



# A Profile of Maine's Older Population and Housing Stock

## EXECUTIVE SUMMARY

Older people comprise a higher share of the U.S. population than ever before, and this trend is growing. Between 2002 and 2012, the population of Americans aged 55 and older grew from 60 million people (21 percent of the total population) to 80 million people (26 percent of the total population). In Maine, this pattern is even more pronounced. In 2012, roughly one-third of the state's population (420,000 people) in Maine was 55 and older, and the number is projected to increase by 13 percent by 2022.

The Maine Affordable Housing Coalition contracted with Abt Associates to analyze Census data and report on Maine's older population and existing housing stock. The goals of the research are to describe the socio-economic characteristics of older people in Maine, to describe the quality and affordability of the available housing stock, and to help plan for the future housing needs of an aging population. In addition, the report provides a brief overview of some promising housing models for older and elderly populations.

Among the report's findings is a shortage of nearly 9,000 units of affordable housing available to low income older people in 2012. Without any change to the existing rental stock, by 2022 the shortfall of affordable rental units will increase to more than 15,000.

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## Major Findings

- **Maine has the highest percentage of older people in the country.**

According to 2012 Census data, nearly one-third of Maine's population was aged 55 and older (nearly 420,000 people), representing the largest share of older adults of any state in the country. Some regions of the state had higher rates of older people than others.

### States with Highest Percentage of Population Age 55 Years and Older

	State	Total Population (000s)	Population Age 55 Years and Older (000s)	Percent of Population Age 55 and Older
	United States	305,885	79,727	26.1
1	<b>Maine</b>	<b>1,294</b>	<b>418</b>	<b>32.3</b>
2	Vermont	601	191	31.8
3	West Virginia	1,806	572	31.7
4	Florida	18,892	5,867	31.1
5	Montana	976	299	30.6
6	Pennsylvania	12,336	3,649	29.6
7	New Hampshire	1,281	376	29.4
8	Oregon	3,813	1,087	28.5
9	Hawaii	1,348	383	28.4
10	Delaware	892	253	28.4

Source: U.S. Census Bureau; American Community Survey, 2012 American Community Survey 1-Year Public Use Microdata Sample.

- **Many of Maine's older residents had limited incomes in 2012, and a sizable share had at least one disabling condition.**

Thirty-seven percent of Maine's older population had low incomes; that is, incomes (through earnings, retirement, or benefits) of 80 percent or less of the area median income.

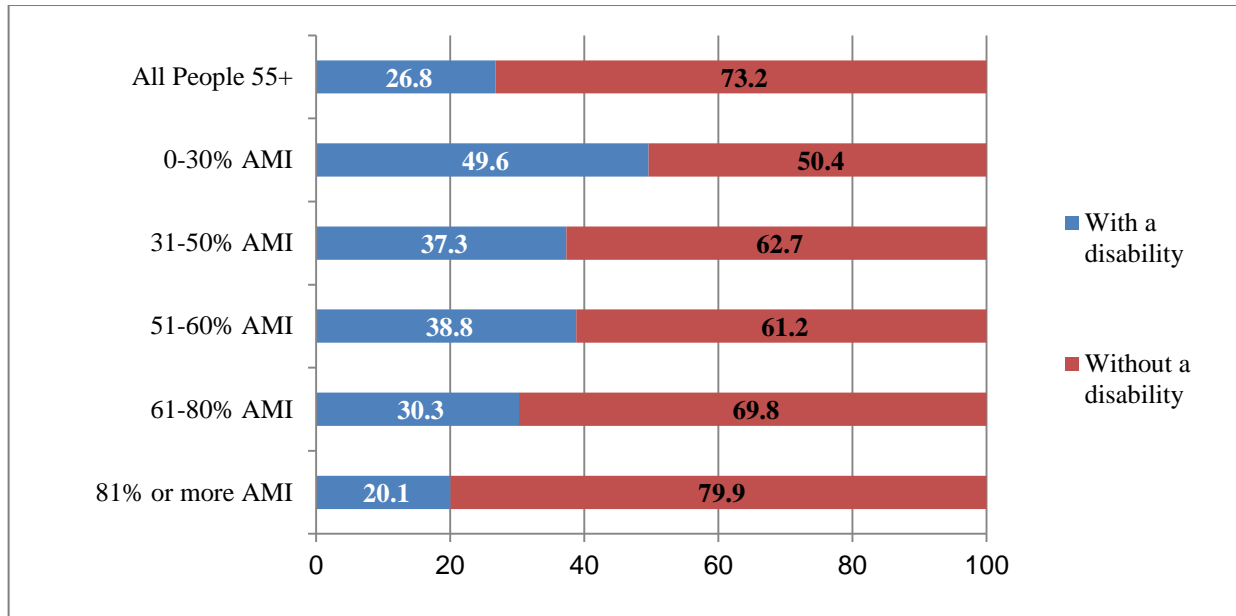
### Household Income as a Percent of Area Median Income for Older Population by Region

	People 55 and Older	Percent Low Income 0-80 Percent AMI
<i>Maine</i>	418,394	36.6
Northeast Maine	36,672	40.8
Northwest Maine	52,688	37.9
Penobscot County	44,457	39.1
Kennebec County	36,978	37.4
Coastal Maine Region	61,549	37.1
Androscoggin County	30,729	30.9
Sagadahoc and Cumberland North	34,049	36.6
South Maine	56,797	34.4
Cumberland and York East	36,043	40.7
Cumberland County Southeast	28,432	28.1

Source: U.S. Census Bureau; American Community Survey, 2012 American Community Survey 1-Year Public Use Microdata Sample.

Additionally, more than one-quarter (27 percent) of Maine’s older population had at least one disabling condition. Poorer older people had considerably higher disability rates. For extremely low income people, the disability rate jumped to 50 percent.

**Disability Status of Older Population by Income as Percentage of AMI**



Source: U.S. Census Bureau; American Community Survey, 2012 American Community Survey 1-Year Public Use Microdata Sample

- **A considerable share of Maine’s older population was living in unaffordable housing situations in 2012.**

Housing is considered unaffordable when its cost consumes more than 30 percent of household income. In 2012, 21 percent of all older people in Maine were living in unaffordable housing. The rate of unaffordable housing differs by housing tenure (renters compared to owners).

Overall, renters were more likely to be cost burdened. Just over half of older renters (52 percent) were cost burdened in 2012 and of these nearly one-quarter (24 percent) were severely cost burdened.<sup>1</sup> Nearly two-thirds of extremely low income older renters lived in unaffordable housing, and 52 percent were paying more than half of income toward rent.

Rental markets are tight (defined as having a vacancy rate of 5 percent or less) in several parts of Maine, a factor that may contribute to higher cost burdens for renters.

Owners (even those with mortgages) were less likely to live in unaffordable housing on the whole. However, low income owners with mortgages were much more likely to be cost burdened than low income renters. In 2012, nearly all (98 percent) extremely low income owners with mortgages were cost burdened, and most (90 percent) were paying more than half of income toward rent.

<sup>1</sup> Households paying more than 30 percent of income toward housing costs are considered “cost burdened;” households paying more than 50 percent of income toward housing costs are considered “severely cost burdened.”

- **Maine's has the eighth oldest housing stock in the country.**

Approximately 31 percent of units in Maine were built before 1950. Renter occupied units were older than owner occupied units. Four in 10 renter occupied units were built prior to 1950 compared to fewer than 3 in 10 owner occupied units.

#### States with Highest Percentage of Housing Units Built Before 1950

	State	Total Number of Housing Units (000s)	Number of Housing Units Built Before 1950 (000s)	Percent of Housing Units Built Before 1950
	United States	127,157	24,143	19.0
1	District of Columbia	297	146	49.1
2	New York	7,812	3,313	42.4
3	Massachusetts	2,684	1,095	40.8
4	Rhode Island	447	179	40.1
5	Pennsylvania	5,405	1,924	35.6
6	Iowa	1,328	450	33.9
7	Vermont	275	88	31.9
8	<b>Maine</b>	<b>599</b>	<b>187</b>	<b>31.3</b>
9	Connecticut	1,457	428	29.4
10	Illinois	5,240	1,522	29.0

Note: Total Number of Housing Units excludes vacant units that were for seasonal/recreational/occasional use and units for migrant workers.  
Source: U.S. Census Bureau; American Community Survey, 2012 American Community Survey 1-Year Public Use Microdata Sample.

- **There was a shortage of nearly 9,000 units of affordable housing available to low income older people in 2012. Without any change to the existing rental stock, by 2022 the shortfall of affordable rental units will increase to more than 15,000.**

Renters aged 55 and older had lower median incomes than other renters, at \$24,245. Based on the median income, approximately 40,000 rental units are available at a rent affordable to renters 55 and older. In 2012, the estimated number of renter households with at least one person aged 55 and older is 49,125. Projecting to 2022, the number of renter households with at least one person aged 55 or older will increase to nearly 56,000.

#### Estimate of Rental Housing Unit Need: Population Aged 55+, 2012 and Estimated for 2022

	Total Renter Households	Number of Affordable Rental Units Based on Household Median Income (2012)	Difference
<b>2012</b>			
Household with Member Aged 55 Years and Older	49,125	40,202	-8,923
<b>2022 Estimate</b>			
Household with Member Aged 55 Years and Older	55,751	40,202	-15,549

Source: Calculations using the U.S. Census Bureau; American Community Survey, 2012 1-Year Public Use Microdata Sample.

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