2005 Report Card on Poverty

Maine State Planning Office
Source of Personal Income, 2003, Maine and the US

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<th>Source of Income</th>
<th>Maine</th>
<th>US</th>
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<tbody>
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<tr>
<td>Interest, Dividend &amp; Rents</td>
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<td>19.1</td>
</tr>
<tr>
<td>Transfer Payments</td>
<td>18.5</td>
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</table>

For the 2004 Report Year
Maine State Planning Office
April, 2005
Resolves
CHAPTER 36
H.P. 270 - L.D. 334
Resolve, to Implement the Recommendations of the Commission to Study Poverty Among Working Parents with Regard to an Annual Report Card on Poverty

Sec. 1. Report on poverty. Resolved: That the State Planning Office shall report annually to the Legislature, beginning on January 1, 1998, on the subject of poverty in this State. The report must include information on poverty among children and adults, regional differences in poverty rates and indicators, conditions responsible for changes from the prior year, expectations for the coming year and the economic condition of the State's communities.

Effective September 19, 1997, unless otherwise indicated.

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4. Adequacy of Transfer Payments 18
5. Regional Disparities 25

Federal Poverty Guideline

<table>
<thead>
<tr>
<th></th>
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<td>12,280</td>
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<td>25,750</td>
<td>26,710</td>
<td>27,340</td>
<td>27,020</td>
<td>28,390</td>
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<td>29,270</td>
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<td>2,560</td>
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<td>2,620</td>
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<tr>
<td>7</td>
<td>2,800</td>
</tr>
<tr>
<td>8</td>
<td>2,820</td>
</tr>
</tbody>
</table>

SOURCE: published annually in the Federal Register
1. Summary and Highlights

Poverty and Need indicators

The Poverty Rate in Maine hangs stubbornly between 10-12% when the economy remains relatively stable. A third of the population has income at or below the 200% poverty level, generally regarded as the income level necessary to meet the basic needs of a family of three. Though Maine’s poverty rate hovers near the national average, and is often slightly below the national average, the portion that is “near poor” in Maine is consistently above the national average.

Maine’s relatively good ranking on other factors such as hunger likewise indicate that Maine is less impacted by high levels of extreme poverty and more troubled by a high rate of chronically low income households whose income hovers not far above the poverty line.

Food Stamp Program enrollment reached new heights in the fall of 2004 through the early months of 2005. Enrollment is usually higher in the colder months as households struggle to pay heating bills. The escalation of heating oil prices (up more than a third over the 2003-04 season) undoubtedly contributed to the growth in enrollment.

Homelessness in Maine increased significantly in the 1990s. About 1200 individuals are homeless in Maine on any given night, including 400-500 children. Roughly 10,000 individuals spend time in Maine's shelters throughout the year. The figures for 2004 show a slight drop in the number of clients but an increase in number of bed nights (i.e., the total occupancy) indicating that the average length of stay increased.

Economic trends

Employment increased in 2004. The number of jobs grew by 9,800. Maine continues to lose manufacturing jobs. Employment in the health care professions is increasing most rapidly.

Labor force growth has remained slow since 2001 when both the labor force and the number working declined. Labor force growth is in part a function of economic strength, i.e., when the demand for workers grows, more people come into the labor force, and when jobs decline, people leave the labor force. Demographic changes are also important. Availability of workers to grow the economy is becoming a concern as Maine’s population is aging and the portion of children and young adults is declining.

Unemployment declined from 5.0% to 4.5% annual average between 2003 and 2004. The drop is largely due to only 6,500 new workers entering the labor force while employment grew by nearly 10,000.
Income continues to lag in Maine, though some positive signs are emerging. Per capita income in Maine has increased from 87% of the national average in 2000 to 92% of the national average in 2003.

Earnings have improved slightly relative to the national level since 2000, but still account for a smaller portion of personal income in Maine. Maine households rely more heavily on transfer payments (social security, SSI, food stamps, TANF, etc.) as a source of personal income. Due to the State’s older population and attraction to retirees, the portion of income derived from investments such as retirement accounts, interest and dividends and rental income from property is also higher than the national average. The ratio of earned to “unearned” income sources is expected to decline in the coming years as the large population of the “baby boom” generation moves into retirement.

Regional Differences

Aroostook and Washington Counties have lost population since 2000, while southern and mid coastal areas have had relatively high growth rates. All counties have had a net in-migration since 2000, though for some the number was very small. Seven of the 16 counties have had more deaths than births since 2000.

Enrollment in the food stamp program has been increasing in Maine for several years, and increased sharply this past winter as the price of gasoline and heating fuel rose to unprecedented levels. A fifth of the population in Washington and Somerset counties were enrolled in the food stamp program in March 2005. Androscoggin, Oxford, Aroostook and Piscataquis all had rates of 16% or greater, while only 8.3% of Hancock and York residents and 8.9% of Cumberland County residents were receiving food stamps.

The unemployment rate for 2004 in Washington and Somerset Counties was over 8%, compared to 2.8% in Cumberland County and 4.0% in York County, even though all counties except Sagadahoc have gained jobs since 2000.

Almost a third of household income in Washington County is derived from transfer payments, compared to 13% in Cumberland County. Earnings per job are $7000 lower than the state average in Washington and Piscataquis Counties and per capita income is $6000 less than the state average in these two counties.
2. Measures of the Extent of Poverty

A. Estimates of Poverty

Note: Annual state level estimates have a standard error of +/- 1%.

Source: U.S. Census Bureau, Current Population Surveys, annual estimates
B. Indicators of Need.

i. Uninsured
ii. Food stamp program enrollment
iii. Transfer payments

![Graph of Transfer Payments as a Percent of Personal Income](image1)

![Graph of Transfer Payments Per Capita](image2)
iv. Homeless population

Maine Homeless Shelters
Clients and Occupancy, 1993-2004

v. Food insecurity

Percent of Population Food Insecure

vi. Special populations

### Ratio of Income to Poverty, 2003
**Selected Population Groups**

<table>
<thead>
<tr>
<th>Below 100%</th>
<th>Below 125%</th>
<th>Below 135%</th>
<th>Below 150%</th>
<th>Below 185%</th>
<th>Below 200%</th>
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<tbody>
<tr>
<td>All ages</td>
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<td></td>
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<td>ME</td>
<td>11.6</td>
<td>17.5</td>
<td>19.3</td>
<td>21.9</td>
<td>29.8</td>
</tr>
<tr>
<td>US</td>
<td>12.5</td>
<td>16.9</td>
<td>18.9</td>
<td>21.7</td>
<td>28.3</td>
</tr>
<tr>
<td>Under 18</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ME</td>
<td>15.6</td>
<td>22.0</td>
<td>23.3</td>
<td>26.7</td>
<td>36.1</td>
</tr>
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<td>US</td>
<td>17.6</td>
<td>23.0</td>
<td>25.4</td>
<td>28.6</td>
<td>36.1</td>
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<tr>
<td>Age 65+</td>
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<td></td>
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</tr>
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<td>US</td>
<td>10.2</td>
<td>16.9</td>
<td>20.0</td>
<td>24.6</td>
<td>34.8</td>
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<td>Population in Female Headed Households with Children</td>
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<td></td>
<td></td>
<td></td>
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<td>59.4</td>
<td>66.9</td>
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<td>US</td>
<td>36.7</td>
<td>45.4</td>
<td>48.8</td>
<td>52.7</td>
<td>62.3</td>
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### Ratio of Income to Poverty Level, 2003
**Population in Female Headed Households with Children**

- **US**
- **ME**
3. Conditions Contributing to Poverty

A. Income Distribution and Disparity
B. Employment and Unemployment

Labor Force
Maine, 1975-2004

Total Labor Force & Number Employed
Maine, 1990-2004
Net Annual Change
Seasonality:

Resident Employed, Maine, 1990-2004 by Month

Maine Labor Force, annual avg.
Multiple Jobholders:

Mass Layoffs:

Note: third quarter data in 2004 not available due to USDOL disclosure limitations.
C. Earnings

Per Capita Net Income from Earnings

Average Wage and Salary Earnings
4. Role and Adequacy of Transfer Payments

<table>
<thead>
<tr>
<th>Income Based Benefits</th>
<th>Maine</th>
<th>US</th>
<th>Me:US Ratio</th>
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</thead>
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<tr>
<td>Social Security Programs (2003)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Retired</td>
<td>$851</td>
<td>$922</td>
<td>92.3</td>
</tr>
<tr>
<td>Disabled</td>
<td>$842</td>
<td>$888</td>
<td>94.8</td>
</tr>
<tr>
<td>Survivors</td>
<td>$797</td>
<td>$862</td>
<td>92.5</td>
</tr>
<tr>
<td>Unemployment Ins. (2003)</td>
<td>$231</td>
<td>$262</td>
<td>88.2</td>
</tr>
</tbody>
</table>

| Need-Based Benefits |
|---------------------|--------|-------|
| TANF (2002)*1       | $416   | $509  | 81.7       |
| Food Stamps (2002)  | $78    | $84   | 92.9       |
| Medicaid (2000)**   | $6,807 | $3,936| 172.9      |
| SSI (2002)           | $352   | $393  | 89.6       |

<table>
<thead>
<tr>
<th>Total Transfer Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pct of Tot Pers Inc (2003)</td>
</tr>
<tr>
<td>Per Capita (2003)</td>
</tr>
</tbody>
</table>

* Data not available to update from last year.
*1 TANF figures appear to not be consistent with past figures in this series.
A, Comparison of Benefits – Maine and the US

Average Monthly Social Security Benefit to Retirees, Maine and U.S.

Average Monthly Social Security Benefit to Disabled Workers, Maine and U.S.

Average Monthly Social Security Benefit to Survivors, Maine and U.S.
Average Monthly SSI Payment
Maine and the US

Food Stamps - Average Monthly Benefit
Per Person, Maine and US

Average Monthly Payment Benefit
TANF Recipient Households
note: Updated Medicare data not yet available
Average Weekly Unemployment Benefit
Maine and US

Workers' Compensation Benefits

note: Workers’ Compensation updates are not yet available
B. Participation Trends

Retirees Receiving Social Security Benefits
Maine and U.S.

Persons Receiving Social Security Disability Benefits
Maine and U.S.

Persons Receiving Social Security Survivors' Benefits
Maine and U.S.
5. Regional Disparities

A. Change in Incidence and Rate of Poverty, 1999 (2000 census) and 2002

<table>
<thead>
<tr>
<th>County</th>
<th>Population</th>
<th>Persons Below Poverty</th>
<th>Poverty Rate</th>
<th>Persons Below Poverty</th>
<th>Poverty Rate</th>
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<tbody>
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<td>10,313</td>
<td>14.3</td>
<td>72,203</td>
<td>11,047</td>
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<td>4,121</td>
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<td>3,921</td>
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<td>5,159</td>
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<td>12,637</td>
<td>11.1</td>
<td>117,535</td>
<td>13,399</td>
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<td>3,665</td>
<td>10.1</td>
<td>38,618</td>
<td>4,358</td>
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<td>Lincoln</td>
<td>33,269</td>
<td>3,375</td>
<td>10.1</td>
<td>34,782</td>
<td>3,513</td>
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<td>Oxford</td>
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<td>6,353</td>
<td>11.8</td>
<td>55,924</td>
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<td>18,956</td>
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<td>2,522</td>
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<td>17,377</td>
<td>2,537</td>
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<td>3,014</td>
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<td>7,471</td>
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<td>4,573</td>
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<td>York</td>
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<td>197,899</td>
<td>15,634</td>
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<td>Maine</td>
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<td>135,501</td>
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<td>1,280,927</td>
<td>140,902</td>
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Change in Percent
-2 -1.5 -1 -0.5 0 0.5 1 1.5 2

Net Change in Rate of Poverty, 1999 (2000 Census) - 2002
B. Food Stamp Program Enrollment

Number of Individuals Receiving Food Stamps, March 2005

Percent of Population Receiving Food Stamps, March 2005
C. Change in Population, Census Population Estimate, 2000 - 2004

<table>
<thead>
<tr>
<th>County</th>
<th>Census 2000</th>
<th>Estimate 2003</th>
<th>Net Change</th>
<th>Percent Change</th>
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<td>Androscoggin</td>
<td>103,793</td>
<td>107,022</td>
<td>3,229</td>
<td>3.1</td>
</tr>
<tr>
<td>Aroostook</td>
<td>73,938</td>
<td>73,390</td>
<td>(548)</td>
<td>-0.7</td>
</tr>
<tr>
<td>Cumberland</td>
<td>265,612</td>
<td>273,505</td>
<td>7,893</td>
<td>3.0</td>
</tr>
<tr>
<td>Franklin</td>
<td>29,467</td>
<td>29,736</td>
<td>269</td>
<td>0.9</td>
</tr>
<tr>
<td>Hancock</td>
<td>51,791</td>
<td>53,556</td>
<td>1,765</td>
<td>3.4</td>
</tr>
<tr>
<td>Kennebec</td>
<td>117,114</td>
<td>120,645</td>
<td>3,531</td>
<td>3.0</td>
</tr>
<tr>
<td>Knox</td>
<td>39,618</td>
<td>41,008</td>
<td>1,390</td>
<td>3.5</td>
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<td>Lincoln</td>
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<td>1,620</td>
<td>4.8</td>
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<td>56,614</td>
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<td>3.4</td>
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<td>1.7</td>
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<td>36,927</td>
<td>1,713</td>
<td>4.9</td>
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<td>51,584</td>
<td>696</td>
<td>1.4</td>
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<td>Waldo</td>
<td>36,280</td>
<td>38,392</td>
<td>2,112</td>
<td>5.8</td>
</tr>
<tr>
<td>Washington</td>
<td>33,941</td>
<td>33,558</td>
<td>(383)</td>
<td>-1.1</td>
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<tr>
<td>York</td>
<td>186,742</td>
<td>200,359</td>
<td>13,617</td>
<td>7.3</td>
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<td>Maine</td>
<td>1,274,923</td>
<td>1,317,253</td>
<td>42,330</td>
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</table>
Components of Population Change, 2000-2004

### Net Change in Population due to Births and Deaths, 2000-2004

<table>
<thead>
<tr>
<th>County</th>
<th>Net Change</th>
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<tbody>
<tr>
<td>Androscoggin</td>
<td>-662</td>
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<tr>
<td>Aroostook</td>
<td>79</td>
</tr>
<tr>
<td>Cumberland</td>
<td>224</td>
</tr>
<tr>
<td>Franklin</td>
<td>-336</td>
</tr>
<tr>
<td>Hancock</td>
<td>-280</td>
</tr>
<tr>
<td>Kennebec</td>
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</tr>
<tr>
<td>Knox</td>
<td>-297</td>
</tr>
<tr>
<td>Lincoln</td>
<td>-216</td>
</tr>
<tr>
<td>Oxford</td>
<td>579</td>
</tr>
<tr>
<td>Penobscot</td>
<td>-339</td>
</tr>
<tr>
<td>Piscataquis</td>
<td>459</td>
</tr>
<tr>
<td>Sagadahoc</td>
<td>176</td>
</tr>
<tr>
<td>Somerset</td>
<td>243</td>
</tr>
<tr>
<td>Waldo</td>
<td>-377</td>
</tr>
<tr>
<td>Washington</td>
<td>-1000</td>
</tr>
<tr>
<td>York</td>
<td>1924</td>
</tr>
</tbody>
</table>

### Net Change in Population due to Migration, 2000-2004

<table>
<thead>
<tr>
<th>County</th>
<th>Net Change (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Androscoggin</td>
<td>2,442</td>
</tr>
<tr>
<td>Aroostook</td>
<td>143</td>
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<tr>
<td>Cumberland</td>
<td>5,661</td>
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<tr>
<td>Franklin</td>
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<tr>
<td>Hancock</td>
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<tr>
<td>Kennebec</td>
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<td>1,684</td>
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<tr>
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<tr>
<td>Oxford</td>
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<td>639</td>
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<tr>
<td>Sagadahoc</td>
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<tr>
<td>Somerset</td>
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</tr>
<tr>
<td>Waldo</td>
<td>1,876</td>
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<tr>
<td>Washington</td>
<td>10</td>
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<tr>
<td>York</td>
<td>11,796</td>
</tr>
</tbody>
</table>
D. Labor Force Participation, Employment, Unemployment and Job Growth Trends

![Labor Force Participation Rate, 2004 by County](image)

![2004 Unemployment Rate by County](image)

![Growth in Employment, 1990-2004 by County](image)

![Growth in Employment, 2000-2004 by County](image)
E. Income and Earnings

Per Capita Personal Income, 2002

Average Wage and Salary Disbursement per Job, 2002
F. Source of Income – Earnings, Investments, Transfer Payments

Transfer Payments as % of Personal Income, 2002

Earnings as % of Personal Income, 2002

Investments (interest, dividends, rents) as % of Personal Income, 2002
G. Variability in Income Source by County (Examples of a high income county – Cumberland, low income county – Washington, and retirement county – Lincoln)

Share of Personal Income by Source, 2002, Maine

- Earnings: 64.4%
- Transfer Pmts: 18.1%
- Invest,ent Income: 17.5%

Share of Personal Income by Source, 2002, Cumberland County

- Earnings: 66.8%
- Transfer Pmts: 13.2%
- Invest,ent Income: 20.0%

Share of Personal Income by Source, 2002, Washington County

- Earnings: 53.7%
- Transfer Pmts: 31.5%
- Invest,ent Income: 14.8%

Share of Personal Income by Source, 2002, Lincoln County

- Earnings: 52.7%
- Transfer Pmts: 16.8%
- Invest,ent Income: 30.6%