

Home and Rent Affordability by State of Maine Market Area for Teachers, Non-Teaching School Staff and School Administrators

**Information sources: Maine Department of Education
Maine Education Association
Maine State Housing Authority**

Calculation: General population home affordability indices calculated by the Maine State Housing Authority; Education indices calculated by Maine Education Policy Research Institute.

**David L. Silvernail
Co-Director**

October 2001

**Maine Education Policy Research Institute
University of Southern Maine Office**

Home and Rent Affordability for Teachers, Non-Teaching School Staff and School Administrators By State of Maine Market Area

Maine Education Policy Research Institute

University of Southern Maine Office

October 2001

Is it more expensive to live and work in some regions of the state compared to other regions? One way to answer this question is to examine the affordability of rent or home ownership in different parts of the state; that is, the relationships between incomes and the price of rent and homes. In 1999 the Maine State Housing Authority (MSHA) released a report describing, among other things, the affordability of homes in Maine's 35 labor market areas. In the following pages the MSHA information for the general population is provided. In addition, this report also describes rent and home affordability information for Maine educators. The educator information was calculated by the University of Southern Maine office of the Maine Education Policy Research Institute, using the MSHA methodology (with some slight methodology changes).

Part I of this report describes the information for Maine's general population and educators by individual market areas. Definitions of all the columns appear in Appendix A. To assist you in reading the report, the information for the general population and beginning teachers in Market Area 1 is described below.

Market Area 1, Kittery-York, includes the towns of Berwick, Elliot, Kittery, South Berwick, and York. The 1997

median household income for the populations of these towns was \$40,552. This median income was 25% (1.25) above the state average of approximately \$32,440. The median price of houses sold in this market area was \$131,800, a price 39% (1.39) above the average price of all houses sold in Maine in 1998. The property taxes on this average \$131,800 house were equal to 4.7% of the median household income. Given this median income, house price, and property taxes, and assuming a 30-year mortgage at 7.0% interest, the calculated home affordability index is 0.88 for this market area. This index means a family in Market Area 1 with the median income can afford to buy a home worth 88% of the median price of houses sold in this market area in 1998.

Renting a two-bedroom apartment in market area 1 costs, on average, \$630 per month. This rent figure is 19% (1.19) above the state average. With the average income for this market area, it means a family is in a position to pay 50% more (1.50) than the average rent costs, if they chose to rent an apartment rather than purchase a home.

For beginning teachers in Market Area 1, the average contract approved starting salary for 1997-98 was \$21,633. This average salary is 33% below the 1997 median household income in

**Home and Rent Affordability for Teachers, Non-Teaching School Staff and School Administrators
By State of Maine Market Area**

Maine Education Policy Research Institute

University of Southern Maine Office

October 2001

Maine (median income ratio to state = 0.67), and 38% below the median income for the Market Area 1. Given this average beginning salary, the property taxes on the average priced house would equal 8.8% of the new teacher's salary. And given the starting salary, median house price, and property taxes, a beginning teacher could afford to purchase a home worth only 42% of the

median house price in the market. In terms of rent, a beginning teacher can only afford to rent an apartment costing 79% of the average two-bedroom rental cost.

Part II, beginning on page 15, presents similar information, but substituting statewide average salaries for all education personnel.

Part 1:
**Income, Salaries, Home and Rent Prices, and Home and Rent
Affordability Indices for each State of Maine Market Area**

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
1. Kittery – York (Berwick, Elliot, Kittery, South Berwick, York)	General Population	\$40,552	1.25	1.00	\$131,800	1.39	4.7%	0.88	\$630	1.19	1.50
	All Teachers	\$34,792	1.07	0.86			5.5%	0.78			1.29
	Beginning Teachers	\$21,633	0.67	0.62			8.8%	0.42			0.80
	Staff	\$36,169	1.11	0.89			5.2%	0.82			1.34
	Administrators	\$53,334	1.71	1.32			3.6%	1.30			1.98
2. Sanford (Acton, Alfred, Lebanon, Limerick, Newfield, North Berwick, Sanford, Shapleigh, Waterboro)	General Population	\$32,953	1.02	1.00	\$86,000	0.91	5.7%	1.09	\$509	0.96	1.51
	All Teachers	\$34,891	1.08	1.06			5.4%	1.21			1.60
	Beginning Teachers	\$21,701	0.67	0.66			8.6%	0.64			0.99
	Staff	\$36,479	1.12	1.11			5.1%	1.28			1.67
	Administrators	\$54,525	1.68	1.65			3.4%	2.05			2.50
3. Biddeford (Arundel, Biddeford, Dayton, Kennebunk, Kennebunkport, Lyman, Saco, Ogunquit, Wells)	General Population	\$35,442	1.09	1.00	\$112,000	1.18	5.0%	0.90	\$544	1.03	1.52
	All Teachers	\$37,579	1.16	1.06			4.7%	1.03			1.61
	Beginning Teachers	\$23,649	0.73	0.67			7.5%	0.57			1.01
	Staff	\$39,180	1.21	1.11			4.5%	1.08			1.68
	Administrators	\$54,888	1.69	1.55			3.2%	1.60			2.35
4. Greater Portland (Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Gorham, Gray, North Yarmouth, Long Island, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth, Buxton, Hollis, Limington, Old Orchard Beach)	General Population	\$39,994	1.23	1.00	\$114,750	1.21	7.1%	1.00	\$698	1.32	1.34
	All Teachers	\$37,303	1.15	0.93			7.6%	0.87			1.25
	Beginning Teachers	\$23,900	0.74	0.60			11.9%	0.44			0.80
	Staff	\$40,655	1.25	1.02			7.0%	0.98			1.36
	Administrators	\$56,472	1.74	1.41			5.0%	1.49			1.89

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
5. Bath – Brunswick (Durham, Brunswick, Harpswell, New Gloucester, Pownal, Dresden, Arrowic, Bath, Bowdoin, Bowdoinham, Greorgetown, Perkins Township, Phippsburg, Topsham, West Bath, Woolwich, Richmond, Alna, Edgcomb, Wiscasset, Westport Island)	General Population	\$36,826	1.14	1.00	\$109,900	1.16	4.7%	0.96	\$558	1.06	1.54
	All Teachers	\$36,408	1.12	0.99			4.8%	1.01			1.52
	Beginning Teachers	\$22,516	0.69	0.61			7.7%	0.55			0.94
	Staff	\$37,764	1.16	1.03			4.6%	1.06			1.58
	Administrators	\$57,103	1.76	1.55			3.0%	1.71			2.39
6. Boothbay Harbor (Boothbay, Boothbay Harbor, Bremen, Bristol, Damariscotta, Monhegan Plantation, Newcastle, Nobleboro, South Bristol, Southport)	General Population	\$32,440	1.00	1.00	\$127,250	1.34	5.4%	0.73	\$430	0.81	1.76
	All Teachers	\$35,749	1.10	1.10			4.9%	0.85			1.94
	Beginning Teachers	\$22,347	0.69	0.69			7.9%	0.47			1.21
	Staff	\$37,621	1.16	1.16			4.7%	0.91			2.04
	Administrators	\$53,409	1.65	1.65			3.3%	1.37			2.90
7. Sebago Lake (Baldwin, Bridgton, Naples, Sebago, Denmark, Fryeburg, Hiram, Brownfield, Porter, Cornish, Parsonsfield, Lovell, Harrison, Stoneham, Stow, Sweden, Waterford)	General Population	\$30,867	0.95	1.00	\$82,000	0.87	4.9%	1.08	\$425	0.80	1.69
	All Teachers	\$33,043	1.02	1.07			4.6%	1.24			1.81
	Beginning Teachers	\$21,047	0.65	0.68			7.2%	0.70			1.16
	Staff	\$31,593	0.97	1.02			4.8%	1.18			1.73
	Administrators	\$49,209	1.52	1.59			3.1%	1.97			2.70
8. Lewiston – Auburn (Auburn, Greene, Lewiston, Lisbon, Mechanic Falls, Poland, Sabattus, Turner, Wales)	General Population	\$31,127	0.96	1.00	\$76,150	0.80	7.9%	1.17	\$462	0.88	1.57
	All Teachers	\$34,405	1.06	1.11			7.2%	1.24			1.74
	Beginning Teachers	\$21,999	0.68	0.71			11.2%	0.64			1.11
	Staff	\$36,617	1.13	1.18			6.7%	1.35			1.85
	Administrators	\$54,771	1.69	1.76			4.5%	2.23			2.77

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
9. Rockland (Appleton, Camden, Cushing, Friendship, Hope, Matinicus, North Haven, Owl's Head, Rockland, Rockport, St. George, South Thomaston, Union, Vinalhaven, Warren, Washington, Criehaven, Waldoboro)	General Population	\$31,083	0.96	1.00	\$100,000	1.06	5.7%	0.89	\$500	0.95	1.45
	All Teachers	\$31,922	0.98	1.03			5.6%	0.94			1.49
	Beginning Teachers	\$22,215	0.68	0.71			8.0%	0.59			1.04
	Staff	\$36,424	1.12	1.18			4.9%	1.11			1.70
	Administrators	\$47,808	1.47	1.54			3.7%	1.53			2.23
10. Norway – Paris (Minot, Otisfield, Buckfield, Hebron, Norway, Oxford, Paris, Sumner, West Paris)	General Population	\$29,453	0.91	1.00	\$75,000	0.79	4.5%	1.12	\$475	0.90	1.45
	All Teachers	\$31,934	0.98	1.08			4.2%	1.34			1.57
	Beginning Teachers	\$20,870	0.64	0.71			6.4%	0.79			1.03
	Staff	\$37,110	1.14	1.26			3.6%	1.59			1.82
	Administrators	\$51,886	1.60	1.76			2.6%	2.32			2.55
11. Stonington (Isle Au Haut, Brooklin, Brooksville, Castine, Deer Isle, Penobscot, Blue Hill, Sedgwick, Stonginton, Swans Island, Frenchboro)	General Population	\$28,199	0.87	1.00	\$93,750	0.99	4.5%	0.86	*	*	*
	All Teachers	\$31,711	0.98	1.13			4.0%	1.07			
	Beginning Teachers	\$21,179	0.65	0.75			6.0%	0.66			
	Staff	\$38,337	1.18	1.36			3.3%	1.33			
	Administrators	\$47,192	1.45	1.67			2.7%	1.68			

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Affordability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Affordability Index
12. Augusta (Augusta, Chelsea, Farmingdale, Fayette, Gardiner, Hallowell, Litchfield, Manchester, Monmouth, Pittston, Randolph, Readfield, Wayne, West Gardiner, Windsor, Winthrop, Leeds, Jefferson, Somerville Plantation, Whitefield, Palermo, China, Vassalboro, Sidney, Belgrade, Mount Vernon, Rome, Vienna, Hibberts Gore)	General Population	\$33,501	1.03	1.00	\$77,500	0.82	4.8%	1.24	\$510	0.97	1.53
	All Teachers	\$33,070	1.02	0.99			4.9%	1.30			1.51
	Beginning Teachers	\$20,924	0.65	0.62			7.7%	0.72			0.96
	Staff	\$36,002	1.11	1.08			4.5%	1.44			1.65
	Administrators	\$51,615	1.59	1.54			3.1%	2.19			2.36
13. Waterville (Albion, Benton, Clinton, Oakland, Unity Township, Waterville, Winslow, Burnham, Freedom, Troy, Thorndike, Unity, Fairfield, Smithfield)	General Population	\$29,450	0.91	1.00	\$69,000	0.73	5.4%	1.22	\$392	0.74	1.75
	All Teachers	\$32,939	1.02	1.12			4.9%	1.46			1.96
	Beginning Teachers	\$22,612	0.70	0.77			7.1%	0.90			1.35
	Staff	\$37,791	1.16	1.28			4.2%	1.72			2.25
	Administrators	\$51,678	1.59	1.76			3.1%	2.46			3.08
14. Belfast (Belfast, Belmont, Brooks, Frankfort, Islesboro, Jackson, Knox, Liberty, Lincolnville, Monroe, Montville, Morrill, Northport, Searsport, Searsport, Swanville, Waldo, Dixmont)	General Population	\$23,987	0.74	1.00	\$86,000	0.91	7.2%	0.80	\$450	0.85	1.24
	All Teachers	\$32,202	0.99	1.34			5.4%	1.12			1.67
	Beginning Teachers	\$22,030	0.68	0.92			7.9%	0.68			1.14
	Staff	\$34,846	1.07	1.45			5.0%	1.23			1.81
	Administrators	\$46,896	1.45	1.96			3.7%	1.75			2.43

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
15. Bucksport (Bucksport, Dedham, Orland, Verona, Prospect, Stockton Springs)	General Population	\$33,654	1.04	1.00	\$74,000	0.78	5.3%	1.30	\$450	0.85	1.75
	All Teachers	\$34,296	1.06	1.02			5.2%	1.39			1.78
	Beginning Teachers	\$21,662	0.67	0.64			8.2%	0.76			1.12
	Staff	\$38,206	1.18	1.14			4.7%	1.59			1.98
	Administrators	\$47,019	1.45	1.40			3.8%	2.03			2.44
16. Jonesport – Milbridge (Addison, Beals, Beddington, Harrington, Cherryfield, Columbia Falls, Debois, Jonesport, Misbridge)	General Population	\$20,451	0.63	1.00	*	*	8.8%	*	*	*	*
	All Teachers	\$28,798	0.89	1.41			6.2%				
	Beginning Teachers	\$20,000	0.62	0.98			9.0%				
	Staff	\$38,302	1.18	1.87			4.7%				
	Administrators	\$45,730	1.41	2.24			3.9%				
17. Bangor (Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Old Town, Orono, Orrington, Veazie, Kenduskeag, Winterport, Milford, Penobscot Indian Island Reservation)	General Population	\$31,725	0.98	1.00	\$80,250	0.85	5.5%	1.13	\$478	0.91	1.55
	All Teachers	\$35,367	1.09	1.12			4.9%	1.34			1.73
	Beginning Teachers	\$21,585	0.67	0.68			8.1%	0.71			1.05
	Staff	\$40,690	1.25	1.28			4.3%	1.59			1.99
	Administrators	\$54,259	1.67	1.71			3.2%	2.21			2.65
18. Machias – Eastport (Centerville, Cutler, Dennysville, East Machias, Eastport, Lubec, Machias, Machiasport, Marshfield, Northfield, Pembroke, Perry, Roque Bluffs, Whitneyville, Wesley, Whiting, Jonesboro, Pleasant Point, plus unorganized territory)	General Population	\$22,318	0.69	1.00	*	*	5.0%	*	*	*	*
	All Teachers	\$27,968	0.86	1.25			4.0%				
	Beginning Teachers	\$20,584	0.63	0.92			5.4%				
	Staff	\$31,282	0.96	1.40			3.6%				
	Administrators	\$43,145	1.33	1.93			2.6%				

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Affordability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Affordability Index
19. Dexter – Pittsfield (Corinna, Dexter, Etna, Exeter, Garland, Newport, Plymouth, Stetson, Detroit, Harmony, Hartland, Ripley, Cambridge, Palmyra, Pittsfield, Saint Albans, Kingsbury Plantation, Wellington)	General Population	\$26,238	0.81	1.00	\$56,000	0.59	6.7%	1.34	\$433	0.82	1.41
	All Teachers	\$32,177	0.99	1.23			5.5%	1.71			1.73
	Beginning Teachers	\$20,517	0.63	0.78			8.6%	0.94			1.11
	Staff	\$33,758	1.04	1.29			5.2%	1.81			1.82
	Administrators	\$49,707	1.53	1.89			3.5%	2.86			2.68
20. Ellsworth - Bar Harbor (Amherst, Aurora, Bar Harbor, Cranberry Isles, Eastbrook, Ellsworth, Franklin, Gouldsboro, Hancock, Lamoine, Mariaville, Mount Desert, Osborn Plantation, Otis, Great Pond Plantation, Sorrento, Southwest Harbor, Sullivan, Surry, Tremont, Trenton, Waltham, Winter Harbor, Bradley, Clifton, Steuben, and unorganized territory)	General Population	\$29,854	0.92	1.00	\$110,000	1.16	6.0%	0.78	*	*	*
	All Teachers	\$29,960	0.92	1.00			6.0%	0.79			
	Beginning Teachers	\$20,375	0.63	0.68			8.7%	0.47			
	Staff	\$35,549	1.10	1.19			5.0%	0.98			
	Administrators	\$48,233	1.49	1.62			3.7%	1.41			
21. Outer Bangor (Bradford, Carmel, Charleston, Corinth, Hudson, Levant, Alton, Greenbush, Greenfield, LaGrange, and unorganized territory)	General Population	\$31,426	0.97	1.00	\$70,000	0.74	3.3%	1.28	\$350	0.66	2.10
	All Teachers	\$29,581	0.91	0.94			3.5%	1.37			1.97
	Beginning Teachers	\$21,178	0.65	0.67			4.8%	0.92			1.41
	Staff	\$35,030	1.08	1.12			2.9%	1.66			2.34
	Administrators	\$49,275	1.52	1.57			2.1%	2.41			3.29

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
22. Rumford (Andover, Bethel, Byron, Carthage, Dixfield, Gilead, Hartford, Lincoln Plantation, Magalloway Plantation, Mexico, Newry, Hanover, Peru, Roxbury, Rumford, Upton, Greenwood, Woodstock, Orient, and unorganized territory)	General Population	\$27,050	0.83	1.00	\$61,750	0.65	3.9%	1.25	*	*	*
	All Teachers	\$31,508	0.97	1.17			3.4%	1.66			
	Beginning Teachers	\$20,591	0.63	0.76			5.2%	1.00			
	Staff	\$32,035	0.99	1.18			3.3%	1.69			
	Administrators	\$51,161	1.58	1.89			2.1%	2.83			
23. Lincoln – Howland (Burlington, Chester, Carroll Plantation, Enfield, Howland, Lakeville Plantation, Lee, Lincoln, Lowell, Maxfield, Passadumkeag, Prentiss Plantation, Seboeis Plantation, Springfield, Webster Plantation, Winn, Edinburg, and unorganized territory)	General Population	\$27,895	0.86	1.00	\$53,000	0.56	3.1%	1.50	\$460	0.87	1.41
	All Teachers	\$30,175	0.93	1.08			2.9%	1.89			1.53
	Beginning Teachers	\$20,547	0.63	0.74			4.2%	1.22			1.04
	Staff	\$28,182	0.87	1.01			3.1%	1.75			1.43
	Administrators	\$48,950	1.51	1.76			1.8%	3.19			2.48
24. Farmington (Avon, Chesterville, Eustis, Farmington, Industry, Jay, Kingfield, Madrid, New Sharon, New Vineyard, Phillips, Rangeley, Rangely Plantation, Sandy River Plantation, Strong, Temple, Weld, Wilton, Carrabasset Valley, Livermore, Livermore Falls, Canton, Coplin Plantation, Dallas Plantation, and unorganized territory)	General Population	\$26,985	0.83	1.00	\$64,000	0.68	6.5%	1.20	*	*	*
	All Teachers	\$32,513	1.00	1.21			5.4%	1.51			
	Beginning Teachers	\$21,249	0.66	0.79			8.3%	0.86			
	Staff	\$33,769	1.04	1.25			5.2%	1.58			
	Administrators	\$48,378	1.49	1.79			3.7%	2.43			

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Affordability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Affordability Index			
25. Calais (Alexander, Baileyville, Baring Plantation, Grand Lake Stream, Passamaquoddy Indian Township, Topsfield, Vanceboro, Waite, Calais, Charlotte, Codyville, Cooper, Crawford, Danforth, Meddybemps, Princeton, Robbinston, Talmadge, Orient, Weston, and unorganized territory)	General Population	\$26,285	0.81	1.00	*	*	6.7%	*	*	*	*			
	All Teachers	\$33,578	1.04	1.28			5.3%							
	Beginning Teachers	\$20,926	0.65	0.80			8.5%							
	Staff	\$39,782	1.23	1.51			4.4%							
	Administrators	\$48,479	1.49	1.84			3.7%							
26. Patten - Island Falls (Crystal, Hersey, Island Falls, Sherman, Mount Chase, Patten, Staceyville, Moro Plantation)	General Population	\$24,318	0.75	1.00	\$48,900	0.52	3.4%	1.42	*	*	*			
	All Teachers	\$29,779	0.92	1.23			2.7%					2.03		
	Beginning Teachers	\$19,600	0.60	0.81			4.2%						1.26	
	Staff	\$28,560	0.88	1.17			2.9%							1.94
	Administrators	\$43,180	1.33	1.78			1.9%							
27. Millinocket – East Millinocket (East Millinocket, Medway, Millinocket, Drew Plantation, Kingman Plantation, Mattawamkeag, Woodville, Bancroft, Glenwood Plantation, Haynesville, Macwahoc Plantation, Reed Plantation, and unorganized territory)	General Population	\$33,579	1.04	1.00	\$60,533	0.64	3.1%	1.58	*	*	*			
	All Teachers	\$33,561	1.03	1.00			3.1%					1.82		
	Beginning Teachers	\$19,645	0.61	0.59			5.3%						0.97	
	Staff	\$35,547	1.10	1.06			3.0%							1.94
	Administrators	\$51,363	1.58	1.53			2.0%							

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
28. Houlton (Amity, Cary Plantation, Hammond Plantation, Hodgdon, Houlton, Linneus, Littleton, Ludlow, Monticello, New Limerick, Dyer Brook, Merrill, Oakfield, Smyrna)	General Population	\$23,522	0.73	1.00	\$54,900	0.58	7.6%	1.22	*	*	*
	All Teachers	\$32,058	0.99	1.36			5.6%	1.73			
	Beginning Teachers	\$18,975	0.58	0.81			9.4%	0.85			
	Staff	\$32,081	0.99	1.36			5.6%	1.73			
	Administrators	\$47,237	1.46	2.01			3.8%	2.75			
29. Skowhegan (Anson, Athens, Bingham, Canaan, Cornville, Embden, Jackman, Madison, Mercer, Moose River, Moscow, New Portland, Norridgewock, Skowhegan, Solon, Starks, Brighton Plantation, Caratunk, Dennistown Plantation, Highland Plantation, Pleasant Ridge Plantation, The Forks Plantation, West Forks Plantation, and unorganized territory)	General Population	\$24,978	0.77	1.00	\$55,900	0.59	3.8%	1.28	\$362	0.69	1.61
	All Teachers	\$34,368	1.06	1.38			2.7%	2.05			2.22
	Beginning Teachers	\$21,690	0.67	0.81			4.3%	1.21			1.40
	Staff	\$34,767	1.07	1.39			2.7%	2.08			2.24
	Administrators	\$47,871	1.48	1.92			2.0%	2.94			3.09
30. Greenville (Greenville, Shirley, Beaver Cove Plantation, and unorganized territory)	General Population	\$23,703	0.73	1.00	*	*	7.5%	*	\$400	0.76	1.38
	All Teachers	\$36,068	1.11	1.52			4.9%				2.10
	Beginning Teachers	\$22,206	0.68	0.94			8.0%				1.30
	Staff**	\$45,267	1.40	1.91			3.9%				2.64
	Administrators**	\$42,461	1.31	1.79			4.2%				2.48

* Data not available

** Data reflects the salary of a single individual

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
31. Dover – Foxcroft (Abbot, Atkinson, Bowerbank, Brownville, Dover-Foxcroft, Guilford, Lake View Plantation, Medford, Milo, Monson, Parkman, Sangerville, Sebec, Willimantic, and unorganized territory)	General Population	\$25,088	0.77	1.00	\$46,500	0.49	7.0%	1.54	\$450	0.85	1.30
	All Teachers	\$31,746	0.98	1.27			5.5%	2.02			1.65
	Beginning Teachers	\$21,434	0.66	0.85			8.2%	1.20			1.11
	Staff	\$34,654	1.07	1.38			5.0%	2.25			1.80
	Administrators	\$49,992	1.54	1.99			3.5%	3.47			2.59
32. Presque Isle - Caribou (Ashland, Blaine, Bridgewater, Caribou, Castle Hill, Caswell Plantation, Chapman, Easton, E Plantation, Fort Fairfield, Garfield Plantation, Limestone, Mapleton, Masardis, Mars Hill, Nashville Plantation, New Sweden, Oxbow Plantation, Perham, Portage Lake, Presque Isle, Stockholm, Wade, Washburn, Westfield, Westmandland Plantation, Woodland, and unorganized territory)	General Population	\$24,886	0.77	1.00	*	*	4.0%	*	\$450	0.85	1.29
	All Teachers	\$32,570	1.00	1.31			3.1%				1.69
	Beginning Teachers	\$19,655	0.61	0.79			5.1%				1.02
	Staff	\$36,819	1.13	1.48			2.7%				1.91
	Administrators	\$51,055	1.57	2.05			1.9%				2.65
33. Van Buren (Van Buren, Cyr Plantation, Hamlin Plantation)	General Population	\$17,887	0.55	1.00	*	*	5.7%	*	*	*	*
	All Teachers	\$31,695	0.98	1.77			3.2%				
	Beginning Teachers	\$19,359	0.60	1.08			5.3%				
	Staff	\$31,017	0.96	1.73			3.3%				
	Administrators	\$49,489	1.53	2.77			2.1%				

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
34. Fort Kent (Allagash Plantation, Eagle Lake, Fort Kent, New Canada, St. Francis, St. Johns Plantation, Wallagrass Plantation, Winterville Plantation, and unorganized territory)	General Population	\$24,203	0.75	1.00	*	*	7.3%	*	*	*	*
	All Teachers	\$32,822	1.01	1.36			5.4%				
	Beginning Teachers	\$20,540	0.63	0.85			8.6%				
	Staff	\$39,144	1.21	1.62			4.5%				
	Administrators	\$48,440	1.49	2.00			3.7%				
35. Madawaska (Frenchville, St. Agatha, Madawaska, Square Lake, and unorganized territory)	General Population	\$31,154	0.96	1.00	*	*	3.2%	*	*	*	*
	All Teachers	\$40,455	1.25	1.30			2.5%				
	Beginning Teachers**	\$26,976	0.83	0.87			3.7%				
	Staff	\$38,789	1.20	1.25			2.6%				
	Administrators	\$50,005	1.54	1.61			2.0%				

* Data not available

** Data reflects the salary of a single individual

Part 2:

**Statewide Educator Average Salaries, Home and Rent Prices, and Home and Rent Affordability Indices for State of Maine Market Areas
(Information for General Population is the same as Reported in Part I)**

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
1. Kittery – York (Berwick, Elliot, Kittery, South Berwick, York)	General Population	\$40,552	1.25	1.00	\$131,800	1.39	4.7%	0.88	\$630	1.19	1.50
	All Teachers	\$34,142	1.00	0.84			5.6%	0.77			1.26
	Beginning Teachers	\$21,386	1.00	0.53			8.9%	0.41			0.79
	Staff	\$36,891	1.00	0.91			5.1%	0.84			1.37
	Administrators	\$52,273	1.00	1.29			3.6%	1.27			1.94
2. Sanford (Acton, Alfred, Lebanon, Limerick, Newfield, North Berwick, Sanford, Shapleigh, Waterboro)	General Population	\$32,953	1.02	1.00	\$86,000	0.91	5.7%	1.09	\$509	0.96	1.51
	All Teachers	\$34,142	1.00	1.04			5.5%	1.18			1.57
	Beginning Teachers	\$21,386	1.00	0.65			8.7%	0.63			0.98
	Staff	\$36,891	1.00	1.12			5.1%	1.30			1.69
	Administrators	\$52,273	1.00	1.59			3.6%	1.96			2.40
3. Biddeford (Arundel, Biddeford, Dayton, Kennebunk, Kennebunkport, Lyman, Saco, Ogunquit, Wells)	General Population	\$35,442	1.09	1.00	\$112,000	1.18	5.0%	0.90	\$544	1.03	1.52
	All Teachers	\$34,142	1.00	0.96			5.2%	0.92			1.46
	Beginning Teachers	\$21,386	1.00	0.60			8.3%	0.50			0.92
	Staff	\$36,891	1.00	1.04			4.8%	1.01			1.58
	Administrators	\$52,273	1.00	1.47			3.4%	1.51			2.24
4. Greater Portland (Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Gorham, Gray, North Yarmouth, Long Island, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth, Buxton, Hollis, Limington, Old Orchard Beach)	General Population	\$39,994	1.23	1.00	\$114,750	1.21	7.1%	1.00	\$698	1.32	1.34
	All Teachers	\$34,142	1.00	0.85			8.3%	0.77			1.14
	Beginning Teachers	\$21,386	1.00	0.53			13.3%	0.36			0.71
	Staff	\$36,891	1.00	0.92			7.7%	0.86			1.23
	Administrators	\$52,273	1.00	1.31			5.4%	1.35			1.75

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
5. Bath – Brunswick (Durham, Brunswick, Harpswell, New Gloucester, Pownal, Dresden, Arrowic, Bath, Bowdoin, Bowdoinham, Georgetown, Perkins Township, Phippsburg, Topsham, West Bath, Woolwich, Richmond, Alna, Edgecomb, Wiscasset, Westport Island)	General Population	\$36,826	1.14	1.00	\$109,900	1.16	4.7%	0.96	\$558	1.06	1.54
	All Teachers	\$34,142	1.00	0.93			5.1%	0.94			1.43
	Beginning Teachers	\$21,386	1.00	0.58			8.1%	0.51			0.89
	Staff	\$36,891	1.00	1.00			4.7%	1.03			1.54
	Administrators	\$52,273	1.00	1.42			3.3%	1.55			2.19
6. Boothbay Harbor (Boothbay, Boothbay Harbor, Bremen, Bristol, Damariscotta, Monhegan Plantation, Newcastle, Nobleboro, South Bristol, Southport)	General Population	\$32,440	1.00	1.00	\$127,250	1.34	5.4%	0.73	\$430	0.81	1.76
	All Teachers	\$34,142	1.00	1.05			5.2%	0.81			1.85
	Beginning Teachers	\$21,386	1.00	0.66			8.3%	0.44			1.16
	Staff	\$36,891	1.00	1.14			4.8%	0.89			2.00
	Administrators	\$52,273	1.00	1.61			3.4%	1.33			2.84
7. Sebago Lake (Baldwin, Bridgton, Naples, Sebago, Denmark, Fryeburg, Hiram, Brownfield, Porter, Cornish, Parsonsfield, Lovell, Harrison, Stoneham, Stow, Sweden, Waterford)	General Population	\$30,867	0.95	1.00	\$82,000	0.87	4.9%	1.08	\$425	0.80	1.69
	All Teachers	\$34,142	1.00	1.11			4.4%	1.29			1.87
	Beginning Teachers	\$21,386	1.00	0.69			7.1%	0.72			1.17
	Staff	\$36,891	1.00	1.20			4.1%	1.42			2.03
	Administrators	\$52,273	1.00	1.69			2.9%	2.11			2.87
8. Lewiston – Auburn (Auburn, Greene, Lewiston, Lisbon, Mechanic Falls, Poland, Sabattus, Turner, Wales)	General Population	\$31,127	0.96	1.00	\$76,150	0.80	7.9%	1.17	\$462	0.88	1.57
	All Teachers	\$34,142	1.00	1.10			7.2%	1.23			1.72
	Beginning Teachers	\$21,386	1.00	0.69			11.5%	0.61			1.08
	Staff	\$36,891	1.00	1.19			6.7%	1.36			1.86
	Administrators	\$52,273	1.00	1.68			4.7%	2.11			2.64

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
9. Rockland (Appleton, Camden, Cushing, Friendship, Hope, Matinicus, North Haven, Owl's Head, Rockland, Rockport, St. George, South Thomaston, Union, Vinalhaven, Warren, Washington, Criehaven, Waldoboro)	General Population	\$31,083	0.96	1.00	\$100,000	1.06	5.7%	0.89	\$500	0.95	1.45
	All Teachers	\$34,142	1.00	1.10			5.2%	1.03			1.59
	Beginning Teachers	\$21,386	1.00	0.69			8.3%	0.56			1.00
	Staff	\$36,891	1.00	1.19			4.8%	1.13			1.72
	Administrators	\$52,273	1.00	1.68			3.4%	1.70			2.44
10. Norway – Paris (Minot, Otisfield, Buckfield, Hebron, Norway, Oxford, Paris, Sumner, West Paris)	General Population	\$29,453	0.91	1.00	\$75,000	0.79	4.5%	1.12	\$475	0.90	1.45
	All Teachers	\$34,142	1.00	1.16			3.9%	1.45			1.68
	Beginning Teachers	\$21,386	1.00	0.73			6.2%	0.82			1.05
	Staff	\$36,891	1.00	1.25			3.6%	1.58			1.81
	Administrators	\$52,273	1.00	1.77			2.5%	2.34			2.57
11. Stonington (Isle Au Haut, Brooklin, Brooksville, Castine, Deer Isle, Penobscot, Blue Hill, Sedgwick, Stonginton, Swans Island, Frenchboro)	General Population	\$28,199	0.87	1.00	\$93,750	0.99	4.5%	0.86	*	*	*
	All Teachers	\$34,142	1.00	1.21			3.7%	1.17			
	Beginning Teachers	\$21,386	1.00	0.76			5.9%	0.66			
	Staff	\$36,891	1.00	1.31			3.4%	1.27			
	Administrators	\$52,273	1.00	1.85			2.4%	1.88			

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
12. Augusta (Augusta, Chelsea, Farmingdale, Fayette, Gardiner, Hallowell, Litchfield, Manchester, Monmouth, Pittston, Randolph, Readfield, Wayne, West Gardiner, Windsor, Winthrop, Leeds, Jefferson, Somerville Plantation, Whitefield, Palermo, China, Vassalboro, Sidney, Belgrade, Mount Vernon, Rome, Vienna, Hibberts Gore)	General Population	\$33,501	1.03	1.00	\$77,500	0.82	4.8%	1.24	\$510	0.97	1.53
	All Teachers	\$34,142	1.00	1.02			4.7%	1.35			1.56
	Beginning Teachers	\$21,386	1.00	0.64			7.5%	0.75			0.98
	Staff	\$36,891	1.00	1.10			4.4%	1.48			1.69
	Administrators	\$52,273	1.00	1.56			3.1%	2.22			2.39
13. Waterville (Albion, Benton, Clinton, Oakland, Unity Township, Waterville, Winslow, Burnham, Freedom, Troy, Thorndike, Unity, Fairfield, Smithfield)	General Population	\$29,450	0.91	1.00	\$69,000	0.73	5.4%	1.22	\$392	0.74	1.75
	All Teachers	\$34,142	1.00	1.16			4.7%	1.52			2.03
	Beginning Teachers	\$21,386	1.00	0.73			7.5%	0.84			1.27
	Staff	\$36,891	1.00	1.25			4.3%	1.67			2.20
	Administrators	\$52,273	1.00	1.77			3.1%	2.49			3.11
14. Belfast (Belfast, Belmont, Brooks, Frankfort, Islesboro, Jackson, Knox, Liberty, Lincolnville, Monroe, Montville, Morrill, Northport, Searsport, Searsport, Swanville, Waldo, Dixmont)	General Population	\$23,987	0.74	1.00	\$86,000	0.91	7.2%	0.80	\$450	0.85	1.24
	All Teachers	\$34,142	1.00	1.42			5.1%	1.20			1.77
	Beginning Teachers	\$21,386	1.00	0.89			8.1%	0.65			1.11
	Staff	\$36,891	1.00	1.54			4.7%	1.32			1.91
	Administrators	\$52,273	1.00	2.18			3.3%	1.98			2.71

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
15. Bucksport (Bucksport, Dedham, Orland, Verona, Prospect, Stockton Springs)	General Population	\$33,654	1.04	1.00	\$74,000	0.78	5.3%	1.30	\$450	0.85	1.75
	All Teachers	\$34,142	1.00	1.01			5.2%	1.39			1.77
	Beginning Teachers	\$21,386	1.00	0.64			8.3%	0.75			1.11
	Staff	\$36,891	1.00	1.10			4.8%	1.52			1.91
	Administrators	\$52,273	1.00	1.55			3.4%	2.29			2.71
16. Jonesport – Milbridge (Addison, Beals, Beddington, Harrington, Cherryfield, Columbia Falls, Debois, Jonesport, Misbridge)	General Population	\$20,451	0.63	1.00	*	*	8.8%	*	*	*	*
	All Teachers	\$34,142	1.00	1.67			5.2%				
	Beginning Teachers	\$21,386	1.00	1.05			8.4%				
	Staff	\$36,891	1.00	1.80			4.9%				
	Administrators	\$52,273	1.00	2.56			3.4%				
17. Bangor (Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Old Town, Orono, Orrington, Veazie, Kenduskeag, Winterport, Milford, Penobscot Indian Island Reservation)	General Population	\$31,725	0.98	1.00	\$80,250	0.85	5.5%	1.13	\$478	0.91	1.55
	All Teachers	\$34,142	1.00	1.08			5.1%	1.28			1.67
	Beginning Teachers	\$21,386	1.00	0.67			8.1%	0.70			1.04
	Staff	\$36,891	1.00	1.16			4.7%	1.41			1.80
	Administrators	\$52,273	1.00	1.65			3.3%	2.12			2.55
18. Machias – Eastport (Centerville, Cutler, Dennysville, East Machias, Eastport, Lubec, Machias, Machiasport, Marshfield, Northfield, Pembroke, Perry, Roque Bluffs, Whitneyville, Wesley, Whiting, Jonesboro, Pleasant Point, plus unorganized territory)	General Population	\$22,318	0.69	1.00	*	*	5.0%	*	*	*	*
	All Teachers	\$34,142	1.00	1.53			3.3%				
	Beginning Teachers	\$21,386	1.00	0.96			5.2%				
	Staff	\$36,891	1.00	1.65			3.0%				
	Administrators	\$52,273	1.00	2.34			2.1%				

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
19. Dexter – Pittsfield (Corinna, Dexter, Etna, Exeter, Garland, Newport, Plymouth, Stetson, Detroit, Harmony, Hartland, Ripley, Cambridge, Palmyra, Pittsfield, Saint Albans, Kingsbury Plantation, Wellington)	General Population	\$26,238	0.81	1.00	\$56,000	0.59	6.7%	1.34	\$433	0.82	1.41
	All Teachers	\$34,142	1.00	1.30			5.1%	1.84			1.84
	Beginning Teachers	\$21,386	1.00	0.82			8.2%	0.99			1.15
	Staff	\$36,891	1.00	1.41			4.8%	2.02			1.99
	Administrators	\$52,273	1.00	1.99			3.4%	3.03			2.82
20. Ellsworth - Bar Harbor (Amherst, Aurora, Bar Harbor, Cranberry Isles, Eastbrook, Ellsworth, Franklin, Gouldsboro, Hancock, Lamoine, Mariaville, Mount Desert, Osborn Plantation, Otis, Great Pond Plantation, Sorrento, Southwest Harbor, Sullivan, Surry, Tremont, Trenton, Waltham, Winter Harbor, Bradley, Clifton, Steuben, and unorganized territory)	General Population	\$29,854	0.92	1.00	\$110,000	1.16	6.0%	0.78	*	*	*
	All Teachers	\$34,142	1.00	1.14			5.2%	0.93			
	Beginning Teachers	\$21,386	1.00	0.72			8.3%	0.50			
	Staff	\$36,891	1.00	1.24			4.8%	1.03			
	Administrators	\$52,273	1.00	1.75			3.4%	1.54			
21. Outer Bangor (Bradford, Carmel, Charleston, Corinth, Hudson, Levant, Alton, Greenbush, Greenfield, LaGrange, and unorganized territory)	General Population	\$31,426	0.97	1.00	\$70,000	0.74	3.3%	1.28	\$350	0.66	2.10
	All Teachers	\$34,142	1.00	1.09			3.0%	1.61			2.28
	Beginning Teachers	\$21,386	1.00	0.68			4.8%	0.94			1.43
	Staff	\$36,891	1.00	1.17			2.8%	1.75			2.46
	Administrators	\$52,273	1.00	1.66			2.0%	2.56			3.48

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Affordability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Affordability Index
22. Rumford (Andover, Bethel, Byron, Carthage, Dixfield, Gilead, Hartford, Lincoln Plantation, Magalloway Plantation, Mexico, Newry, Hanover, Peru, Roxbury, Rumford, Upton, Greenwood, Woodstock, Orient, and unorganized territory)	General Population	\$27,050	0.83	1.00	\$61,750	0.65	3.9%	1.25	*	*	*
	All Teachers	\$34,142	1.00	1.26			3.1%	1.81			
	Beginning Teachers	\$21,386	1.00	0.79			5.0%	1.05			
	Staff	\$36,891	1.00	1.36			2.9%	1.98			
	Administrators	\$52,273	1.00	1.93			2.0%	2.90			
23. Lincoln – Howland (Burlington, Chester, Carroll Plantation, Enfield, Howland, Lakeville Plantation, Lee, Lincoln, Lowell, Maxfield, Passadumkeag, Prentiss Plantation, Seboeis Plantation, Springfield, Webster Plantation, Winn, Edinburg, and unorganized territory)	General Population	\$27,895	0.86	1.00	\$53,000	0.56	3.1%	1.50	\$460	0.87	1.41
	All Teachers	\$34,142	1.00	1.22			2.5%	2.16			1.73
	Beginning Teachers	\$21,386	1.00	0.77			4.0%	1.27			1.08
	Staff	\$36,891	1.00	1.32			2.3%	2.35			1.87
	Administrators	\$52,273	1.00	1.87			1.7%	3.43			2.65
24. Farmington (Avon, Chesterville, Eustis, Farmington, Industry, Jay, Kingfield, Madrid, New Sharon, New Vineyard, Phillips, Rangeley, Rangely Plantation, Sandy River Plantation, Strong, Temple, Weld, Wilton, Carrabasset Valley, Livermore, Livermore Falls, Canton, Coplin Plantation, Dallas Plantation, and unorganized territory)	General Population	\$26,985	0.83	1.00	\$64,000	0.68	6.5%	1.20	*	*	*
	All Teachers	\$34,142	1.00	1.27			5.2%	1.61			
	Beginning Teachers	\$21,386	1.00	0.79			8.2%	0.87			
	Staff	\$36,891	1.00	1.37			4.8%	1.76			
	Administrators	\$52,273	1.00	1.94			3.4%	2.65			

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index		
25. Calais (Alexander, Baileyville, Baring Plantation, Grand Lake Stream, Passamaquoddy Indian Township, Topsfield, Vanceboro, Waite, Calais, Charlotte, Codyville, Cooper, Crawford, Danforth, Meddybemps, Princeton, Robbinston, Talmadge, Orient, Weston, and unorganized territory)	General Population	\$26,285	0.81	1.00	*	*	6.7%	*	*	*	*		
	All Teachers	\$34,142	1.00	1.30			5.2%						
	Beginning Teachers	\$21,386	1.00	0.81			8.3%						
	Staff	\$36,891	1.00	1.40			4.8%						
	Administrators	\$52,273	1.00	1.99			3.4%						
26. Patten - Island Falls (Crystal, Hersey, Island Falls, Sherman, Mount Chase, Patten, Staceyville, Moro Plantation)	General Population	\$24,318	0.75	1.00	\$48,900	0.52	3.4%	1.42	*	*	*		
	All Teachers	\$34,142	1.00	1.40			2.4%					2.36	
	Beginning Teachers	\$21,386	1.00	0.88			3.8%						
	Staff	\$36,891	1.00	1.52			2.2%						
	Administrators	\$52,273	1.00	2.15			1.6%						3.73
27. Millinocket – East Millinocket (East Millinocket, Medway, Millinocket, Drew Plantation, Kingman Plantation, Mattawamkeag, Woodville, Bancroft, Glenwood Plantation, Haynesville, Macwahoc Plantation, Reed Plantation, and unorganized territory)	General Population	\$33,579	1.04	1.00	\$60,533	0.64	3.1%	1.58	*	*	*		
	All Teachers	\$34,142	1.00	1.02			3.1%					1.85	
	Beginning Teachers	\$21,386	1.00	0.64			4.9%						
	Staff	\$36,891	1.00	1.10			2.8%						
	Administrators	\$52,273	1.00	1.56			2.0%						2.96

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
28. Houlton (Amity, Cary Plantation, Hammond Plantation, Hodgdon, Houlton, Linneus, Littleton, Ludlow, Monticello, New Limerick, Dyer Brook, Merrill, Oakfield, Smyrna)	General Population	\$23,522	0.73	1.00	\$54,900	0.58	7.6%	1.22	*	*	*
	All Teachers	\$34,142	1.00	1.45			5.2%	1.87			
	Beginning Teachers	\$21,386	1.00	0.91			8.3%	1.01			
	Staff	\$36,891	1.00	1.57			4.8%	2.05			
	Administrators	\$52,273	1.00	2.22			3.4%	3.09			
29. Skowhegan (Anson, Athens, Bingham, Canaan, Cornville, Embden, Jackman, Madison, Mercer, Moose River, Moscow, New Portland, Norridgewock, Skowhegan, Solon, Starks, Brighton Plantation, Caratunk, Dennistown Plantation, Highland Plantation, Pleasant Ridge Plantation, The Forks Plantation, West Forks Plantation, and unorganized territory)	General Population	\$24,978	0.77	1.00	\$55,900	0.59	3.8%	1.28	\$362	0.69	1.61
	All Teachers	\$34,142	1.00	1.37			2.8%	2.03			2.20
	Beginning Teachers	\$21,386	1.00	0.86			4.4%	1.19			1.38
	Staff	\$36,891	1.00	1.48			2.5%	2.22			2.38
	Administrators	\$52,273	1.00	2.09			1.8%	3.23			3.37
30. Greenville (Greenville, Shirley, Beaver Cove Plantation, and unorganized territory)	General Population	\$23,703	0.73	1.00	*	*	7.6%	*	\$400	0.76	1.38
	All Teachers	\$34,142	1.00	1.44			5.3%				1.99
	Beginning Teachers	\$21,386	1.00	0.90			8.4%				1.25
	Staff**	\$36,891	1.00	1.56			4.9%				2.15
	Administrators**	\$52,273	1.00	2.21			3.4%				3.05

* Data not available

** Data reflects the salary of a single individual

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
31. Dover – Foxcroft (Abbot, Atkinson, Bowerbank, Brownville, Dover-Foxcroft, Guilford, Lake View Plantation, Medford, Milo, Monson, Parkman, Sangerville, Sebec, Willimantic, and unorganized territory)	General Population	\$25,088	0.77	1.00	\$46,500	0.49	7.0%	1.54	\$450	0.85	1.30
	All Teachers	\$34,142	1.00	1.36			5.1%	2.21			1.77
	Beginning Teachers	\$21,386	1.00	0.85			8.2%	1.20			1.11
	Staff	\$36,891	1.00	1.47			4.7%	2.43			1.91
	Administrators	\$52,273	1.00	2.08			3.3%	3.65			2.71
32. Presque Isle - Caribou (Ashland, Blaine, Bridgewater, Caribou, Castle Hill, Caswell Plantation, Chapman, Easton, E Plantation, Fort Fairfield, Garfield Plantation, Limestone, Mapleton, Masardis, Mars Hill, Nashville Plantation, New Sweden, Oxbow Plantation, Perham, Portage Lake, Presque Isle, Stockholm, Wade, Washburn, Westfield, Westmandland Plantation, Woodland, and unorganized territory)	General Population	\$24,886	0.77	1.00	*	*	4.0%	*	\$450	0.85	1.29
	All Teachers	\$34,142	1.00	1.37			2.9%				1.77
	Beginning Teachers	\$21,386	1.00	0.86			4.6%				1.11
	Staff	\$36,891	1.00	1.48			2.7%				1.91
	Administrators	\$52,273	1.00	2.10			1.9%				2.71
33. Van Buren (Van Buren, Cyr Plantation, Hamlin Plantation)	General Population	\$17,887	0.55	1.00	*	*	5.7%	*	*	*	*
	All Teachers	\$34,142	1.00	1.91			3.0%				
	Beginning Teachers	\$21,386	1.00	1.20			4.8%				
	Staff	\$36,891	1.00	2.06			2.8%				
	Administrators	\$52,273	1.00	2.92			1.9%				

* Data not available

**Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area Assuming State Average Salaries**

Market Area	Group	Median Income/ Salary	Median Income Ratio to State	Median Income Ratio to Market	1998 Median House Price for Market Area	House Price Ratio to State	1998 Property Tax as a % of Income	Home Afford- ability Index	Median Rent for 2 BR Apartment	Rent Ratio to State	Rent Afford- ability Index
34. Fort Kent (Allagash Plantation, Eagle Lake, Fort Kent, New Canada, St. Francis, St. Johns Plantation, Wallagrass Plantation, Winterville Plantation, and unorganized territory)	General Population	\$24,203	0.75	1.00	*	*	7.3%	*	*	*	*
	All Teachers	\$34,142	1.00	1.41			5.2%				
	Beginning Teachers	\$21,386	1.00	0.88			8.3%				
	Staff	\$36,891	1.00	1.52			4.8%				
	Administrators	\$52,273	1.00	2.16			3.4%				
35. Madawaska (Frenchville, St. Agatha, Madawaska, Square Lake, and unorganized territory)	General Population	\$31,154	0.96	1.00	*	*	3.2%	*	*	*	*
	All Teachers	\$34,142	1.00	1.10			2.9%				
	Beginning Teachers**	\$21,386	1.00	0.69			4.7%				
	Staff	\$36,891	1.00	1.18			2.7%				
	Administrators	\$52,273	1.00	1.68			1.9%				

* Data not available

** Data reflects the salary of a single individual

Appendix A
Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area

Definitions

Median Income/Salary: For the general population, this is a weighted (by community population) 1997 median household income for each region. For educators, it is average salaries in 1997-98 as reported to the Maine Department of Education.

Median Income Ratio to State: This is the ratio of the regional median income/salary to the state average income of approximately \$32,440.

Median Income Ratio to Market : This is the ratio of the regional median income/salary to the specific market area general population average income.

1998 Median House Price for Market Area: This is the median house price for a region based on data from the Maine Multiple Listing Service.

House Price Ratio to State: This is the ratio of the regional median house price to the state average house price of approximately \$94,850.

1999 Property Tax As % of Income: This is the weighted median property tax for a region as a percent of median household income for each group in the market area.

Home Affordability Index: This is an index of how much of a median priced house in a region may be purchased with a median household income/salary for each group in a market area. This index includes calculations based on a 30-year mortgage, with 5% down payment and fixed interest rate of 7%.

Appendix A
Home and Rent Affordability for Teachers, School Staff and School Administrators
By State of Maine Market Area

Median Rent for 2 BR Apartment: This is a region's median 1998 rent for a recently built, two bedroom, garden apartment, utilities not included, based on a survey of landlords conducted by Planning Decisions, Inc. for the Maine Department of Education.

Rent Ratio to State: This is the ratio of the regional median rent to the state average rent of approximately \$530 per month.

Rent Affordability Index: This is an index of how much of the median rent of a region may be paid with a median household income/salary for each group in a market area.

Listing of Educator Staff

Teachers:

- Classroom Teacher
- Itinerant Teacher
- Special Education Teacher
- Special Teacher of Reading/Literacy Specialist
- Speech and Hearing Clinician

Administration (except Superintendents):

- Director of Services for Exceptional Children
- Curriculum Coordinator
- Supervisor of Instruction
- Principal
- Assistant Principal
- Assistant Superintendent
- Director of Vocational Education
- Assistant Director of Vocational Education
- Business Administrator/Manager

Other Instructional Staff:

- School Social Worker
- Director of Health Services
- Librarian/Media Specialist
- Department Head
- Nurse
- Guidance Counselor
- Guidance Director
- School Psychologist
- Psychometrist/Psychological Examiner
- Co-op Director
- Special Education Consultant
- Director of Bilingual Projects
- Vocational Education Evaluator
- Athletic Director

