

# A Portrait of Wellbeing

## The Status of Seniors in Maine



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This report represents one more tool that can be used by those in Maine who believe that our seniors deserve at least the same degree of opportunity and support that they spent their lives providing for others.

—Tony Cipollone, President and CEO, John T. Gorman Foundation

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## Letter from Tony Cipollone, President and CEO, John T. Gorman Foundation

Dear Friends,

Across America, states are waking up to the reality that an increasing proportion of our population is graying. Today, the explosion of baby boomers born post-World War II represents both a hugely beneficial resource to tap and a growing populace with particular needs that we all have a responsibility to meet. How we balance the two may define the character of our country for decades.

Today, Maine is emblematic of the opportunities and challenges associated with simultaneously harnessing the talents and meeting the needs of our seniors. With the highest median age of any state and the third highest percentage of folks aged 65 and older, we are, in many respects, the bellwether for the type of demographic shifts that will impact other regions of the country in the years to come.

As Maine and the rest of the nation move toward addressing this important public policy issue, we at the John T. Gorman Foundation believe that it is important to do so in a clear-eyed way so that the discussions we have and the decisions we make at the local, state, and national levels are driven by reality rather than anecdote and perception. That is why we commissioned this data report and why we think it is so important.

*A Portrait of Wellbeing: The Status of Seniors in Maine*, by researchers at the University of New Hampshire's Carsey School of Public Policy, provides an overview of the most recent data about economic, housing, and social indicators that are important to our seniors' ability to successfully and safely age in place. Using U.S. Census data, the report describes how seniors in Maine are faring against some of our New England neighbors and the nation as a whole. Importantly, it also disaggregates the data across ten geographic regions in an effort to both compare and contrast how these indicators vary—or don't—across the state. As such, it affords communities a critical baseline and starting point for generating important discussions about issues affecting seniors, as well as insight into potential program and policy strategies that might be pursued.

For the John T. Gorman Foundation, this report represents one more tool that can be used by those in Maine who believe that our seniors deserve at least the same degree of opportunity and support that they spent their lives providing for others. If we can use it as a vehicle for establishing common results and commitment, we believe it will help Maine move from being a bellwether to being a trailblazer for the rest of the nation.

Many thanks,



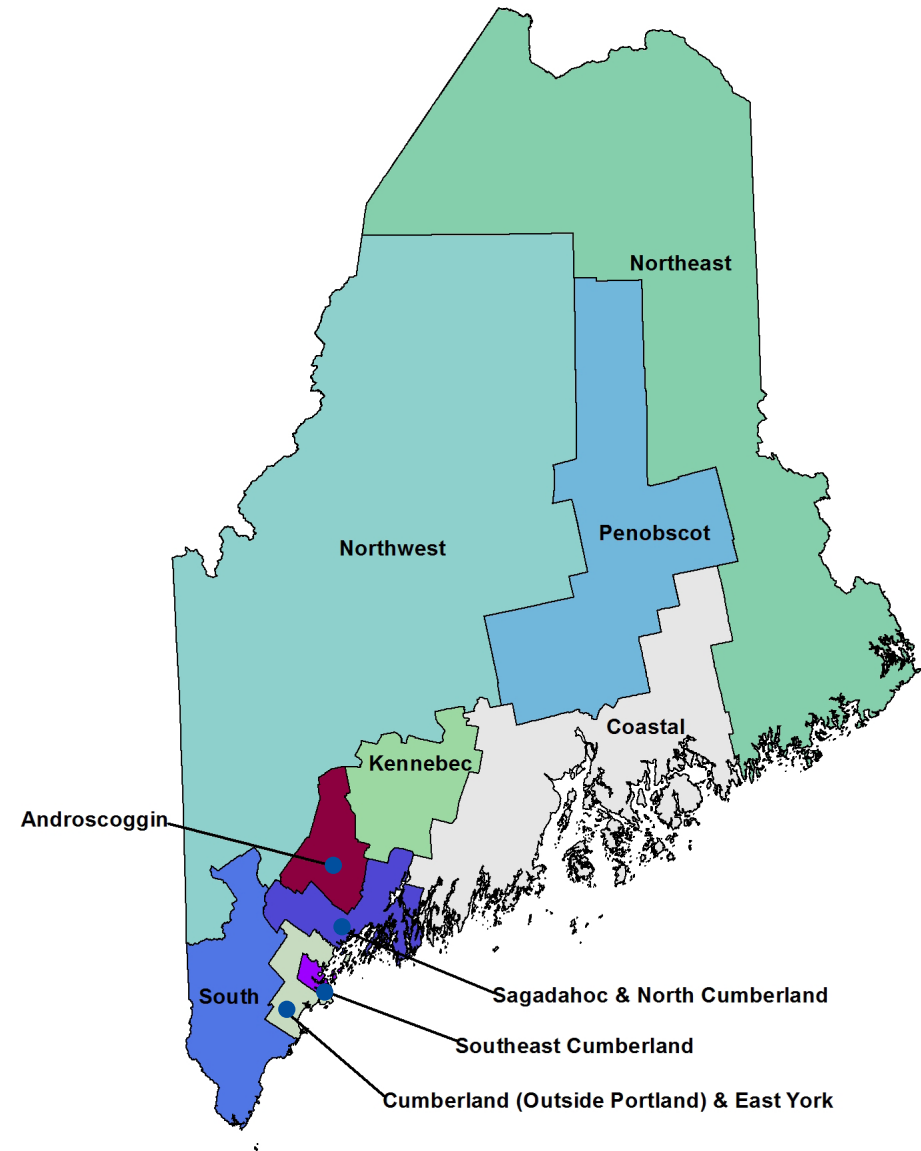
President and CEO  
John T. Gorman Foundation



## Key Findings

- Maine seniors are less likely to be poor than seniors nationwide, but more often poor than their counterparts across Northern New England. In Maine, 8.9 percent of seniors age 55 and older are poor, compared to 9.5 percent across the United States, 6.0 percent in New Hampshire, and 6.8 percent in Vermont.
- Maine seniors are more likely to be low-income (that is, to live below twice the official poverty line<sup>1</sup>) (29.0 percent) than their counterparts across the United States (27.4 percent) and in New Hampshire (21.1 percent) and Vermont (23.5 percent).
- Within Maine, seniors' wellbeing on economic, housing, and social indicators varies dramatically by age category. Younger seniors are less often poor, somewhat less burdened by housing costs, less likely to live alone, and more often married than older seniors.
- Within Maine, outcomes also vary dramatically by income category. Low-income seniors are more burdened by housing costs that constitute more than 30 percent of household income, regardless of whether they rent or own, and are far more likely to live alone and be unmarried.
- Across Maine's ten regions (see Figure 1), we find relative consistency across all indicators. For the most part, outcomes in each of the ten regions look similar to those in Maine as a whole, with a few exceptions:
  - Penobscot County seniors are less likely to be poor or low-income than seniors across Maine as a whole, while Southeast Cumberland County seniors are more likely to be poor or low-income.
  - Seniors in rented homes in Northeast Maine and Southeast Cumberland County are somewhat more likely to be housing-cost burdened (or live in homes where more than 30 percent of household income goes to owner costs or gross rent) than their counterparts across Maine, while renting seniors in Penobscot are somewhat less likely to be housing-cost burdened.
  - Seniors in Northwest Maine and Southeast Cumberland County are more likely than seniors across Maine to live alone, and seniors in Penobscot County are somewhat less likely to live alone.
- We find little variation in patterns by income category across Maine's ten regions. In general, the story of low-income seniors faring worse on social and housing indicators is consistent throughout the state.

Figure 1. Map of Maine Region Boundaries



# Introduction

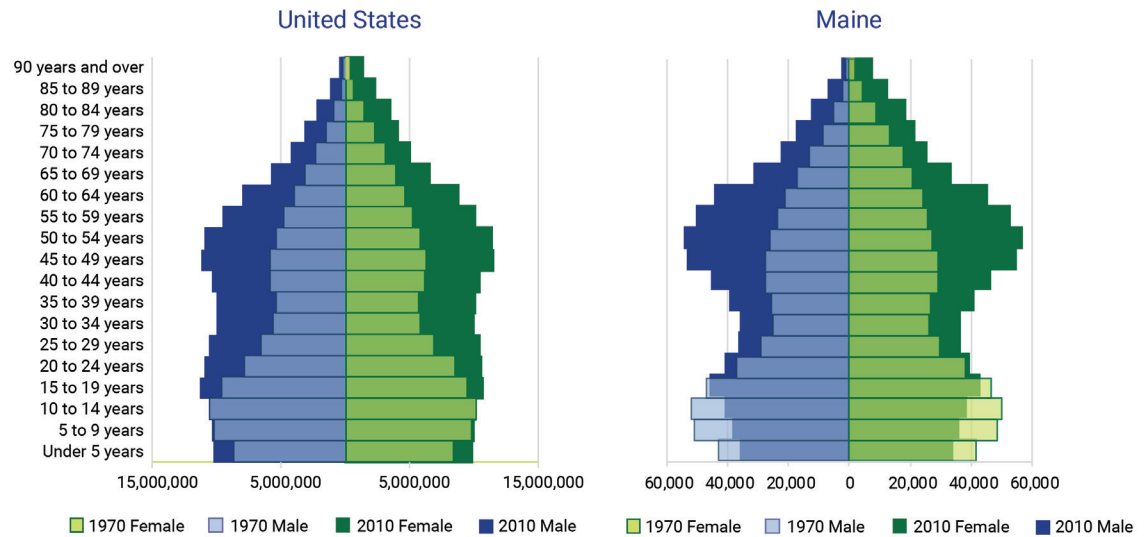
## Background

Situated in the far Northeastern corner of the United States, Maine is a large, mostly rural state. Maine ranks thirty-ninth among the fifty states in land area and forty-first in terms of population. Maine also has a diverse set of geographic characteristics, including 17 million acres of forests, 3,500 miles of coastline (the most in the nation), and numerous mountains, lakes, and ponds. This makes the state an attractive place for tourists, vacationers, and retirees.

Demographers have well documented the aging of Maine’s population in the last several decades, largely as a result of declining fertility rates. Maine’s aging population highlights a growing need to understand the changes that must take place in order to allow these older residents to age in place or to have “the ability to live in one’s home and community safely, independently, and comfortably, regardless of age.”<sup>2</sup>

One classic method for visualizing a population’s distribution is through a population pyramid. Population pyramids display the number of males and females in different age groups with horizontal bars, which provides a sense of a population’s overall “shape.” In Figure 2, we display population pyramids for the United States and Maine with 1970 overlaid on 2010. In 1970, Maine’s age distribution closely mirrored that of the nation, but by 2010, Maine’s age composition diverged substantially from the national pattern. Where the United States has a consistent distribution of residents in nearly all age groups, Maine has experienced a “hollowing out” of residents in their prime childbearing and early working years (ages 20–39).

Figure 2. Population Pyramids for the United States and Maine, 1970 and 2010



According to the U.S. Census Bureau, Maine had the highest median age of any state in 2013, at 43.9 years. Maine also ranks third in terms of the share of the population that is age 65 and over (just behind Florida and West Virginia), and between 2000 and 2010, experienced the largest relative increase in this group’s growth of any state.<sup>3</sup> At the other end of the age spectrum, data from the American Community Survey show a smaller share of Maine’s population is comprised of young children (age 0–5) than in any other state besides Vermont, meaning that this trend is unlikely to reverse in the near future.

## About This Report

This report is broken down into three sections based on domains of senior wellbeing: income and poverty, housing, and social. Within each section, we compare Maine seniors to seniors across the United States and in other Northern New England states (that is, New Hampshire and Vermont). We also disaggregate Maine seniors by age category (55 to 64, 65 to 74, 75 to 84, and 85 and older) in order to identify differences in wellbeing between younger and older groups. We then compare Maine seniors across income categories, including (1) those living in families with total incomes below 200 percent of the official poverty line (low-income) and (2) those at 200 percent of the poverty line and above (not low-income). Finally, we compare Maine seniors across Maine regions that have been determined by the U.S. Census Bureau.<sup>4</sup> The counties and major cities included in each region are identified in Table 1 and are shown above in Figure 1. We conclude this report with a discussion and brief assessment of the findings and their implications for senior wellbeing. For detailed tables of all data used for this project, as well as breakdowns for each indicator by region and low-income status, refer to Appendix Tables 1–13. Finally, Appendix Table 14 compares each indicator for Maine’s regions to Maine as a whole.

**Table 1. Maine Region Names and Descriptive Boundaries**

CENSUS CODE	NAME
23 00100	Northeast Maine—Aroostook & Washington Counties
23 00200	Northwest Maine—Oxford, Somerset, Franklin, & Piscataquis Counties
23 00300	Penobscot County
23 00400	Kennebec County
23 00500	Coastal Maine—Hancock, Knox, Waldo, & Lincoln Counties
23 00600	Androscoggin County
23 00700	Sagadahoc & North Cumberland Counties—Includes Bath City & Brunswick
23 00800	South Maine—West York & West Cumberland Counties
23 00900	Cumberland (Outside Portland) & East York County—Includes Biddeford & Saco Cities
23 01000	Southeast Cumberland County—Includes Portland, South Portland, & Westbrook Cities

# INCOME AND POVERTY



## Income and Poverty

One way to measure seniors' economic wellbeing is to analyze the share of seniors who live in poverty.<sup>5</sup> The official poverty line is one barometer of economic deprivation that has been consistently used since 1965. However, some research suggests that the poverty line understates economic need, and that 1.5 to 3.5 times the federal poverty line is a more reasonable measure of basic needs.<sup>6</sup> For this reason, we also focus on seniors below 200 percent of the poverty line.<sup>7</sup>

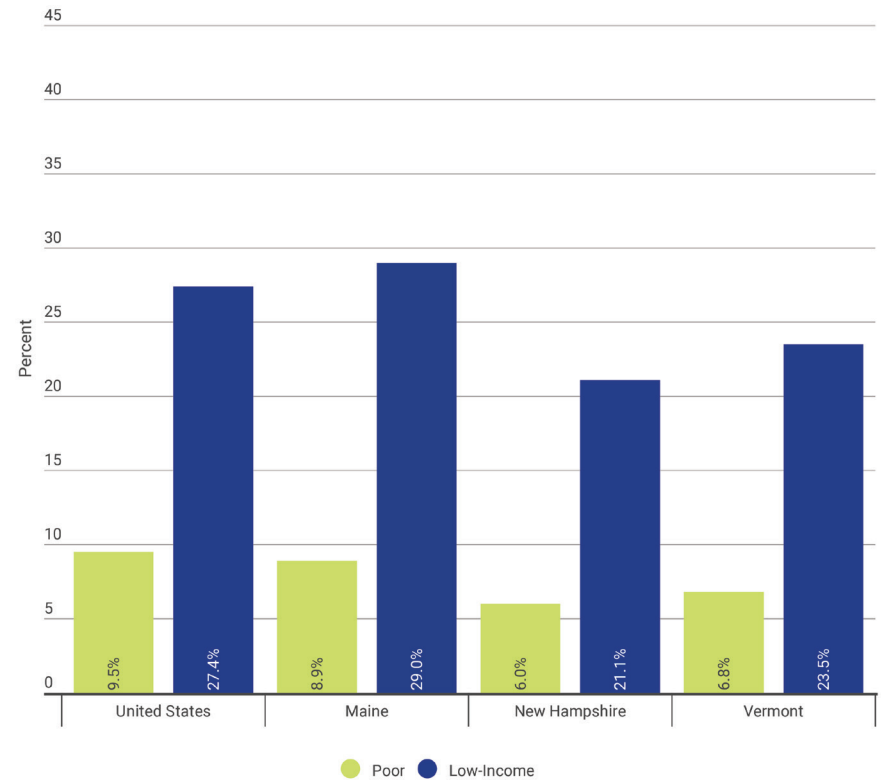
### Maine Seniors Compared to Those Across the Nation and Northern New England

Approximately 8.9 percent of Maine seniors are poor (see Figure 3). Maine seniors are slightly less likely than seniors across the United States (9.5 percent) to be poor but are more often poor than their counterparts in New Hampshire (6.0 percent) and Vermont (6.8 percent).

In Maine, 29.0 percent of seniors live in low-income families. This represents a larger share of seniors than across the United States (27.4 percent) and in either New Hampshire (21.1 percent) or Vermont (23.5 percent).

In addition to comparing seniors' income to pre-defined thresholds, it is also important to better understand seniors' sources of income (see Figure 4). In particular, two major sources of income for seniors are retirement and Social Security benefits.<sup>8</sup> About one in four Maine seniors (26.1 percent) receive income from retirement accounts, a similar share to those reporting retirement income nationwide and in New Hampshire and Vermont. Among those with any income from retirement accounts, Maine seniors report receiving less annual income from those accounts than do seniors nationwide (\$18,202 in Maine versus \$20,351 in the United States) or in New Hampshire (\$19,674). However, Maine seniors' average retirement income is similar to their Vermont counterparts.

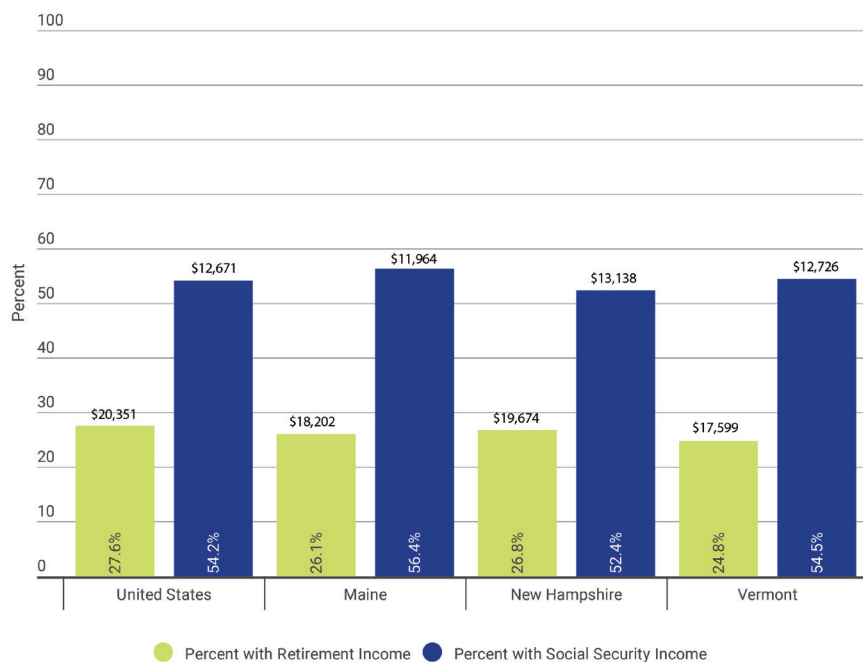
Figure 3. Percent of Seniors Who Are Poor or Low-Income



Just over half of all seniors across the United States and in Maine, New Hampshire, and Vermont receive income from Social Security, though Maine has the highest share of seniors who report receipt at 56.4 percent. However, among those receiving any Social Security income, Maine seniors receive a lower average amount per year (\$11,964), than those in Northern New England or the United States. New Hampshire and Vermont seniors with Social Security average \$13,138 and \$12,726, respectively, much closer to the national average of \$12,671.



**Figure 4. Percent of Seniors with Retirement and Social Security Income and Mean Retirement and Social Security Income**



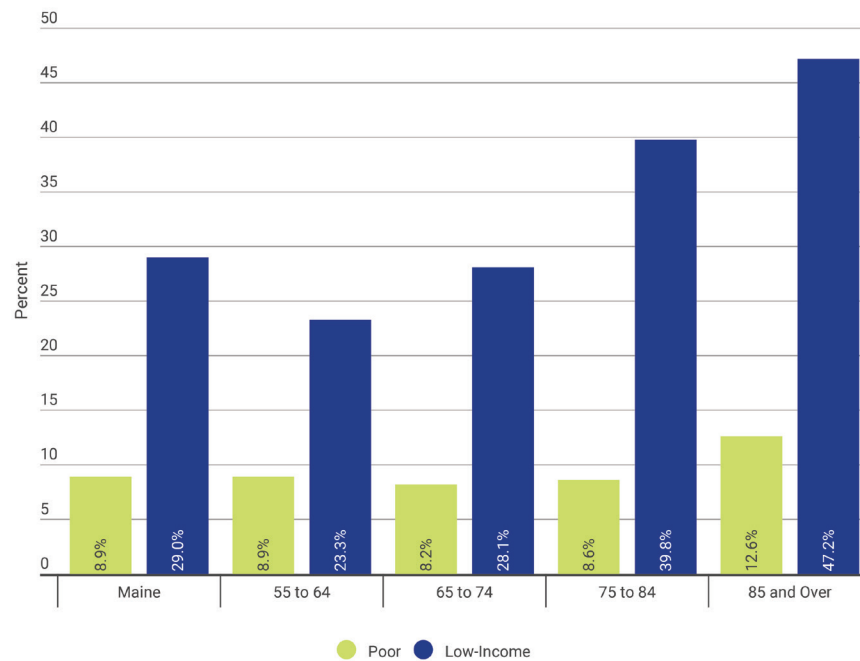
**Note:** The length of the bars indicates the percent of seniors with each of these sources of income. The value at the top of the bar indicates the mean yearly dollar value among those receiving any income from that source.

### Maine Seniors by Age Category

Within Maine, poverty rates for seniors vary by age category (see Figure 5). Across most age groups, Maine seniors are about equally likely to be poor: 8.9 percent of Mainers age 55 to 64 are poor, compared with 8.2 percent of those age 65 to 74, and 8.7 percent aged 75 to 84. Those in the oldest age group (age 85 and over), however, have poverty rates about 50 percent higher than younger Maine seniors, at 12.7 percent.

We also find that the oldest Mainers are most often low-income. At 39.8 and 47.2 percent, Maine seniors age 75 to 84 and age 85 and over are most likely to live in families with income below 200 percent of the poverty line. Their younger counterparts are far less likely to live in low-income families at about 23.3 percent for those age 55 to 64 and 28.1 percent for those 65 to 74.

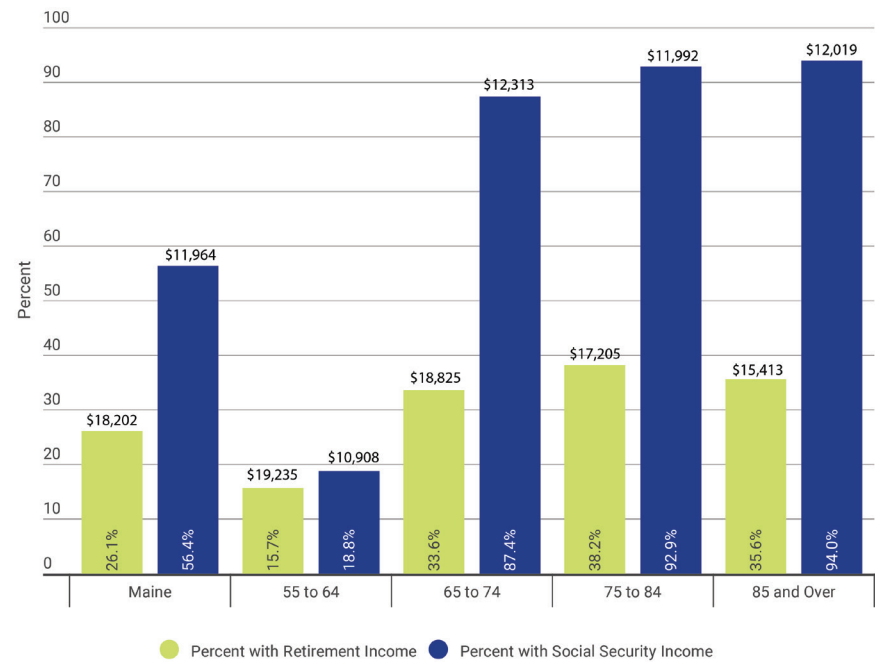
**Figure 5. Percent of Maine Seniors Who Are Poor or Low-Income by Age Category**



There is also evidence that Maine seniors' receipt of retirement and Social Security income varies by age category (see Figure 6). For example, while 15.7 percent of Maine seniors age 55 to 64 have retirement income, more than twice as many of their older counterparts do. This is unsurprising given that many younger seniors may not yet be retired. The average amount of retirement income is lower for older seniors, however. Among seniors age 55 to 64 who receive retirement income, the average amount is \$19,235 per year compared to just \$15,413 for those age 85 and older.

Social Security follows a similar pattern. Maine seniors age 55 to 64 are least likely to receive income from Social Security, at about 18.8 percent. Almost all older Maine seniors receive Social Security income (between 87.4 percent for those age 65 to 74 and 94.0 percent for those age 85 and over). This discrepancy is partially built into the Social Security system due to age restrictions in retirement age and Social Security receipt.<sup>9</sup>

**Figure 6. Percent of Maine Seniors with Retirement or Social Security Income and Mean Annual Retirement and Social Security Income by Age Category**

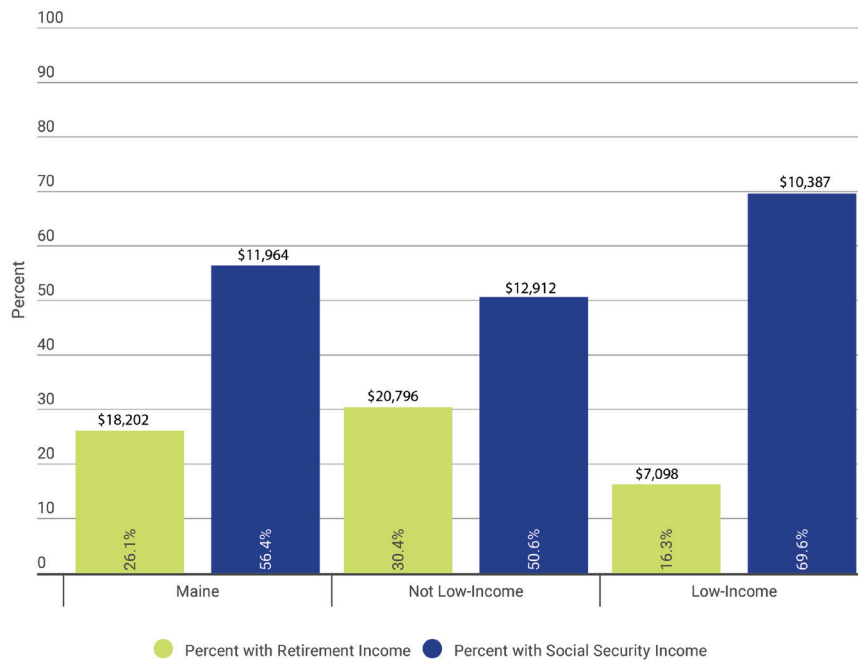


**Note: The length of bars indicates the percent of seniors with each of these sources of income. The value at the top of the bar indicates the mean yearly dollar value among those receiving any income from that source.**

## Maine Seniors by Income Status

We also see a disparity in income sources based on seniors' low-income status (see Figure 7). Just over 30 percent of Maine seniors who are not low-income have income from retirement accounts, compared to just 16.3 percent of low-income seniors. The opposite pattern exists for Social Security, as about 70 percent of low-income seniors receive Social Security income, compared to just half of seniors who are not low-income. Low-income seniors who receive income from either of these sources receive fewer dollars than their not low-income counterparts, on average.

**Figure 7. Percent of Maine Seniors with Retirement or Social Security Income and Mean Retirement and Social Security Income by Income Category**



**Note:** The length of bars indicates the percent of seniors with each of these sources of income. The value at the top of the bar indicates the mean yearly dollar value among those receiving any income from that source.

## Maine Seniors by Region

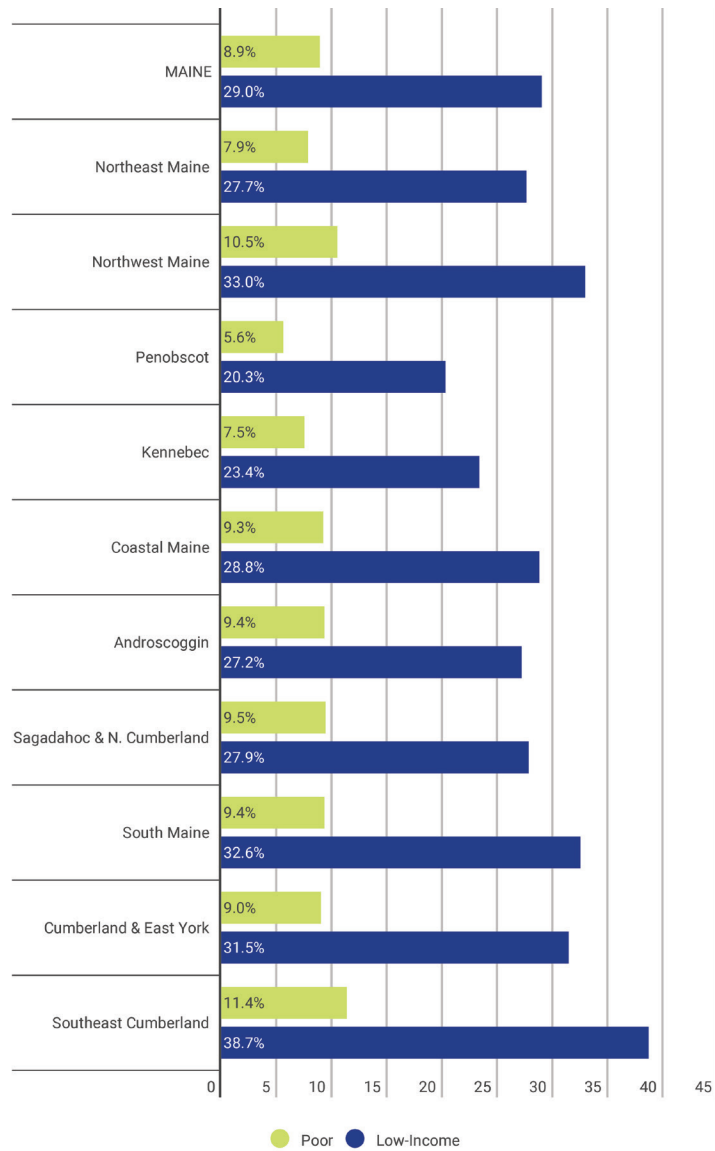
Within Maine, we find that poverty and low-income status vary by region (see Figure 8). Across Maine's regions, senior poverty rates range from 5.6 percent in Penobscot County to 11.4 percent in Southeast Cumberland County. Compared to seniors across Maine, only those in Penobscot County have lower poverty rates (8.9 percent compared to 5.6 percent).

There is large variation in low-income status across Maine's regions. Approximately 20.3 percent of Maine seniors in Penobscot are low-income, compared to 38.7 percent in Southeast Cumberland County. Seniors in Northwest Maine (33.0), South Maine (32.6 percent), and Southeast Cumberland County (38.7 percent) have low-income rates higher than across the state of Maine as a whole (29.0 percent). Two regions, Penobscot County (20.3 percent) and Kennebec County (23.4 percent) have senior low-income rates that are lower than across Maine. Seniors in Southeast Cumberland County have the highest rates of low-income of any region across Maine.

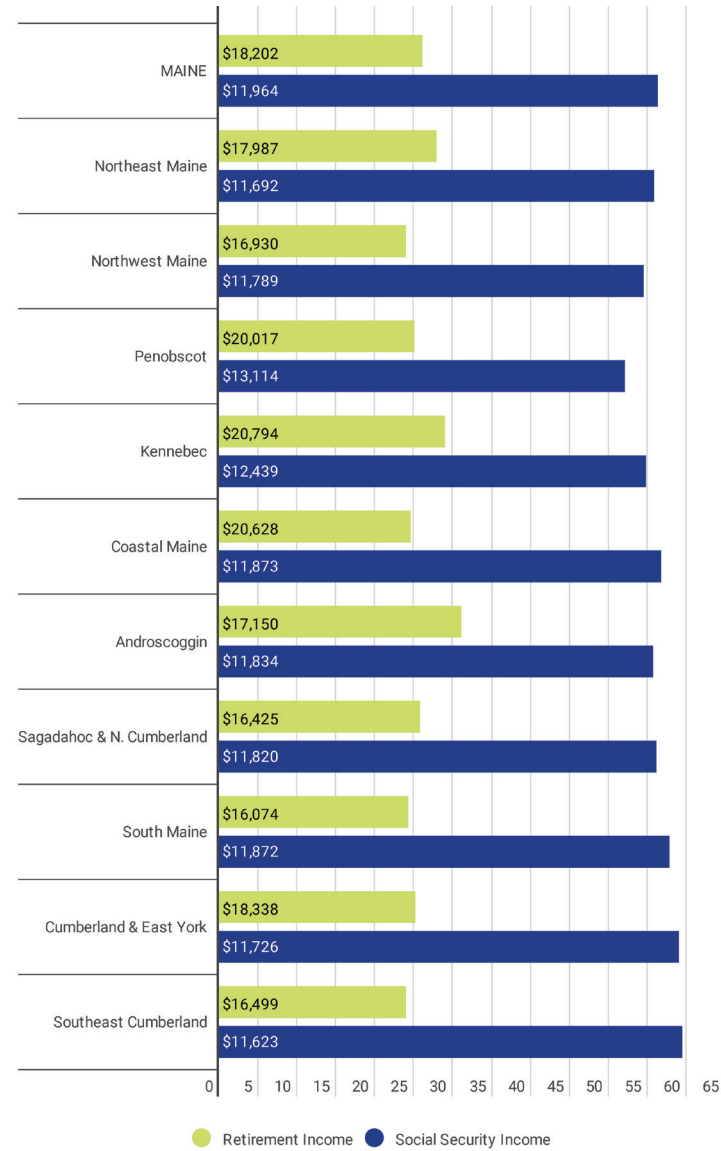
Seniors across Maine's regions report similar rates of Social Security and retirement income receipt, with few exceptions (see Figure 9). Retirement income receipt ranges from 24.1 percent in Southeast Cumberland County and Northwest Maine to 31.1 percent among seniors in Androscoggin County. Seniors in Kennebec County and Androscoggin County are more likely than those statewide to receive retirement income. Kennebec County seniors with retirement income also receive more, on average, compared to seniors across Maine (\$20,794 and \$18,202, respectively). Seniors in South Maine receive less, on average, from retirement accounts (\$16,074) than their counterparts across the state as a whole.

We also see some variation in Social Security receipt across Maine's regions. Social Security income receipt ranges from 52.2 percent in Penobscot County to 59.5 percent in Southeast Cumberland County. Seniors in Penobscot County are also less likely than those across the state to receive income from Social Security. However, among seniors in Penobscot County who do receive Social Security, they receive higher average amounts than their counterparts statewide (\$13,114 versus \$11,964), a pattern also true of Kennebec County (\$12,439). Finally, seniors in Southeast Cumberland County are more likely to receive Social Security than are seniors nationwide, but both populations average about the same amount of income from Social Security.

**Figure 8. Percent of Maine Seniors Who Are Poor and Low-Income by Region**



**Figure 9. Percent of Maine Seniors with Retirement or Social Security Income and Mean Annual Retirement and Social Security Income by Region**



**Note: The length of bars indicates the percent of seniors with each of these sources of income. The value inside the bar indicates the mean yearly dollar value among those receiving any income from that source.**

# HOUSING



## Housing

Housing is another critical aspect of seniors' overall wellbeing. For example, seniors living in rented homes have an increased risk of institutionalization in a nursing home when compared with their home-owning counterparts.<sup>10</sup> That said, seniors can live in rented homes for any number of reasons. As a result, it would be impossible to extrapolate the affordability of seniors' living arrangements based on home ownership status alone. For this reason, we look at housing affordability in addition to home ownership status. Note, however, that home quality and maintenance costs are not assessed in the data used for this report. Therefore, we are unable to consider the cost burden of living in old homes, or homes in need of repair.

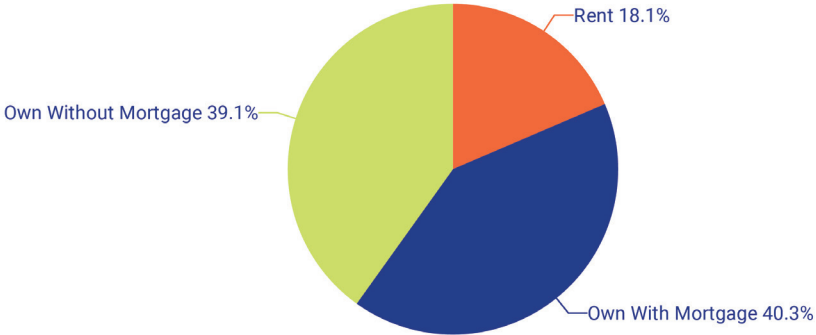
Housing affordability is especially relevant for seniors, many of whom are living on fixed incomes. Seniors in homes where a substantial proportion of income is spent on housing have less money to spend on other necessities, like transportation, food, or out-of-pocket medical expenses. The U.S. Department of Housing and Urban Development considers individuals living in homes where more than 30 percent of total household income goes to housing costs to be "housing-cost burdened."<sup>11</sup> We use the "30 percent" cutoff throughout this report to identify places and groups in Maine with the most need.<sup>12</sup> Specifically, we examine the median percent of household income spent on housing costs for homes that contain Maine seniors.

### Maine Seniors Compared to Those Across the Nation and Northern New England

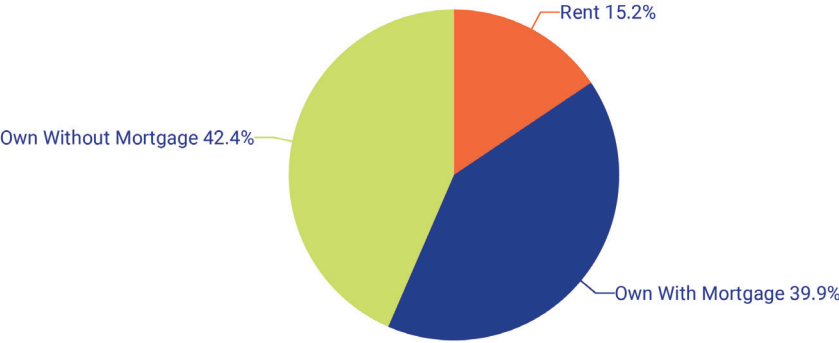
Maine seniors are about as likely (15.2 percent) as those in New Hampshire (14.9 percent) and more likely than those in Vermont (13.8 percent) to live in rented homes (see Figure 10). Seniors in Maine, New Hampshire, and Vermont are all less likely to live in rented homes than seniors across the United States (18.1 percent), however. Maine seniors are most likely to live in owned homes without a mortgage (42.4 percent). This is somewhat larger than those across the United States (39.1 percent) and New Hampshire (39.4 percent), but about as high as their counterparts in Vermont (41.3 percent). Maine seniors, however, are less likely than either of their Northern New England counterparts to live in owned homes with a mortgage.

Figure 10. Homeownership Status of Seniors

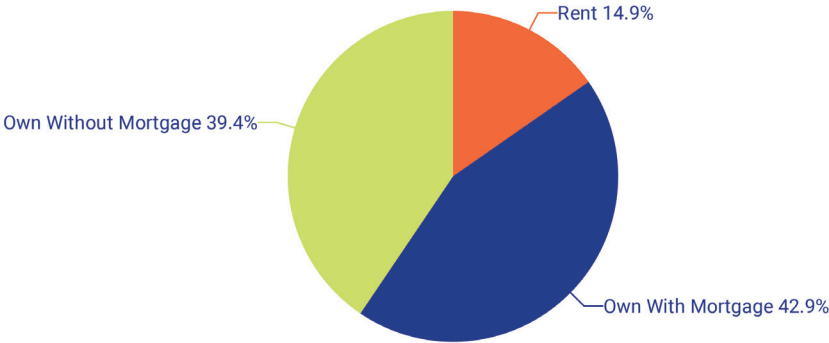
### United States



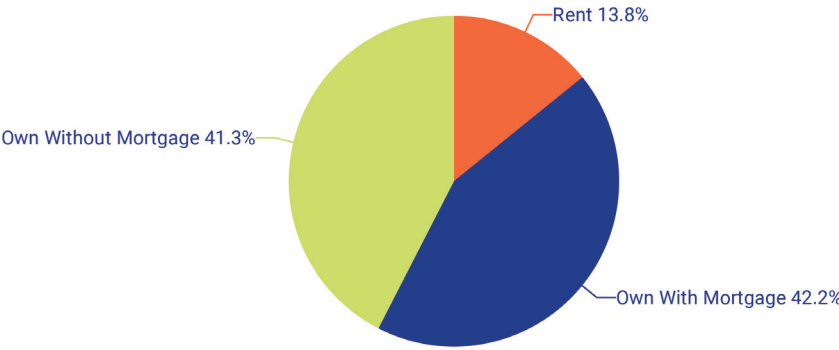
### Maine



### New Hampshire

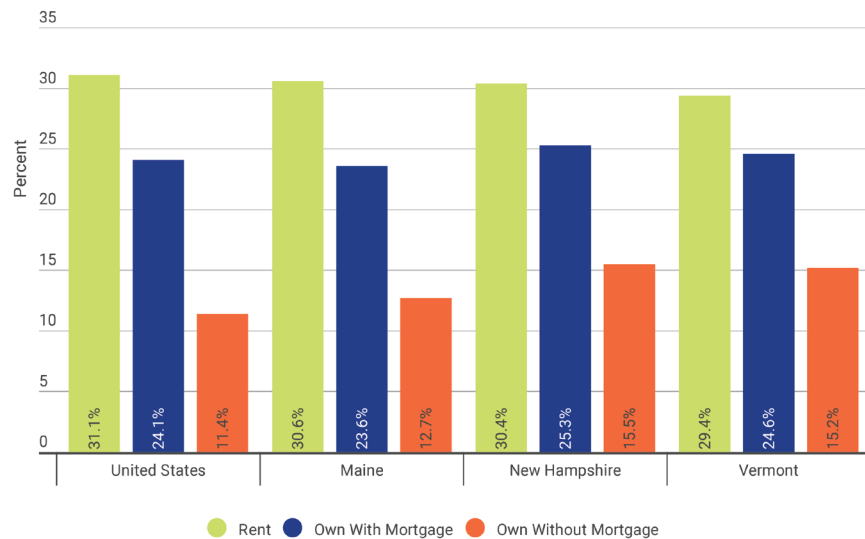


### Vermont



Nationwide and across northern New England, renters tend to spend more of their household's income on housing costs, compared to homeowners (see Figure 11). The median gross rent as a percent of all household income for renters in these places is about 30 percent, right at the “cost-burdened” line. Median owner costs as a percent of all household income for Maine homeowners with a mortgage is about 23.6 percent. The comparison value for homeowners without a mortgage is 12.7 percent.

**Figure 11. Median Housing Costs as a Percent of Household Income Among Senior Households**



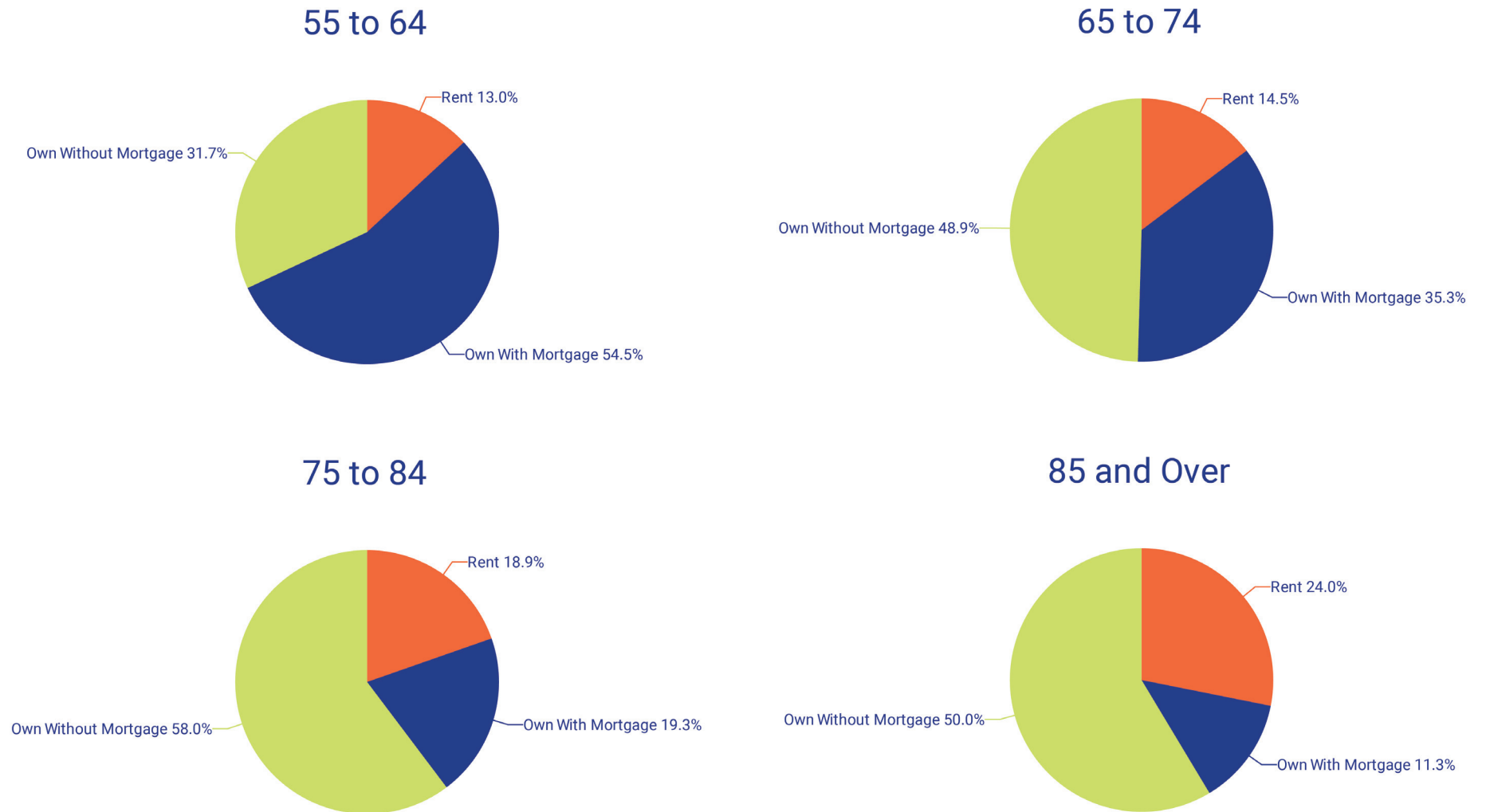
### Maine Seniors by Age Category

Home ownership status varies dramatically within Maine by age category (see Figure 12). For example, 13.0 percent of those age 55 to 64 are renters, compared to 24.0 percent age 85 and over. Further, while about half of seniors in the youngest age category live in owned homes with a mortgage, the same is true for only 11.3 percent of seniors in the oldest age category. Correspondingly, far more seniors in the oldest age category live in homes without a mortgage.

Note that although they are excluded from these analyses, the percent of seniors living in group quarters, including nursing homes, correctional and mental institutions, and dormitories, also varies by age category (see Appendix Table 2). About 1 percent of seniors age 55 to 64 and 65 to 74 live in group quarters (for example, nursing homes), compared to 3.8 percent of those age 75 to 84 and 14.7 percent of those age 85 and over.

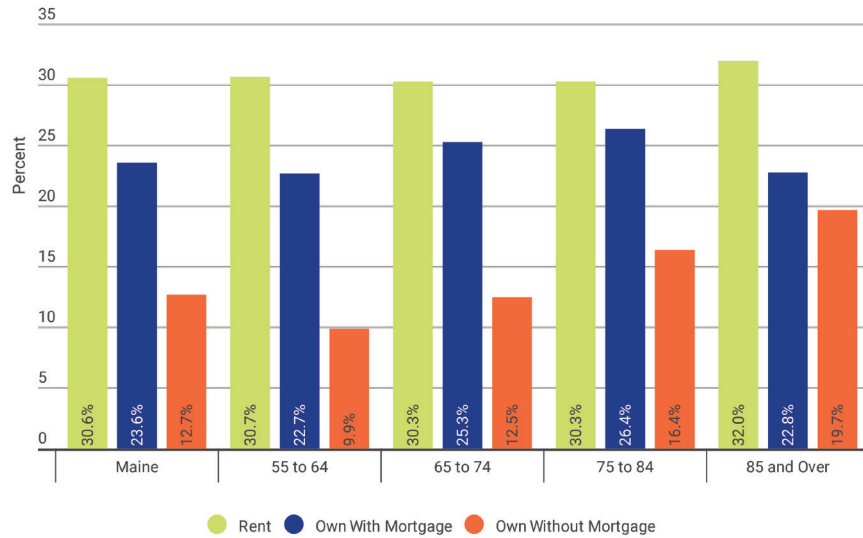


**Figure 12. Homeownership Status of Maine Seniors by Age Category**



There is also some variation in median housing costs as a percentage of household income by age category (see Figure 13). Among Maine senior renters, older and younger seniors spend roughly the same share of household income on housing costs. Among renters and homeowners with a mortgage, Maine seniors tend to spend about the same share of their household income on housing costs. For example, renters age 85 and over spend 32.0 percent of their household income on housing costs compared to 30.7 percent for their counterparts age 55 to 64. This means that seniors in both age categories are, on average, on the “cost-burdened” side of the housing affordability line. When looking at owners without a mortgage, those age 55 to 64 spend about 9.9 percent of their household income on owner costs compared to 19.7 percent for those age 85 and over. While this is a large gap, both groups are far below the “cost-burdened” line.

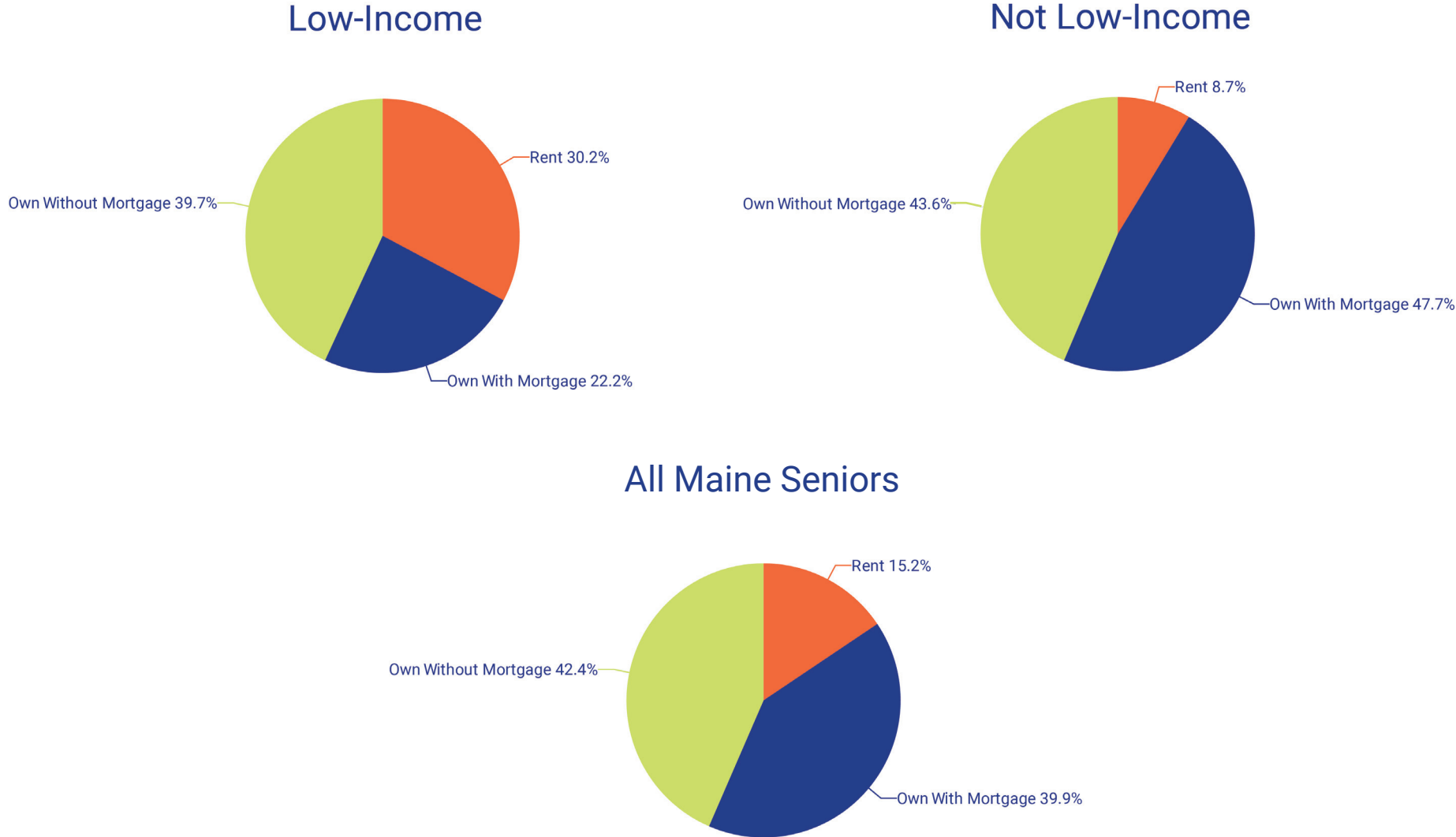
**Figure 13. Median Housing Costs as a Percent of Household Income Among Maine Senior Households by Age Category**



### Maine Seniors by Income Status

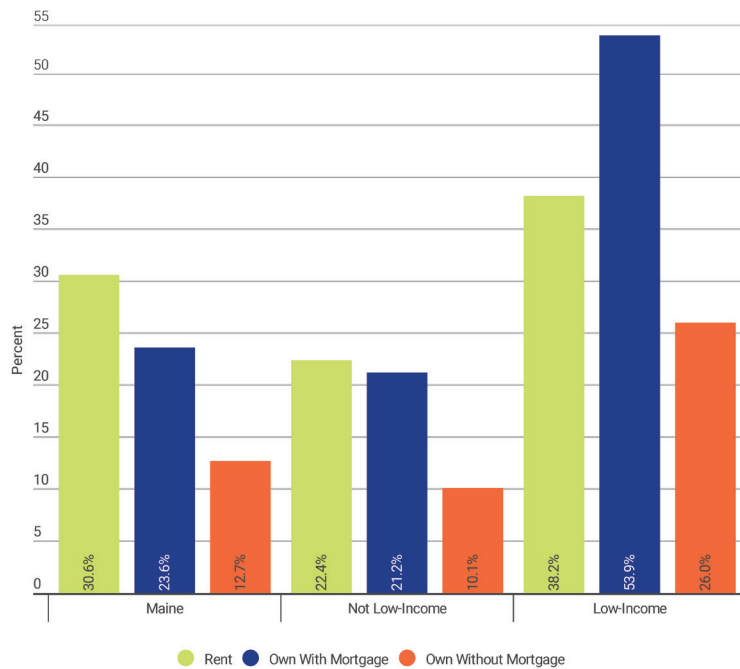
We also see large variation in home ownership status by income category (see Figure 14). About 30.2 percent of low-income seniors live in rented homes, compared to just 8.7 percent of seniors who are not low-income. Low-income seniors are also about half as likely as their not low-income counterparts to be homeowners with a mortgage (22.2 percent and 47.7 percent, respectively).

Figure 14. Home Ownership Status of Maine Seniors by Income Category



Housing affordability also varies widely by income status (see Figure 15). Low-income renters spend about 38.2 percent of their household income on gross rent compared to just 22.4 percent for their not low-income counterparts. Similar patterns emerge by low-income status for owners with a mortgage, though the median percent of household income that goes to owner costs for low-income seniors in this category is over 50 percent. This is well over the “cost-burdened” line, indicating that seniors in this category are likely having difficulty making ends meet.

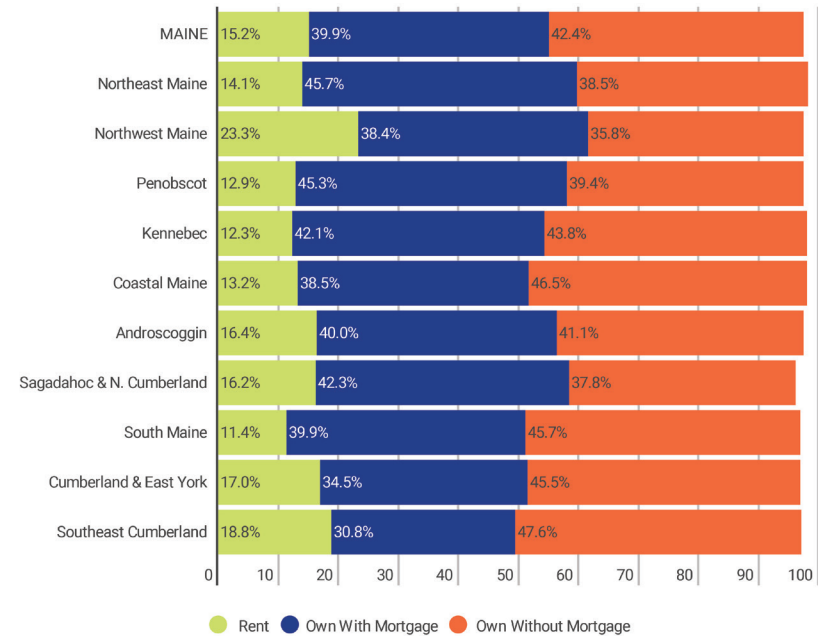
**Figure 15. Median Housing Costs as a Percent of Household Income among Maine Senior Households by Income Category**



## Maine Seniors by Region

Across Maine’s regions, home ownership follows similar patterns as for seniors statewide. Seniors are least likely to rent and the rest are split between homes owned with and without a mortgage (see Figure 16). Despite overall similarity, some regions do vary from statewide patterns, however. For instance, seniors in Northwest Maine (23.3 percent) and Southeast Cumberland County (18.8 percent) are more likely than seniors across the state (15.2 percent) to rent, whereas seniors in Kennebec County (12.3 percent) and South Maine (11.4 percent) are less likely as they more often own homes.

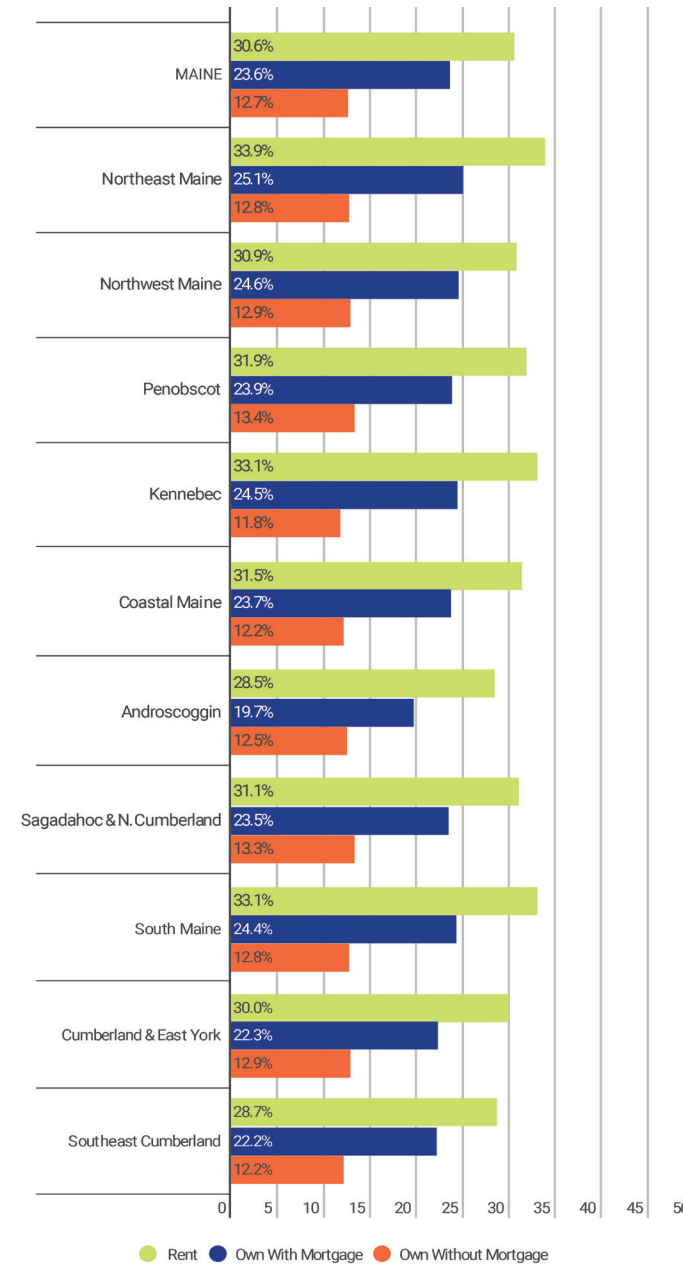
**Figure 16. Home Ownership Status of Maine Seniors by Region**



**Note: Bars do not sum to 100% due to the exclusion of seniors living in group quarters.**

Housing-cost burden across regions is similar to burden across Maine as a whole (see Figure 17). Throughout each region, seniors in rented homes experience the most housing-cost burden, followed by seniors in homes owned with a mortgage, then seniors in homes owned outright. Among Northeast Maine's senior renters, housing-cost burden is 33.9 percent, compared to 30.6 percent statewide.

**Figure 17. Median Housing Costs as a Percent of Household Income Among Maine Senior Households by Region**





**SOCIAL**



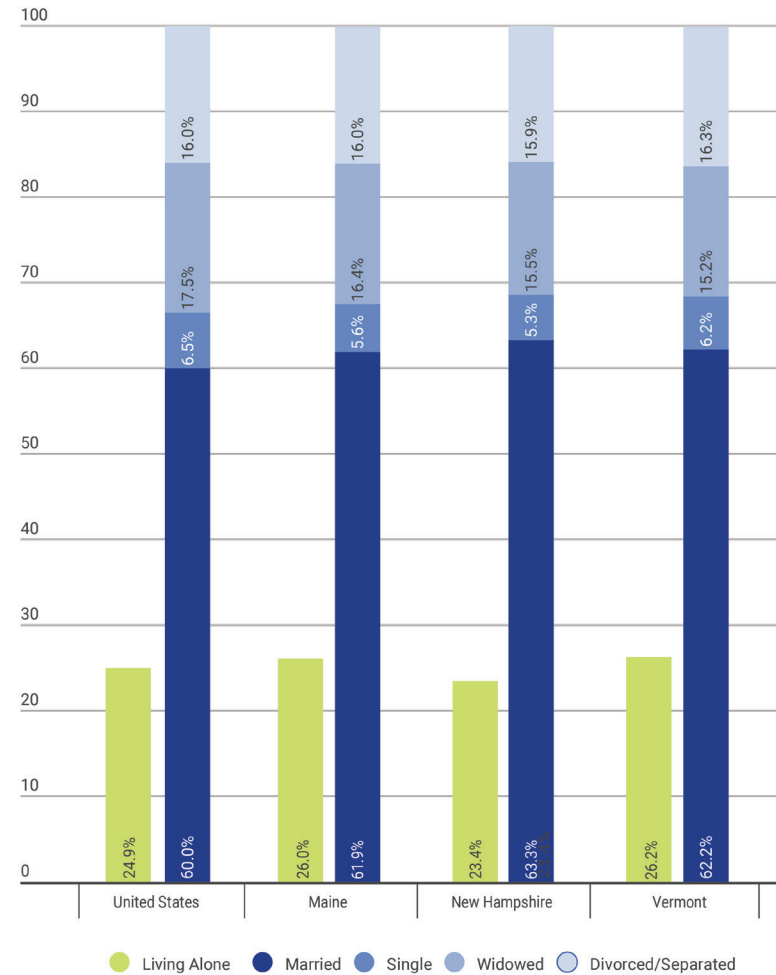
## Social

Being able to stay connected with friends and family as one ages is a protective factor against institutionalization in a nursing home. Marriage is one factor strongly associated with helping seniors age in place, most often attributed to increased social support between spouses.<sup>13</sup> We also include a measure of seniors living alone to identify those who have no social support within their household.

### Maine Seniors Compared to Those Across the Nation and Northern New England

Approximately 26.0 percent of Maine seniors live alone, similar to the share who do so in New Hampshire (26.2 percent) (see Figure 18). This is slightly higher than for seniors across the United States (24.9 percent) and in Vermont (23.4 percent). Marital status varies slightly across these places, with 61.9 percent of Maine seniors married compared to 60.0 percent across the United States. In addition, Maine seniors are more likely to be widowed than their counterparts in New Hampshire or Vermont, but less likely than those across the nation.

Figure 18. Living Arrangements and Marital Status of Seniors

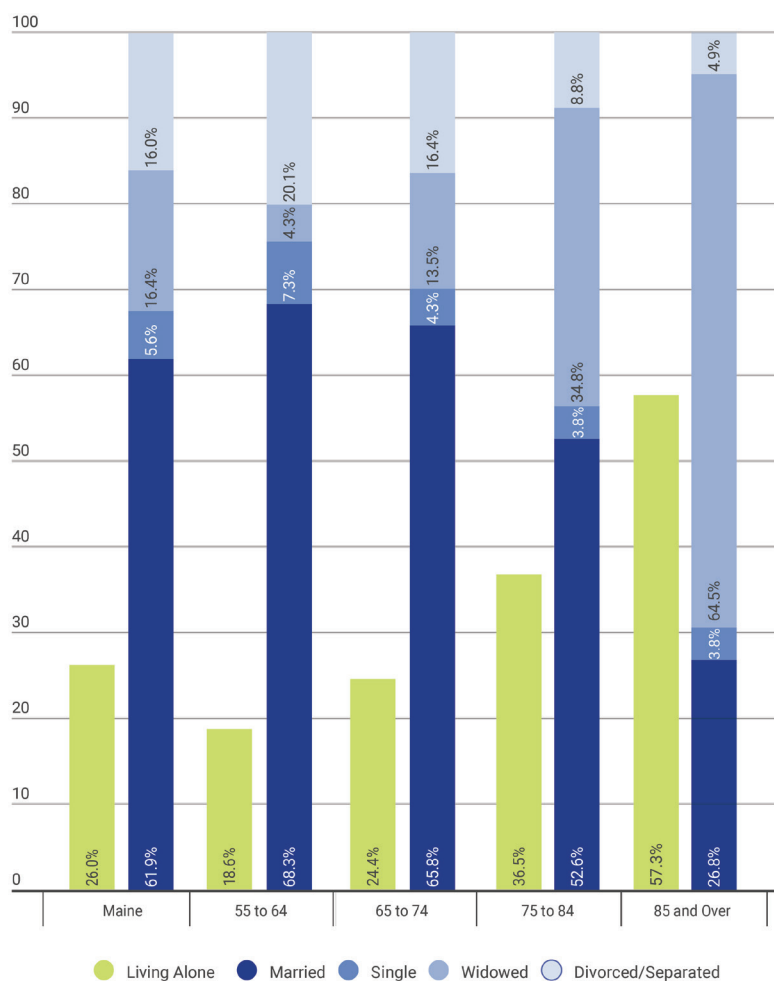




## Maine Seniors by Age Category

We find large discrepancies in the marital status and living arrangements of Maine seniors by age category (see Figure 19). For example, approximately 18.6 percent of Maine seniors age 55 to 64 live by themselves compared to 57.3 percent of those age 85 and over. This is likely due to the fact that older Maine seniors are about half as likely to be married as their counterparts age 75 to 84 (26.8 percent in the older group, compared to 52.6 percent in the younger) and more likely to be widowed (64.5 percent compared to 38.4 percent).

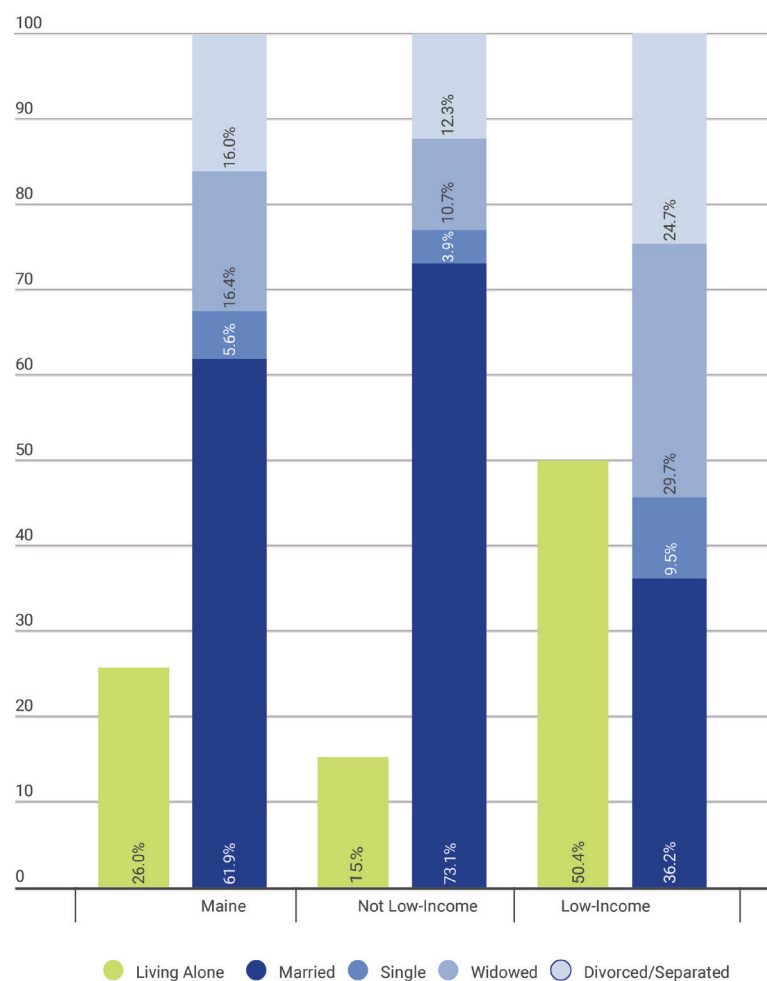
**Figure 19. Living Arrangements and Marital Status of Maine Seniors by Age Category**



## Maine Seniors by Income Status

Marital status and living arrangements are also related to income status (see Figure 20). Low-income Maine seniors are more than three times as likely to live alone as their counterparts in families who are not low-income (50.4 percent compared to 15.4 percent). Further, low-income seniors are less than half as likely to be married and three times more likely to be widowed than those seniors who are not low-income.

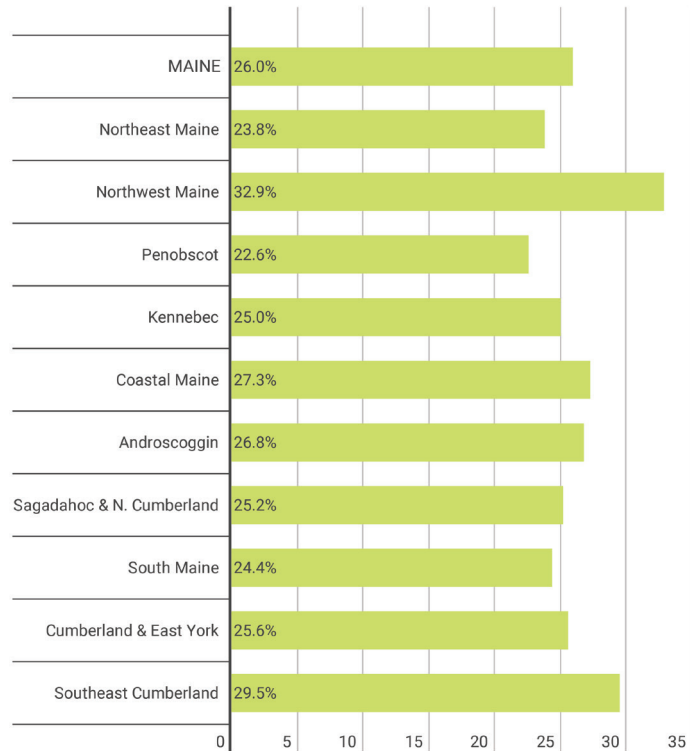
**Figure 20. Living Arrangements and Marital Status of Maine Seniors by Income Category**



## Maine Seniors by Region

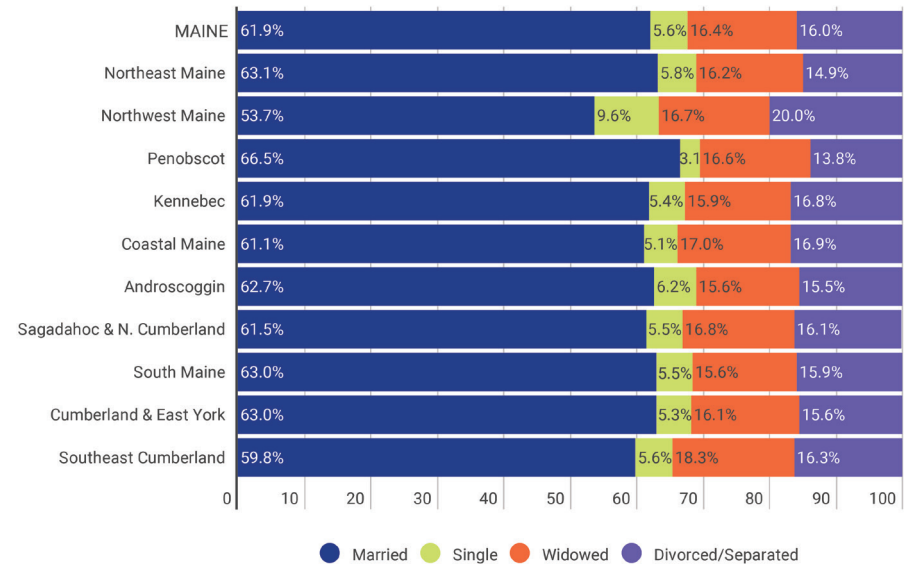
Senior living arrangements also vary across Maine's regions (Figure 21). The percent of Maine seniors living alone ranges from 22.6 percent in Penobscot County to 32.9 percent in Northwest Maine. Seniors in both Northwest Maine and Southeast Cumberland County are more likely than those across the state to live alone, while seniors in Penobscot County are less likely.

Figure 21. Percent of Maine Seniors Living Alone by Region



Across Maine's regions, patterns in marital status echo those across the state as a whole (see Figure 22). Seniors in Penobscot County (66.5 percent), Northeast Maine (63.1 percent), South Maine (63.0 percent), and Cumberland & East York County (63.0 percent) are more likely to be married than their counterparts across the state (61.9 percent). Seniors in Northwest Maine (53.7 percent) are less likely than their counterparts across the state to be married and least likely of all regions to be married.

Figure 22. Marital Status of Maine Seniors by Region



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## Conclusion

The data presented here provide a snapshot of the economic, housing, and social wellbeing of seniors across Maine. In general, we find that Maine seniors fare well on some measures compared to their counterparts across Northern New England and the United States but somewhat worse on others. Maine seniors are somewhat worse off economically compared to seniors in Northern New England and the United States in terms of poverty and low-income status, for example. Maine seniors are also more likely than those in New Hampshire to live alone and are less likely to be married. We also find that within Maine, younger seniors tend to fare better than older seniors on all indicators, but in particular, older seniors tend to fare worse on social indicators, like living alone and being widowed. Further, we find that low-income seniors in Maine fare worse on all indicators than their higher-income counterparts. Mutually reinforcing their disadvantaged income status, they are more burdened by housing costs, are more likely to live alone, and are less likely to be married than those who are not low-income.

These data also show that Maine seniors, particularly those in rented homes, are often heavily burdened by housing costs. Half of Maine senior renters live in homes where more than 30 percent of total household income is spent on housing costs. For low-income renting seniors, this value is dramatically higher at 38.2 percent. There is also evidence that while homeownership may have benefits in terms of housing continuity and asset building, it can also be a cost-burdensome option for many Maine seniors. In particular, the majority of low-income Maine senior homeowners with a mortgage put more than half of all income toward housing costs. While homeownership is often associated with a reduced likelihood of being institutionalized, these findings suggest that the intensive housing-cost burden facing low-income Maine seniors could complicate seniors' ability to age in place. This is especially true for those seniors on fixed incomes, living in older homes with accumulating maintenance costs, and/or facing potentially rising medical costs.

Findings for each of Maine's ten regions are generally consistent with those observed across the state (see Appendix Table 14). There are, however, some exceptions. For example, seniors in Penobscot County are less likely to be poor or low-income than seniors in Maine as a whole, while seniors in Southeast Cumberland County are more likely to be poor or low-income. Additionally, senior renters in Northeast Maine and Southeast Cumberland County are somewhat more likely to be housing-cost burdened than their counterparts statewide, while renting seniors in Penobscot are somewhat less often housing-cost burdened. Finally, Northwest Maine seniors are least likely to be married.

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**These findings reveal that there are some places throughout Maine where seniors are faring well (for example, Penobscot County and Kennebec County) and others where a larger share are likely struggling (for example, Southeast Cumberland County, which includes the city of Portland), and that low-income seniors are disadvantaged everywhere.**

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These findings reveal that there are some places throughout Maine where seniors are faring well (for example, Penobscot County and Kennebec County) and others where a larger share are likely struggling (for example, Southeast Cumberland County, which includes the city of Portland), and that low-income seniors are disadvantaged everywhere. As mentioned in the introduction, seniors represent a growing share of Maine's population as a whole. With many seniors across Maine already living below the poverty line, and even more below 200 percent of the poverty line, a large proportion of seniors with burdensome housing costs, and many living alone with no social supports at home, questions abound about the quality of life that a new generation of seniors will have as they enter retirement age. This report represents one step toward helping answer questions about Maine senior wellbeing, and offers a benchmark for those seeking to improve those circumstances.

## Data

### Source

In order to better understand wellbeing among Maine seniors, we must draw upon large datasets with sufficient sample size. To do so, we use data from the U.S. Census Bureau's American Community Survey (ACS), a large annual survey designed to help legislators, researchers, and governmental agencies better understand their communities. The ACS data used here are downloaded from the University of Minnesota's Integrated Public Use Microdata Series,<sup>14</sup> and are the most recent such ACS microdata that are available. While the Decennial Census provides a larger database than the ACS, the Decennial Census no longer collects information on social or economic characteristics of interest, like poverty, income sources, housing, and marital status. In comparison, the ACS collects yearly basic and detailed demographic and economic data from a 1 percent sample of households across the United States. The estimates used here are from a pooled sample of five years collected between 2008 and 2012, which allows for examination of seniors across the nation, by state and age group, and within states.

### Description of the Indicators

Income and Poverty	
<b>Percent poor</b>	The Census Bureau calculates official poverty rates by comparing a family's total income to an income threshold based on family size, the presence and number of children, and whether the household-er is over age 65. <sup>15</sup> For example, the poverty threshold in 2012 for a family of two adults headed by a senior over age 65 is \$13,878. Such families with total income below this threshold (or below 100% of the poverty line) are considered poor, or in poverty.
<b>Percent low-income</b>	Seniors living in families where total income is less than two-times (200%) the threshold are classified as low-income. In 2012, this equates to \$27,756 for a family of two adults headed by a senior over age 65. Families with total income below this threshold are considered low-income.
<b>Percent with retirement income</b>	Retirement income includes all income from personal retirement and pension accounts as well as survivor retirement and pension accounts. Seniors receiving any income from these accounts in the previous year are classified as having retirement income.
<b>Percent with Social Security income</b>	Social Security income includes all income from Social Security pensions and survivor or disability Social Security pensions. Seniors receiving any income from these accounts in the previous year are classified as having Social Security income.
<b>Mean retirement income</b>	The average amount of retirement income received in the past year among those who received any income from retirement.
<b>Mean Social Security Income</b>	The average amount of Social Security income received in the past year among those who received any income from Social Security.

Housing	
<b>Home ownership</b>	Home ownership is classified based on whether the housing unit is rented, whether the home is owned outright, or whether the home is owned with a mortgage or a loan. This is a “household level” indicator, meaning that seniors are not necessarily the homeowner (or principal renter). As such, this indicator should be interpreted as the percent of seniors living in homes that are rented, owned with a mortgage, or owned outright.
<b>Median housing costs as a percent of household income:</b>	This indicator compares total household income to total costs to maintain the house including, electricity, fuel, insurance, taxes, and mortgage. For renters, we compared gross rent (which includes utilities and other costs assumed by the tenant) to total household income. The value presented in the tables and figures is the median percent of household income that goes to housing costs or gross rent.

Social	
<b>Percent living alone</b>	The percent of seniors living in homes with no other residents but themselves.
<b>Marital status</b>	This indicator displays the marital status breakdown of seniors and included the categories of married, single (never married), divorced/separated, and widowed.

## Methodology

The ACS collects data from a sample of American households with the general goal of estimating economic and demographic characteristics of all households in the United States. To achieve this aim, the Census Bureau assigns each survey response a “weight” that reflects the number of people each respondent represents in the general population. In turn, this allows researchers to estimate total population characteristics from a sample of respondents. Because we employ those weights in all analyses here, all data presented can be interpreted as estimates of all seniors in Maine, rather than just those who participated in the survey.

Because the estimates in this report are based on survey data, caution must be used when determining whether seemingly disparate estimates represent a true underlying difference or whether they are equally likely due to chance. To make this determination, we calculate whether differences are “statistically significant” and not just due to sampling error in the survey. All differences discussed in the text of this document are statistically significant ( $p < 0.05$ ).

## Appendices

**Appendix Table 1. Indicators for the United States and Northern New England Seniors**

	UNITED STATES	MAINE	NEW HAMPSHIRE	VERMONT
<b>Income to Poverty Ratio</b>				
Poor	9.5%	8.9%	6.0%	6.8%
Low-Income	27.4%	29.0%	21.1%	23.5%
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	27.6%	26.1%	26.8%	24.8%
Percent With Social Security Income	54.2%	56.4%	52.4%	54.5%
Mean Retirement Income	\$20,351	\$18,202	\$19,674	\$17,599
Mean Social Security Income	\$12,671	\$11,964	\$13,138	\$12,726
<b>Home Ownership</b>				
Rent	18.1%	15.2%	14.9%	13.8%
Own With Mortgage	40.3%	39.9%	42.9%	42.2%
Own Without Mortgage	39.1%	42.4%	39.4%	41.3%
Group Quarters	2.6%	2.5%	2.8%	2.7%
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	31.1%	30.6%	30.4%	29.4%
Own With Mortgage	24.1%	23.6%	25.3%	24.6%
Own Without Mortgage	11.4%	12.7%	15.5%	15.2%
<b>Living Arrangements</b>				
Living Alone	24.9%	26.0%	23.4%	26.2%
<b>Marital Status</b>				
Married	60.0%	61.9%	63.3%	62.2%
Single	6.5%	5.6%	5.3%	6.2%
Widowed	17.5%	16.4%	15.5%	15.2%
Divorced/Separated	16.0%	16.0%	15.9%	16.3%

**Appendix Table 2. Indicators for Maine Seniors by Age Category**

	MAINE	55 TO 64	65 TO 74	75 TO 84	85 AND OVER
<b>Income to Poverty Ratio</b>					
Poor	8.9%	8.9%	8.2%	8.6%	12.6%
Low-Income	29.0%	23.3%	28.1%	39.8%	47.2%
<b>Retirement and Social Security Income</b>					
Percent With Retirement Income	26.1%	15.7%	33.6%	38.2%	35.6%
Percent With Social Security Income	56.4%	18.8%	87.4%	92.9%	94.0%
Mean Retirement Income	\$18,202	\$19,235	\$18,825	\$17,205	\$15,413
Mean Social Security Income	\$11,964	\$10,908	\$12,313	\$11,992	\$12,019
<b>Home Ownership</b>					
Rent	15.2%	13.0%	14.5%	18.9%	24.0%
Own With Mortgage	39.9%	54.5%	35.3%	19.3%	11.3%
Own Without Mortgage	42.4%	31.7%	48.9%	58.0%	50.0%
Group Quarters	2.5%	0.8%	1.3%	3.8%	14.7%
<b>Median Housing Costs as Percent of Household Income</b>					
Rent	30.6%	30.7%	30.3%	30.3%	32.0%
Own With Mortgage	23.6%	22.7%	25.3%	26.4%	22.8%
Own Without Mortgage	12.7%	9.9%	12.5%	16.4%	19.7%
<b>Living Arrangements</b>					
Living Alone	26.0%	18.6%	24.4%	36.5%	57.3%
<b>Marital Status</b>					
Married	60.0%	68.3%	65.8%	52.6%	26.8%
Single	5.6%	7.3%	4.3%	3.8%	3.8%
Widowed	16.4%	4.3%	13.5%	34.8%	64.5%
Divorced/Separated	16.0%	20.1%	16.4%	8.8%	4.9%

**Appendix Table 3. Indicators for Maine Seniors by Income Category**

	MAINE	NOT LOW- INCOME	LOW- INCOME
<b>Income to Poverty Ratio</b>			
Poor	8.9%	N/A	N/A
Low-Income	29.0%	N/A	N/A
<b>Retirement and Social Security Income</b>			
Percent With Retirement Income	26.1%	30.4%	16.3%
Percent With Social Security Income	56.4%	50.6%	69.6%
Mean Retirement Income	\$18,202	\$20,796	\$7,098
Mean Social Security Income	\$11,964	\$12,912	\$10,387
<b>Home Ownership</b>			
Rent	15.2%	8.7%	30.2%
Own With Mortgage	39.9%	47.7%	22.2%
Own Without Mortgage	42.4%	43.6%	39.7%
Group Quarters	2.5%	0.1%	7.9%
<b>Median Housing Costs as Percent of Household Income</b>			
Rent	30.6%	22.4%	38.2%
Own With Mortgage	23.6%	21.2%	53.9%
Own Without Mortgage	12.7%	10.1%	26.0%
<b>Living Arrangements</b>			
Living Alone	26.0%	15.4%	50.4%
<b>Marital Status</b>			
Married	60.0%	73.1%	36.2%
Single	5.6%	3.9%	9.5%
Widowed	16.4%	10.7%	29.7%
Divorced/Separated	16.0%	12.3%	24.7%

**Appendix Table 4. Indicators for Northeast Maine Seniors by Income Status**

	MAINE SENIORS	NORTHEAST MAINE		
		ALL SENIORS	NOT LOW- INCOME	LOW- INCOME
<b>Income to Poverty Ratio</b>				
Poor	8.9%	7.9%	N/A	N/A
Low-income	29.0%	27.7%	N/A	N/A
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	26.1%	27.9%	31.9%	18.0%
Percent With Social Security Income	56.4%	55.9%	49.7%	71.4%
Mean Retirement Income	\$18,202	\$17,987	\$20,320	\$7,750
Mean Social Security Income	\$11,964	\$11,692	\$12,380	\$10,504
<b>Home Ownership</b>				
Rent	15.2%	14.1%	7.6%	30.1%
Own With Mortgage	39.9%	45.7%	53.7%	25.9%
Own Without Mortgage	42.4%	38.5%	38.6%	38.3%
Group Quarters	2.5%	1.7%	N/A	N/A
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	30.6%	33.9%	22.4%	44.0%
Own With Mortgage	23.6%	25.1%	23.3%	52.1%
Own Without Mortgage	12.7%	12.8%	10.7%	29.5%
<b>Living Arrangements</b>				
Living Alone	26.0%	23.8%	13.3%	49.8%
<b>Marital Status</b>				
Married	61.9%	63.1%	72.8%	39.1%
Single	5.6%	5.8%	4.5%	8.8%
Widowed	16.4%	16.2%	10.4%	30.4%
Divorced/Separated	16.0%	14.9%	12.2%	21.7%

**Appendix Table 5. Indicators for Northwest Maine Seniors by Income Status**

	<b>NORTHWEST MAINE</b>			
	MAINE SENIORS	ALL SENIORS	NOT LOW-INCOME	LOW-INCOME
<b>Income to Poverty Ratio</b>				
Poor	8.9%	10.5%	N/A	N/A
Low-income	29.0%	33.0%	N/A	N/A
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	26.1%	24.1%	29.0%	14.7%
Percent With Social Security Income	56.4%	54.6%	47.8%	67.5%
Mean Retirement Income	\$18,202	\$16,930	\$19,621	\$6,780
Mean Social Security Income	\$11,964	\$11,789	\$13,138	\$9,953
<b>Home Ownership</b>				
Rent	15.2%	23.3%	14.4%	40.4%
Own With Mortgage	39.9%	38.4%	46.8%	22.2%
Own Without Mortgage	42.4%	35.8%	38.6%	30.4%
Group Quarters	2.5%	2.5%	N/A	N/A
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	30.6%	30.9%	24.2%	36.0%
Own With Mortgage	23.6%	24.6%	21.8%	62.9%
Own Without Mortgage	12.7%	12.9%	9.6%	29.8%
<b>Living Arrangements</b>				
Living Alone	26.0%	32.9%	20.1%	57.6%
<b>Marital Status</b>				
Married	61.9%	53.7%	66.0%	30.0%
Single	5.6%	9.6%	6.4%	16.0%
Widowed	16.4%	16.7%	11.3%	27.2%
Divorced/Separated	16.0%	20.0%	16.4%	26.9%

**Appendix Table 6. Indicators for Penobscot County by Income Status**

	<b>PENOBSCOT COUNTY</b>			
	MAINE SENIORS	ALL SENIORS	NOT LOW-INCOME	LOW-INCOME
<b>Income to Poverty Ratio</b>				
Poor	8.9%	5.6%	N/A	N/A
Low-income	29.0%	20.3%	N/A	N/A
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	26.1%	25.1%	27.2%	17.8%
Percent With Social Security Income	56.4%	52.2%	46.8%	70.9%
Mean Retirement Income	\$18,202	\$20,017	\$22,439	\$7,004
Mean Social Security Income	\$11,964	\$13,114	\$14,152	\$10,700
<b>Home Ownership</b>				
Rent	15.2%	12.9%	8.8%	27.2%
Own With Mortgage	39.9%	45.3%	51.5%	23.4%
Own Without Mortgage	42.4%	39.4%	39.6%	38.8%
Group Quarters	2.5%	2.4%	N/A	N/A
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	30.6%	31.9%	28.8%	40.6%
Own With Mortgage	23.6%	23.9%	22.3%	54.8%
Own Without Mortgage	12.7%	13.4%	11.3%	29.4%
<b>Living Arrangements</b>				
Living Alone	26.0%	22.6%	14.5%	51.3%
<b>Marital Status</b>				
Married	60.0%	66.5%	74.6%	37.7%
Single	5.6%	3.1%	2.4%	5.7%
Widowed	16.4%	16.6%	11.3%	35.5%
Divorced/Separated	16.0%	13.8%	11.7%	21.0%



**Appendix Table 7. Indicators for Kennebec County by Income Status**

	<i>KENNEBEC COUNTY</i>			
	MAINE SENIORS	ALL SENIORS	NOT LOW-INCOME	LOW-INCOME
<b>Income to Poverty Ratio</b>				
Poor	8.9%	7.5%	N/A	N/A
Low-income	29.0%	23.4%	N/A	N/A
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	26.1%	29.0%	32.4%	18.5%
Percent With Social Security Income	56.4%	54.8%	53.3%	59.4%
Mean Retirement Income	\$18,202	\$20,794	\$23,149	\$7,808
Mean Social Security Income	\$11,964	\$12,439	\$13,189	\$10,317
<b>Home Ownership</b>				
Rent	15.2%	12.3%	7.2%	28.7%
Own With Mortgage	39.9%	42.1%	46.6%	28.1%
Own Without Mortgage	42.4%	43.8%	46.2%	36.2%
Group Quarters	2.5%	1.7%	N/A	N/A
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	30.6%	33.1%	17.1%	57.9%
Own With Mortgage	23.6%	24.5%	21.7%	52.9%
Own Without Mortgage	12.7%	11.8%	9.9%	27.9%
<b>Living Arrangements</b>				
Living Alone	26.0%	25.0%	18.4%	46.1%
<b>Marital Status</b>				
Married	60.0%	61.9%	69.9%	36.7%
Single	5.6%	5.4%	4.3%	9.0%
Widowed	16.4%	15.9%	12.6%	26.2%
Divorced/Separated	16.0%	16.8%	13.2%	28.2%

**Appendix Table 8. Indicators for Coastal Maine by Income Status**

	<i>COASTAL MAINE</i>			
	MAINE SENIORS	ALL SENIORS	NOT LOW-INCOME	LOW-INCOME
<b>Income to Poverty Ratio</b>				
Poor	8.9%	9.3%	N/A	N/A
Low-income	29.0%	28.8%	N/A	N/A
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	26.1%	24.6%	29.2%	13.7%
Percent With Social Security Income	56.4%	56.9%	52.1%	68.3%
Mean Retirement Income	\$18,202	\$20,628	\$23,452	\$6,362
Mean Social Security Income	\$11,964	\$11,873	\$12,788	\$10,217
<b>Home Ownership</b>				
Rent	15.2%	13.2%	8.0%	25.5%
Own With Mortgage	39.9%	38.5%	43.7%	26.1%
Own Without Mortgage	42.4%	46.5%	48.2%	42.6%
Group Quarters	2.5%	1.7%	N/A	N/A
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	30.6%	31.5%	21.3%	38.2%
Own With Mortgage	23.6%	23.7%	21.0%	64.8%
Own Without Mortgage	12.7%	12.2%	9.8%	29.6%
<b>Living Arrangements</b>				
Living Alone	26.0%	27.3%	17.0%	51.7%
<b>Marital Status</b>				
Married	60.0%	61.1%	72.4%	34.1%
Single	5.6%	5.1%	3.1%	9.8%
Widowed	16.4%	17.0%	11.6%	29.8%
Divorced/Separated	16.0%	16.9%	12.9%	26.3%

**Appendix Table 9. Indicators for Androscoggin County by Income Status**

	<b>ANDROSCOGGIN COUNTY</b>			
	MAINE SENIORS	ALL SENIORS	NOT LOW-INCOME	LOW-INCOME
<b>Income to Poverty Ratio</b>				
Poor	8.9%	9.4%	N/A	N/A
Low-income	29.0%	27.2%	N/A	N/A
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	26.1%	31.1%	33.9%	24.0%
Percent With Social Security Income	56.4%	55.8%	50.9%	67.8%
Mean Retirement Income	\$18,202	\$17,150	\$19,972	\$7,132
Mean Social Security Income	\$11,964	\$11,834	\$12,760	\$10,085
<b>Home Ownership</b>				
Rent	15.2%	16.4%	11.1%	29.6%
Own With Mortgage	39.9%	40.0%	48.2%	19.5%
Own Without Mortgage	42.4%	41.1%	40.6%	42.4%
Group Quarters	2.5%	2.5%	N/A	N/A
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	30.6%	28.5%	22.4%	35.1%
Own With Mortgage	23.6%	19.7%	18.8%	53.4%
Own Without Mortgage	12.7%	12.5%	10.3%	24.4%
<b>Living Arrangements</b>				
Living Alone	26.0%	26.8%	15.9%	54.1%
<b>Marital Status</b>				
Married	60.0%	62.7%	76.2%	28.9%
Single	5.6%	6.2%	3.8%	12.1%
Widowed	16.4%	15.6%	9.4%	31.3%
Divorced/Separated	16.0%	15.5%	10.6%	27.7%

**Appendix Table 10. Indicators for Sagadahoc & N. Cumberland County by Income Status**

	<b>SAGADAHOC &amp; N. CUMBERLAND COUNTY</b>			
	MAINE SENIORS	ALL SENIORS	NOT LOW-INCOME	LOW-INCOME
<b>Income to Poverty Ratio</b>				
Poor	8.9%	9.5%	N/A	N/A
Low-income	29.0%	27.9%	N/A	N/A
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	26.1%	25.9%	29.6%	17.2%
Percent With Social Security Income	56.4%	56.2%	49.7%	71.3%
Mean Retirement Income	\$18,202	\$16,425	\$18,983	\$6,161
Mean Social Security Income	\$11,964	\$11,820	\$12,606	\$10,543
<b>Home Ownership</b>				
Rent	15.2%	16.2%	8.5%	34.1%
Own With Mortgage	39.9%	42.3%	51.7%	20.3%
Own Without Mortgage	42.4%	37.8%	39.8%	33.2%
Group Quarters	2.5%	3.7%	N/A	N/A
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	30.6%	31.1%	24.0%	40.4%
Own With Mortgage	23.6%	23.5%	20.6%	54.1%
Own Without Mortgage	12.7%	13.3%	11.2%	26.8%
<b>Living Arrangements</b>				
Living Alone	26.0%	25.2%	13.4%	52.5%
<b>Marital Status</b>				
Married	60.0%	61.5%	73.5%	33.8%
Single	5.6%	5.5%	3.8%	9.5%
Widowed	16.4%	16.8%	11.3%	29.7%
Divorced/Separated	16.0%	16.1%	11.4%	27.0%

**Appendix Table 11. Indicators for South Maine Seniors by Income Status**

	<b>SOUTH MAINE</b>			
	MAINE SENIORS	ALL SENIORS	NOT LOW-INCOME	LOW-INCOME
<b>Income to Poverty Ratio</b>				
Poor	8.9%	9.4%	N/A	N/A
Low-income	29.0%	32.6%	N/A	N/A
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	26.1%	24.3%	29.5%	14.2%
Percent With Social Security Income	56.4%	57.9%	51.2%	70.7%
Mean Retirement Income	\$18,202	\$16,074	\$18,549	\$6,193
Mean Social Security Income	\$11,964	\$11,872	\$12,618	\$10,837
<b>Home Ownership</b>				
Rent	15.2%	11.4%	4.4%	24.9%
Own With Mortgage	39.9%	39.9%	48.0%	24.2%
Own Without Mortgage	42.4%	45.7%	47.5%	42.3%
Group Quarters	2.5%	3.0%	N/A	N/A
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	30.6%	33.1%	21.4%	38.2%
Own With Mortgage	23.6%	24.4%	20.8%	52.4%
Own Without Mortgage	12.7%	12.8%	9.6%	25.2%
<b>Living Arrangements</b>				
Living Alone	26.0%	24.4%	13.0%	46.4%
<b>Marital Status</b>				
Married	60.0%	63.0%	75.3%	39.5%
Single	5.6%	5.5%	3.9%	8.5%
Widowed	16.4%	15.6%	9.3%	27.6%
Divorced/Separated	16.0%	15.9%	11.5%	24.3%

**Appendix Table 12. Indicators for Cumberland and East York County by Income Status**

	<b>CUMBERLAND &amp; EAST YORK</b>			
	MAINE SENIORS	ALL SENIORS	NOT LOW-INCOME	LOW-INCOME
<b>Income to Poverty Ratio</b>				
Poor	8.9%	9.0%	N/A	N/A
Low-income	29.0%	31.5%	N/A	N/A
<b>Retirement and Social Security Income</b>				
Percent With Retirement Income	26.1%	25.2%	30.7%	14.2%
Percent With Social Security Income	56.4%	59.1%	52.7%	72.0%
Mean Retirement Income	\$18,202	\$18,338	\$20,642	\$8,362
Mean Social Security Income	\$11,964	\$11,726	\$12,709	\$10,281
<b>Home Ownership</b>				
Rent	15.2%	17.0%	9.5%	32.2%
Own With Mortgage	39.9%	34.5%	44.1%	15.2%
Own Without Mortgage	42.4%	45.5%	46.4%	43.7%
Group Quarters	2.5%	3.0%	N/A	N/A
<b>Median Housing Costs as Percent of Household Income</b>				
Rent	30.6%	30.0%	22.2%	34.5%
Own With Mortgage	23.6%	22.3%	20.3%	56.8%
Own Without Mortgage	12.7%	12.9%	10.1%	23.6%
<b>Living Arrangements</b>				
Living Alone	26.0%	25.6%	14.7%	47.3%
<b>Marital Status</b>				
Married	60.0%	63.0%	75.1%	38.7%
Single	5.6%	5.3%	3.9%	8.0%
Widowed	16.4%	16.1%	9.7%	29.1%
Divorced/Separated	16.0%	15.6%	11.3%	24.1%

Appendix Table 13. Indicators for Southeast Cumberland County by Income Status

	<i>SE CUMBERLAND COUNTY</i>			
	MAINE SENIORS	ALL SENIORS	NOT LOW- INCOME	LOW- INCOME
<b><i>Income to Poverty Ratio</i></b>				
Poor	8.9%	11.4%	N/A	N/A
Low-income	29.0%	38.7%	N/A	N/A
<b><i>Retirement and Social Security Income</i></b>				
Percent With Retirement Income	26.1%	24.1%	30.7%	14.1%
Percent With Social Security Income	56.4%	59.5%	50.9%	72.4%
Mean Retirement Income	\$18,202	\$16,499	\$19,442	\$6,979
Mean Social Security Income	\$11,964	\$11,623	\$12,900	\$10,288
<b><i>Home Ownership</i></b>				
Rent	15.2%	18.8%	9.8%	32.0%
Own With Mortgage	39.9%	30.8%	39.2%	18.2%
Own Without Mortgage	42.4%	47.6%	50.9%	42.8%
Group Quarters	2.5%	2.9%	N/A	N/A
<b><i>Median Housing Costs as Percent of Household Income</i></b>				
Rent	30.6%	28.7%	19.3%	30.3%
Own With Mortgage	23.6%	22.2%	19.1%	47.3%
Own Without Mortgage	12.7%	12.2%	9.1%	23.2%
<b><i>Living Arrangements</i></b>				
Living Alone	26.0%	29.5%	15.7%	50.0%
<b><i>Marital Status</i></b>				
Married	60.0%	59.8%	73.7%	39.1%
Single	5.6%	5.6%	3.8%	8.2%
Widowed	16.4%	18.3%	10.1%	30.6%
Divorced/Separated	16.0%	16.3%	12.4%	22.1%

**Appendix Table 14. Seniors in Maine Regions Compared to Maine as a Whole**

	NORTHEAST MAINE	NORTHWEST MAINE	PENOBSCOT	KENNEBEC	COASTAL MAINE	ANDROSCOGGIN	SAGADAHOC & NORTH CUMBERLAND	SOUTH MAINE	CUMBERLAND & EAST YORK	SOUTHEAST CUMBERLAND COUNTY
<b>Income to Poverty Ratio</b>										
Poor	=	=	-	=	=	=	=	=	=	+
Low-income	=	+	-	-	=	=	=	+	=	+
<b>Retirement and Social Security Income</b>										
Percent With Retirement Income	=	=	=	+	=	+	=	=	=	=
Percent With Social Security Income	=	=	-	=	=	=	=	=	=	+
Mean Retirement Income	=	=	=	+	+	=	=	-	=	=
Mean Social Security Income	=	=	+	+	=	=	=	=	=	=
<b>Home Ownership</b>										
Rent	=	+	=	-	=	=	=	-	=	+
Own With Mortgage	+	=	+	=	=	=	=	=	-	-
Own Without Mortgage	-	-	=	=	+	=	-	+	=	+
<b>Median Housing Costs as Percent of Household Income</b>										
Rent	+	=	=	=	=	=	=	=	=	=
Own With Mortgage	=	=	=	=	=	=	=	=	=	=
Own Without Mortgage	=	=	=	=	=	-	=	=	=	=
<b>Living Arrangements</b>										
Living Alone	=	+	-	=	=	=	=	=	=	+
<b>Marital Status</b>										
Married	+	-	+	=	=	=	=	+	+	=
Single	=	+	-	=	=	=	=	=	=	=
Widowed	=	=	=	=	=	=	=	=	=	=
Divorced/Separated	=	+	-	=	=	=	=	=	=	=

**Note:** “=” indicates that a region is statistically similar to Maine; “+” indicates that a region is statistically higher than Maine; and “-” indicates that a region is statistically lower than Maine.

## Endnotes

1. The poverty threshold in 2012 for a family of two adults headed by a senior over age 65 was \$13,878. For a senior living alone, the official poverty line was \$11,011 in 2012. Such families with total income below this threshold (or below 100% of the poverty line) are considered poor, or in poverty, while those below 200% of the threshold (\$27,756 for families of two that are headed by a senior and \$22,022 for a family of one) are considered low-income. The official poverty measure (OPM) used in this report has known inadequacies for measuring senior poverty (see Andrew Schaefer and Marybeth J. Mattingly. 2015. "Official Poverty Statistics Mask the Economic Vulnerability of Seniors: A Comparison of Maine to the Nation," Carsey School of Public Policy, National Issue Brief No. 89). To partially address these inadequacies, the Census Bureau also calculates a Supplemental Poverty Measure (SPM). The SPM takes into account a wider range of income sources than the OPM, and also accounts for a variety of expenses, including some that disproportionately affect seniors, like medical out-of-pocket expenses. The data used in this analysis do not contain all of the variables necessary to compute the SPM. Because the OPM tends to understate the economic well-being of seniors, we also focus on low-income seniors in this report.
2. See the Centers for Disease Control Healthy Places Terminology: <http://www.cdc.gov/healthyplaces/terminology.htm>.
3. See U.S. Census Bureau, "65+ In the United States," Table 4-2, <https://www.census.gov/content/dam/Census/library/publications/2014/demo/p23-212.pdf>.
4. These "regional" divisions are based on the U.S. Census Bureau's Public Use Microdata Areas, or PUMAs, and are the most precise geography for which many indicators from the Census Bureau are available. PUMAs are places that include roughly 100,000 residents.
5. The Census Bureau calculates official poverty rates by comparing a family's total income to an income threshold based on family size, the presence and number of children, and whether the householder is over age 65. The poverty threshold in 2012 for a family of two adults headed by a senior over age 65 is \$13,878. Such families with total income below this threshold (or below 100% of the poverty line) are considered poor, or in poverty.
6. See, for example, Dinan, Kinsey Alden. 2009. "Budgeting for Basic Needs: A Struggle for Working Families." National Center for Children in Poverty, Mailman School of Public Health, Columbia University. See also Schaefer, Andrew and Marybeth J. Mattingly. 2015. "Official Poverty Statistics Mask the Economic Vulnerability of Seniors: A Comparison of Maine to the Nation." Carsey School of Public Policy, National Issue Brief no. 89.
7. The U.S. Census Bureau has released the Supplemental Poverty Measure (SPM) in recent years in order to address concerns with the adequacy of the Official Poverty Measure. However, the SPM is not available in the Census data that permit sub-state analyses within Maine.
8. See "Description of Indicators" section for definition of indicators used here.
9. See <https://www.ssa.gov/planners/retire/retirechart.html>.
10. For a recent example, see: Adrienne Cohen and Jennifer Roebuck Bulanda. 2015. "Social Supports as Enabling Factors in Nursing Home Admissions: Rural, Suburban, and Urban Differences." *Journal of Applied Gerontology*, Published online before print January 11, 2015.
11. See U.S. Census Bureau: <http://www.census.gov/housing/census/publications/who-can-afford.pdf>.
12. Specifically, we examine the median percent of household income spent on housing costs for homes that contain Maine seniors. Note that this is a "household" level measure. Seniors are not necessarily the householders or contributing any income to household expenses. Rather, these are the median housing costs as a percent of total household income *among* households that *contain* seniors.
13. See Gaugler Joseph E., Duval, S., Anderson Keith, A., & Kane Robert, L. 2007. "Predicting Nursing Home Admission in the U.S: A Meta-Analysis." *BMC Geriatrics*, 7(13).
14. Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. *Integrated Public Use Microdata Series: Version 5.0* [Machine-readable database]. Minneapolis: University of Minnesota, 2010.
15. Poverty status for all seniors was determined by their family composition. All thresholds can be accessed at: <http://www.census.gov/hhes/www/poverty/data/threshld/index.html>.

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## About the John T. Gorman Foundation

The John T. Gorman Foundation advances ideas and opportunities that can improve the lives of disadvantaged people in Maine. To achieve the greatest impact, the Foundation has a special interest in strengthening families and helping communities provide them with the supports and opportunities they need to thrive.

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