristics of an area. For example, having a higher proportion of personal income from transfer payments in a given state, region, or county is generally an indicator of higher poverty levels, presence of an older population, or both combined.

Transfer payments are payments for which no current services are performed. These are

payments by federal, state, and local governments and by businesses.⁶ Government payments to individuals include

- retirement and disability insurance benefits (e.g., Social Security [old age, survivors', and disability benefits], worker's compensation),
- medical payments (mainly Medicare and Medicaid),
- income maintenance benefits (e.g., TANF, food stamps, SSI),
- unemployment insurance benefits,
- veterans' benefits, and
- federal grants and loans to students.

Transfer payments may be made directly to individuals (e.g., retirement and disability insurance payments, income maintenance benefits, unemployment insurance benefits), or they may be made on behalf of individuals (e.g., medical payments—Medicare, Medicaid—paid to providers). Because personal income amounts include government medical benefits, per capita personal income figures are higher than per capita income as computed by the Census' measure of money income or the IRS' adjusted gross income figures.

Some types of transfer payments are *means-tested*, that is, they are based on income level formulas. These include income maintenance benefits such as TANF, food stamps, and SSI, as well as medical payments to providers for most Medicaid programs. However, most transfer payments are *non-means-tested*, and are sometimes colloquially referred to as "entitlements." These include government retirement and disability benefits (e.g., Social Security and military pensions), unemployment compensation, Medicare payments to providers, and some Medicaid payments (e.g., for the disabled).

5. 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 Web site at <http://www.irp.wisc.edu/publications/focus/pdfs/foc202.pdf#page=51>. Links to the Census Bureau's reports on experimental poverty measures may be found at <http://www.census.gov/hhes/poverty/povmeas/reports.html>

6. Business payments to individuals consist primarily of liability payments for personal injury, which represent only a very small proportion of total transfer payments.

Poverty in Maine: Statewide Patterns

Poverty and Demography

According to the U.S. Census Bureau's Current Population Survey, Maine's estimated poverty rate (persons below poverty) was 11.6% in 2004. This was an increase from the 10.1% reported in 2000, but remained below the 2004 national rate of 12.7%. However, according to the Maine State Planning Office (2005), Maine's rate of "near poor," those with incomes below 125%, 150%, or 200% of the federal poverty level, is higher than the national average.

The most recent Census poverty estimates for the county level in Maine are for 2003 (Map 1 and Figure 1). The highest rates of poverty are in Washington County (16.1%), followed by Aroostook and Somerset counties (14.3%), and Piscataquis County (13%); lowest rates are in York and Sagadahoc counties (8.3%) and Cumberland County (8.4%). The statewide individual poverty rate in 2003 was 10.7%, which was almost two percentage points lower than the national rate.

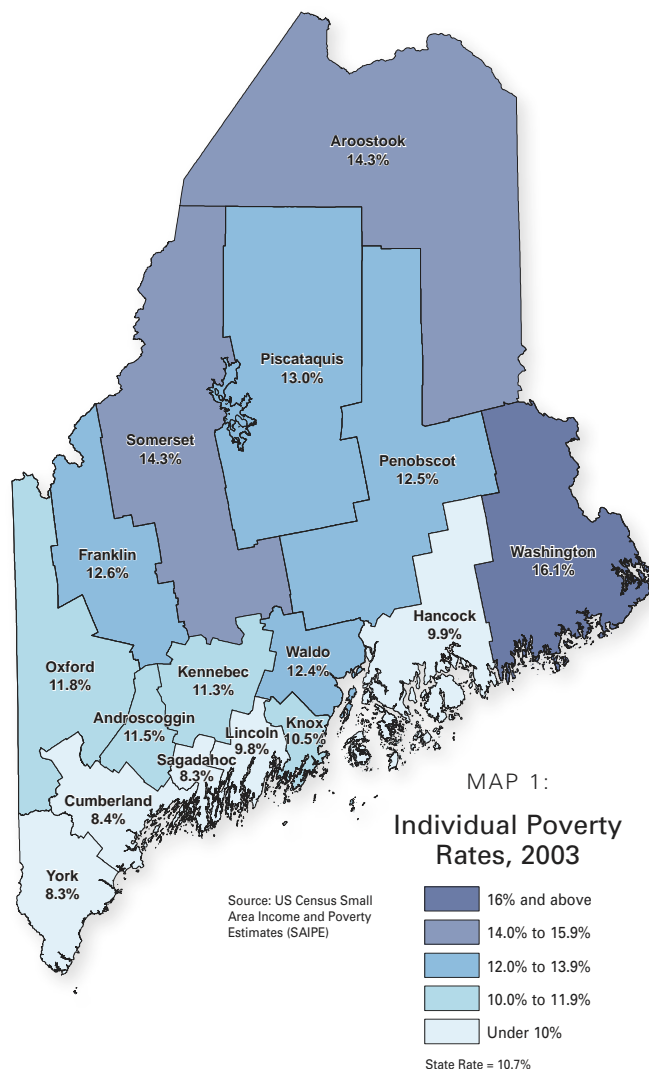
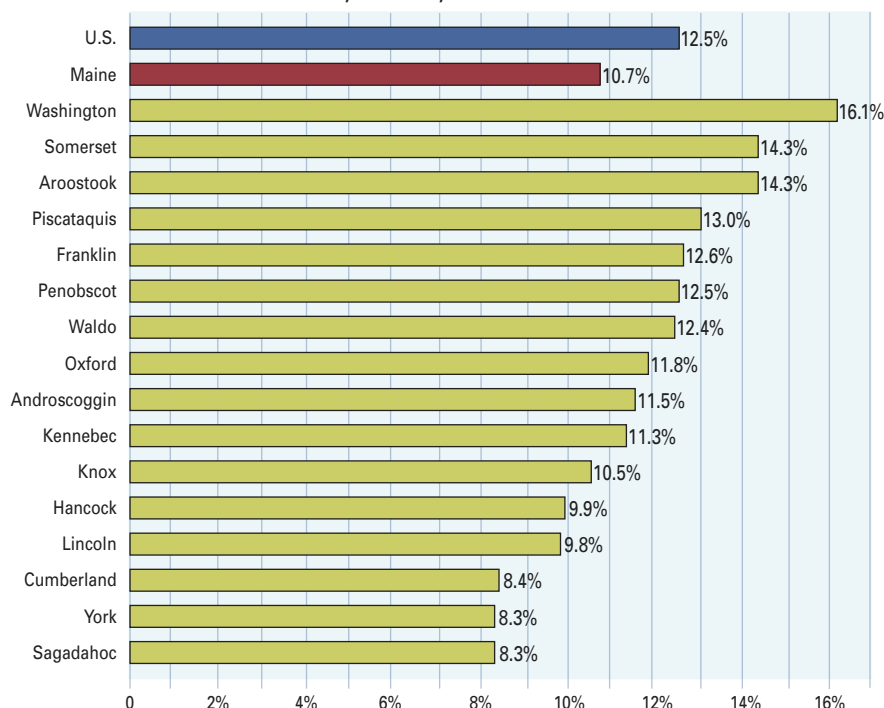


FIGURE 1:

Individual Poverty Rates, 2003: U.S., Maine, and Maine Counties

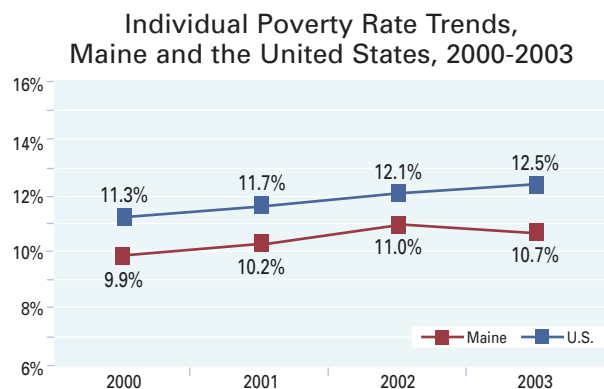


However, five of Maine's counties had poverty rates that were higher than the national rate.

Over the four years since the decennial Census (2000-2003), the individual poverty rate in the United States and in Maine has been trending upward (Figure 2). For the country as a whole, the poverty rate has risen steadily from 11.3% in 2000 up to 12.5% in 2003. In Maine, the poverty rate rose for the three-year period 2000-2002 from 9.9% to 11%, but declined slightly in 2003 to 10.7%.

The age distribution of the population is an important factor in policy and planning regarding poverty. Of particular importance is the proportion of those classified as "young" and "old" relative to those of working age. Having a higher proportion of

FIGURE 2:



the population not in the labor force (termed the “dependent” population) usually contributes to higher poverty rates. An older dependent population is generally considered to be more expensive than a younger one. Throughout the United States, the aging of the “baby boom” population (those born from the late 1940s through the early 1960s) is expected to have a significant impact on the economy, including poverty rates. Maine currently is ranked as the “oldest” state in the country. In Maine, the impact of the aging population has been exacerbated by the differential outmigration of younger, working-age adults from a number of counties, which have seen a shrinking overall population.

Recent population estimates and projections from the U.S. Census indicate that Maine may have reversed the outmigration trend, at least in many counties, which may have a future impact on poverty rates. Maine was one of only four states that shifted from being a net outmigration state in the 1990s to a net immigration state in the five-year period from 2000 to 2004 (Perry 2006). Table 1 shows Maine’s population estimates for July 1, 2005, compared with figures from the 2000 Census. All counties except Aroostook and Washington have seen net population increases, with the greatest rate of increase in several coastal counties: York (8.3%), Waldo (6.7%), Sagadahoc (5.0%), and Lincoln (4.8%).

As shown in Table 2, counties with the highest proportion of the working-age population (18-64) are Franklin (67%), Penobscot (66.1%), and Cumberland (65%).

However, the age distribution in Franklin and Penobscot counties may be skewed somewhat by the presence of college student populations in those counties. The “oldest” county in the state is Lincoln, with 18.5% of the population age 65 or over. Lincoln County continues to see immigration of well-off retirees from out of state. Other counties with a higher proportion of elders are Washington (17.8%), Piscataquis (17.5%)

TABLE 1:
Population Change, 2000 to 2005

	4-1-2000 (Census 2000)	Estimate 7-1-2005	Percentage Change
York	186,742	202,315	8.3%
Waldo	36,280	38,705	6.7%
Sagadahoc	35,214	36,962	5.0%
Lincoln	33,616	35,240	4.8%
Androscoggin	103,793	108,039	4.1%
Knox	39,618	41,219	4.0%
Hancock	51,791	53,660	3.6%
Cumberland	265,612	274,950	3.5%
Oxford	54,755	56,628	3.4%
Kennebec	117,114	120,986	3.3%
Piscataquis	17,235	17,674	2.5%
Somerset	50,888	51,667	1.5%
Penobscot	144,919	147,068	1.5%
Franklin	29,467	29,704	0.8%
Aroostook	73,938	73,240	-0.9%
Washington	33,941	33,448	-1.5%
State	1,274,923	1,321,505	3.7%

TABLE 2:
Population Age Distribution, Census Estimate (July 1, 2005)

	Population Estimate	Under 18		18-64		65 & over	
		(number)	(percent)	(number)	(percent)	(number)	(percent)
Androscoggin	108,039	23,908	22.1%	68,641	63.5%	15,490	14.3%
Aroostook	73,240	14,450	19.7%	46,030	62.8%	12,760	17.4%
Cumberland	274,950	58,773	21.4%	178,822	65.0%	37,355	13.6%
Franklin	29,704	5,878	19.8%	19,898	67.0%	3,928	13.2%
Hancock	53,660	10,459	19.5%	34,651	64.6%	8,550	15.9%
Kennebec	120,986	25,203	20.8%	78,417	64.8%	17,366	14.4%
Knox	41,219	8,060	19.6%	26,058	63.2%	7,101	17.2%
Lincoln	35,240	6,695	19.0%	22,020	62.5%	6,525	18.5%
Oxford	56,628	11,798	20.8%	36,270	64.0%	8,560	15.1%
Penobscot	147,068	29,925	20.3%	97,160	66.1%	19,983	13.6%
Piscataquis	17,674	3,402	19.2%	11,178	63.2%	3,094	17.5%
Sagadahoc	36,962	8,341	22.6%	23,663	64.0%	4,958	13.4%
Somerset	51,667	11,186	21.7%	32,894	63.7%	7,587	14.7%
Waldo	38,705	8,216	21.2%	25,085	64.8%	5,404	14.0%
Washington	33,448	6,850	20.5%	20,649	61.7%	5,949	17.8%
York	202,315	44,192	21.8%	130,069	64.3%	28,054	13.9%
State	1,321,505	277,336	21.0%	851,505	64.4%	192,664	14.6%

and Aroostook (17.4%); Washington and Aroostook are the two counties that saw net population declines from 2000 to 2005. Counties with the highest proportion of children and youth (under age 18) are Sagadahoc (22.6%) and Androscoggin (22.1%).

While we do not have current figures for the overall age distribution of those below poverty in Maine's counties, in the 2000 Census, older persons (age 65 and older) were represented in the below-poverty population in greater numbers in Aroostook, Piscataquis, and Washington counties than in the state as a whole. It is likely that the same pattern still prevails.

In the U.S. as a whole, in the state of Maine, and in all Maine counties, the proportion of children under the age of 18 below poverty is higher than the overall individual poverty rate (Figure 3). While the relative position of most counties is the same for the overall poverty rate and for the child poverty rate, a few counties are somewhat worse with regard to children's poverty. For example, Waldo had the seventh highest overall poverty rate in 2003, but was fifth highest in the poverty rate for those under age 18. Sagadahoc was tied with York for the lowest overall poverty rate, but had the third lowest child poverty rate. On the other hand, Franklin had the fifth highest overall poverty rate, but had a relatively better poverty rate for children, ranking eighth compared with other counties.

FIGURE 3:

Age 0-17 in Poverty, 2003: U.S., Maine and Maine Counties

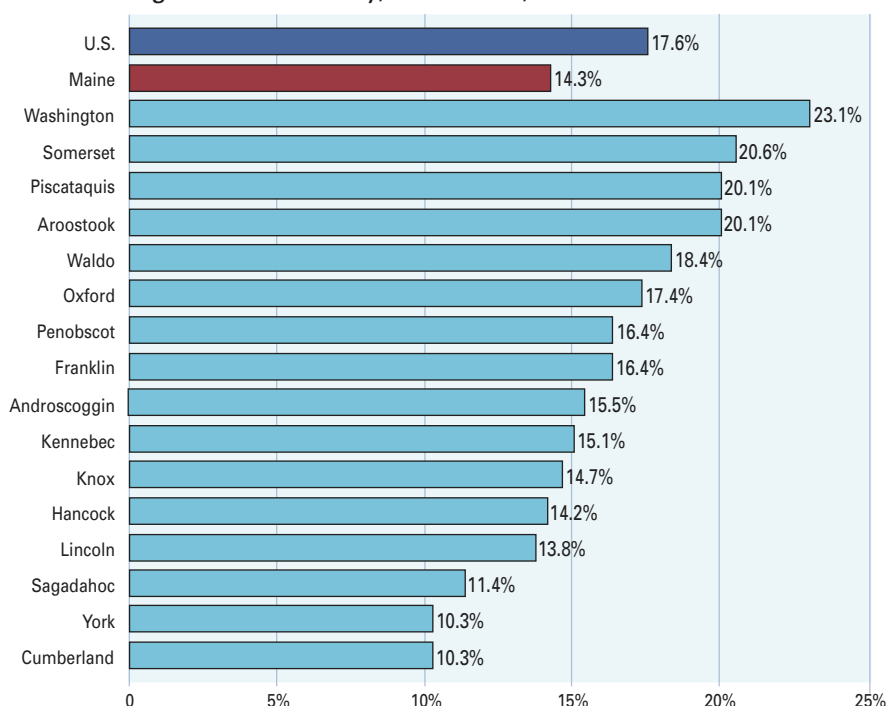
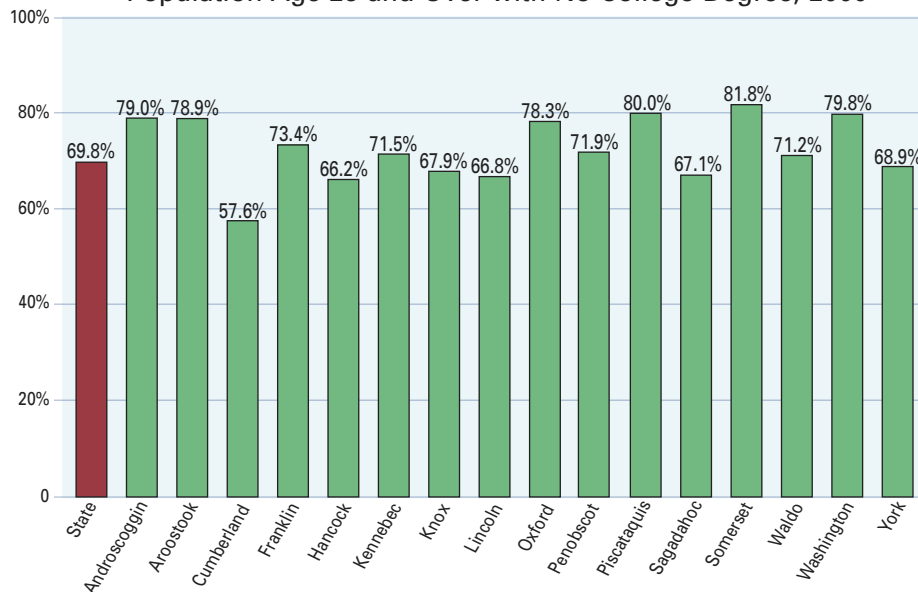


FIGURE 4:

Population Age 25 and Over with No College Degree, 2000



One of the most important population characteristics affecting economic well-being is the level of educational attainment. While Maine has a somewhat higher percentage of high school graduates than the national average, the state does not stand so well with regard to higher education

attainment. In Maine, in the 2000 Census 68.9% of the population reported lacking a college degree (associate degree or higher), compared with 61.3% in other New England states and 69.3% nationally. As can be seen in Figure 4, in several of Maine's counties, the population lacking a college degree is close to or above 80%. These are among the counties with the highest poverty rates and lowest median household income.

Income

Census-reported Money Income. Maine's median household income is below the national average, and Maine is in the lower tier of states in that measure. The latest U.S. Census household income estimates (U.S. Bureau of the Census 2005) for Maine's counties are shown in Figure 5. Information on household income is drawn from a sample of the population. People are asked to self-report cash income from various sources. According to Census analysts, income is estimated to be higher than what is self-reported. Moreover, for years in between the decennial census of the population, smaller population samples are used, leading to larger margins of error. Nonetheless, the income numbers shown in Figure 5 are useful in displaying the relative household income differences between various parts of the state.

In 2003 as in the 2000 Census, there continued to be a wide range in median household income across Maine's 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) had median household incomes that were close to or more than 20% lower than the state's median household income of \$39,212. The greatest income disparity was in Washington County, where the 2003 estimated median household income of \$28,311 fell 27% below the state's median household income. Washington County's median household income (lowest in the state) was 41% lower than Cumberland County's (highest in the state).

Personal Income. As noted in the introduction to this report, the Bureau of Economic Analysis measure of personal income is generally considered by economists to be the most comprehensive measure of actual income. It includes both cash and non-cash income of three types: net earnings (from wages and self employment); income from investments (dividends, interest and rent); and income from transfer payments, which are payments by local, state, and federal governments and by businesses for which no current services are performed. Looking at the relative proportion of each of these types of income can tell us a lot about the economic characteristics of different parts of the state, particularly about relative economic distress or well-being.

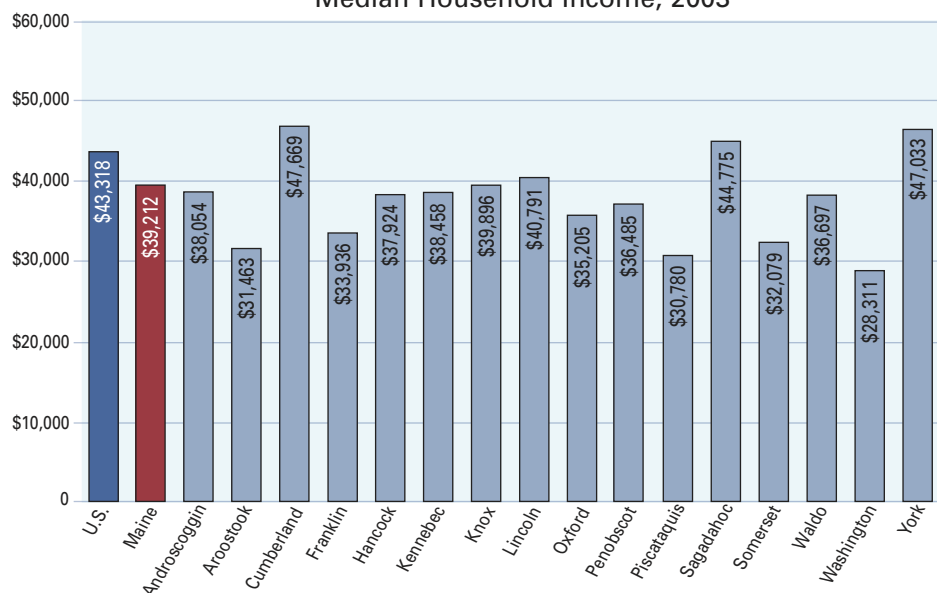
Nationally, in 2004 income from wages and self-employment was 69.5%; income from investments (dividends, interest and rent) was 15.8%; and transfer payments accounted for 14.7% of personal income. In Maine, earnings account for a

smaller proportion of total personal income than in the nation as a whole, while income from transfer payments and investments represents a higher proportion, due in part to Maine's older population.

Within Maine, there are marked differences between counties both in the amount of per capita personal income and in the relative proportion of income from wages, from

FIGURE 5:

Median Household Income, 2003



investments, and from transfer payments. Figure 6 shows the proportion of per capita income by type for each county, and Map 2 depicts the proportion of personal income from transfer payments in each county.

The Maine State Planning Office (2005) estimates that the ratio of earned to unearned income is expected to decline even further as the population of baby boomers moves into retirement. Counties with the highest proportion of income from net earnings are Sagadahoc (70%), York (70%), and Cumberland (69%). Differences in the proportion of income from investments can be seen quite strikingly in the coastal counties of Lincoln, Knox, and Hancock, which have attracted large numbers of better-off retirees. In these counties, investment income represents 20% or more of personal income, with a high of 26% in Lincoln County (Figure 6). In all other counties, investments are less than 20% of personal income.

In Maine as a whole, transfer payments accounted for 19% of personal income in 2004. Such payments were close to or greater than one-quarter of personal income in several counties. Washington was the highest, at 34%, followed by Aroostook, Piscataquis, Somerset, and Oxford counties (Figure 6). Statewide, the per-capita amount of transfer payments in 2004 was \$5,706, with a high of \$8,162 in Washington County and a low of \$4,626 in Sagadahoc County (U.S. Bureau of Economic Analysis 2006).

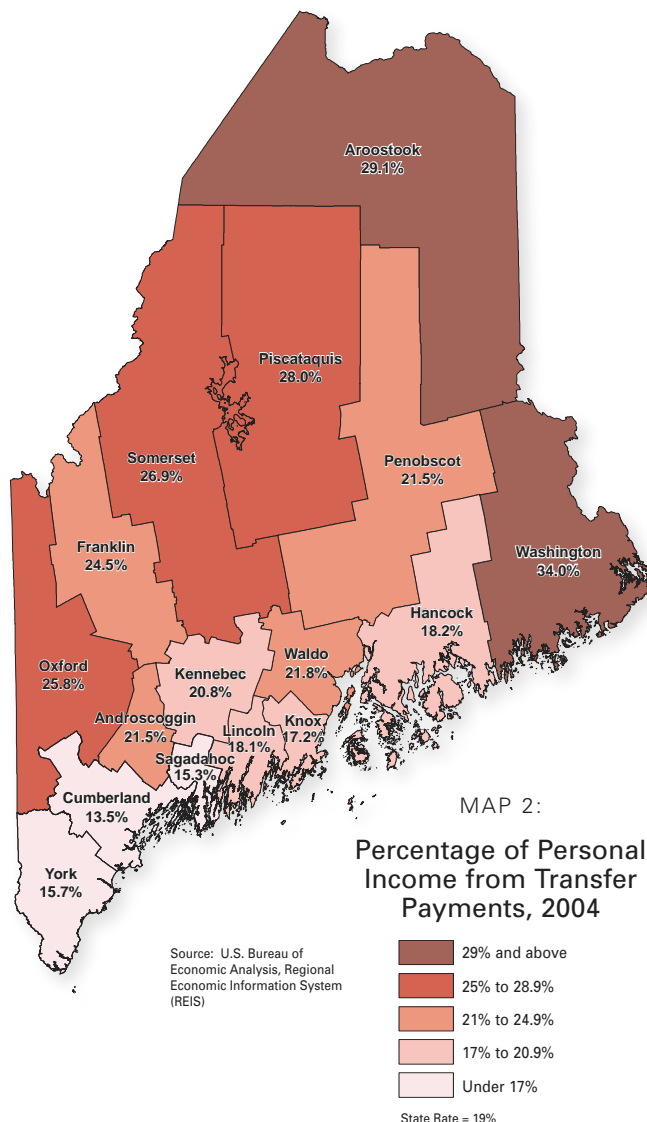
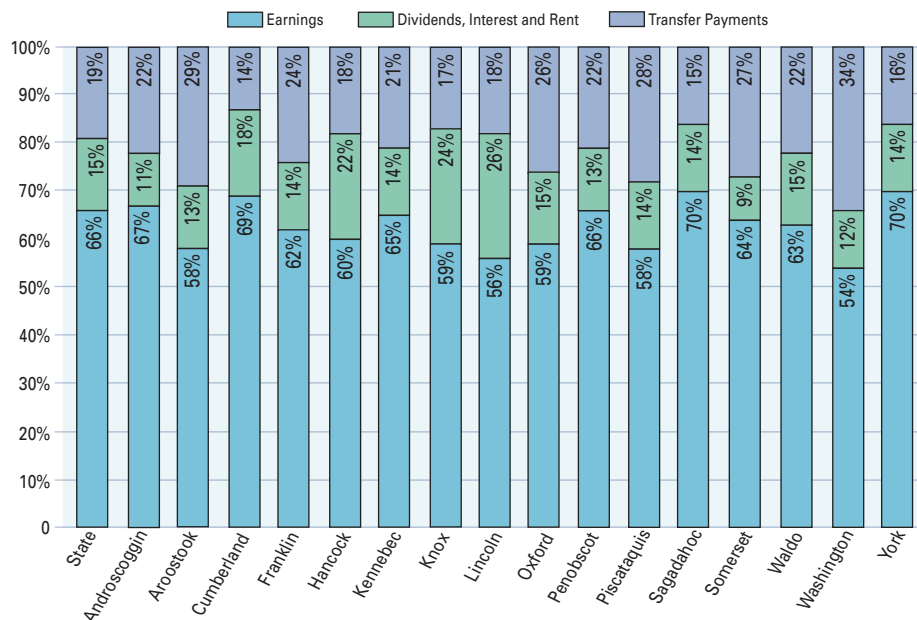


FIGURE 6:

Personal Income by Source, 2004



Nationally, in Maine, and in all Maine counties except Lincoln, government medical benefits constituted the largest proportion of transfer payments in 2004. These medical payments are not received directly by individuals and are not available to them for consumption purposes, but rather are payments made to providers on behalf of individuals. In several counties (Androscoggin, Aroostook, Somerset, and Washington) government medical benefits accounted for close to half or more of total transfer payments. More than

TABLE 3:

Transfer Payments by Type, 2004

	Medical benefits	Retirement and disability insurance benefits	Income maintenance benefits	Unemployment insurance compensation	Veterans' benefits	Federal education and training assistance	Other transfer receipts of individuals from governments ^(a)	Transfer receipts of nonprofit institutions	Transfer receipts of individuals from businesses ^(b)
U.S.	42.6%	36.3%	9.9%	2.6%	2.4%	1.0%	0.5%	3.2%	1.5%
Maine	46.5%	34.8%	8.2%	1.8%	4.2%	0.8%	0.1%	2.5%	1.1%
Androscoggin	50.5%	30.9%	9.2%	1.9%	3.7%	0.5%	0.0%	2.3%	1.0%
Aroostook	49.2%	31.5%	8.9%	2.0%	4.7%	0.9%	0.1%	1.9%	0.8%
Cumberland	47.2%	35.9%	7.1%	1.4%	3.2%	1.0%	0.3%	2.7%	1.2%
Franklin	45.3%	34.5%	8.6%	3.0%	3.7%	1.4%	0.0%	2.3%	1.0%
Hancock	43.8%	38.9%	6.6%	2.3%	4.0%	0.7%	0.0%	2.6%	1.1%
Kennebec	44.8%	34.0%	8.9%	1.8%	5.6%	1.5%	0.0%	2.4%	1.0%
Knox	43.9%	39.8%	7.6%	1.3%	3.6%	0.1%	0.0%	2.6%	1.1%
Lincoln	40.0%	43.8%	6.5%	1.5%	4.4%	0.1%	0.0%	2.6%	1.1%
Oxford	46.9%	34.9%	8.9%	2.1%	4.0%	0.1%	0.0%	2.2%	1.0%
Penobscot	46.1%	33.4%	9.1%	1.9%	4.5%	1.5%	0.1%	2.4%	1.0%
Piscataquis	43.8%	37.4%	8.3%	1.4%	5.9%	0.1%	(L)	2.1%	0.9%
Sagadahoc	42.3%	38.6%	6.9%	1.6%	6.2%	0.1%	0.0%	3.0%	1.3%
Somerset	48.8%	29.7%	10.7%	2.7%	4.8%	0.1%	0.0%	2.2%	0.9%
Waldo	45.2%	34.2%	9.7%	2.6%	4.2%	0.4%	0.0%	2.6%	1.1%
Washington	51.8%	27.9%	8.9%	1.9%	4.7%	0.7%	1.6%	1.7%	0.7%
York	44.5%	38.5%	6.8%	1.7%	3.7%	0.4%	0.0%	3.0%	1.3%

(L) Less than \$50,000, but the estimates for this item are included in the totals.

(a) Consists largely of special payments to individuals such as compensation of survivors of public safety officers, compensation of victims of crime, disaster relief payments, etc.

(b) Consists largely of personal injury payments to individuals other than employees and other business transfer payments

half of government medical benefits in the state as a whole, and in every county except Lincoln, are in the form of “public assistance medical benefits,” largely Medicaid. In Washington County, over two-thirds of medical benefits were of this type, with close to two-thirds in Somerset County. Statewide, 59.4% of medical benefits were public assistance medical benefits, 40% was Medicare, and the small remainder was military medical insurance benefits.

Retirement and disability benefits (primarily Social Security) are the next largest category of transfer payments in all counties except Lincoln, where they are the largest category, ranging from 27.9% of total transfer payments in 2004 (Washington County) to 43.8% (Lincoln County). Contrary to popular perception, income maintenance benefits such as TANF, food stamps, and SSI constitute a relatively small proportion of transfer payments statewide (8.2%) and in most counties. In 2004, the highest proportion of income maintenance benefits was in Somerset County (10.7% of total transfer payments), followed by Waldo County (9.7%).

Basic Needs Budgets and Livable Wages. A livable wage is the level that is estimated for a household to maintain a basic needs budget and be self-sufficient from any benefits or assistance. The amount required in a basic needs budget for a household depends on household size; on household characteristics, such as how many wage earners there are and how many children; and on the cost for basic budget items in the area where the household is located. For example, households with two working parents or with a single working parent have costs for child care and additional transportation costs that a household with one stay-at-home parent would not have. There are also variations in the cost of living between different parts of the state that affect the estimates of basic needs budget levels. In a

recent analysis of livable wages by the Maine Center for Economic Policy (Pohlmann and St. John 2005), the two items that accounted for much of the difference in basic needs budgets for working families from one part of the state to another were child care and housing costs. Child care costs were highest in Lincoln County and next highest in Cumberland County. Housing costs were highest in Cumberland County, and even higher in the Portland metropolitan area, and in Sagadahoc and York counties; highest housing costs in the state were in the Portsmouth-Kittery metropolitan area. Counties in the state with higher median incomes and lower poverty rates, such as Cumberland and York, also have higher living costs which are not considered in benefit calculations based on poverty levels.

The Maine Economic Growth Council notes that in Maine, the northeast, and the nation as a whole, housing has become less affordable since 2000 (Maine Development Foundation 2006). The report points out that low housing affordability creates a drag on the economy, and forces people to commute long distances when they cannot afford to live in the same communities where they work.

There is a big gap between poverty levels and basic needs budgets (livable wages) in all of

Maine's counties and metropolitan areas (Table 4). For example, for a four-person household with two working parents and two children, the difference between the poverty level and the annual livable wage estimates ranges from just over \$25,000 (Kennebec County) to over \$34,000 (the Portland and Portsmouth-Kittery metropolitan areas). Even though households at or below the poverty level are eligible to receive direct and in-kind benefits that are not included in their cash income (e.g., housing and child care subsidies, Medicaid, food stamps, free school lunch, and so on), these benefits do not make up for the huge gap in what is needed for an adequate living. Even households with incomes that are at the 200% of poverty level are eligible for some benefits and are far from self-sufficient (Pohlmann and St. John 2005).

The MECEP report (Pohlmann and St. John 2005) notes that having increased household income can lead to loss of eligibility for benefits, with the net result that a household could actually be worse off than it was previously: much more income is needed to cover the lost government benefits (a phenomenon called a "cliff effect"). Lost benefits might include subsidized health care, the federal earned income tax credit, or state property tax rebates. Cliff effects also can occur when an income increase leads to a higher tax bracket, resulting in loss of available income. The report provides an example of the cliff effect due to a combination of regional variation in expenses and income tax impacts (Pohlmann and St. John 2005: 9):

In Washington County total required income for a family of two is estimated to be \$24,683.... In York County (excluding the metropolitan areas around Portsmouth and Kittery) the same family needs \$31,628. ...The family in York must make...an additional \$6,945 per year than the Washington County family. Approximately half of the difference in this basic needs income between the two areas is due to the cost differences of housing and health care in the two regions plus what happens to taxes. The York County

family ends up in a higher state income tax bracket, driven by the higher cost of living in that region (e.g., rent) and the resulting loss of the federal Earned Income Tax Credit. The family in Washington County owes only \$1,247 in net taxes while the York County family owes \$4,172. Additionally, the higher income (> 200% poverty level) disqualifies the York County family from receiving health care assistance (MaineCare) for their children.

The report also points out that in Washington, Aroostook, Kennebec, Oxford, Penobscot, and Somerset counties, the livable wage is low enough that families earning at that level also are eligible for a considerable tax break and assistance with health care expenses.

Employment

Employment is obviously a key factor in the poverty "picture." In Maine, economic changes mirror those of the United States as a whole, with a decline in once-prevalent manufacturing and natural resource-based industries and jobs, and a

TABLE 4:

Livable Wages, Poverty Guidelines, and Median Income in Maine Counties

	2004 Livable Wage, 2 parents (2 earners) 2 children	2003 Median Income	2004 Poverty Level, four-person household	Gap between poverty level and livable wage	Gap between median income and livable wage
Androscoggin	\$46,377	\$38,054	\$18,850	\$27,527	\$8,323
Lewiston-Auburn MSA	\$45,810		\$18,850	\$26,960	
Aroostook	\$44,820	\$31,463	\$18,850	\$25,970	\$13,357
Cumberland	\$50,471	\$47,669	\$18,850	\$31,621	\$2,802
Portland MSA	\$53,133		\$18,850	\$34,283	
Franklin	\$45,402	\$33,936	\$18,850	\$26,552	\$11,466
Hancock	\$46,030	\$37,924	\$18,850	\$27,180	\$8,106
Kennebec	\$44,034	\$38,458	\$18,850	\$25,184	\$5,576
Knox	\$47,162	\$39,896	\$18,850	\$28,312	\$7,266
Lincoln	\$49,527	\$40,791	\$18,850	\$30,677	\$8,736
Oxford	\$45,182	\$35,205	\$18,850	\$26,332	\$9,977
Penobscot	\$45,300	\$36,485	\$18,850	\$26,450	\$8,815
Bangor MSA	\$46,438		\$18,850	\$27,588	
Piscataquis	\$46,698	\$30,780	\$18,850	\$27,848	\$15,918
Sagadahoc	\$48,459	\$44,775	\$18,850	\$29,609	\$3,684
Somerset	\$44,340	\$32,079	\$18,850	\$25,490	\$12,261
Waldo	\$46,581	\$36,697	\$18,850	\$27,731	\$9,884
Washington	\$45,040	\$28,311	\$18,850	\$26,190	\$16,729
York	\$48,930	\$47,033	\$18,850	\$30,080	\$1,897
Portsmouth-Kittery MSA	\$53,402		\$18,850	\$34,552	

Sources: Livable wages (Pohlmann and St. John 2005), median income (U.S. Bureau of the Census 2005), poverty level (U.S. DHHS n.d.).

shift to more knowledge- and service-based jobs requiring a higher level of education. Moreover, those with lower levels of education who previously might have been able to have relatively well-paying jobs in manufacturing industries find themselves having to accept lower-paid service-industry positions such as retail, food service, and so on.

In addition to the changing work environment, Maine and the United States as a whole have gone through a period of declining tax revenues and changing government policies. Individuals are impacted not only by the difficulty of finding adequately-paid employment but also by cutbacks in state and federal services necessitated by declining tax revenues and policy changes.

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 information collected in the Current Population Survey (CPS), a household survey 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 (considered as age 16 and over) that is unemployed and 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 policy ramifications in a number of programs.

Maine’s monthly average unemployment rate of 4.8% in 2005 was lower than the national average of 5.1%. Five counties, Cumberland, Knox, Lincoln, Sagadahoc and York, had unemployment rates that were lower than the state

average (Figure 7). Aroostook, Piscataquis, Somerset and Washington counties had unemployment rates considerably above the state average, with Washington’s rate of 8.4% being the highest in the state.

In the four-year period from 2002 to 2005, the unemployment rate was at its highest in both Maine and the nation in 2003 (Figure 8). The national unemployment rate declined in 2004 and 2005, while in Maine the rate declined in 2004 but rose again in 2005. Maine’s unemployment rate was higher in 2005 than in 2002, while the national rate was lower in 2005 than in 2002. The gap between Maine’s unemployment rate and the national unemployment rate has narrowed since 2002, a possible indicator that Maine has lagged behind the national economic recovery during this time period.

FIGURE 7:
Unemployment Rate, Monthly Average, 2005

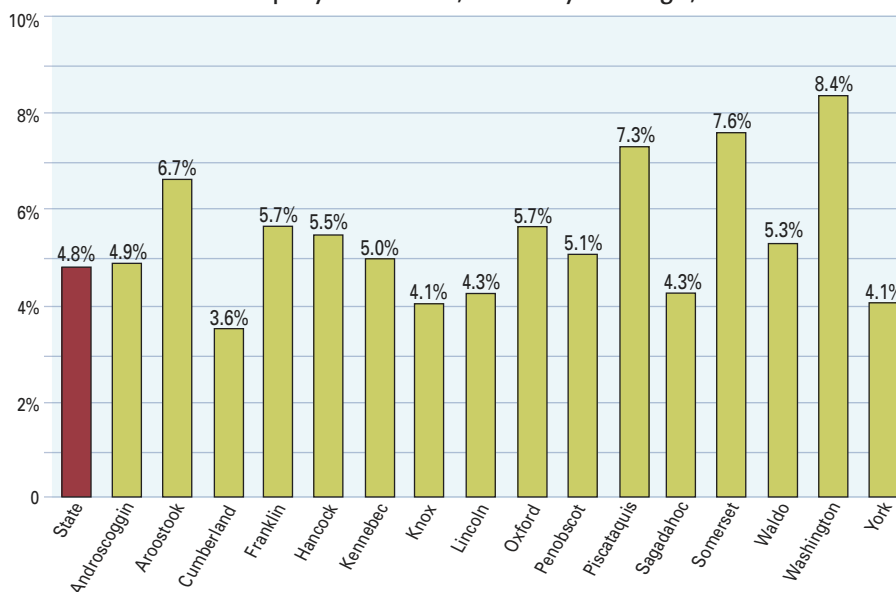
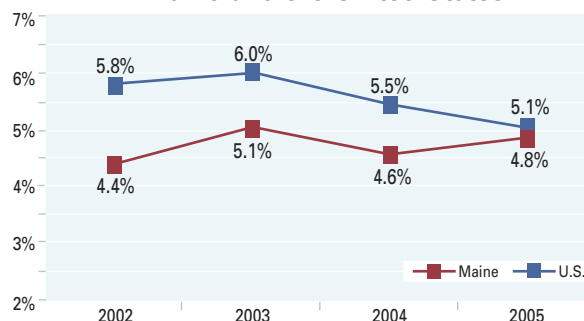


FIGURE 8:
Unemployment Rate Trends, 2002-2005,
Maine and the United States



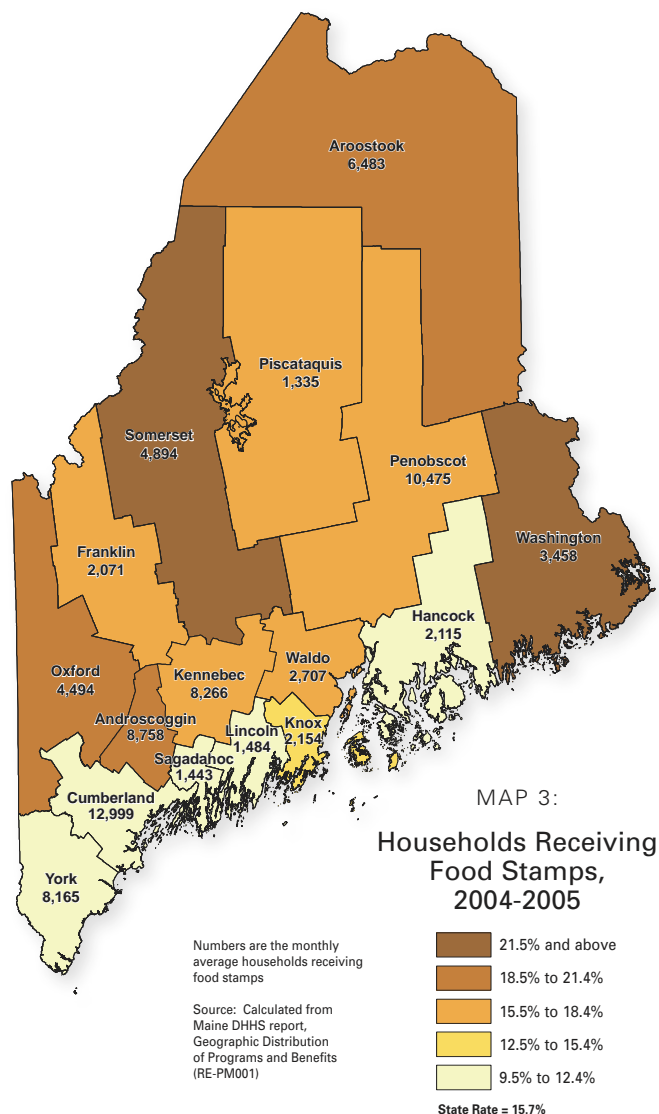
Benefits and Assistance

Poverty often is assessed by analyzing the level and distribution of benefits designed to serve the low-income population. A drawback to this approach is that we are dealing with those who are already receiving benefits, which does not allow us to estimate the level of unmet needs. In this report, we combine data from benefits and assistance programs with Census and other economic data. Comparing poverty and income data from the Census and economic data from the Bureau of Economic Analysis with information about the rate of receipt of various benefits can give us at least an approximate idea of possible service gaps and unmet needs. However, since some benefit and assistance programs do not use the federal poverty guidelines, and others use “multiples” of the guidelines (e.g., 125% or 150% of the poverty level), this kind of comparison serves only as a “proxy” measure of unmet need.

Food Stamps. One of the most wide-reaching means-tested benefits in the United States and in Maine is the food stamp program. Map 3 depicts the proportion of total households in each county that received food stamps in fiscal year 2005 (October 1, 2004-September 30, 2005). This is based on the average monthly count of households receiving food stamps that year. Statewide, 15.7% of all households received food stamps. Washington, Somerset, and Aroostook counties had the highest household participation rates, with more than 21% of all households receiving this benefit. Hancock, Sagadahoc, and Lincoln counties had 10% or less of the county's households receiving food stamps. Hancock County's rate of 9.7% was the lowest in the state for the 2005 fiscal year.

Figure 9 shows the percentage of the total county population receiving food stamps, calculated based on the average monthly count of individuals for fiscal year 2005. Washington and Somerset counties each had over 19% of their population receiving food stamps, compared with the statewide rate of 12.3%. Lowest rates were in Hancock, Sagadahoc and York counties, where less than 9% of the population received food stamps.

Over the four-year period from FY2002 to FY2005, there has been a marked increase, almost 50%, in the number of households in Maine receiving food stamps (Figure 10). Food stamp use also has increased nationally. In the three years from 2002 to 2004, the caseload increased by almost



26% nationally (and 31% in Maine in that time) (Llobera 2004).

A number of factors have contributed to increased participation in the food stamp program. First, more households probably became eligible for food stamps, due to loss of employment and income. Even though Maine's unemployment rate was below the national average during this time period, there continue to be many discouraged workers (who have exhausted unemployment benefits), and many people who are underemployed or working multiple low-paying jobs. Second, some of the increase in food stamp use may be attributable to a greater share of already eligible people choosing to participate for a variety of reasons. Rising energy prices, especially for home heating, have driven additional households to enroll in the food stamp program. The 2002 federal Farm Bill had some options that made it easier for eligible households, especially those

with working members, to obtain and retain food stamps (Llobera 2004). Third, Maine was one of several states that initiated specific pilot programs to increase the historically low participation of eligible elder adults in the food stamp program.

Additionally, during this period, the Maine Department of Health and Human Services (DHHS) had several systemic changes that may have increased participation rates. DHHS replaced the traditional paper food stamps with a card system, comparable to a debit card, which has benefit dollars upon which the individual can draw. While there is no concrete evidence, it has been suggested that having a card reduces some of the stigma of receiving state benefits and increases the willingness of some individuals to participate. The new computer system implemented

by DHHS also may have contributed to increased participation rates, since it simplifies the application process. If a person applies for any program under DHHS (TANF, child care vouchers, etc.) there is a common application that serves all programs, and the new computer program automatically checks for eligibility for any other programs.

Low Income Home Energy Assistance Program (LIHEAP). The federal LIHEAP program exists to 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 money is allocated anew to each state each year, with supplemental funds in some years, all potentially eligible households may not be reached each year, and the amount each household receives may change from one

year to the next. LIHEAP is therefore different from other means-tested programs such as food stamps and TANF, or from programs such as Medicaid and the social security disability program that provide specified benefits to all eligible applicants.

Map 4 shows the rate of participation by households in LIHEAP in fiscal year 2005. Statewide, 8.8% of households participated in LIHEAP. This is lower than the participation rate for food stamps that year (12.3%) and less than the state poverty rate of 11.6% in 2004. This is perhaps not surprising, given that LIHEAP funds are limited and that disbursement of

these funds must be prioritized. LIHEAP household participation rates at the county level ranged from under 4% (Cumberland County) to over 18% (Aroostook, Franklin, and Washington counties). Franklin County's rate of 19.6% was highest in the state, followed closely by Washington County (19.2%).

The county profile section of this report presents further details about the characteristics of households that received LIHEAP in 2004-2005. Statewide, 46% were single-person households,

FIGURE 9:

Percentage of Population Receiving Food Stamps (Monthly Average), FY2004-05

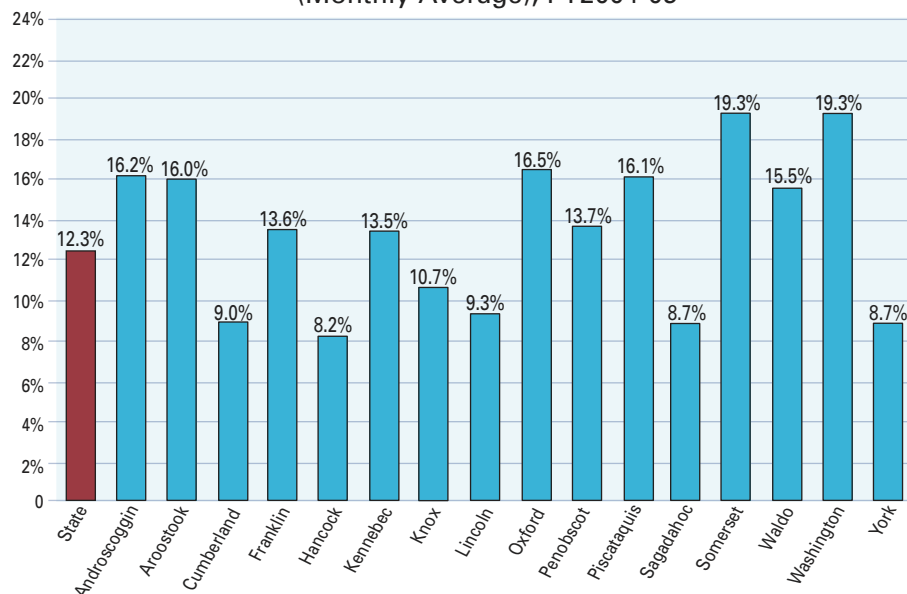
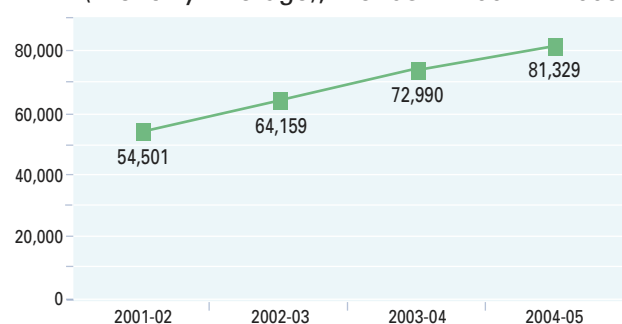
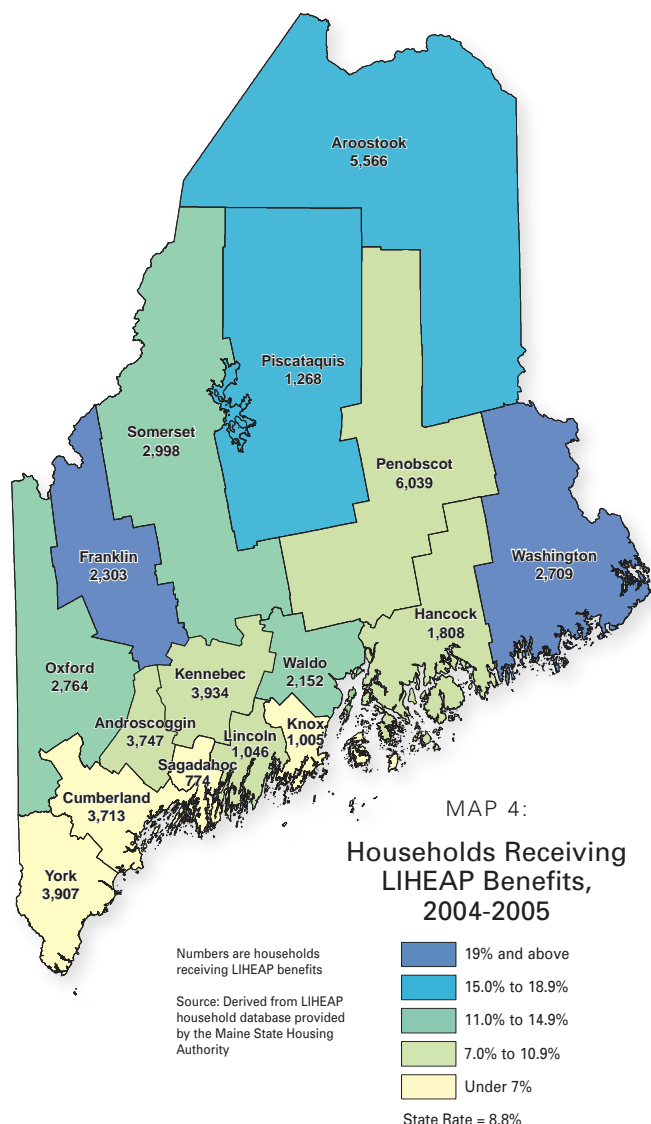


FIGURE 10:

Maine Households Receiving Food Stamps (Monthly Average), Trends FY2002-FY2005





and 36% of applicants were age 65 or over. In terms of income and benefits, 65% of households had one or more members on Medicaid, 58% received social security or Social Security disability payments, 20% received SSI, and 57% received food stamps.

The number of households receiving LIHEAP benefits varied somewhat from year to year from FY2002 to FY2005 (Figure 11). The number declined each year from 2002 to 2004, but increased in 2005.⁷

Free and Reduced School Lunch Program.

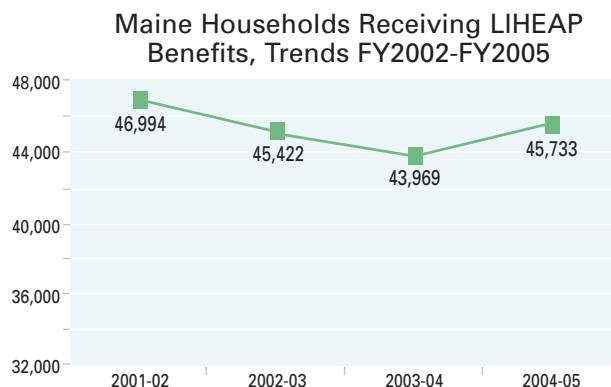
The National School Lunch Program is a federally assisted meal program administered through the state's Department of Education, which operates the program through agreements with local schools.

Children from families with incomes at or below 130% of the poverty level are eligible for free meals, while those with incomes between 130% and 185% of the poverty level are eligible for reduced-price meals. In order to determine eligibility, schools each fall send home forms that must be filled out and returned. Since only completed applications can be screened for eligibility, there can be variation from one school or school system to the next based not just on the local level of need but on how thoroughly the school or school system tries to encourage completion of the applications.

In Maine in FY2006, over one-third of school-age children were eligible for the free or reduced lunch benefit. In Washington and Piscataquis counties, over half the children were eligible, while in Cumberland and York counties, about one-quarter or less were eligible (Figure 12).

The number of students in the state eligible for free or reduced lunch increased somewhat each

FIGURE 11:



7. The community action agencies in Maine administer the LIHEAP program and submit household and individual enrollment and benefit amount data to the Maine State Housing Authority. The numbers presented here are derived from the MSHA database. Additionally, the community action agencies provide summary reports to MSHA. In the past several years, MSHA's public reporting of LIHEAP household enrollment has been based on the summary reports. There is some discrepancy between those reports and the numbers derived from the household database, with the summary reports giving a somewhat higher enrollment figure than what is derived from the database.

FIGURE 12:

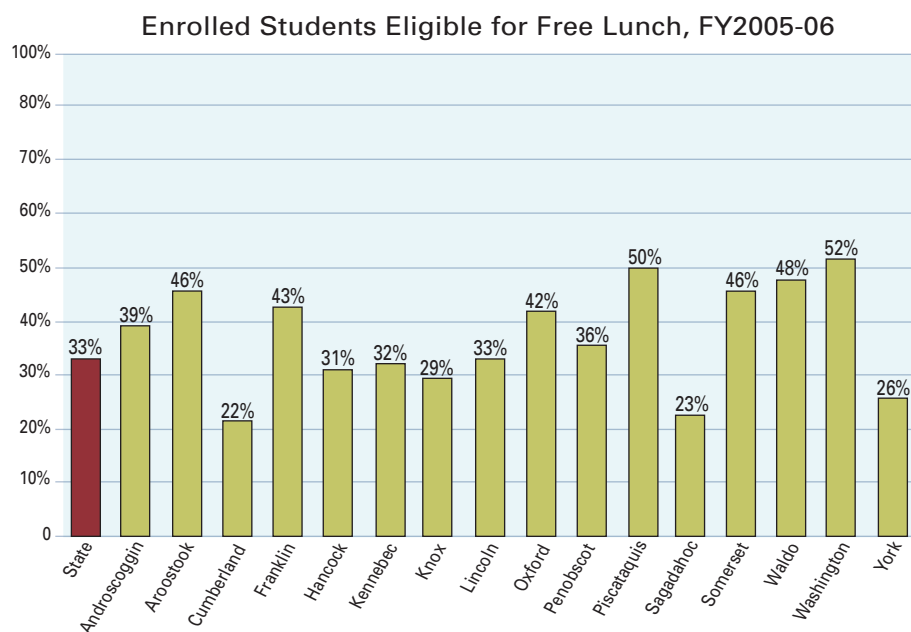
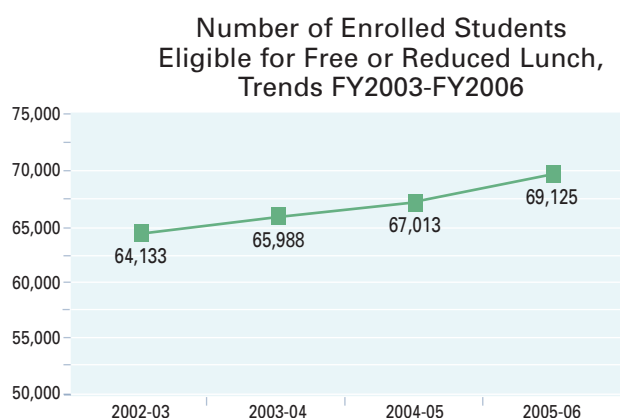


FIGURE 13:



year from FY2003 to FY2006 (Figure 13). The number eligible in FY2006 was about 8% greater than in FY2003.

Benefit Programs Comparisons. There is a varied picture when we compare participation in various benefits and assistance programs across Maine's counties, both in any given year and over time. Looking at the state as a whole, a larger proportion of households in FY2005 received food stamps than LIHEAP benefits. However, in Franklin County, participation in the LIHEAP program was greater than in the food stamp program;

in Aroostook, Hancock and Piscataquis counties, participation rates in these two programs were quite similar; but in Androscoggin and York counties, household participation rates in the food stamp program were more than twice as great as in LIHEAP. The free and reduced school lunch program had higher eligibility rates statewide and in all counties than did the food stamp and LIHEAP programs because of the different eligibility standards.

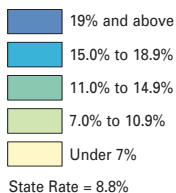
In terms of trends, statewide the number of households receiving food stamps increased greatly, almost 50% over the four-year period from FY2002 to FY2005. While all individual counties experienced an increase in food stamp use during this time, the magnitude of increase varied, ranging from an increase of 25% in Aroostook County to over 60% in Hancock and Knox counties. During this time period, the number of households receiving LIHEAP benefits varied somewhat, and there was no consistent trend for the state as a whole. Among individual counties, only York and Waldo had an upward trend in the number of households receiving LIHEAP benefits, while Hancock had a slight downward trend. The number of enrolled students eligible for free and reduced lunch statewide increased each year during this time period, but the rate of increase was not as great as in the food stamp program. All individual counties except Washington experienced increases in FY2006 compared with FY2003. However, as with food stamps, the rate of increase varied from one county to another, ranging from less than 1% in Aroostook County to over 13% in Androscoggin, Kennebec, and Somerset counties.

Individual county figures and trends are shown in detail in the following section of the report.

PROFILE

- Population growth in Androscoggin County from 2000 to 2005 (4.1%) was somewhat above the state average (3.7%). Androscoggin is among the four counties with the highest estimated proportion of the population under the age of 18.
- Androscoggin County's individual poverty rate in 2003 was slightly higher than the state rate, both for the population as a whole and for those under 18.
- Median household income in Androscoggin County in 2003 was slightly lower than the state median income. It was slightly below the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Androscoggin County was more than 2.5 times higher than the poverty level for a four-person household. The livable wage for the Lewiston-Auburn metropolitan area was slightly lower than in the county as a whole.
- The proportion of per-capita personal income in 2004 from net earnings was slightly higher in Androscoggin County than in the state as a whole, the proportion from transfer payments was somewhat higher, and from dividends, interest and rent was somewhat lower.
- Androscoggin County's monthly average unemployment rate for 2005 was about the same as the state average.

Households Receiving LIHEAP Benefits, 2004-2005

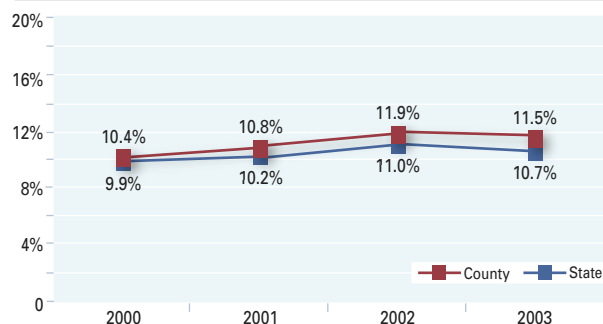


Source: Derived from LIHEAP household database provided by Maine State Housing Authority.

Numbers are households receiving LIHEAP benefits.

State Rate = 8.8%

Poverty Rate Estimates — % Individuals Below Poverty



- Androscoggin County residents were considerably above the state average participation rates for food stamps in FY05, and the county ranked among Maine's top four counties in food stamp program participation rates.
- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was higher than in the state as a whole.
- The proportion of households receiving LIHEAP benefits in FY05 was about the same as in the state as a whole. Compared with LIHEAP households statewide, a smaller proportion in Androscoggin County received food stamps and Medicaid benefits. Single person households represented a slightly greater proportion of the LIHEAP caseload than statewide.
- A considerably lower proportion of the Androscoggin County population has bachelor's degrees than in the state as a whole, and a higher proportion lack high school degrees.

TREND HIGHLIGHTS

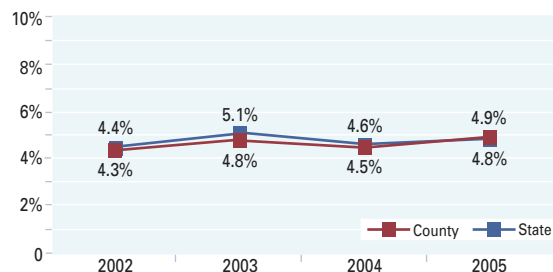
- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Androscoggin County mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a very slight decrease from 2002 to 2003. However, the individual poverty rate in Androscoggin County in 2003 remained more than a full percentage point higher than it was in 2000.
- Over the four-year period from FY02 to FY05, the number of Androscoggin County households receiving food stamps showed an increase each year; the number in FY05 was 53% greater than in FY02, somewhat greater than the statewide increase of 49% in this time period.
- The number of Androscoggin County households receiving LIHEAP benefits in FY05 was about the same as in FY02, though in FY03 and FY04 there were somewhat fewer households.
- From 2002 to 2005, Androscoggin County's monthly average unemployment rate reached a peak in 2005. During this time period, Androscoggin's rate remained about the same as in the state as a whole.
- The percentage of school-age children eligible for free and reduced school lunch in Androscoggin County increased from FY03 to FY06, showing a similar pattern of increase as the state as a whole.

Income, Poverty, Employment

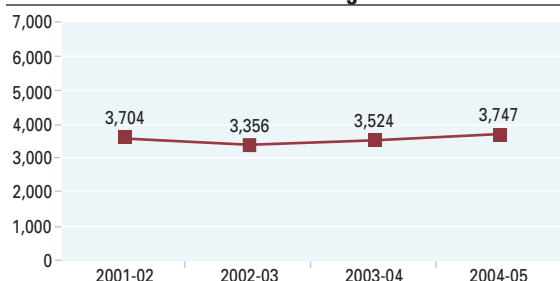
	County		State	
Poverty, 2003*				
All individuals	12,000	11.5%	138,219	10.7%
Age 0-17	3,680	15.5%	39,896	14.3%
Median Household Income, 2003*	\$38,054		\$39,212	
Unemployment, 2005				
Labor force (total)	58,050		711,900	
Monthly average unemployment rate	4.9%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

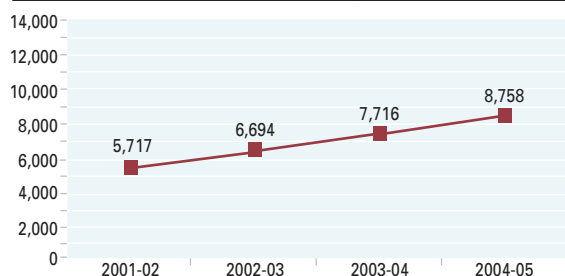
Unemployment Rate, Monthly Average



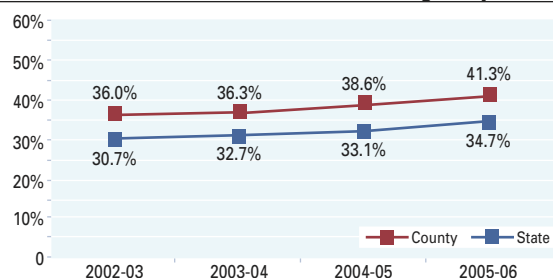
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

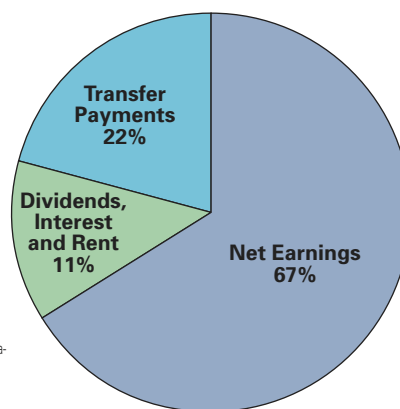
State Personal Income:

Net earnings = 65.6%

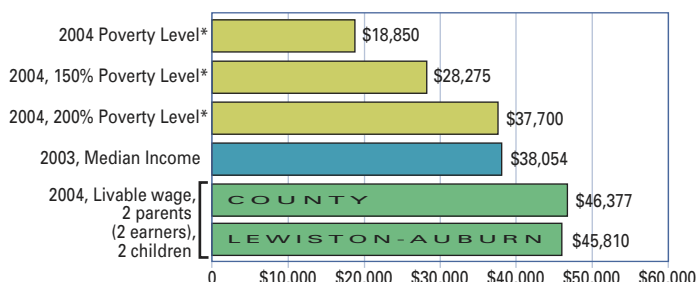
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	8,758	20.8%	81,298	15.7%
Recipients (individuals)	16,811	16.2%	157,091	12.3%
LIHEAP*				
Households	3,747	8.9%	45,737	8.8%
Recipients (individuals)	7,572	7.3%	94,961	7.4%
Hshlds age 65 & over	1,388	13.7%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	1,842	49.3%	21,175	46.4%
Receiving food stamps	1,921	51.3%	25,838	56.5%
Receiving Medicaid	2,189	58.4%	29,820	65.2%
Receiving SSI	707	18.9%	8,917	19.5%
Receiving SS/SSD	2,160	57.6%	26,292	57.5%
Applicants age 65 & over	1,388	37.1%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

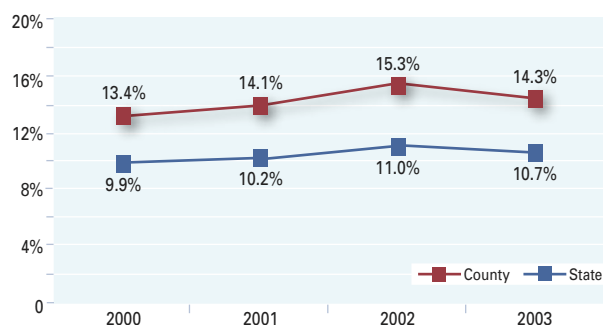
**Percentage is % of LIHEAP households



PROFILE

- Aroostook County was one of only two counties in Maine that experienced continued population decline from 2000 to 2005, a loss of 0.9% compared with the statewide population increase of 3.7%. Aroostook is among the four counties with the highest estimated proportion of the population age 65 and over.
- Aroostook County's individual poverty rate in 2003 was considerably higher than the state rate, both for the population as a whole and for those under 18.
- Median household income in Aroostook County in 2003 was among the lowest of any county in the state, almost 20% below the state's level, and almost 17% below the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Aroostook County was more than twice as high as the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was lower than in most counties, and the proportion from transfer payments was higher. This is consistent with the older age profile of the county.
- Aroostook County's monthly average unemployment rate for 2005 was almost two percentage points higher than the state average.
- Aroostook County residents were considerably above the state average participation rate for food stamps in FY05,

Poverty Rate Estimates — % Individuals Below Poverty

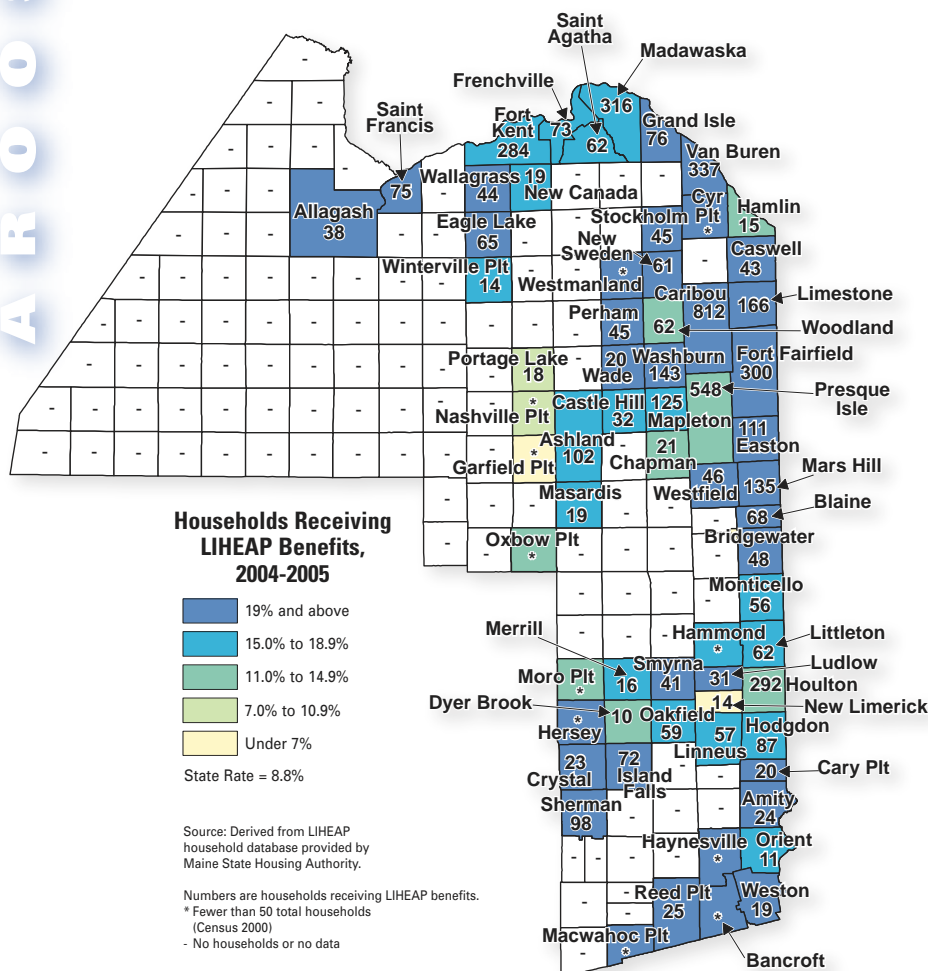


and the proportion of school-age children eligible for free and reduced lunch in FY06 was considerably higher than in the state as a whole.

- The proportion of households receiving LIHEAP benefits in FY05 was more than twice as high as in the state as a whole. Compared with LIHEAP households statewide, a much larger proportion in Aroostook County had household members age 65 or over, and a higher proportion received social security or disability benefits.
- A considerably lower proportion of the Aroostook County population has college degrees (associate or bachelor's) than in the state as a whole. It has the highest proportion of residents with less than a high school education of any Maine county.

TREND HIGHLIGHTS

- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Aroostook County mirrors the statewide trend. The estimated percentage of individuals below poverty increased each year from 2000 to 2002. Though there was a slight decrease from 2002 to 2003, Aroostook's individual poverty rate in 2003 remained almost a full percentage point higher than it was in 2000.
- Over the four-year period from FY02 to FY05 the number of Aroostook County households receiving food stamps increased slightly each year; the number in FY05 was 25.2% greater than in FY02, but this was less than the statewide increase of 49% in this time period.
- The number of Aroostook County households receiving LIHEAP benefits varied only slightly during the period from FY02 to FY05.
- From 2002 to 2005, Aroostook County's monthly average unemployment rate increased to a peak in 2005, almost two percentage points higher than in 2002.
- The percentage of school-age children eligible for free and reduced school lunch in Aroostook County increased from FY03 to FY05, showing a similar pattern of increase as the state as a whole, but stayed relatively stable from FY05 to FY06.

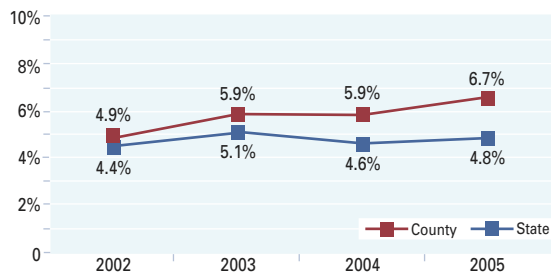


Income, Poverty, Employment

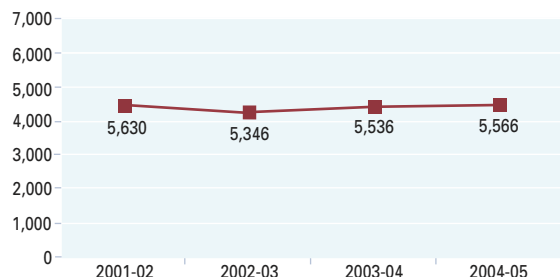
	County		State	
Poverty, 2003*				
All individuals	10,374	14.3%	138,219	10.7%
Age 0-17	2,951	20.1%	39,896	14.3%
Median Household Income, 2003	\$31,463		\$39,212	
Unemployment, 2005				
Labor force (total)	35,680		711,900	
Monthly average unemployment rate	6.7%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

Unemployment Rate, Monthly Average



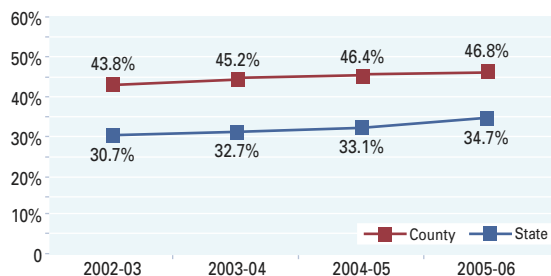
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

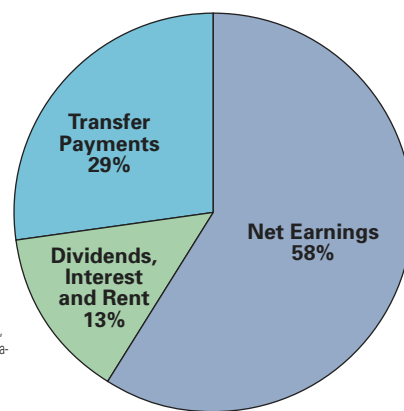
State Personal Income:

Net earnings = 65.6%

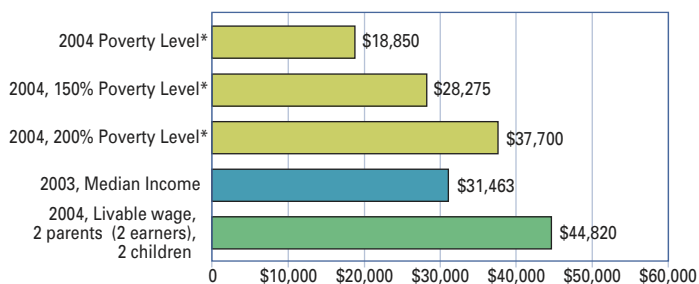
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	6,483	21.4%	81,298	15.7%
Recipients (individuals)	11,846	16.0%	157,091	12.3%
LIHEAP*				
Households	5,566	18.4%	45,737	8.8%
Recipients (individuals)	11,386	15.4%	94,961	7.4%
Hshlds age 65 & over	2,380	27.1%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	2,492	44.8%	21,175	46.4%
Receiving food stamps	2,974	53.4%	25,838	56.5%
Receiving Medicaid	3,578	64.3%	29,820	65.2%
Receiving SSI	1,152	20.7%	8,917	19.5%
Receiving SS/SSD	3,539	63.6%	26,292	57.5%
Applicants age 65 & over	3,539	63.6%	26,292	57.5%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

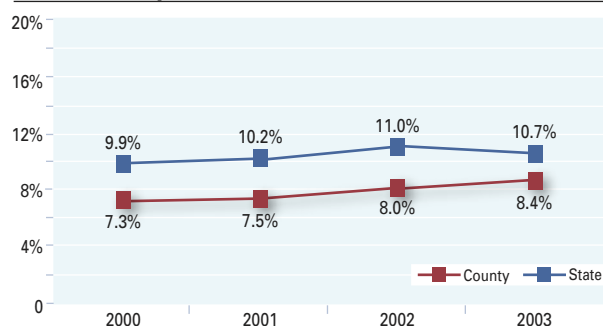
**Percentage is % of LIHEAP households



PROFILE

- Cumberland County experienced a population increase of 3.5% from 2000 to 2005, similar to the statewide increase of 3.7%. Cumberland continues to have a relatively younger population than most other Maine counties.
- Cumberland County's individual poverty rate in 2003 was lower than the state rate, both for the population as a whole and for those under 18. It had the second lowest poverty rate for all individuals, and was tied with York County for the lowest rate for those under 18.
- Median household income in Cumberland County in 2003 was second highest of all Maine counties, 22% above the state's median household income, and 26% above the 200% poverty level for a four-person household.
- Because of the high cost of living, especially housing and child care, in Cumberland County the 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) was more than 2.7 times higher than the poverty level for a four-person household, and the gap was even greater in the Portland metropolitan area. Median household income was almost \$3,000 lower than the livable wage for a four-person household in the county, and almost \$5,500 lower for those in the Portland metropolitan area.
- The proportion of per-capita personal income in 2004 from net earnings was higher than in most counties, and the proportion from transfer payments was the lowest in the state. This pattern is consistent with the higher proportion of a younger, working-age population and with the higher wage rates in the area. Higher wage rates reduce the numbers of people eligible for means-tested benefits.
- Cumberland County's monthly average unemployment rate for 2005 was more than a percentage point lower than the state average, and was the lowest among Maine's counties.
- Cumberland County residents were considerably below the state average participation rate for food stamps in FY05.

Poverty Rate Estimates — % Individuals Below Poverty

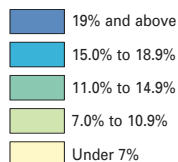


- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was considerably lower than in the state as a whole, and was the lowest of any county in the state.
- The proportion of households receiving LIHEAP benefits in FY05 was considerably lower than in the state as a whole. Compared with LIHEAP households statewide, a somewhat larger proportion in Cumberland County were single person households, and a smaller proportion received Medicaid, food stamps, or Supplemental Security Income (SSI).
- A considerably higher proportion of the Cumberland County population has college degrees (associate or bachelor's) than in the state as a whole, and the county has the highest proportion of any county in the state with college degrees.

TREND HIGHLIGHTS

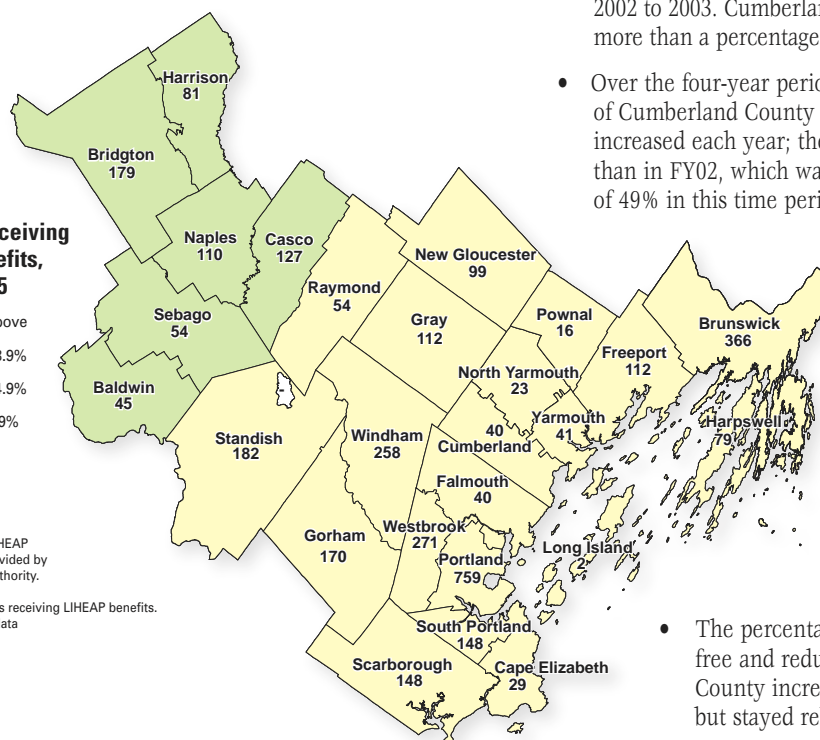
- Over the most recent four-year period for which county-level data are available, the poverty rate in Cumberland County has risen slightly but steadily each year from 2000 through 2003. This trend is somewhat different than the state as a whole which had a slight decrease in the poverty rate from 2002 to 2003. Cumberland County's 2003 poverty rate was more than a percentage point higher than it was in 2000.
- Over the four-year period from FY02 to FY05, the number of Cumberland County households receiving food stamps increased each year; the number in FY05 was 54.6% greater than in FY02, which was greater than the statewide increase of 49% in this time period.

Households Receiving LIHEAP Benefits, 2004-2005



State Rate = 8.8%

Source: Derived from LIHEAP household database provided by Maine State Housing Authority.

Numbers are households receiving LIHEAP benefits.
- No households or no data

- The number of Cumberland County households receiving LIHEAP benefits decreased from FY02 to FY04, with a very slight increase from FY04 to FY05.
- From 2002 to 2005, Cumberland County's monthly average unemployment rate increased slightly each year.

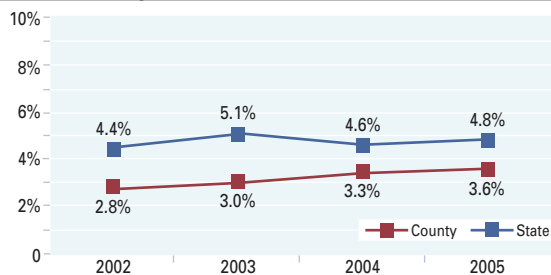
- The percentage of school-age children eligible for free and reduced school lunch in Cumberland County increased somewhat from FY03 to FY04, but stayed relatively stable from FY04 to FY06.

Income, Poverty, Employment

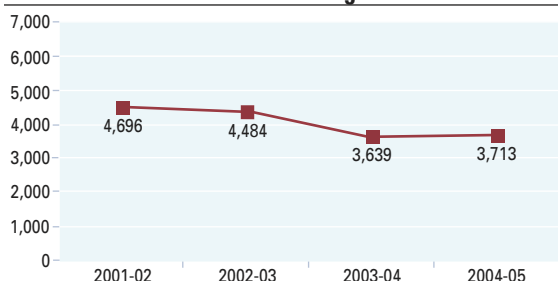
	County		State	
Poverty, 2003*				
All individuals	22,335	8.4%	138,219	10.7%
Age 0-17	6,105	10.3%	39,896	14.3%
Median Household Income, 2003	\$47,669		\$39,212	
Unemployment, 2005				
Labor force (total)	159,180		711,900	
Monthly average unemployment rate	3.6%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

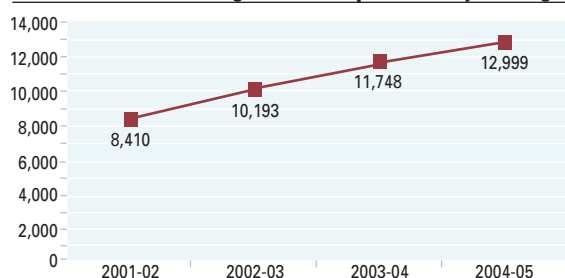
Unemployment Rate, Monthly Average



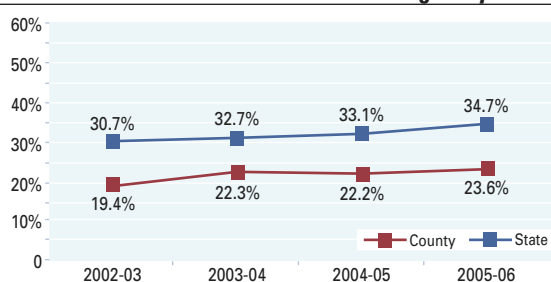
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

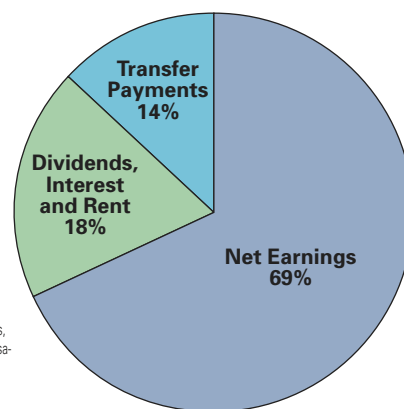
State Personal Income:

Net earnings = 65.6%

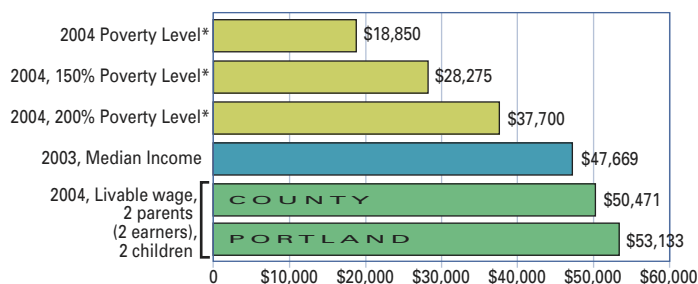
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



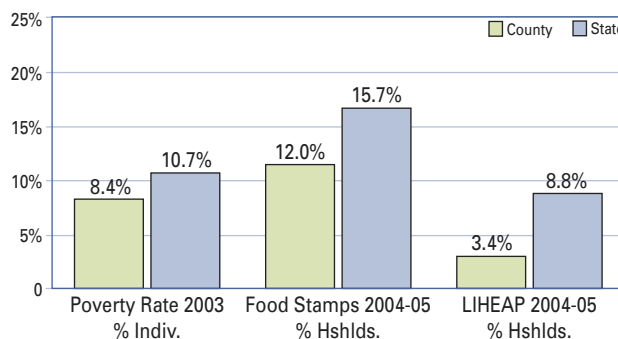
* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	12,999	12.0%	81,298	15.7%
Recipients (individuals)	23,870	9.0%	157,091	12.3%
LIHEAP*				
Households	3,713	3.4%	45,737	8.8%
Recipients (individuals)	7,581	2.9%	94,961	7.4%
Hshlds age 65 & over	1,463	5.9%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	1,849	49.9%	21,175	46.4%
Receiving food stamps	1,941	52.3%	25,838	56.5%
Receiving Medicaid	2,202	59.3%	29,820	65.2%
Receiving SSI	577	15.5%	8,917	19.5%
Receiving SS/SSD	2,145	57.8%	26,292	57.5%
Applicants age 65 & over	1,463	39.5%	16,520	36.2%

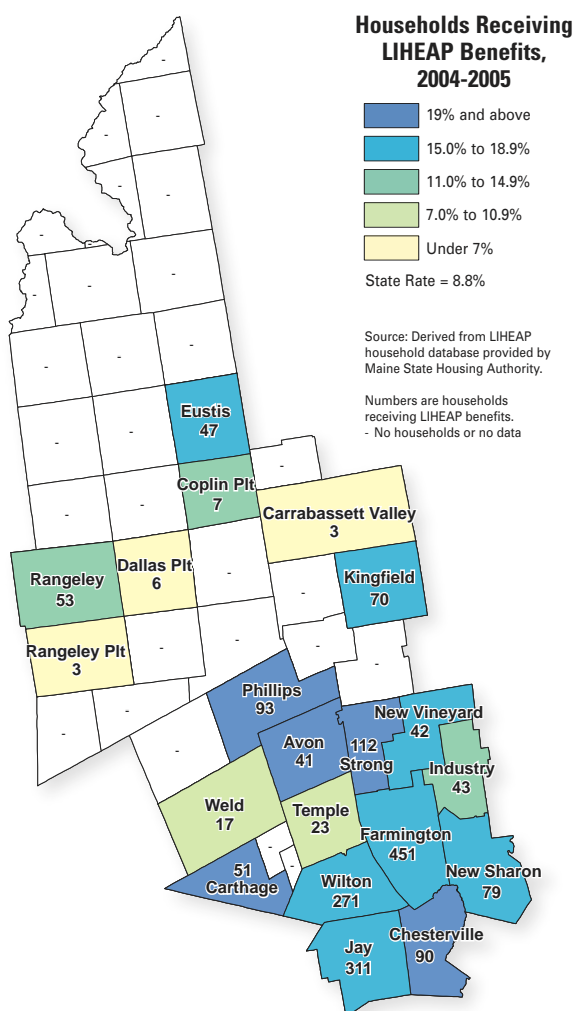
* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

**Percentage is % of LIHEAP households

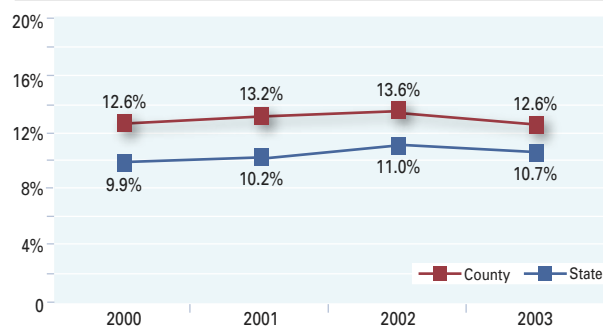


PROFILE

- Franklin County's population increased only .8% from 2000 to 2005, compared with the state's overall population growth rate of 3.7%. However the county is one of five in Maine that reversed from being a net outmigration county in the 1990s to a net immigration county in 2000-2004. Franklin has a higher estimated proportion of the population age 18-64 than in the state as a whole, possibly due to the college-age population.
- Franklin County's individual poverty rate in 2003 was higher than the state rate, both for the population as a whole and for those under 18.
- Median household income in Franklin County in 2003 was 13.5% lower than the state median income. It was 10% below the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Franklin County was more than twice as high as the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was somewhat lower in Franklin County than in the state as a whole, and the proportion from transfer payments was considerably higher.



Poverty Rate Estimates — % Individuals Below Poverty



- Franklin County's monthly average unemployment rate for 2005 was almost a full percentage point higher than the state average.
- Franklin County residents were somewhat above the state average participation rates for food stamps in FY05.
- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was considerably higher than in the state as a whole.
- The proportion of households receiving LIHEAP benefits in FY05 was higher than in the state as a whole, and was the highest participation rate of any county. A much larger proportion of all households with members age 65 or over in Franklin County received LIHEAP than in 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.

TREND HIGHLIGHTS

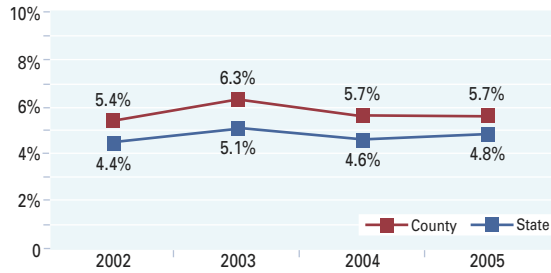
- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Franklin County generally mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a decrease in 2003, back down to the 2000 level.
- Over the four-year period from FY02 to FY05, the number of Franklin County households receiving food stamps increased each year; the number in FY05 was 40.7% greater than in FY2002, which was somewhat less than the statewide increase of 49% in this time period.
- The number of Franklin County households receiving LIHEAP benefits in FY05 was greater than in FY02, though in FY03 and FY04 there were somewhat fewer households.
- From 2002 to 2005, Franklin County's monthly average unemployment rate reached a peak in 2003. It remained stable in 2004 and 2005, slightly higher than in 2002.
- The percentage of school-age children eligible for free and reduced school lunch in Franklin County increased from FY03 to FY06, showing a generally similar pattern of increase as the state as a whole, though with a slightly sharper increase from FY05 to FY06.

Income, Poverty, Employment

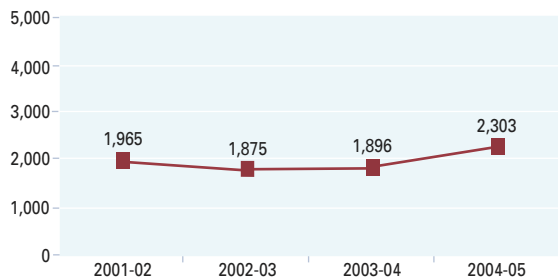
	County		State	
Poverty, 2003*				
All individuals	3,612	12.6%	138,219	10.7%
Age 0-17	996	16.4%	39,896	14.3%
Median Household Income, 2003	\$33,936		\$39,212	
Unemployment, 2005				
Labor force (total)	14,950		711,900	
Monthly average unemployment rate	5.7%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

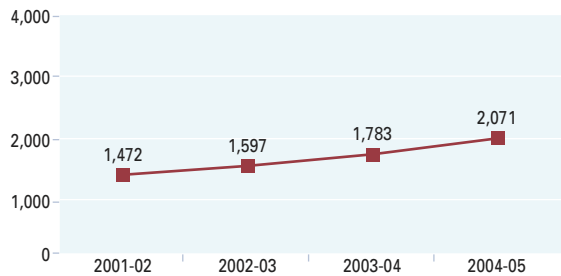
Unemployment Rate, Monthly Average



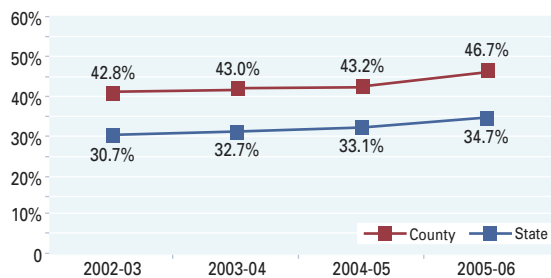
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

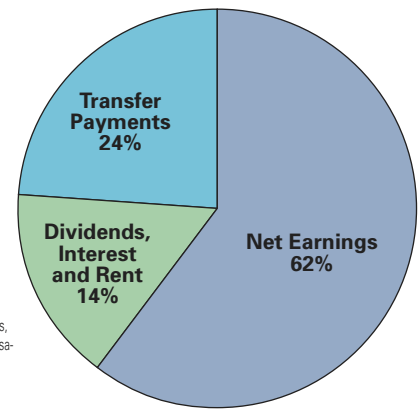
State Personal Income:

Net earnings = 65.6%

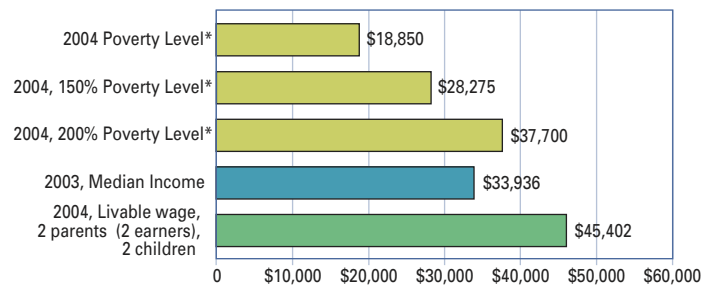
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



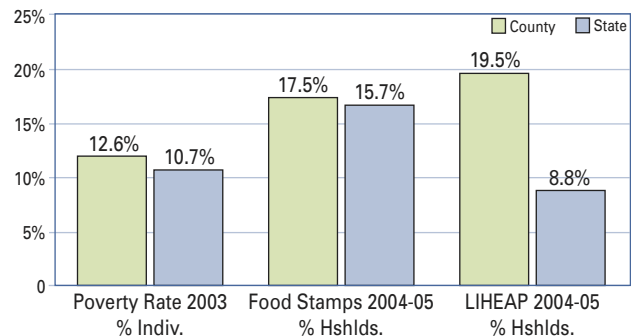
* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	2,071	17.5%	81,298	15.7%
Recipients (individuals)	4,019	13.6%	157,091	12.3%
LIHEAP*				
Households	2,303	19.6%	45,737	8.8%
Recipients (individuals)	4,814	16.3%	94,961	7.4%
Hshlds age 65 & over	800	27.5%	16,520	5.7%
LIHEAP Client Household Characteristics**				
Single person households	1,055	45.8%	21,175	46.4%
Receiving food stamps	1,293	56.1%	25,838	56.5%
Receiving Medicaid	1,454	63.1%	29,820	65.2%
Receiving SSI	457	19.8%	8,917	19.5%
Receiving SS/SSD	1,308	56.8%	26,292	57.5%
Applicants age 65 & over	800	34.8%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

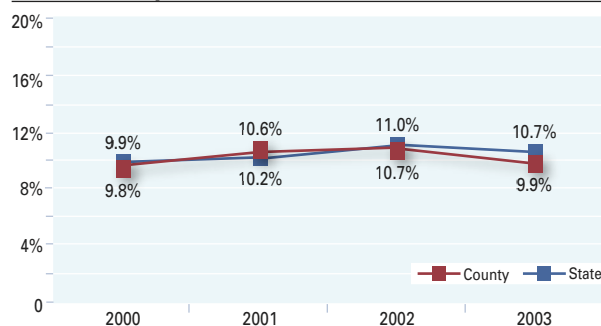
**Percentage is % of LIHEAP households



PROFILE

- Population growth in Hancock County from 2000 to 2005 (3.6%) was about the same as the state average (3.7%). Hancock's population profile in 2005 was somewhat older than the state as a whole, with a lower proportion under age 18.
- Hancock County's individual poverty rate for the population as a whole in 2003 was slightly lower than the state rate. However, for those under 18 Hancock's poverty rate was about the same as the state rate.
- Median household income in Hancock County in 2003 was slightly lower than the state median income. It was almost identical to the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Hancock County was more than twice as high as the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was lower in Hancock County than in the state as a whole, and the proportion from dividends, interest and rent was considerably higher. This personal income distribution may reflect the recent influx of relatively well-off retirees.
- Hancock County's monthly average unemployment rate for 2005 was somewhat higher than the state average.
- Hancock County residents were considerably under the state average in participation rates for food stamps in FY05, a pattern which has been true since at least FY02.

Poverty Rate Estimates — % Individuals Below Poverty

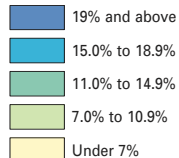


- The proportion of households receiving LIHEAP benefits in FY05 was close to the statewide level, and the proportion of the school-age population eligible for free and reduced school lunch in FY06 was close to that in the state as a whole.
- A considerably higher proportion of the Hancock County population has college degrees (associate or bachelor's) than in the state as a whole, and the county has the second highest proportion of residents with college degrees among Maine's counties. This education profile may be related to immigration of better-educated retirees and to the presence of institutions such as the College of the Atlantic and the Jackson Lab.

TREND HIGHLIGHTS

- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Hancock County generally mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a decrease in 2003.
- Although the participation rate in the food stamp program in Hancock County is lower than in most counties, the rate of growth in the numbers of households receiving food stamps from FY02 to FY05 was one of the highest in the state, 60.1%, compared with the statewide increase of 49% in this time period.
- The number of Hancock County households receiving LIHEAP benefits declined slightly each year from FY02 to FY05.
- From 2002 to 2005, Hancock County's monthly average unemployment rate increased or remained the same each year, reaching a peak in 2005. This trend is different than that of the state as a whole, where there was a decrease in the unemployment rate from 2004 to 2005.
- The percentage of school-age children eligible for free and reduced school lunch in Hancock County increased slightly from FY03 to FY06, showing a generally similar pattern of increase as the state as a whole.

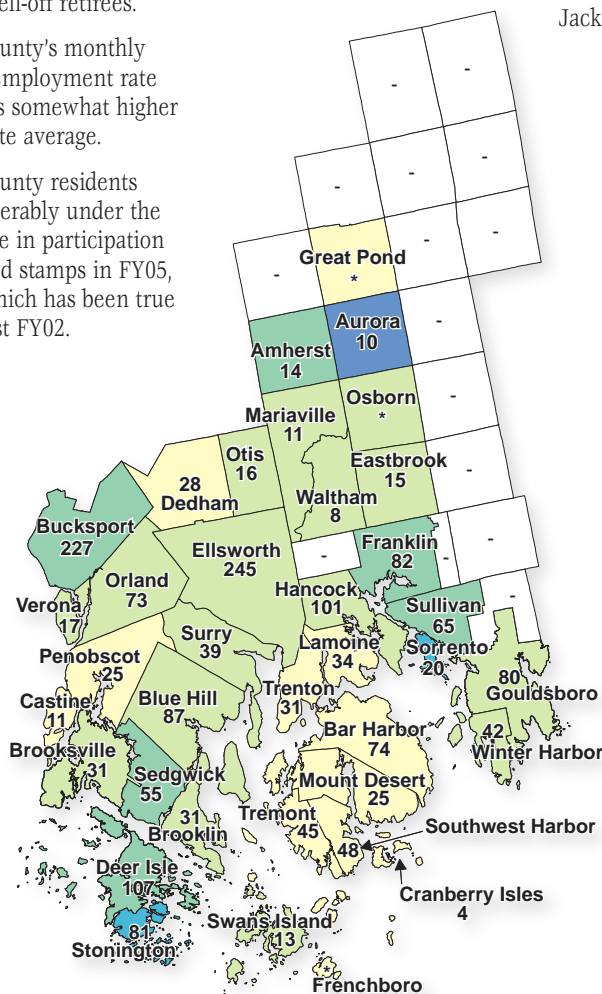
Households Receiving LIHEAP Benefits, 2004-2005



State Rate = 8.8%

Source: Derived from LIHEAP household database provided by Maine State Housing Authority.

Numbers are households receiving LIHEAP benefits.
 * Fewer than 50 total households (Census 2000)
 - No households or no data

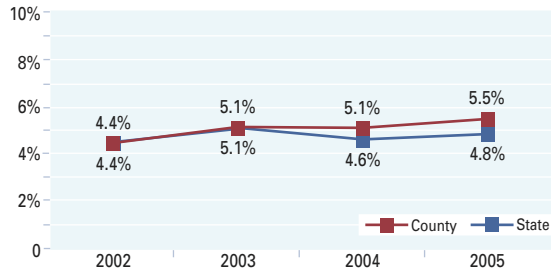


Income, Poverty, Employment

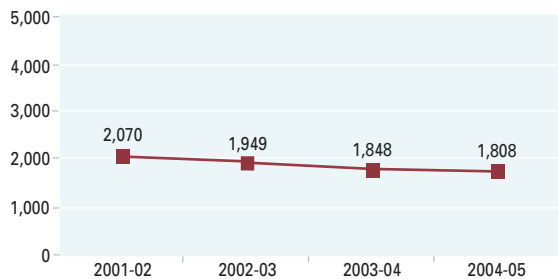
	County		State	
Poverty, 2003*				
All individuals	5,213	9.9%	138,219	10.7%
Age 0-17	1,490	14.2%	39,896	14.3%
Median Household Income, 2003	\$37,924		\$39,212	
Unemployment, 2005				
Labor force (total)	30,560		711,900	
Monthly average unemployment rate	5.5%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

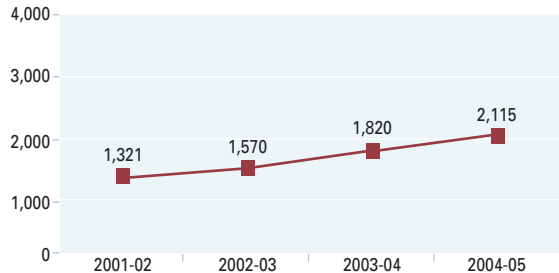
Unemployment Rate, Monthly Average



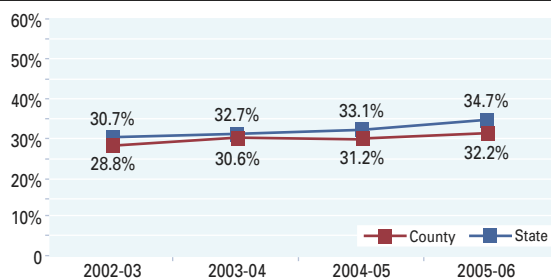
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility

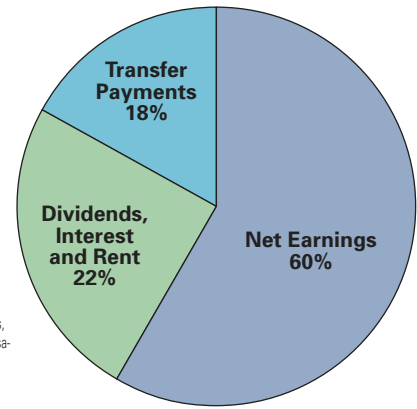


Per-capita Personal Income by Source, 2004

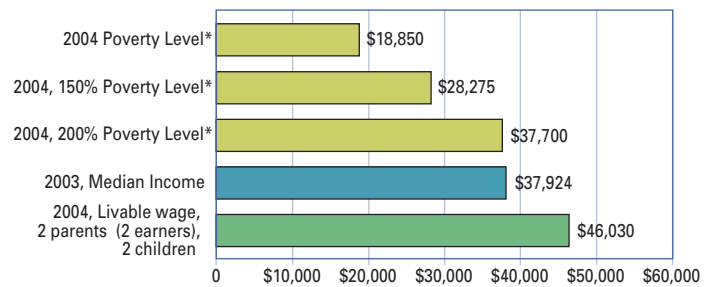
State Personal Income:

Net earnings = 65.6%
Transfer payments = 19.0%
Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



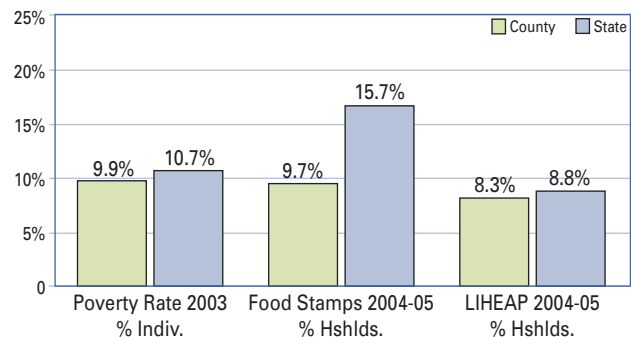
* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	2,115	9.7%	81,298	15.7%
Recipients (individuals)	4,248	8.2%	157,091	12.3%
LIHEAP*				
Households	1,808	8.3%	45,737	8.8%
Recipients (individuals)	3,664	7.1%	94,961	7.4%
Hshlds age 65 & over	697	11.9%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	866	48.0%	21,175	46.4%
Receiving food stamps	837	46.3%	25,838	56.5%
Receiving Medicaid	1,271	70.3%	29,820	65.2%
Receiving SSI	277	15.3%	8,917	19.5%
Receiving SS/SSD	1,035	57.2%	26,292	57.5%
Applicants age 65 & over	697	38.6%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

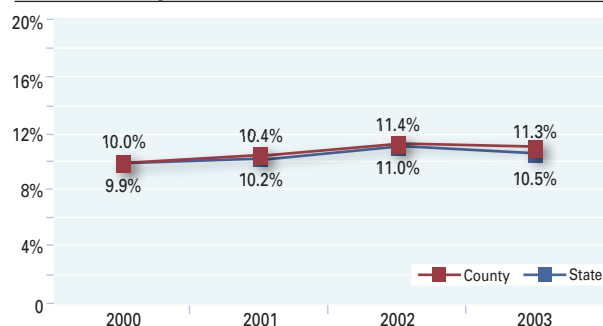
**Percentage is % of LIHEAP households



PROFILE

- Population growth in Kennebec County from 2000 to 2005 (3.3%) was slightly below the statewide rate (3.7%). The county is one of five in Maine that reversed from being a net outmigration county in the 1990s to a net immigration county in 2000-2004.
- Kennebec County's individual poverty rate in 2003 was close to the state rate, both for the population as a whole and for those under 18.
- Median household income in Kennebec County in 2003 was close to the state median income. It was slightly above the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Kennebec County was more than twice as high as the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was the same in Kennebec County as in the state as a whole, while the proportion from transfer payments was higher.
- Kennebec County's monthly average unemployment rate for 2005 was almost the same as the state rate.
- Kennebec County residents were about the same as the state average in participation rates for food stamps in FY05.

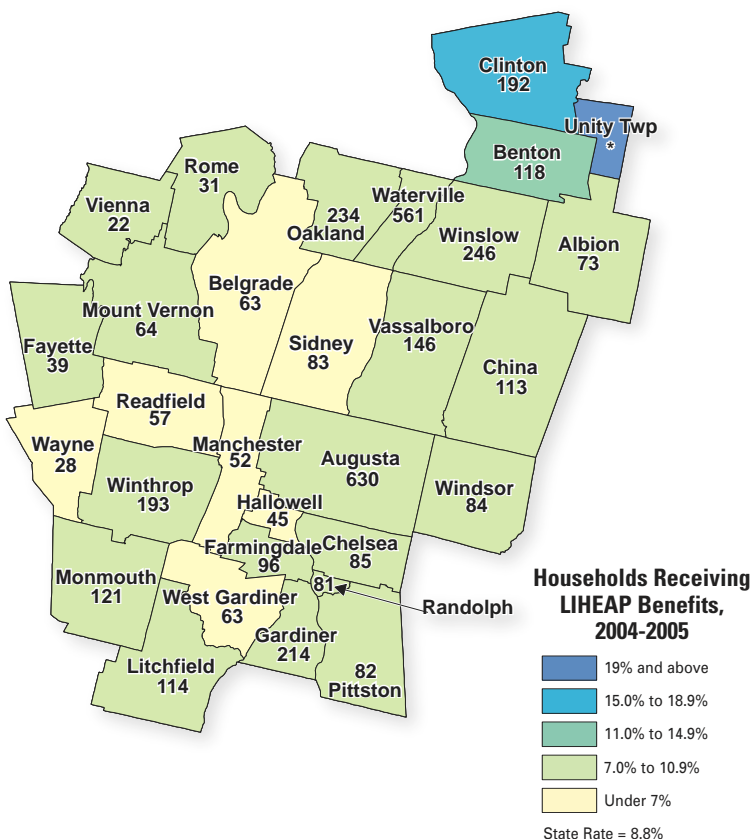
Poverty Rate Estimates — % Individuals Below Poverty



- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was comparable to the state as a whole.
- The proportion of households receiving LIHEAP benefits in Kennebec County in FY05 was comparable to the statewide level. Compared to LIHEAP recipients statewide, a higher proportion in Kennebec County received Medicaid, food stamps, or Supplemental Security Income (SSI), and a somewhat smaller proportion were age 65 or above.
- A slightly lower proportion of the Kennebec County population has college degrees (associate or bachelor's) than in the state as a whole.

TREND HIGHLIGHTS

- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Kennebec County mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a slight decrease in 2003.
- Over the four-year period from FY02 to FY05, the number of Kennebec County households receiving food stamps increased each year; the number in FY05 was 52.7% greater than in FY02, which was somewhat greater than the statewide increase of 49% in this time period.
- The number of Kennebec County households receiving LIHEAP benefits declined somewhat from FY02 to FY04, but increased in FY05.
- From 2002-2005, Kennebec County's monthly average unemployment rate mirrored that of the state as a whole, reaching a peak in 2003 and declining slightly after that.
- The percentage of school-age children eligible for free and reduced school lunch in Kennebec County increased from FY03 to FY06, showing a generally similar pattern of increase as the state as a whole.

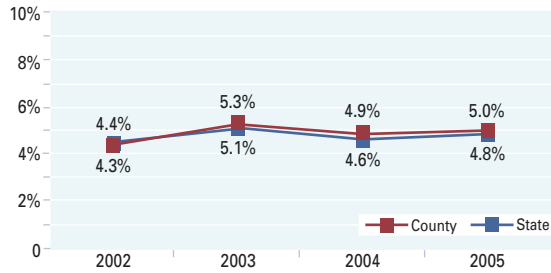


Income, Poverty, Employment

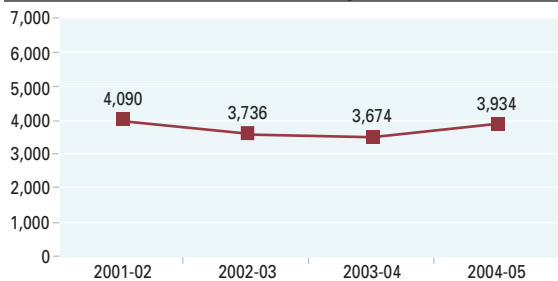
	County		State	
Poverty, 2003*				
All individuals	13,331	11.3%	138,219	10.7%
Age 0-17	3,856	15.1%	39,896	14.3%
Median Household Income, 2003	\$38,458		\$39,212	
Unemployment, 2005				
Labor force (total)	63,300		711,900	
Monthly average unemployment rate	5.0%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

Unemployment Rate, Monthly Average



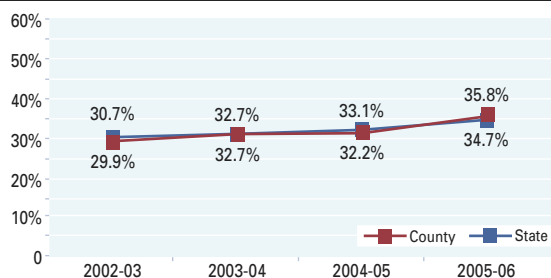
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

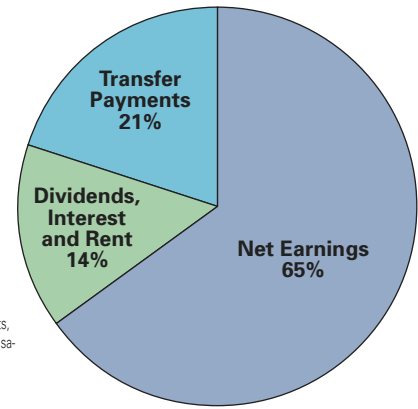
State Personal Income:

Net earnings = 65.6%

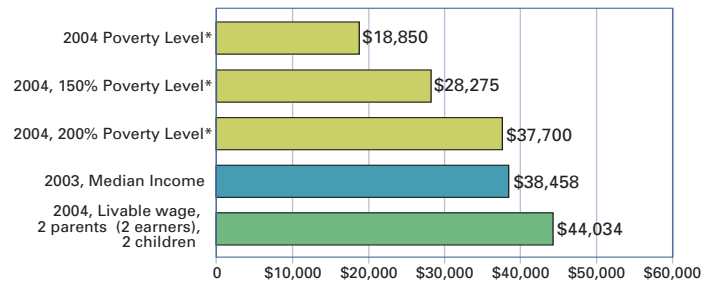
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	8,266	17.3%	81,298	15.7%
Recipients (individuals)	15,853	13.5%	157,091	12.3%
LIHEAP*				
Households	3,934	8.2%	45,737	8.8%
Recipients (individuals)	8,154	7.0%	94,961	7.4%
Hshlds age 65 & over	1,280	11.2%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	1,865	47.5%	21,175	46.4%
Receiving food stamps	2,414	61.4%	25,838	56.5%
Receiving Medicaid	2,749	69.9%	29,820	65.2%
Receiving SSI	950	24.1%	8,917	19.5%
Receiving SS/SSD	2,265	57.6%	26,292	57.5%
Applicants age 65 & over	1,280	32.6%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

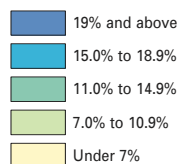
**Percentage is % of LIHEAP households



PROFILE

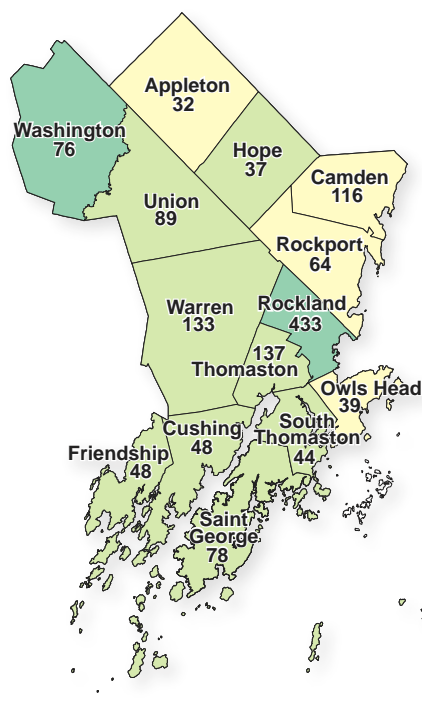
- Population growth in Knox County from 2000 to 2005 (4%) was above the state average (3.7%). Knox's population in 2005 was somewhat older than the state as a whole, with a greater proportion age 65 and over than in the state as a whole.
- Knox County's individual poverty rate in 2003 was about the same as the state rate, both for the population as a whole and for those under 18.
- Median household income in Knox County in 2003 was almost the same as the state median income. It was slightly higher than the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Knox County was more 2.5 times higher than the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was lower in Knox County than in the state as a whole, while the proportion from dividends, interest and rent was considerably higher and from transfer payments was somewhat lower. This personal income distribution may reflect the recent influx of relatively well-off retirees.
- Knox County's monthly average unemployment rate for 2005 was somewhat lower than the state average.
- Knox County residents were slightly under the state average in participation rates for food stamps in FY05.

Households Receiving LIHEAP Benefits, 2004-2005

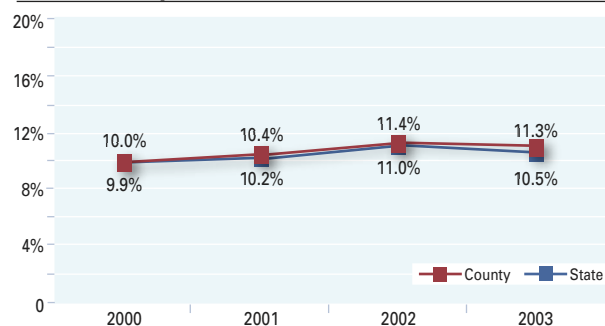


State Rate = 8.8%

Source: Derived from LIHEAP household database provided by Maine State Housing Authority.

Numbers are households receiving LIHEAP benefits.
* Fewer than 50 total households (Census 2000)

Poverty Rate Estimates — % Individuals Below Poverty



- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was slightly under that in the state as a whole.
- The proportion of households receiving LIHEAP benefits in FY05 was somewhat under the statewide level.
- A higher proportion of the Knox County population has bachelor's degrees than in the state as a whole, and a smaller proportion lacks high school degrees.

TREND HIGHLIGHTS

- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Knox County mirrors that of the state as a whole, and the county's rate was almost identical to the statewide rate each year from 2000 to 2003. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a decrease in 2003.
- Over the four-year period from FY02 to FY05, the number of Knox County households receiving food stamps increased each year; the number in FY05 was 63.3% greater than in FY02, considerably greater than the statewide increase of 49% in this time period, and the highest rate of increase of any county.

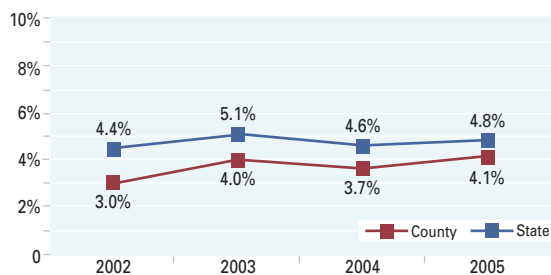
- The number of Knox County households receiving LIHEAP benefits remained relatively stable from FY02 to FY04, and decreased in FY05.
- From 2002 to 2005, Knox County's monthly average unemployment rate trend generally mirrored that of the state as a whole; however, the 2005 county rate was the highest in this four-year period.
- The percentage of school-age children eligible for free and reduced school lunch in Knox County decreased slightly from FY03 to FY05, but increased to a higher level in FY06.

Income, Poverty, Employment

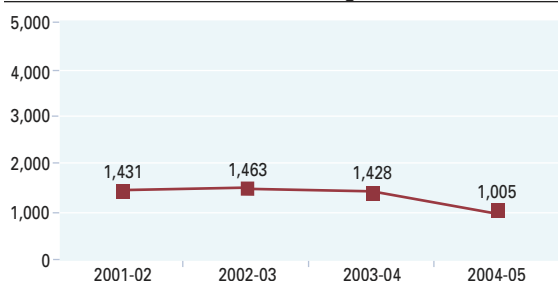
	County		State	
Poverty, 2003*				
All individuals	3,469	10.5%	138,219	10.7%
Age 0-17	1,216	14.7%	39,896	14.3%
Median Household Income, 2003	\$39,896		\$39,212	
Unemployment, 2005				
Labor force (total)	21,880		711,900	
Monthly average unemployment rate	4.1%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

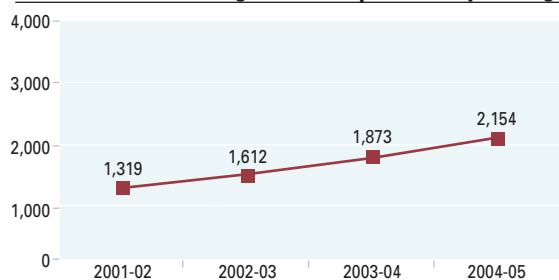
Unemployment Rate, Monthly Average



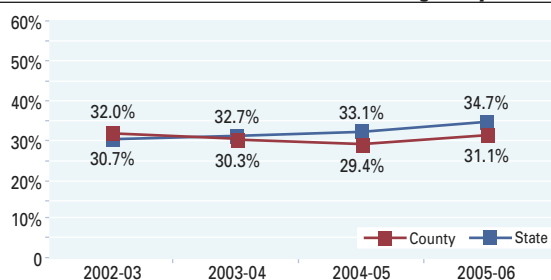
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

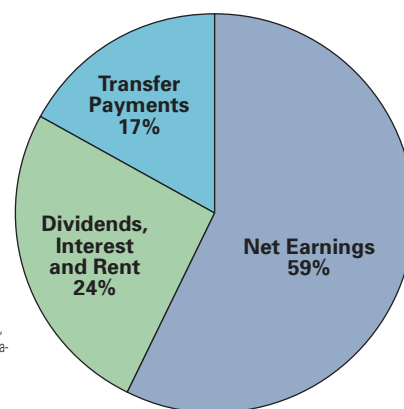
State Personal Income:

Net earnings = 65.6%

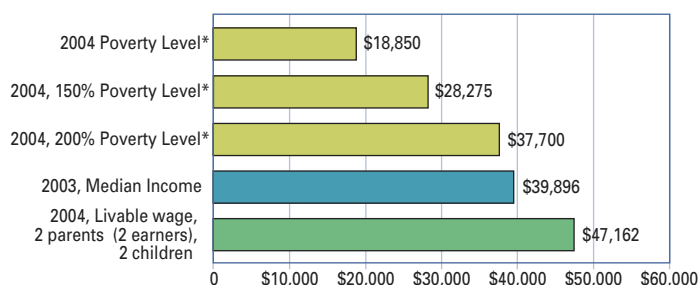
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



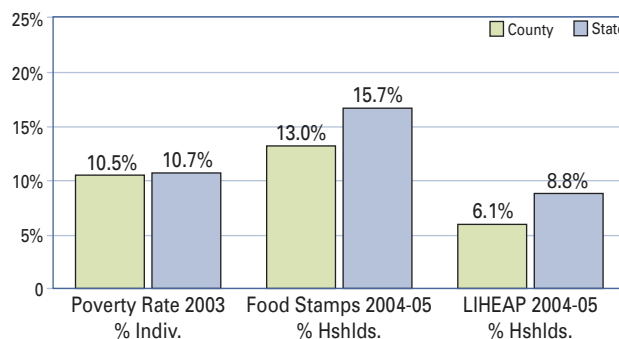
* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	2,154	13.0%	81,298	15.7%
Recipients (individuals)	4,240	10.7%	157,091	12.3%
LIHEAP*				
Households	1,005	6.1%	45,737	8.8%
Recipients (individuals)	2,119	5.3%	94,961	7.4%
Hshlds age 65 & over	404	8.4%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	459	45.7%	21,175	46.4%
Receiving food stamps	550	54.7%	25,838	56.5%
Receiving Medicaid	533	53.0%	29,820	65.2%
Receiving SSI	108	10.7%	8,917	19.5%
Receiving SS/SSD	585	58.2%	26,292	57.5%
Applicants age 65 & over	404	40.2%	16,520	36.2%

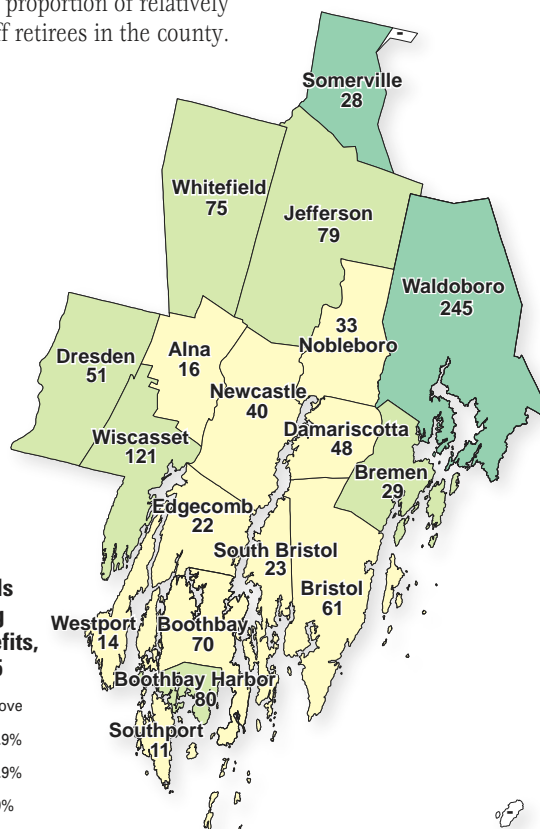
* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

**Percentage is % of LIHEAP households



PROFILE

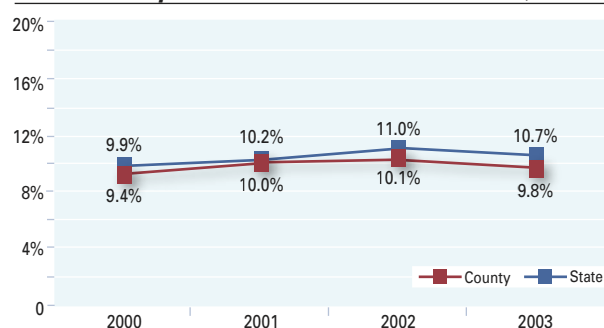
- Population growth in Lincoln County from 2000 to 2005 (4.8%) was above the state average (3.7%). Lincoln had the highest estimated proportion of those in the age 65 and older age group in 2005. Both the population increase and this age profile are likely due to the popularity of Lincoln County as a destination for relatively well-off retirees.
- Lincoln County's individual poverty rate in 2003 was slightly lower than the state rate, both for the population as a whole and for those under age 18.
- Median household income in Lincoln County in 2003 was somewhat higher than the state median income. It was 8% higher than the 200% poverty level for a four-person household.
- Because of the high cost of living, especially housing and child care, the 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Lincoln County was more than 2.6 times higher than the poverty level for a four-person household. The livable wage level in Lincoln County was among the highest in the state, surpassed only by that in Cumberland and York counties.
- The proportion of per-capita personal income in 2004 from net earnings was considerably lower in Lincoln County than in the state as a whole, while the proportion from dividends, interest and rent was considerably higher, and was the highest of any county in the state. This personal income distribution may reflect the higher proportion of relatively well-off retirees in the county.



Source: Derived from LIHEAP household database provided by Maine State Housing Authority.

Numbers are households receiving LIHEAP benefits.
- No households or no data

Poverty Rate Estimates — % Individuals Below Poverty



- Lincoln County's monthly average unemployment rate for 2005 was somewhat lower than the state average.
- Lincoln County residents were under the state average in participation rates for food stamps in FY05.
- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was close to that in the state as a whole.
- The proportion of households receiving LIHEAP benefits in FY05 was almost identical to the statewide level.
- 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.

TREND HIGHLIGHTS

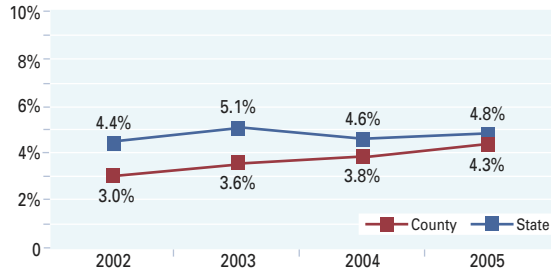
- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Lincoln County generally mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a decrease in 2003.
- Over the four-year period from FY02 to FY05, the number of Lincoln County households receiving food stamps increased each year; the number in FY05 was 52.8% greater than in FY02, slightly greater than the statewide increase of 49% in this time period.
- The number of Lincoln County households receiving LIHEAP benefits declined slightly each year from FY02 to FY04, with a slight increase in FY05.
- From 2002 to 2005, Lincoln County's monthly average unemployment rate increased each year, reaching a peak in 2005. This trend is different than that of the state as a whole, where there was a decrease in the unemployment rate from 2004 to 2005.
- The percentage of school-age children eligible for free and reduced school lunch in Lincoln County increased slightly from FY03 to FY06, showing a similar pattern of increase as the state as a whole.

Income, Poverty, Employment

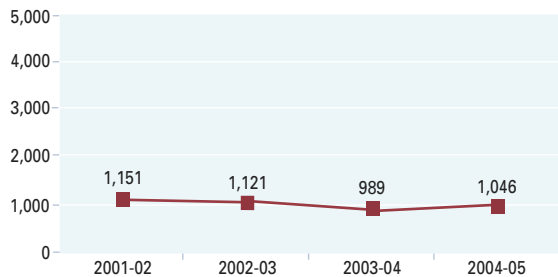
	County		State	
Poverty, 2003*				
All individuals	3,469	9.8%	138,219	10.7%
Age 0-17	969	13.8%	39,896	14.3%
Median Household Income, 2003	\$40,791		\$39,212	
Unemployment, 2005				
Labor force (total)	18,740		711,900	
Monthly average unemployment rate	4.3%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

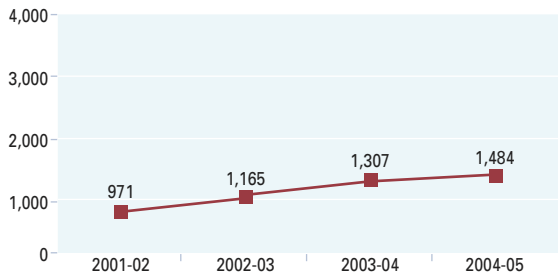
Unemployment Rate, Monthly Average



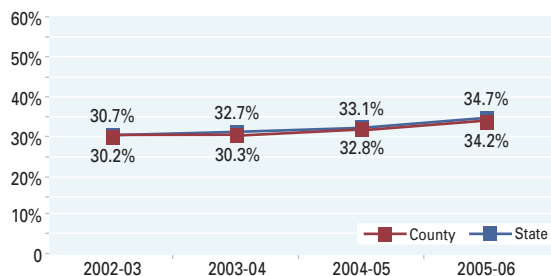
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

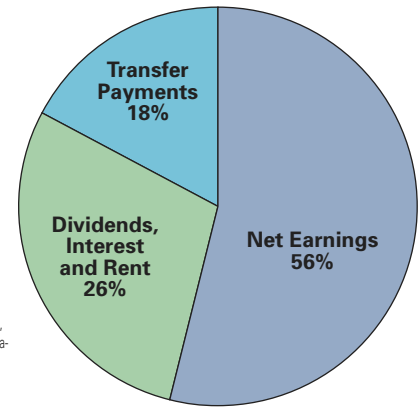
State Personal Income:

Net earnings = 65.6%

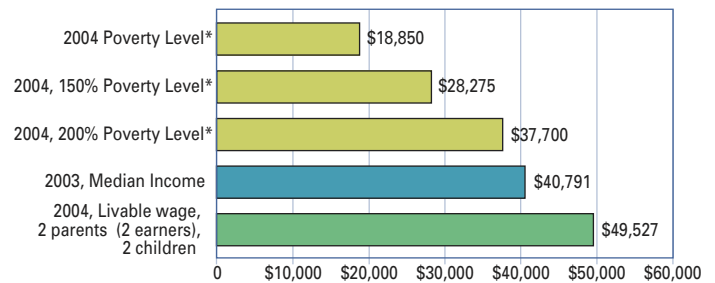
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	1,484	10.5%	81,298	15.7%
Recipients (individuals)	3,124	9.3%	157,091	12.3%
LIHEAP*				
Households	1,046	7.4%	45,737	8.8%
Recipients (individuals)	2,159	6.4%	94,961	7.4%
Hshlds age 65 & over)	392	9.3%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	505	48.3%	21,175	46.4%
Receiving food stamps	556	53.2%	25,838	56.5%
Receiving Medicaid	709	67.8%	29,820	65.2%
Receiving SSI	220	21.0%	8,917	19.5%
Receiving SS/SSD	600	57.4%	26,292	57.5%
Applicants age 65 & over	392	37.5%	16,520	36.2%

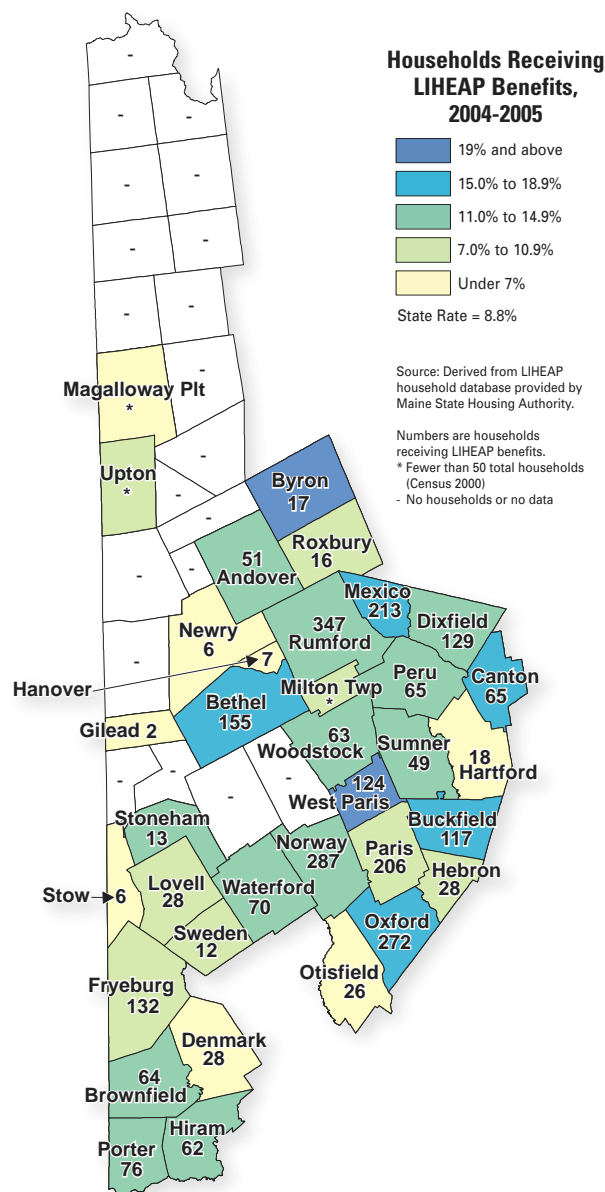
* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

**Percentage is % of LIHEAP households

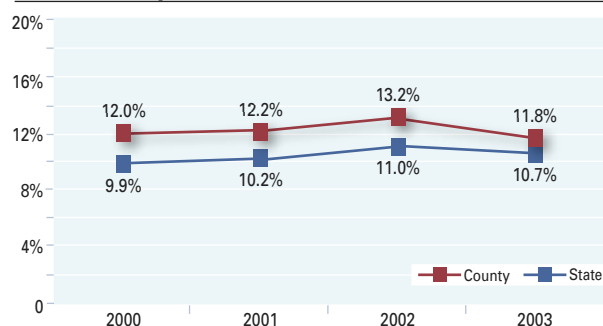


PROFILE

- Population growth in Oxford County from 2000 to 2005 (3.4%) was close to the state average (3.7%). The county's population age profile was very similar to the state as a whole.
- Oxford County's individual poverty rate in 2003 was slightly higher than the state rate, both for the population as a whole and for those under 18.
- Median household income in Oxford County in 2003 was 10.2% lower than the state median income. It was 6.6% below the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Oxford County was more than twice as high as the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was considerably lower in Oxford County than in the state as a whole, and the proportion from transfer payments was considerably higher.



Poverty Rate Estimates — % Individuals Below Poverty



- Oxford County's monthly average unemployment rate for 2005 was almost a full percentage point higher than the state average.
- Oxford County residents were higher than the state average in participation rates for food stamps in FY05.
- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was considerably higher than in the state as a whole.
- The proportion of households receiving LIHEAP benefits in FY05 was higher than in the state as a whole.
- A considerably smaller proportion of the Oxford County population has college degrees (associate or bachelor's) than in the state as a whole.

TREND HIGHLIGHTS

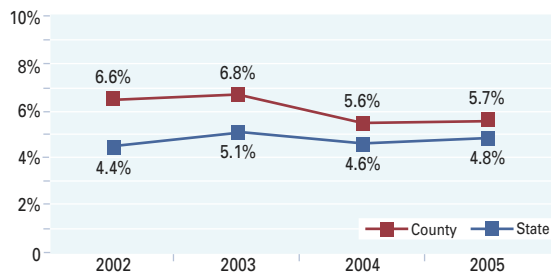
- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Oxford County generally mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a decrease in 2003. The county poverty rate in 2003 was the lowest of this four-year period.
- Over the four-year period from FY02 to FY05, the number of Oxford County households receiving food stamps increased each year; the number in FY05 was 41.6% greater than in FY02, which was somewhat less than the statewide increase of 49% in this time period.
- The number of Oxford County households receiving LIHEAP benefits remained fairly stable from FY02 to FY05, ranging from a high of 2,897 households in FY02 to a low of 2,673 in FY04.
- From 2002 to 2005, Oxford County's monthly average unemployment rate reached a peak in 2003, declined by more than a full percentage point in 2004, and remained about the same in 2005.
- The percentage of school-age children eligible for free and reduced school lunch in Oxford County increased from FY03 to FY06, showing a similar pattern of increase as the state as a whole.

Income, Poverty, Employment

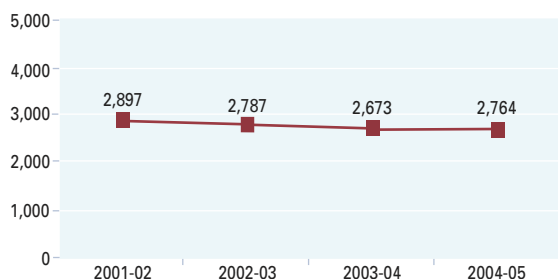
	County		State	
Poverty, 2003*				
All individuals	6,635	11.8%	138,219	10.7%
Age 0-17	2,065	17.4%	39,896	14.3%
Median Household Income, 2003	\$35,205		\$39,212	
Unemployment, 2005				
Labor force (total)	28,800		711,900	
Monthly average unemployment rate	5.7%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

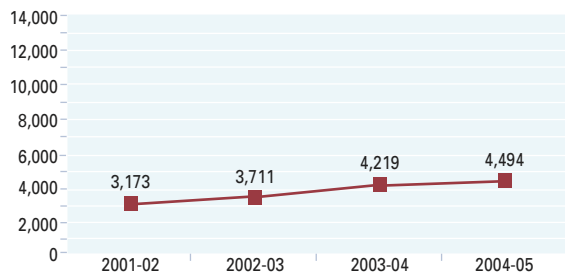
Unemployment Rate, Monthly Average



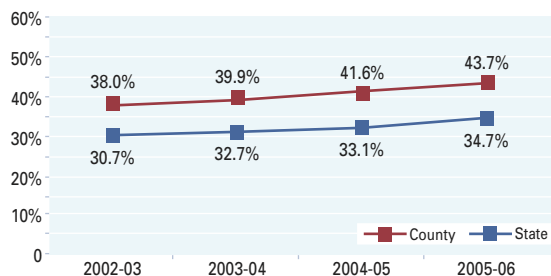
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

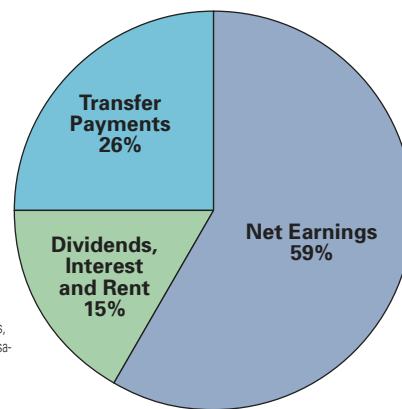
State Personal Income:

Net earnings = 65.6%

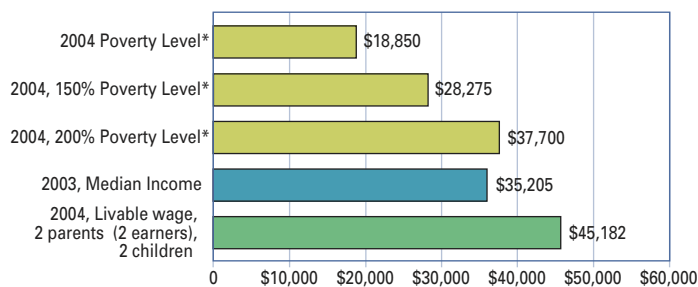
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



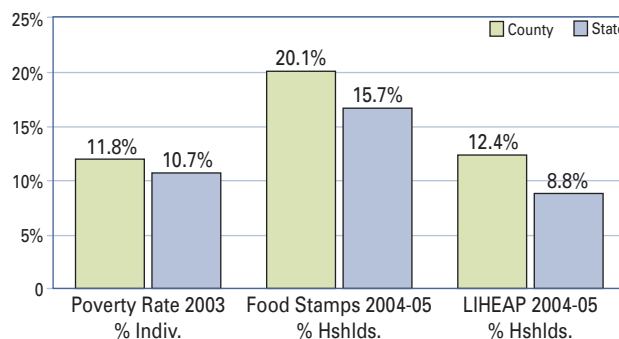
* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	4,494	20.1%	81,298	15.7%
Recipients (individuals)	9,024	16.5%	157,091	12.3%
LIHEAP*				
Households	2,764	12.4%	45,737	8.8%
Recipients (individuals)	5,681	10.4%	94,961	7.4%
Hshlds age 65 & over \	939	15.5%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	1,318	47.7%	21,175	46.4%
Receiving food stamps	1,636	59.2%	25,838	56.5%
Receiving Medicaid	1,824	66.0%	29,820	65.2%
Receiving SSI	452	16.4%	8,917	19.5%
Receiving SS/SSD	1,634	59.1%	26,292	57.5%
Applicants age 65 & over	939	34.0%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

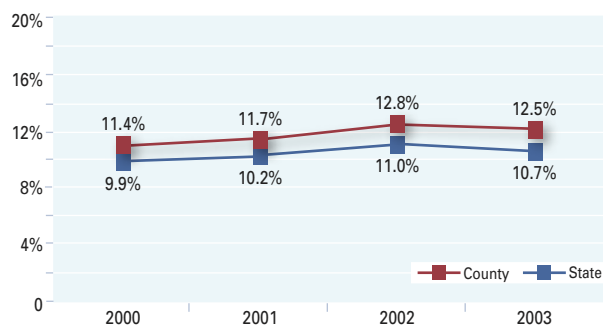
**Percentage is % of LIHEAP households



PROFILE

- Population growth in Penobscot County from 2000 to 2005 (1.5%) was somewhat below the state average (3.7%). However, the county is one of five in Maine that reversed from being a net outmigration county in the 1990s to a net immigration county in 2000-2004. The estimated proportion of the working-age population (18-64) in 2005 was the highest in the state, though this age distribution may be skewed by the presence of the college student population.
- Penobscot County's individual poverty rate in 2003 was somewhat higher than the state rate, both for the population as a whole and for those under 18.
- Median household income in Penobscot County in 2003 was 7.5% lower than the state median income. It was slightly below the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Penobscot County was more than double the poverty level for a four-person household; the livable wage for the Bangor metropolitan area was even higher, due to higher costs of housing.
- The proportion of per-capita personal income in 2004 from net earnings was about the same in Penobscot County as in the state as a whole. However, the proportion from transfer payments was somewhat higher and from dividends, interest and rent was somewhat lower.
- Penobscot County's monthly average unemployment rate for 2005 was somewhat above the state average.
- Penobscot County residents were somewhat above the state average participation rates for food stamps and LIHEAP in FY05, and the proportion of the school-age population eligible for free and reduced school lunch in FY06 was likewise somewhat higher than in the state as a whole.

Poverty Rate Estimates — % Individuals Below Poverty



- Compared with LIHEAP households statewide, a larger proportion in Penobscot County received food stamps and Medicaid benefits. Older households (over age 65) represented a smaller proportion of the LIHEAP caseload than statewide.
- A slightly smaller proportion of the Penobscot County population has bachelor's degrees than in the state as a whole, though a higher proportion has high school degrees.

TREND HIGHLIGHTS

- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Penobscot County mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a very slight decrease from 2002 to 2003. However, the individual poverty rate in 2003 remained more than a full percentage point higher than it was in 2000.

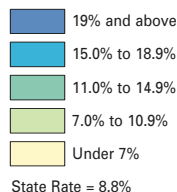
- Over the four-year period from FY02 through FY05, the number of Penobscot County households receiving food stamps showed an increase each year; the number in FY05 was 55% greater than in FY02. Household food stamp use statewide increased by 49% in this time period.

The number of Penobscot County households receiving LIHEAP in FY05 was higher than in FY02, though in FY03 and FY04, there were somewhat fewer households than in FY02.

- From 2002 to 2005, Penobscot County's unemployment rate reached a peak in 2003. Though the rate has declined somewhat since then, in 2005 it remained higher than in 2002.

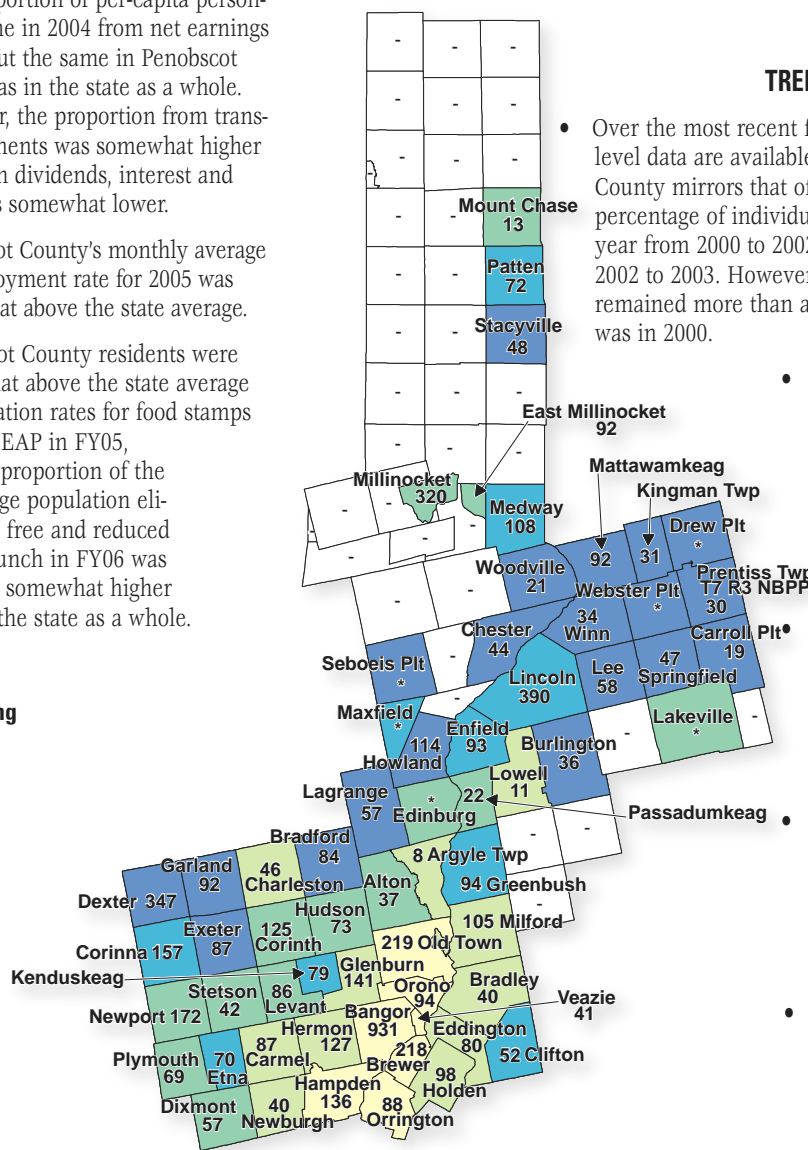
- The percentage of school-age children eligible for free and reduced school lunch in Penobscot County increased steadily from FY03 through FY06, showing a similar pattern of increase as the state as a whole.

Households Receiving LIHEAP Benefits, 2004-2005



Source: Derived from LIHEAP household database provided by Maine State Housing Authority.

Numbers are households receiving LIHEAP benefits.
 * Fewer than 50 total households (Census 2000)
 - No households or no data

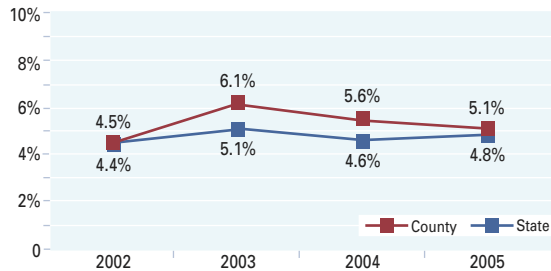


Income, Poverty, Employment

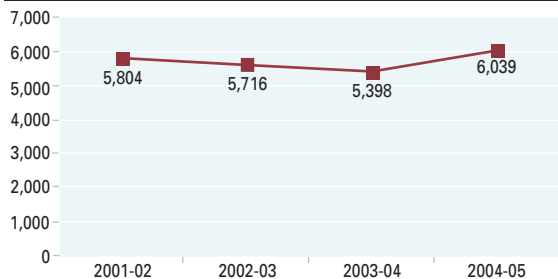
	County		State	
Poverty, 2003*				
All individuals	17,798	12.5%	138,219	10.7%
Age 0-17	4,887	16.4%	39,896	14.3%
Median Household Income, 2003*	\$36,485		\$39,212	
Unemployment, 2005				
Labor force (total)	78,880		711,900	
Monthly average unemployment rate	5.1%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

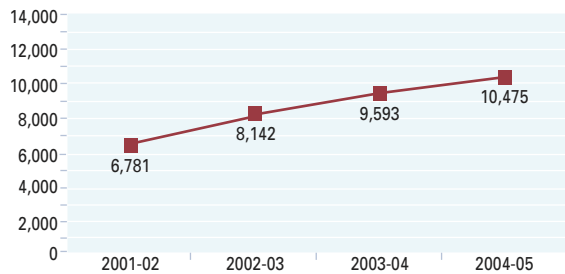
Unemployment Rate, Monthly Average



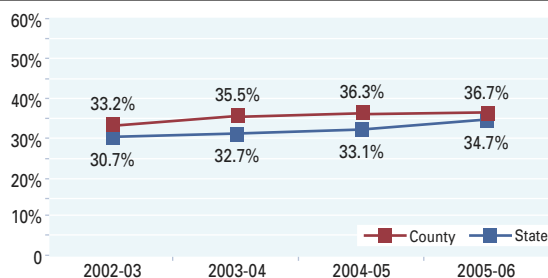
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

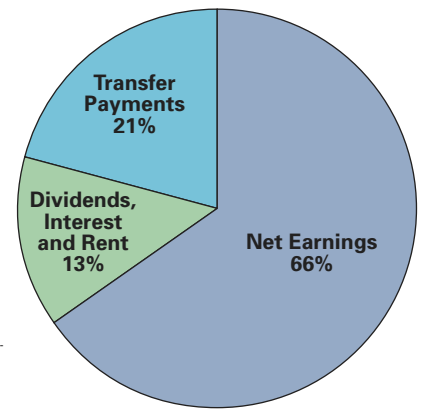
State Personal Income:

Net earnings = 65.6%

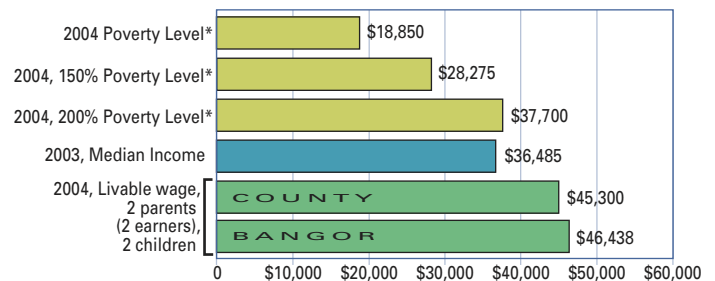
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by Federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



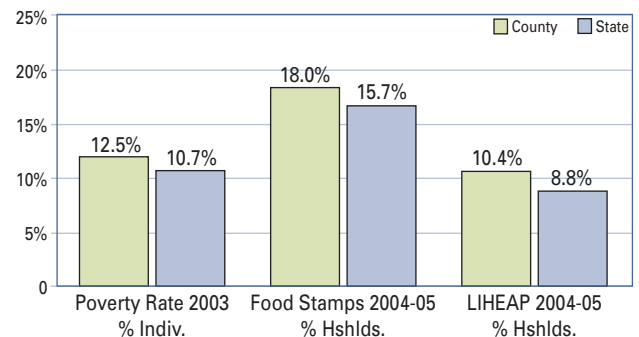
* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	10,475	18.0%	81,298	15.7%
Recipients (individuals)	19,923	13.7%	157,091	12.3%
LIHEAP*				
Households	6,039	10.4%	45,737	8.8%
Recipients (individuals)	12,782	8.8%	94,961	7.4%
Hshlds age 65 & over	1,822	13.6%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	2,647	43.8%	21,175	46.4%
Receiving food stamps	3,561	59.0%	25,838	56.5%
Receiving Medicaid	4,159	68.9%	29,820	65.2%
Receiving SSI	1,413	23.4%	8,917	19.5%
Receiving SS/SSD	3,240	53.7%	26,292	57.5%
Applicants age 65 & over	1,822	30.2%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

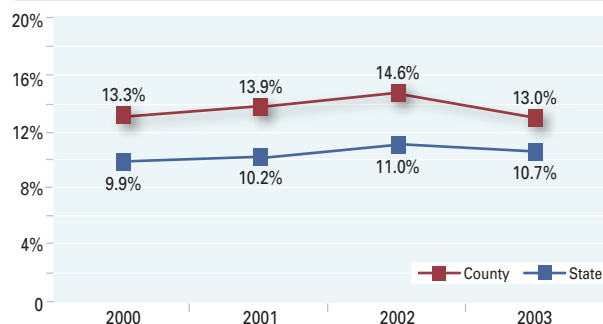
**Percentage is % of LIHEAP households



PROFILE

- Population growth in Piscataquis County from 2000 to 2005 (2.5%) was lower than the state average (3.7%). However, the county is one of five in Maine that reversed from being a net outmigration county in the 1990s to a net immigration county in 2000-2004. Piscataquis is among the four counties with the highest estimated proportion of the population age 65 and over.
- Piscataquis County's individual poverty rate in 2003 was considerably above the state rate, both for the population as a whole and for those under 18.
- Median household income in Piscataquis County in 2003 was almost 22% lower than the state median income, and was the second lowest of any county. It was 18% below the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Piscataquis County was more than twice as high as the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was lower in Piscataquis County than in the state as a whole, and the proportion from transfer payments was considerably higher. This is consistent with the older age profile of the county and its high poverty rate.
- Piscataquis County's monthly average unemployment rate for 2005 was considerably higher than the state average, and was the third highest among Maine's counties.

Poverty Rate Estimates — % Individuals Below Poverty

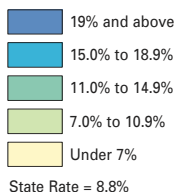


- Piscataquis County residents were higher than the state average in participation rates for food stamps in FY05.
- Over half of the school-age population in Piscataquis County was eligible for free and reduced school lunch in FY06, considerably higher than in the state as a whole. Piscataquis County ranked second among Maine's counties in the proportion eligible for this benefit.
- The proportion of households receiving LIHEAP benefits in FY05 was almost double the level in the state as a whole.
- A considerably smaller proportion of the Piscataquis County 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.

TREND HIGHLIGHTS

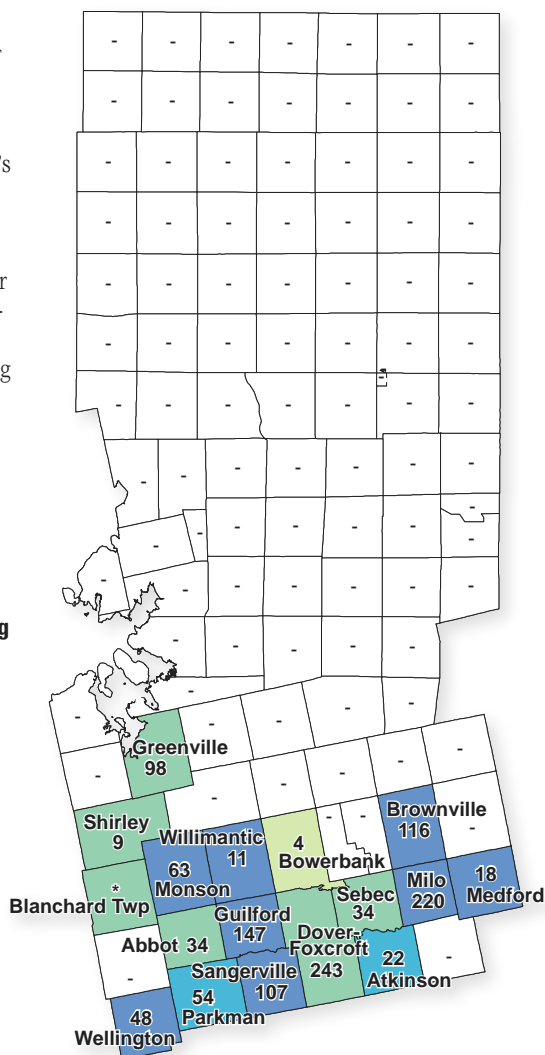
- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Piscataquis County generally mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a decrease in 2003. The county poverty rate in 2003 was the lowest of this four-year period.
- Over the four-year period from FY02 to FY05, the number of Piscataquis County households receiving food stamps increased each year; the number in FY05 was 44.4% greater than in FY02, which was somewhat less than the statewide increase of 49% in this time period.
- The number of Piscataquis County households receiving LIHEAP benefits remained fairly stable from FY02 to FY05, ranging from a high of 1,320 households in FY03 to a low of 1,224 in FY04.
- From 2002 to 2005, Piscataquis County's monthly average unemployment rate reached a peak in 2003, declined substantially in 2004, and increased slightly in 2005.
- The percentage of school-age children eligible for free and reduced school lunch in Piscataquis County increased from FY03 to FY04, decreased in FY05, and increased in FY06 to its highest level in the four-year period.

Households Receiving LIHEAP Benefits, 2004-2005



Source: Derived from LIHEAP household database provided by Maine State Housing Authority.

Numbers are households receiving LIHEAP benefits.
 * Fewer than 50 total households (Census 2000)
 - No households or no data

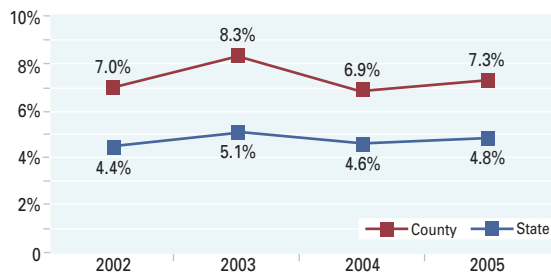


Income, Poverty, Employment

	County		State	
Poverty, 2003*				
All individuals	2,275	13.0%	138,219	10.7%
Age 0-17	693	20.1%	39,896	14.3%
Median Household Income, 2003	\$30,780		\$39,212	
Unemployment, 2005				
Labor force (total)	7,620		711,900	
Monthly average unemployment rate	7.3%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

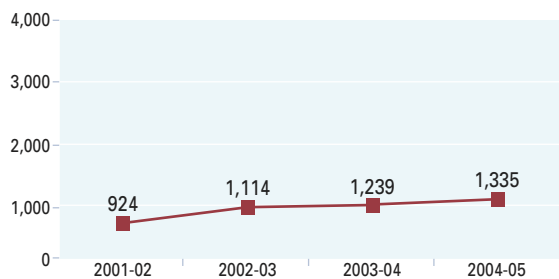
Unemployment Rate, Monthly Average



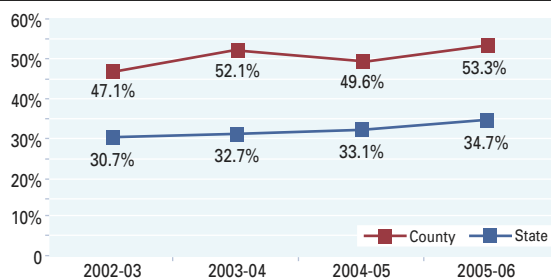
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

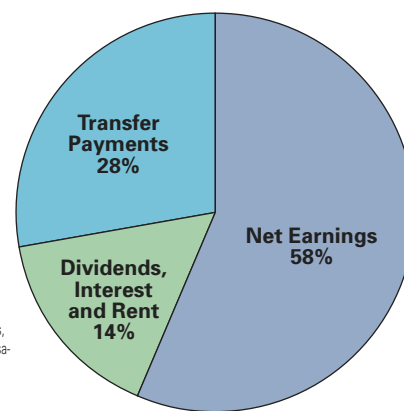
State Personal Income:

Net earnings = 65.6%

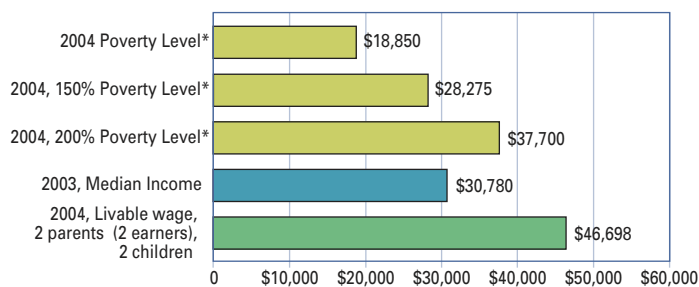
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	1,335	18.3%	81,298	15.7%
Recipients (individuals)	2,776	16.1%	157,091	12.3%
LIHEAP*				
Households	1,268	17.4%	45,737	8.8%
Recipients (individuals)	2,678	15.5%	94,961	7.4%
Hshlds age 65 & over	445	20.4%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	548	43.3%	21,175	46.4%
Receiving food stamps	709	55.9%	25,838	56.5%
Receiving Medicaid	857	67.6%	29,820	65.2%
Receiving SSI	259	20.4%	8,917	19.5%
Receiving SS/SSD	702	55.4%	26,292	57.5%
Applicants age 65 & over	445	35.1%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

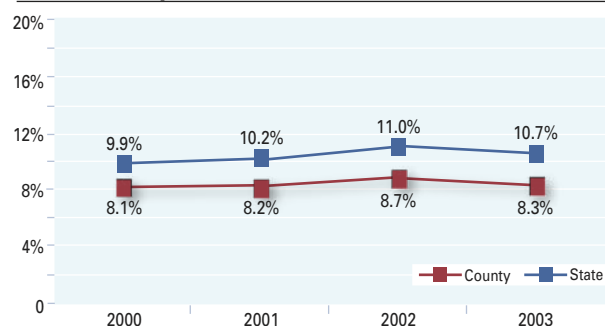
**Percentage is % of LIHEAP households



PROFILE

- Population growth in Sagadahoc County from 2000 to 2005 (5%) was above the state average (3.7%). It was the third fastest growing county in the state in this time period. Among all Maine counties in 2005, Sagadahoc had the highest estimated proportion of the population under the age of 18 and the lowest age 65 and above.
- Sagadahoc County's poverty rate in 2003 was lower than the state rate, both for the population as a whole and for those under age 18.
- Median household income in Sagadahoc County in 2003 was 14% higher than the state median income. It was almost 19% higher than the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Sagadahoc County was more than 2.5 times higher than the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was higher in Sagadahoc County than in the state as a whole, while the proportion from transfer payments was lower. This pattern is consistent with the higher proportion of a younger, working-age population and with the higher wage rates in the area. Higher wage rates reduce the numbers of people eligible for means-tested benefits.

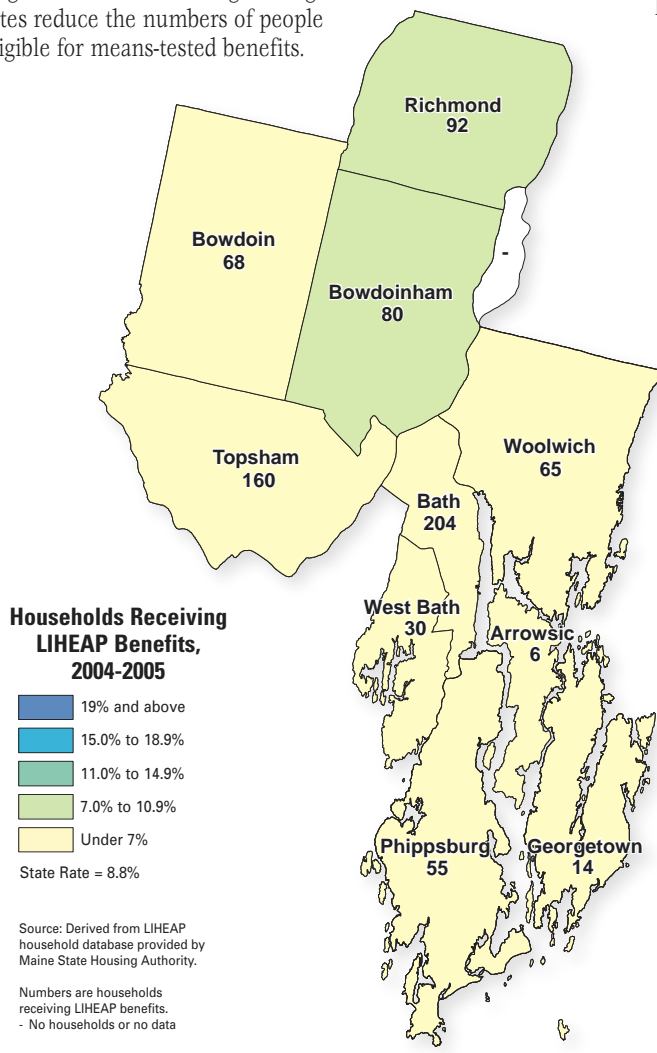
Poverty Rate Estimates — % Individuals Below Poverty



- Sagadahoc County's monthly average unemployment rate for 2005 was slightly lower than the state average.
- Sagadahoc County residents were below the state average participation rates for food stamps and LIHEAP in FY05.
- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was lower than in the state as a whole, and was the third lowest among Maine's counties.
- A higher proportion of the Sagadahoc County population has college degrees (associate or bachelor's) than in the state as a whole, and a lower proportion has less than a high school education.

TREND HIGHLIGHTS

- Over the most recent four-year period for which county-level data are available, the poverty rate in Sagadahoc County varied very little, ranging from 8.1% to 8.7%.
- Over the four-year period from FY02 to FY05, the number of Sagadahoc County households receiving food stamps increased each year; the number in FY05 was 52% greater than in FY02. Household food stamp use statewide increased by 49% in this time period.
- The number of Sagadahoc County households receiving LIHEAP benefits declined slightly each year from FY02 to FY04, with a slight increase in FY05.
- From 2002 to 2004, Sagadahoc County's monthly average unemployment rate remained fairly stable, but rose to its highest level in 2005. This trend is different than that of the state as a whole, where there was a decrease in the unemployment rate from 2004 to 2005.
- The percentage of school-age children eligible for free and reduced school lunch in Sagadahoc County increased slightly from FY03 to FY04, but decreased in FY05 and FY06. This pattern is different than in the state as a whole, where the percentage eligible increased steadily from FY03 to FY06.

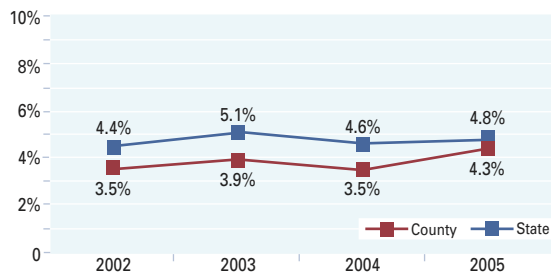


Income, Poverty, Employment

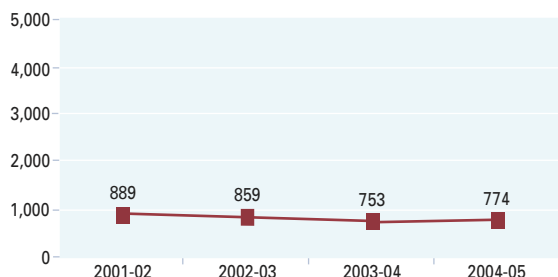
	County		State	
Poverty, 2003*				
All individuals	3,051	8.3%	138,219	10.7%
Age 0-17	975	11.4%	39,896	14.3%
Median Household Income, 2003	\$44,775		\$39,212	
Unemployment, 2005				
Labor force (total)	18,900		711,900	
Monthly average unemployment rate	4.3%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

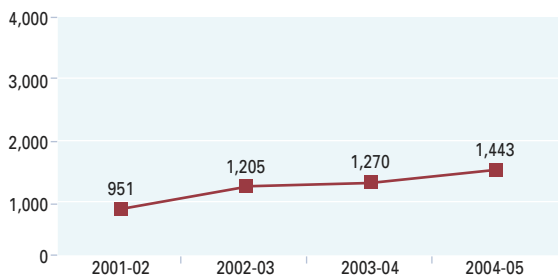
Unemployment Rate, Monthly Average



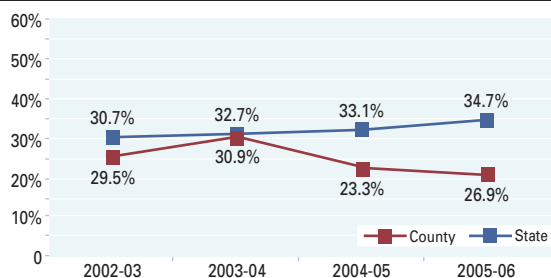
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

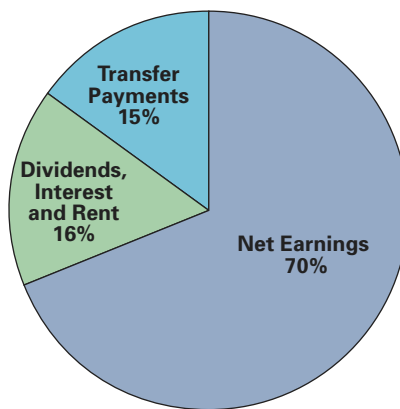
State Personal Income:

Net earnings = 65.6%

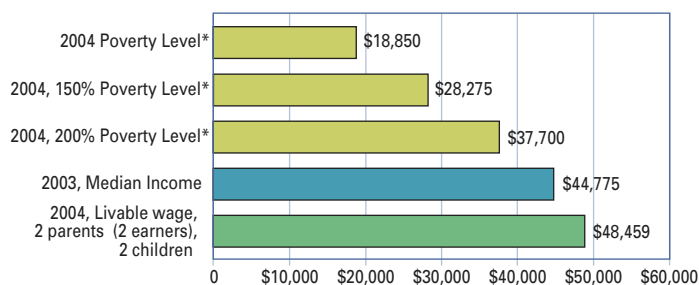
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	1,443	10.2%	81,298	15.7%
Recipients (individuals)	3,071	8.7%	157,091	12.3%
LIHEAP*				
Households	774	5.5%	45,737	8.8%
Recipients (individuals)	1,663	4.7%	94,961	7.4%
Hshlds age 65 & over	251	8.2%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	358	46.3%	21,175	46.4%
Receiving food stamps	435	56.2%	25,838	56.5%
Receiving Medicaid	509	65.8%	29,820	65.2%
Receiving SSI	164	21.2%	8,917	19.5%
Receiving SS/SSD	410	53.0%	26,292	57.5%
Applicants age 65 & over	251	32.4%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

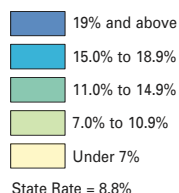
**Percentage is % of LIHEAP households



PROFILE

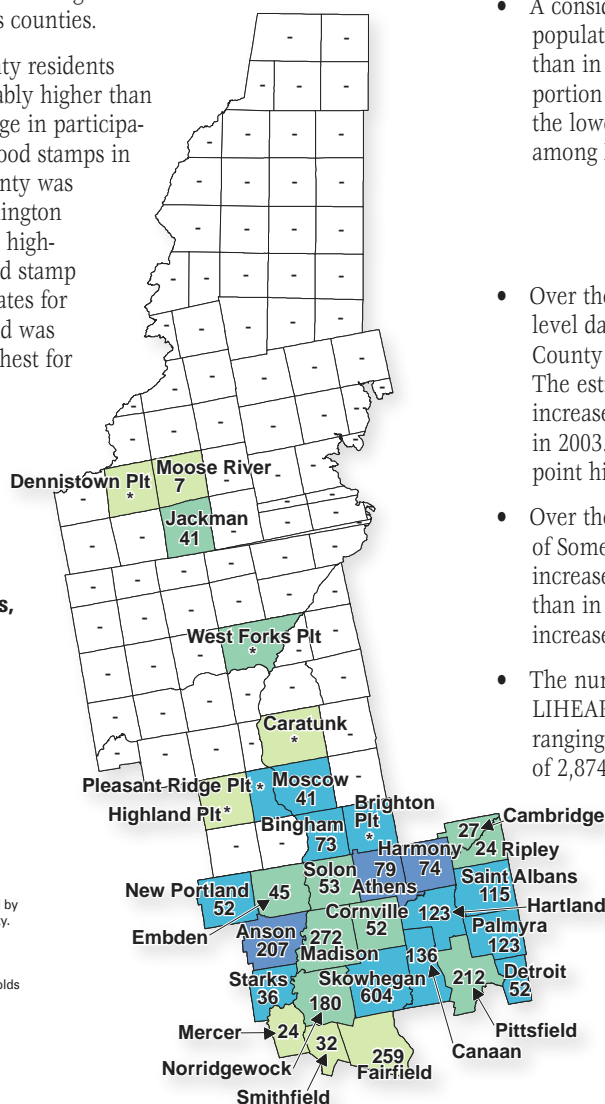
- Population growth in Somerset County from 2000 to 2005 (1.5%) was lower than the state average (3.7%). Somerset is among the four counties with the highest estimated proportion of the population under the age of 18.
- Somerset County's individual poverty rate in 2003 was considerably above the state rate, both for the population as a whole and for those under 18. The county had the second highest poverty rate among Maine's counties.
- Median household income in Somerset County in 2003 was 18% lower than the state median income. It was 15% below the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Somerset County was more than twice as high as the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was slightly lower in Somerset County than in the state as a whole, and the proportion from transfer payments was considerably higher. This is consistent with the county's high poverty rate.
- Somerset County's monthly average unemployment rate for 2005 was considerably higher than the state average, and was the second highest among Maine's counties.
- Somerset County residents were considerably higher than the state average in participation rates for food stamps in FY05. The county was tied with Washington County for the highest level of food stamp participation rates for individuals, and was the second highest for households.

Households Receiving LIHEAP Benefits, 2004-2005

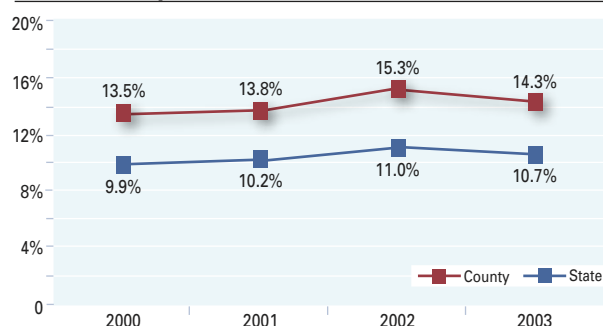


Source: Derived from LIHEAP household database provided by Maine State Housing Authority.

Numbers are households receiving LIHEAP benefits.
* Fewer than 50 total households (Census 2000)
- No households or no data



Poverty Rate Estimates — % Individuals Below Poverty



- Almost half of the school-age population in Somerset County was eligible for free and reduced school lunch in FY06, considerably higher than in the state as a whole. Somerset ranked third highest among Maine's counties in the proportion eligible for this benefit.
- The proportion of households receiving LIHEAP benefits in FY05 was considerably higher than in the state as a whole. Compared to households statewide, a higher proportion in Somerset County had members over 65, and a higher proportion received food stamps, Medicaid, and Supplemental Security Income (SSI).
- A considerably smaller proportion of the Somerset County 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. Somerset has the lowest proportion of people with a bachelor's degree among Maine's counties.

TREND HIGHLIGHTS

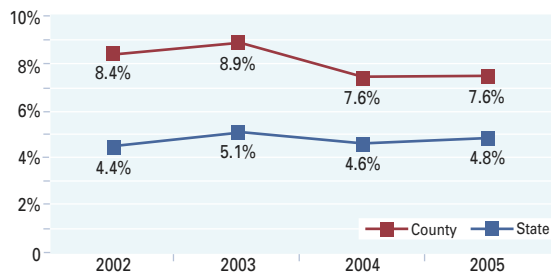
- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Somerset County generally mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a decrease in 2003. The poverty rate in 2003 was almost a percentage point higher than in 2000.
- Over the four-year period from FY02 to FY05, the number of Somerset County households receiving food stamps increased each year; the number in FY05 was 43.7% greater than in FY02, which was somewhat less than the statewide increase of 49% in this time period.
- The number of Somerset County households receiving LIHEAP benefits remained fairly stable from FY02 to FY05, ranging from a high of 2,998 households in FY05 to a low of 2,874 in FY04.
- From 2002 to 2005, Somerset County's monthly average unemployment rate reached a peak in 2003, declined substantially in 2004 and remained the same in 2005.
- The percentage of school-age children eligible for free and reduced school lunch in Somerset County increased from FY03 to FY06, showing a similar pattern of increase as the state as a whole.

Income, Poverty, Employment

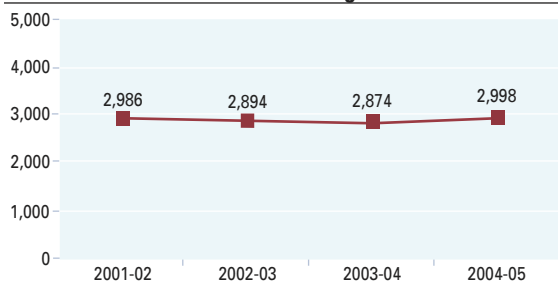
	County		State	
Poverty, 2003*				
All individuals	7,335	14.3%	138,219	10.7%
Age 0-17	2,300	20.6%	39,896	14.3%
Median Household Income, 2003	\$32,079		\$39,212	
Unemployment, 2005				
Labor force (total)	25,210		711,900	
Monthly average unemployment rate	7.6%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

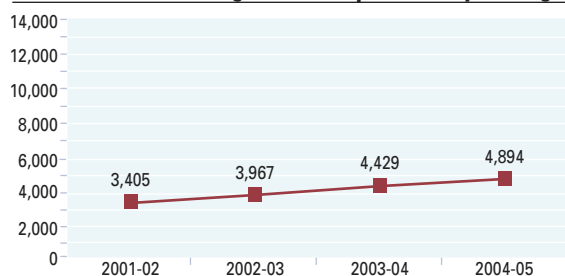
Unemployment Rate, Monthly Average



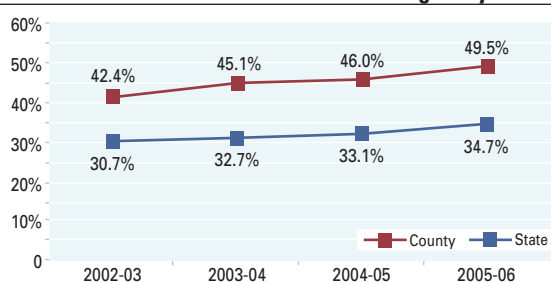
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

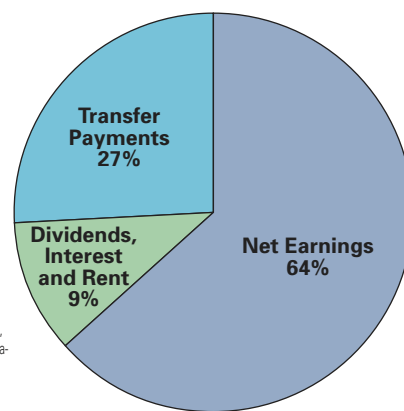
State Personal Income:

Net earnings = 65.6%

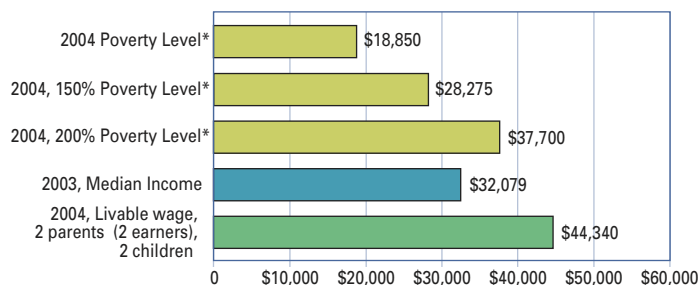
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	4,894	23.9%	81,298	15.7%
Recipients (individuals)	9,820	19.3%	157,091	12.3%
LIHEAP*				
Households	2,998	14.6%	45,737	8.8%
Recipients (individuals)	6,215	12.2%	94,961	7.4%
Hshlds age 65 & over	1,046	20.5%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	1,361	45.5%	21,175	46.4%
Receiving food stamps	1,980	66.0%	25,838	56.5%
Receiving Medicaid	2,207	73.6%	29,820	65.2%
Receiving SSI	711	23.7%	8,917	19.5%
Receiving SS/SSD	1,737	57.9%	26,292	57.5%
Applicants age 65 & over	1,046	35.0%	16,520	36.2%

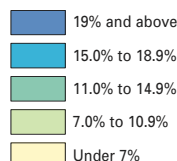
* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

**Percentage is % of LIHEAP households



PROFILE

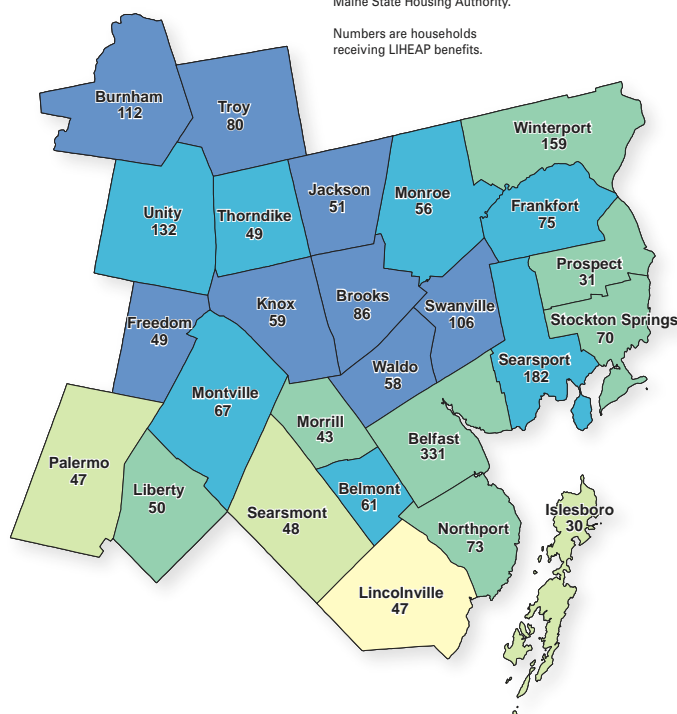
- Population growth in Waldo County from 2000 to 2005 (6.7%) was above the state average (3.7%). Waldo County's estimated population age profile in 2005 was similar to the state as a whole.
- Waldo County's poverty rate in 2003 was somewhat higher than the state rate, both for the population as a whole and for those under age 18.
- Median household income in Waldo County in 2003 was slightly lower than the state median income. It was close to the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Waldo County was more than twice as high as the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was somewhat lower in Waldo County than in the state as a whole, while the proportion from transfer payments was somewhat higher.
- Waldo County's monthly average unemployment rate for 2005 was somewhat higher than the state average.

Households Receiving
LIHEAP Benefits,
2004-2005

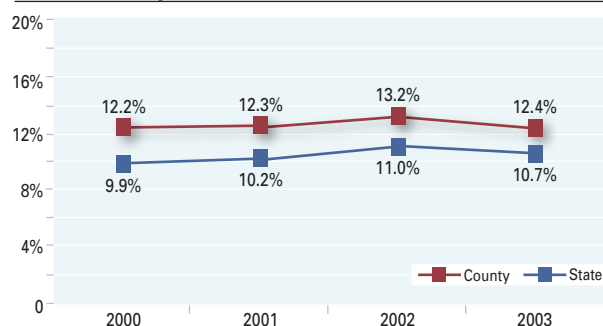
State Rate = 8.8%

Source: Derived from LIHEAP household database provided by Maine State Housing Authority.

Numbers are households receiving LIHEAP benefits.



Poverty Rate Estimates — % Individuals Below Poverty



- Waldo County residents were higher than the state average in participation rates for food stamps in FY05.
- The proportion of Waldo County households receiving LIHEAP benefits in FY05 was considerably higher than in the state as a whole. Compared to households statewide, a higher proportion in Waldo County had members over 65, and a higher proportion received food stamps, Medicaid, and Supplemental Security Income (SSI).
- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was higher than in the state as a whole.
- A slightly smaller proportion of the Waldo County population has college degrees (associate or bachelor's) than in the state as a whole, and a slightly higher proportion has high school degrees.

TREND HIGHLIGHTS

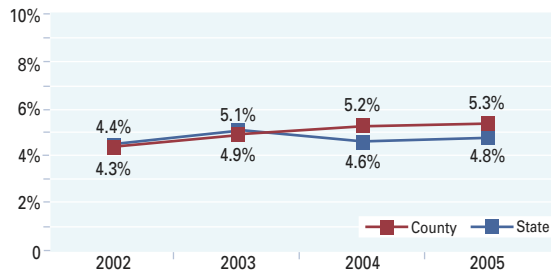
- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Waldo County mirrors that of the state as a whole. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a decrease from 2002 to 2003.
- Over the four-year period from FY02 to FY05, the number of Waldo County households receiving food stamps increased each year; the number in FY05 was 57.4% greater than in FY02, considerably greater than the statewide increase of 49% in this time period, and the third highest rate of increase of any county.
- The number of Waldo County households receiving LIHEAP benefits remained fairly stable from FY02 to FY05, ranging from a low of 2,058 in FY02 to a high of 2,152 in FY05.
- From 2002 to 2005, Waldo County's monthly average unemployment rate increased somewhat each year. This trend is different than that of the state as a whole, where there was a decrease in the unemployment rate from 2004 to 2005. The county's rate was lower than the state's in 2002 and 2003, but higher in 2004 and 2005.
- The percentage of school-age children eligible for free and reduced school lunch in Waldo County increased slightly from FY03 to FY05, but decreased in FY06. This pattern is different than in the state as a whole, where the percentage eligible increased steadily from FY03 to FY06.

Income, Poverty, Employment

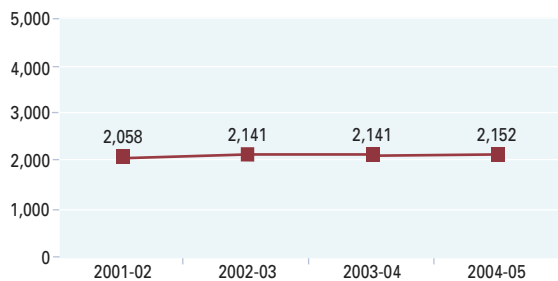
	County		State	
Poverty, 2003*				
All individuals	4,723	12.4%	138,219	10.7%
Age 0-17	1,534	18.4%	39,896	14.3%
Median Household Income, 2003	\$36,697		\$39,212	
Unemployment, 2005				
Labor force (total)	19,810		711,900	
Monthly average unemployment rate	5.3%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

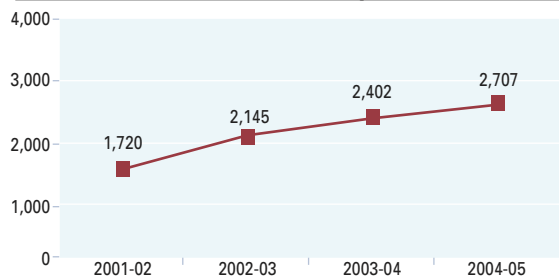
Unemployment Rate, Monthly Average



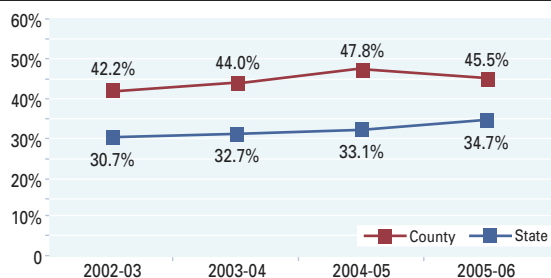
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

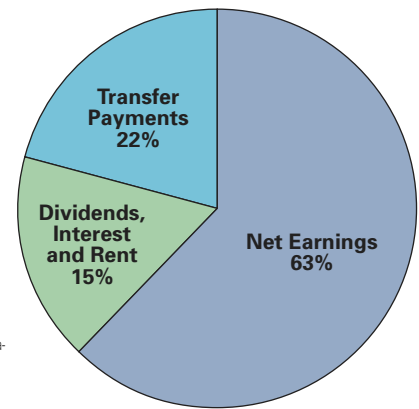
State Personal Income:

Net earnings = 65.6%

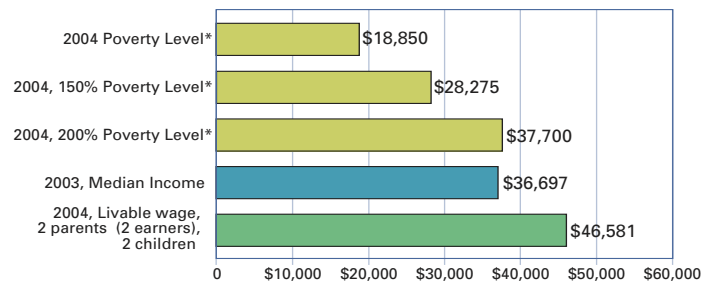
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	2,707	18.4%	81,298	15.7%
Recipients (individuals)	5,611	15.5%	157,091	12.3%
LIHEAP*				
Households	2,152	14.6%	45,737	8.8%
Recipients (individuals)	4,653	12.8%	94,961	7.4%
Hshlds age 65 & over	764	21.5%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	956	44.5%	21,175	46.4%
Receiving food stamps	1,327	61.7%	25,838	56.5%
Receiving Medicaid	1,516	70.4%	29,820	65.2%
Receiving SSI	481	22.4%	8,917	19.5%
Receiving SS/SSD	1,171	54.4%	26,292	57.5%
Applicants age 65 & over	764	35.5%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

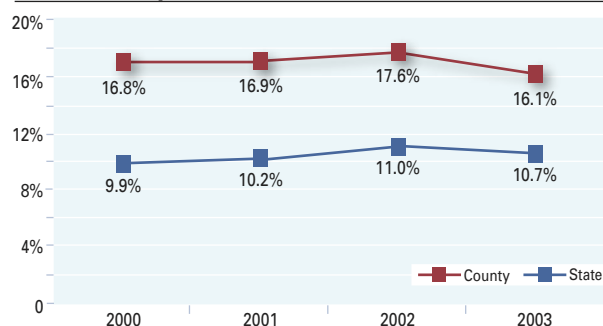
**Percentage is % of LIHEAP households



PROFILE

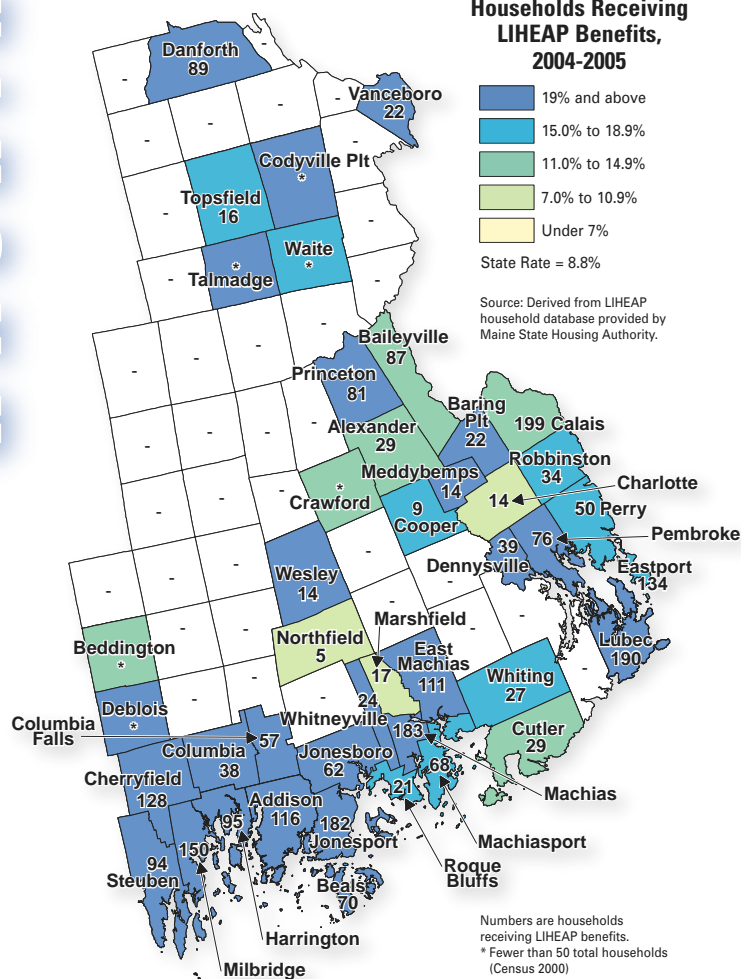
- Washington County was one of only two counties in Maine that experienced continued population decline from 2000 to 2005, a loss of 1.5% compared with the statewide population increase of 3.7%. Among Maine's counties in 2005, Washington had a much lower proportion in the 18-64 age group, and had the second highest proportion of the population age 65 and over.
- Washington County's individual poverty rate in 2003 was considerably higher than the state rate, and was the highest of any county. This was true for the population as a whole and for those under 18.
- Median household income in Washington County in 2003 was the lowest of all Maine's counties, almost 28% below the state's level, and 25% below the 200% poverty level for a four-person household.
- The 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) in Washington County was more than twice as high as the poverty level for a four-person household.
- The proportion of per-capita personal income in 2004 from net earnings was lower in Washington County than in any county, and the proportion from transfer payments was higher than in any county, amounting to over one-third of per-capita personal income. This income pattern is consistent with the county's older population and high poverty rate.

Poverty Rate Estimates — % Individuals Below Poverty



- Washington County's monthly average unemployment rate for 2005 was more than three percentage points higher than the state average, and was the highest of Maine's counties.
- Washington County residents were considerably above the state average participation rate for food stamps in FY05.
- Over half of the county's the school-age population was eligible for free and reduced school lunch in FY06, considerably higher than in the state as a whole and highest among Maine's counties.
- The proportion of households in Washington County receiving LIHEAP benefits in FY05 was considerably higher than in the state as a whole. Compared with LIHEAP households statewide, a much larger proportion in Washington County had household members age 65 over, and a larger proportion receiving Medicaid.
- A considerably lower proportion of the Washington County 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.

Households Receiving LIHEAP Benefits, 2004-2005



TREND HIGHLIGHTS

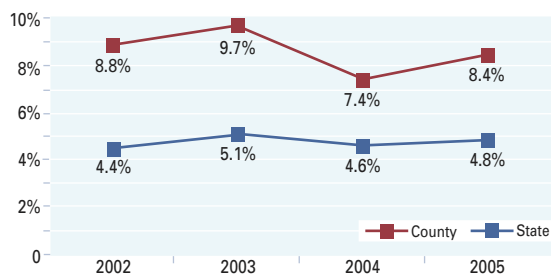
- Over the most recent four-year period for which county-level data are available, the poverty rate trend in Washington County mirrors the statewide trend. The estimated percentage of individuals below poverty increased each year from 2000 to 2002, with a decrease in 2003. The county's poverty rate in 2003, while still highest in the state, was lower than in the preceding three-year period.
- Over the four-year period from FY02 to FY05, the number of Washington County households receiving food stamps increased each year; the number in FY05 was 40.5% greater than in FY02, but this was less than the statewide increase of 49% in this time period.
- The number of Washington County households receiving LIHEAP decreased somewhat each year from FY02 to FY05.
- From 2002 to 2005, Washington County's monthly average unemployment rate fluctuated more than the statewide rate, and more than in most other counties, with the highest rate in this period in 2003 and the lowest in 2004.
- The percentage of school-age children eligible for free and reduced school lunch in Washington County decreased each year from FY03 to FY05, and increased in FY06. This was different than the statewide pattern of increase each year during this period.

Income, Poverty, Employment

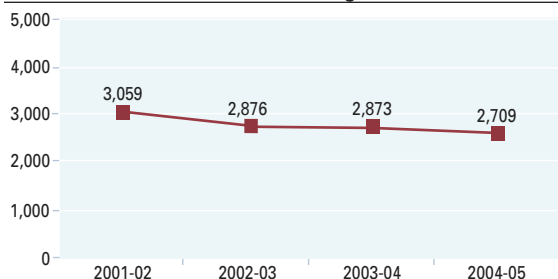
	County		State	
Poverty, 2003*				
All individuals	5,312	16.1%	138,219	10.7%
Age 0-17	1,591	23.1%	39,896	14.3%
Median Household Income, 2003	\$28,311		\$39,212	
Unemployment, 2005				
Labor force (total)	15,820		711,900	
Monthly average unemployment rate	8.4%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

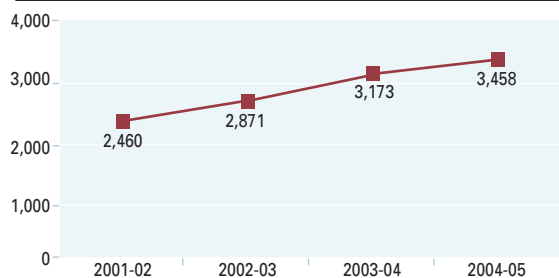
Unemployment Rate, Monthly Average



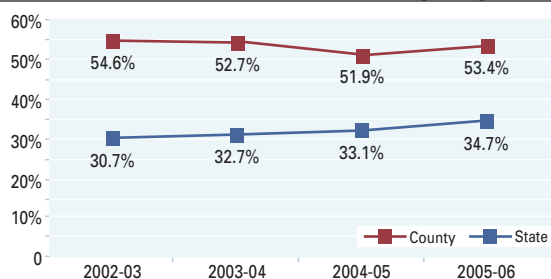
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

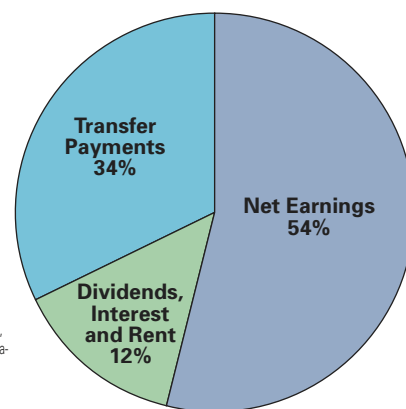
State Personal Income:

Net earnings = 65.6%

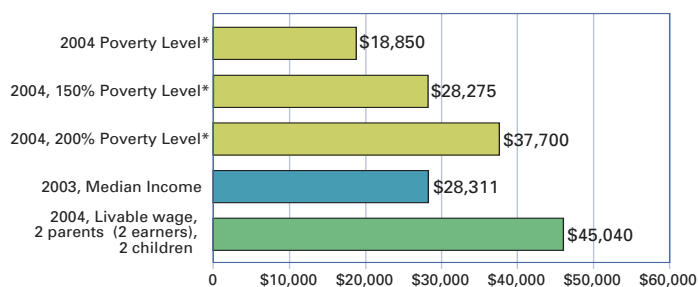
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



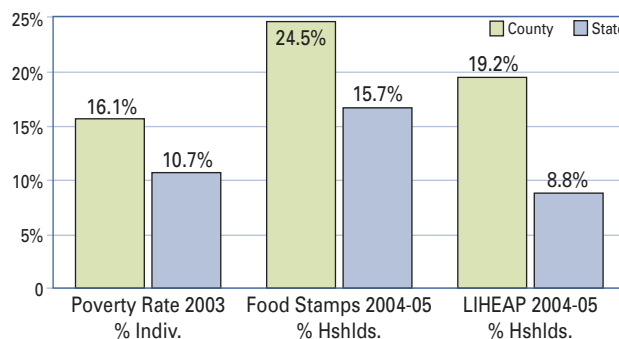
* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	3,458	24.5%	81,298	15.7%
Recipients (individuals)	6,535	19.3%	157,091	12.3%
LIHEAP*				
Households	2,709	19.2%	45,737	8.8%
Recipients (individuals)	5,460	16.1%	94,961	7.4%
Hshlds age 65 & over	1,051	25.1%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	1,276	47.2%	21,175	46.4%
Receiving food stamps	1,559	57.5%	25,838	56.5%
Receiving Medicaid	1,923	71.0%	29,820	65.2%
Receiving SSI	532	19.6%	8,917	19.5%
Receiving SS/SSD	1,545	57.0%	26,292	57.5%
Applicants age 65 & over	1,051	38.9%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

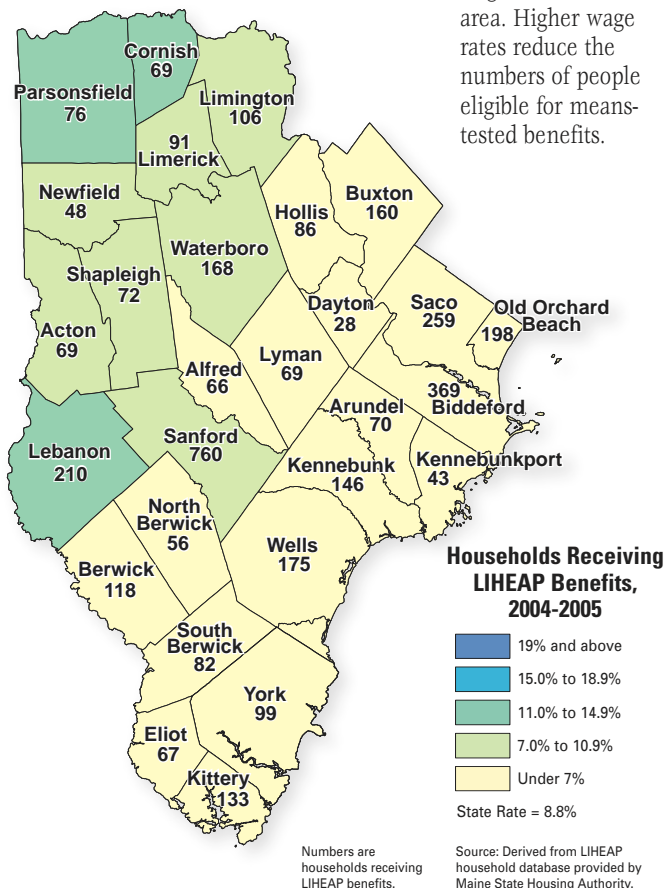
**Percentage is % of LIHEAP households



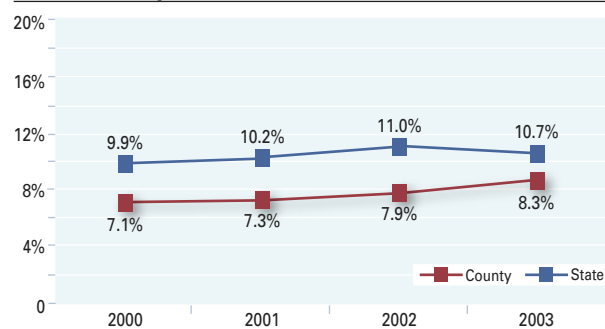
PROFILE

- York County experienced a population increase of 8.3% from 2000 to 2005, much greater than the statewide increase of 3.7%. York was Maine's fastest growing county in this time period. Census estimates for 2005 indicate that York continues to have a relatively younger population than most other Maine counties.
- York County's individual poverty rate in 2003 was lower than the state rate. It was tied with Sagadahoc County for the lowest poverty rate among Maine's counties for all individuals, and was tied with Cumberland County for the lowest rate for those under 18.
- Median household income in York County in 2003 was second highest among Maine's counties, almost 20% above the state's median household income, and almost 25% above the 200% poverty level for a four-person household.
- Because of the high cost of living, especially housing, in York County the 2004 'livable wage' estimate for a four-person household (2 parents, both wage earners, and 2 children) was more than 2.6 times higher than the poverty level for a four-person household, and the gap was even greater in the Portsmouth-Kittery metropolitan area. Median household income was more than \$6,300 lower than the livable wage for a four-person household in the Portsmouth-Kittery area.
- The proportion of per-capita personal income in 2004 from net earnings was higher in York County than in the state as a whole, while the proportion from transfer payments was lower. This pattern is consistent with the higher proportion of a younger, working-age population and with the higher

wage rates in the area. Higher wage rates reduce the numbers of people eligible for means-tested benefits.



Poverty Rate Estimates — % Individuals Below Poverty



- York County's monthly average unemployment rate for 2005 was lower than the state average, and was one of the lowest among Maine's counties.
- York County residents were considerably below the state average participation rate for food stamps in FY05.
- The proportion of the school-age population eligible for free and reduced school lunch in FY06 was considerably lower than in the state as a whole, and was the second lowest among Maine's counties
- The proportion of households receiving LIHEAP benefits in FY05 was considerably lower than in the state as a whole. Compared with LIHEAP households statewide, a smaller proportion received Medicaid or Supplemental Security Income (SSI).
- Levels of educational attainment in York County are generally 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.

TREND HIGHLIGHTS

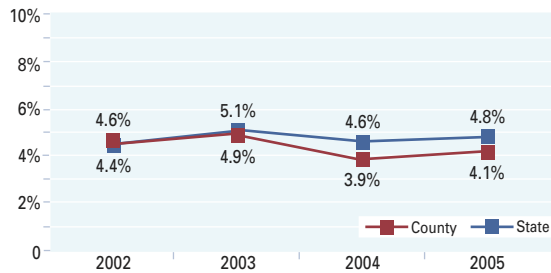
- Over the most recent four-year period for which county-level data are available, the poverty rate in York County has risen slightly but steadily each year from 2000 through 2003. This trend is somewhat different than the state as a whole which had a slight decrease in the poverty rate from 2002 to 2003. York County's 2003 poverty rate was more than a percentage point higher than it was in 2000.
- Over the four-year period from FY02 to FY05, the number of York County households receiving food stamps increased each year; the number in FY05 was 54.9% greater than in FY02, greater than the statewide increase of 49% in this time period.
- The number of York County households receiving LIHEAP benefits increased from FY02 to FY05.
- From 2002 to 2005, York County's monthly average unemployment rate mirrored that of the state as a whole, reaching a peak in 2003, declining in 2004, and increasing slightly in 2005.
- The percentage of school-age children eligible for free and reduced school lunch in York County increased somewhat each year from FY03 to FY06, a similar pattern to the state as a whole.

Income, Poverty, Employment

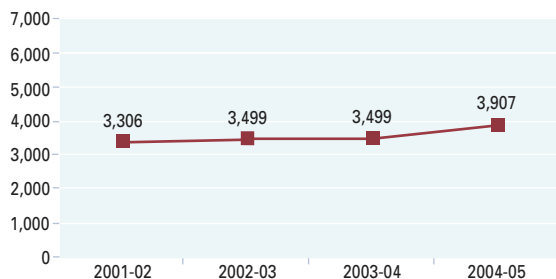
	County		State	
Poverty, 2003*				
All individuals	16,586	8.3%	138,219	10.7%
Age 0-17	4,588	10.3%	39,896	14.3%
Median Household Income, 2003	\$47,033		\$39,212	
Unemployment, 2005				
Labor force (total)	114,510		711,900	
Monthly average unemployment rate	4.1%		4.8%	

* Poverty and income are the most recent available figures from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

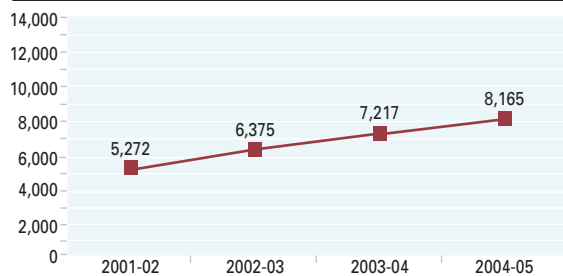
Unemployment Rate, Monthly Average



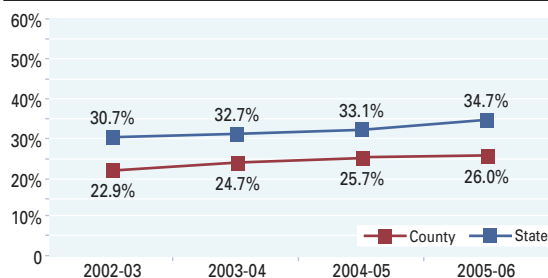
Households Receiving LIHEAP



Households Receiving Food Stamps, Monthly Average



Free and Reduced School Lunch Eligibility



Per-capita Personal Income by Source, 2004

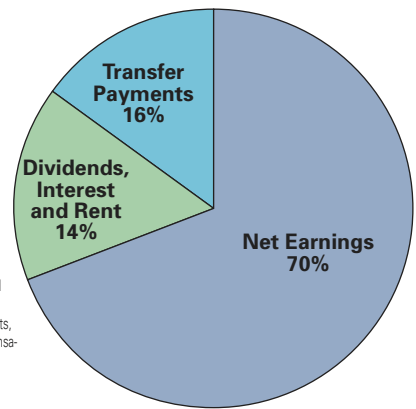
State Personal Income:

Net earnings = 65.6%

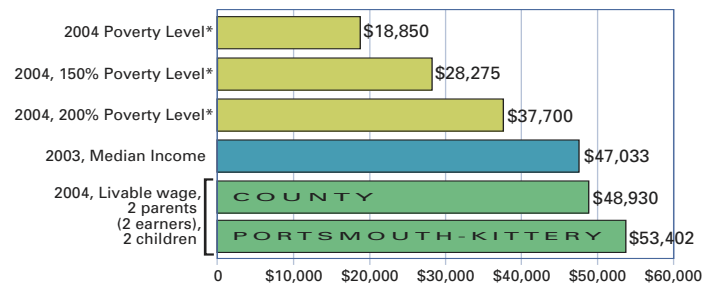
Transfer payments = 19.0%

Dividends, interest and rent = 15.4%

Transfer payments are payments by Federal, state, and local governments and by businesses for which no current services are performed; they include government retirement and disability insurance benefits, medical benefits (Medicare, Medicaid, etc.), income maintenance benefits, unemployment insurance compensation, and other similar payments.



Poverty and Livable Wages



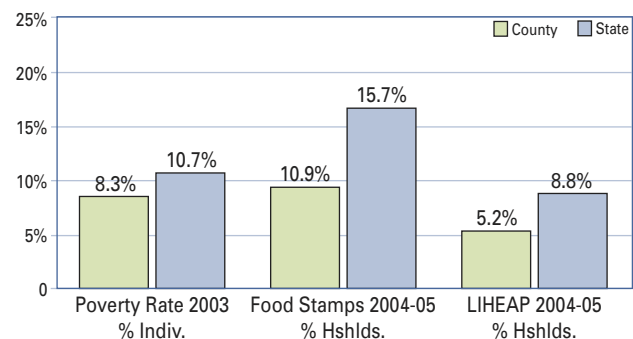
* DHHS poverty guidelines for four-person household.

Food Stamps and LIHEAP Benefits, 2004-05

	County		State	
Food Stamps, Monthly Average*				
Cases (households)	8,165	10.9%	81,298	15.7%
Recipients (individuals)	16,263	8.7%	157,091	12.3%
LIHEAP*				
Households	3,907	5.2%	45,737	8.8%
Recipients (individuals)	8,373	4.5%	94,961	7.4%
Hshlds age 65 & over	1,396	7.9%	16,520	12.9%
LIHEAP Client Household Characteristics**				
Single person households	1,776	45.7%	21,175	46.4%
Receiving food stamps	2,143	54.9%	25,838	56.5%
Receiving Medicaid	2,138	54.7%	29,820	65.2%
Receiving SSI	457	11.7%	8,917	19.5%
Receiving SS/SSD	2,214	56.7%	26,292	57.5%
Applicants age 65 & over	1,396	35.9%	16,520	36.2%

* Percentage cases or households is % of total county or state households in 2000 Census; percentage recipients is % of county or state population in 2000 Census

**Percentage is % of LIHEAP households



APPENDIX 1: SUMMARY OF SELECTED INDICATORS

	State	Androscoggin	Aroostook	Cumberland	Franklin	Hancock
Population below poverty (2003)						
All persons (% total population)	10.7%	11.5%	14.3%	8.4%	12.6%	9.9%
Age 17 and below (% population 17 and below)	14.3%	15.5%	20.1%	10.3%	16.4%	14.2%
Median household income (2003)	\$39,212	\$38,054	\$31,463	\$47,669	\$33,936	\$37,924
Personal Income by Source (2004)						
Wages and self-employment	66.0%	67.0%	58.0%	69.0%	62.0%	60.0%
Dividends, interest and rent	15.0%	11.0%	13.0%	18.0%	14.0%	22.0%
Transfer payments	19.0%	22.0%	29.0%	14.0%	24.0%	18.0%
Unemployment rate (2005)	4.8%	4.9%	6.7%	3.6%	5.7%	5.5%
Educational attainment (as % of pop. age 25 and over)						
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%
Receiving food stamps (FY04-05)						
Cases (% all households)	15.7%	20.8%	21.4%	12.0%	17.5%	9.7%
Recipients (% total population)	12.3%	16.2%	16.0%	9.0%	13.6%	8.2%
Receiving LIHEAP benefits (FY04-05)						
Households (% all households)	8.8%	8.9%	18.4%	3.4%	19.6%	8.3%
Recipients (% total population)	7.4%	7.3%	15.4%	2.9%	16.3%	7.1%
Hshlds age 65 and over (% all households 65 and over)	12.9%	13.7%	27.1%	5.9%	27.5%	11.9%
LIHEAP household characteristics (% hshlds receiving LIHEAP)						
% Single person households	46.4%	49.3%	44.8%	49.9%	45.8%	48.0%
% Receiving food stamps	56.5%	51.3%	53.4%	52.3%	56.1%	46.3%
% Medicaid	65.2%	58.4%	64.3%	59.3%	63.1%	70.3%
% SSI	19.5%	18.9%	20.7%	15.5%	19.8%	15.3%
% SS/SSD	57.5%	57.6%	63.6%	57.8%	56.8%	57.2%
% Applicants age 65 and over	36.2%	37.1%	42.8%	39.5%	34.8%	38.6%
Free and reduced lunch eligible (% school-age population) (October 31, 2005)	33.0%	39.0%	46.0%	22.0%	43.0%	31.0%

NOTE: Population below poverty and median household income are from the U.S. Census Small Area Income and Poverty Estimates program (SAIPE).

Personal income by source is from the U.S. Bureau of Economic Analysis, Regional Economic Information System (REIS).

Monthly average unemployment rate is from the Maine Department of Labor, Jan. 1-Dec. 31, 2005.

Educational attainment is from the U.S. Census, Census 2000, Dataset SF3.

Food Stamps and LIHEAP information is for FY Oct. 1, 2004-Sept. 30, 2005.

Food Stamps is a monthly average count computed from the DHHS Geographic Distribution of Programs and Benefits Report, RE-PM001.

LIHEAP information is derived from a database provided by the Maine State Housing Authority.

School lunch eligibility is from the Maine Department of Education.

Kennebec	Knox	Lincoln	Oxford	Penobscot	Piscataquis	Sagadahoc	Somerset	Waldo	Washington	York
11.3%	10.5%	9.8%	11.8%	12.5%	13.0%	8.3%	14.3%	12.4%	16.1%	8.3%
15.1%	14.7%	13.8%	17.4%	16.4%	20.1%	11.4%	20.6%	18.4%	23.1%	10.3%
\$38,458	\$39,896	\$40,791	\$35,205	\$36,485	\$30,780	\$44,775	\$32,079	\$36,697	\$28,311	\$47,033
65.0%	59.0%	56.0%	59.0%	66.0%	58.0%	70.0%	64.0%	63.0%	54.0%	70.0%
14.0%	24.0%	26.0%	15.0%	13.0%	14.0%	14.0%	9.0%	15.0%	12.0%	14.0%
21.0%	17.0%	18.0%	26.0%	22.0%	28.0%	15.0%	27.0%	22.0%	34.0%	16.0%
5.0%	4.1%	4.3%	5.7%	5.1%	7.3%	4.3%	7.6%	5.3%	8.4%	4.1%
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%
17.3%	13.0%	10.5%	20.1%	18.0%	18.3%	10.2%	23.9%	18.4%	24.5%	10.9%
13.5%	10.7%	9.3%	16.5%	13.7%	16.1%	8.7%	19.3%	15.5%	19.3%	8.7%
8.2%	6.1%	7.4%	12.4%	10.4%	17.4%	5.5%	14.6%	14.6%	19.2%	5.2%
7.0%	5.3%	6.4%	10.4%	8.8%	15.5%	4.7%	12.2%	12.8%	16.1%	4.5%
11.2%	8.4%	9.3%	15.5%	13.6%	20.4%	8.2%	20.5%	21.5%	25.1%	7.9%
47.5%	45.7%	48.3%	47.7%	43.8%	43.3%	46.3%	45.5%	44.5%	47.2%	45.7%
61.4%	54.7%	53.2%	59.2%	59.0%	55.9%	56.2%	66.0%	61.7%	57.5%	54.9%
69.9%	53.0%	67.8%	66.0%	68.9%	67.6%	65.8%	73.6%	70.4%	71.0%	54.7%
24.1%	10.7%	21.0%	16.4%	23.4%	20.4%	21.2%	23.7%	22.4%	19.6%	11.7%
57.6%	58.2%	57.4%	59.1%	53.7%	55.4%	53.0%	57.9%	54.4%	57.0%	56.7%
32.6%	40.2%	37.5%	34.0%	30.2%	35.1%	32.4%	35.0%	35.5%	38.9%	35.9%
32.0%	29.0%	33.0%	42.0%	36.0%	50.0%	23.0%	46.0%	48.0%	52.0%	26.0%

APPENDIX 2: SOURCES

PRIMARY SOURCES

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