VOICE OF THE COMMUNITY

UNITED WAY
Southern Maine

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SUMMARY OF FINDINGS

Between October 2025 and June 2026, United Way of Southern Maine traveled throughout Cumberland and York counties to ask over 3,000 people who live and/or work in our region four questions: *1) What kind of community do you want to live in? 2) What gets in the way of achieving your goals? 3) What's already working and worth building on? 4) What could we do to ensure everyone can thrive?*

Participants largely reflected Southern Maine's demographics[1]. They responded by answering an **anonymous survey** or participating in one of **90 community conversations**. Both methods pointed to the same core priorities: stable, affordable housing above all else, then covering basic household expenses followed by accessing mental health support, when needed. See "By the Numbers" below.

By the Numbers

3,159	134	157	90	2
people reached	organizations	zip codes	conversations	counties

In the Survey

% of 1,905 respondents naming a top-5 challenge

Housing	**80%**
Basic expenses	**62%**
Healthcare	49%
Mental health	**43%**
Child care	35%

In Conversations

% of the 90 conversation groups that raised the need

Housing	**100%**
Basic expenses	**100%**
Transportation	83%
Mental health	**72%**
Resource Navigation Support	66%

2 in **5** felt their community is not being heard.

The survey highlighted **health care** and **child care** among the top five. Community conversations raised the need for **reliable transportation** and support **navigating existing resources**, not as standalone challenges but as obstacles that made every other challenge harder to address.

Yet even as these priorities came through loud and clear, **2 in 5 felt their community's voice has not been heard**, most of all older adults (65+), LGBTQ+ individuals, self-described lower-middle-income households and health and human services workers.

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[1] Intentional outreach also engaged communities often underrepresented in civic conversations, including youth, lower-middle income households, older adults, people currently or formerly experiencing homelessness, people with disabilities, veterans, and immigrants. See Appendix for details.

What People Want Most: Stability

Across communities and income levels, participants consistently described a primary desire for **stability** across **housing**, **employment, physical** and **mental health,** and **financial security** that allows padding to recover from unexpected setbacks. Participants described wanting support systems that come to them, addressing challenges before they become crises and faster recovery from unexpected emergencies.

This desire crossed ***every community***, reporting that even a "good paying job is not enough to pay the bills." When describing this experience, many participants described circumstances like those experienced by **ALICE**--**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed households. These households earn *above the federal poverty level but below the actual cost of living in their community*. Some described this reality firsthand while others spoke about someone in their life: **adult children** who can't afford a first apartment or home or **aging parents** struggling to make ends meet.

> *I keep **moving further away to be able to afford a home**, and then at some point you're way far from where you work. I have a good job and I've been financially responsible my whole life.*

> *As someone younger, I feel like we can't get a head start on life. **We're just always digging a hole, just trying to survive**. I work three jobs, my husband works 50 hours.*

Key Findings at a Glance

- **Housing affordability is the top unmet need expressed across nearly every income level.** Housing costs are no longer a challenge for only a few. Professionals, dual-income households, and older adults on fixed incomes, among others, named housing as a significant concern. For many, it crowded out any talk of aspiration: *this basic need was the aspiration*.
- **Financial strain is a daily reality for most households.** Parents reported working multiple jobs to make ends meet while their kids acutely felt the strain. Older adults lamented retiring with limited savings, while their grown children are moving away in search of affordable housing. Young adults expressed concern about their future. Many described cutting back on food, delaying medical/mental health care, or postponing expenses such as car repairs or insurance.
- **Resources exist, but many people do not know how to access them.** Participants were often unaware of programs and services available to them, including resources like United Way's 211. Participants described challenges finding information, understanding eligibility requirements, or navigating multiple systems and applications to access support.
- **Southern Maine has more assets than many people may realize.** Participants frequently identified informal support networks, peer connectors, faith communities, schools, and neighbor-to-neighbor assistance as important sources of support. The opportunity they identify is to recognize, strengthen, and sustain these assets.
- **The most affected are often the least included in solutions.** 2 in 5 (or 41%) felt that their community is not being heard. Many participants expressed a desire to be meaningfully involved in developing solutions that affect their communities.

The Call to Action from Southern Maine

When asked, *"What could we do to ensure everyone can thrive?"* participants responded with the following:

→ **Build housing people can afford and create options in between homelessness and permanent housing.** People want to live and work in Maine but can't find housing within reach. Participants also emphasized the need for more transitional and supportive housing options for people moving from homelessness toward stable housing.

→ **Provide support for emergencies before they become crises.** A car repair, broken furnace, medical bill, or accident can undo months of careful budgeting. Small, one-time assistance can prevent crisis.

→ **Help offset the costs of essentials.** As housing consumes more of household budgets, families struggle to afford food, utilities, health care, prescriptions, and transportation. People asked for basic needs support to remain stable.

→ **Change the narrative around poverty and financial strain.** Participants emphasized that financial hardship is often shaped by housing costs, wages, health challenges, caregiving responsibilities, and other systemic factors. They called for broader public understanding of these realities.

→ **Address benefits eligibility policies that can create barriers to economic advancement.** Many participants described how an increase in income resulted in a loss of benefits that exceeded the value of the raise. They want opportunities to stabilize, work & advance without being penalized.

→ **Bring support closer to people and make it easier to find.** No one should have to rely on word of mouth to access help. Participants requested investment in trusted community connectors, equipping them with flexible resources that can help address challenges before they escalate.

→ **Include people with lived experience in decision-making and compensate them for their time and expertise.** Too many decisions are made about people without their participation. Make community representation standard practice and recognize the value of lived experience.

→ **Expand access to child care during job searches.** Caregivers can't look for work without child care, yet many programs require employment before assistance is available. Child care support should begin during the job search process.

> “
>
> *We need emergency funds. Car repair.* ***Ways to support self sufficiency.***

> “
>
> *If we had* ***affordable housing*** *and* ***child care****, we could begin to build savings accounts and give our children experiences. Currently we are making ends meet, but things are tight.*

Loud and clear, Southern Mainers told us they feel both **unsteady** and **stuck**, including many who never expected to. The findings that follow in the body of this report take a deeper look at their hopes, challenges, and priorities, and at the **strengths the communities in this region already hold**. Together, they offer a **clear call to action.** If heard and answered, this call to action could build a Southern Maine where everyone can thrive.

As you read, consider how **you**, your **organization**, your **networks**, and your **community** might help respond to that call.

HOW THIS REPORT WORKS

Between October 2025 and June 2026, United Way of Southern Maine conducted a community listening initiative across Cumberland and York counties, engaging **3,159** people who live and/or work in Southern Maine in conversations centered on four questions:

1. *What **kind of community** do you want to live in?*
2. *What **gets in the way** of achieving your goals?*
3. *What's **already working** and worth building on?*
4. *What could we do to **ensure everyone can thrive**?*

Each section of this report explores one of these questions through **two layers of findings**:

1. **Survey Responses:** Quantitative responses are presented first through tables, charts, and summary data. These offer a high-level measure of what community members identified as their biggest challenges, hopes, and needs, showing how priorities held or shifted across populations, counties, and income levels. Survey responses were anonymous, and the candid nature of the responses reflect that.

2. **Community Conversations:** Showed next in sections titled "Going Deeper," these themes provide the context and insight behind the numbers. Conversations held **typically 6-8 attendees** in each and were organized by population type. This lens surfaces nuance the survey data alone can't.

   The themes reflect **perspectives shared across the ten population groups**[2] represented in this research (see Appendix for population descriptions and counts). To indicate how widely a theme was shared across population groups, themes are labelled as follows:

   - **STRONG**: Identified by seven or more of the ten population groups.
   - **MODERATE:** Identified by four to six population groups.
   - **FOCUSED:** Identified by fewer than four population groups but reflecting many *individuals* representing those specific communities.

   For each theme, the groups that identified it are listed in alphabetical order. Example:

   > **Secure, affordable housing is the goal** **STRONG**
   > **Populations: 9 of 10** *ALICE Households · Community Volunteers · Employed, Above-ALICE Mainers · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Veterans · Youth & Young Adults*

3. **Difference by Lens:** At the end of each section, a "Difference by Lens" summary highlights patterns and differences in responses by income level, life stage, race/ethnicity (where possible, though this data is limited), Cumberland/York County, and urban/rural community lenses.

A glossary is included in the Appendix to define terms, acronyms, and other language used throughout the report.

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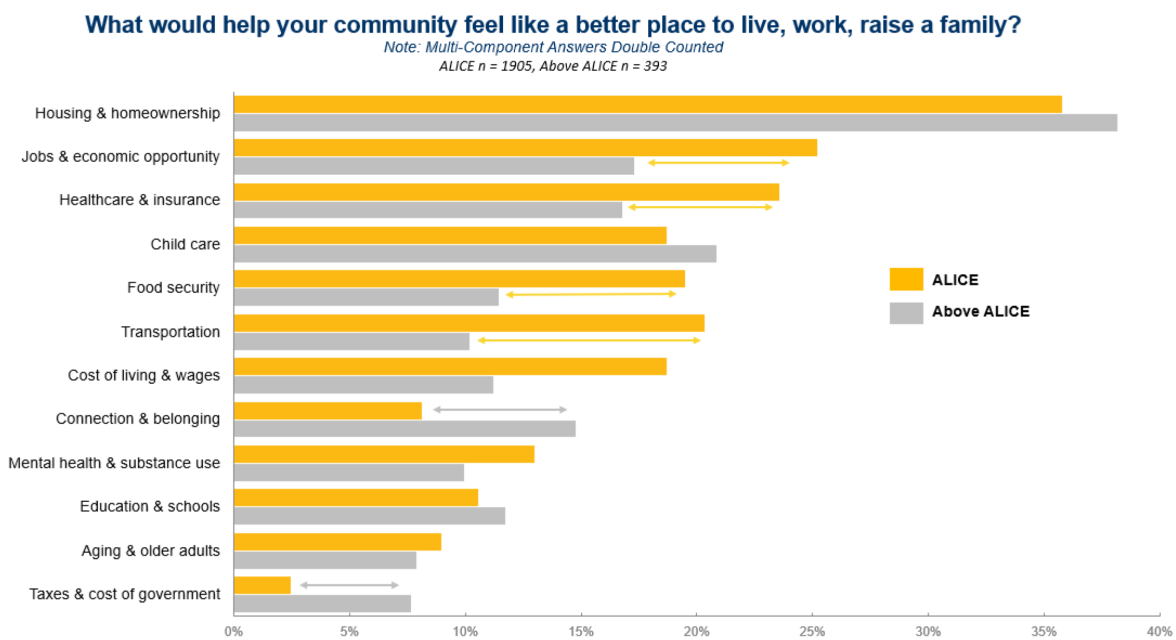
[2] *Note that these groups surface distinct perspectives but **aren't exhaustive**: many communities who contributed to the research do not appear under a named group, and their voices are woven throughout.*

1. WHAT KIND OF COMMUNITY DO YOU WANT TO LIVE IN?

We began by asking not what is wrong, but what people are working toward. Their answers reveal what a thriving Southern Maine looks like in their own words. A subset of survey respondents (n[3]=533) answered these two open-ended questions: "*What would help their community feel like a better place to live, work, and raise a family*?" and *What difference would it make for you, for your family?*"[4].

Respondents mentioned the **desire for housing and/or homeownership** as the one community wide aspiration shared across nearly every income group. This is telling: the answer to an aspirational question is simply the fulfillment of a basic need.

The chart below combines themes based on the nature of the open-ended responses and compares them by income level – ALICE or Above ALICE (see About this Report - *How We Identified ALICE* for details). The responses diverge in a telling way.



Among **ALICE respondents who reported they *could not* afford a $400 unexpected expense**, responses **most frequently** focused on housing, employment, health care, transportation, food, and wages. The community they described is one where the basics are within reach and a single unexpected expense does not derail a household's financial stability. Compared with respondents who reported greater financial security, they were far more likely to focus on the resources needed to achieve that stability.

> *"All residents should have access to medical care without paying so much that they have to choose between paying rent, eating, or getting their medications."*
> – ALICE · Cumberland County

[3] The symbol "n" stands for sample size.

[4] Because respondents often mentioned multiple ideas in a single answer, some responses are counted in up to two categories.

Among **ALICE respondents who reported they *could afford* *a $400 unexpected expense, but with difficulty*,** responses frequently focused on wages that keep pace with the cost of living, along with factors that contribute to quality of life and community belonging.

> *"Universal health care would allow us to live without concern about health expenses to divert more $ to housing costs."*
> – ALICE · Cumberland County

For **Above ALICE respondents** ***who could afford a $400 unexpected expense***, responses echoed the ALICE population in housing needs either for themselves or close friends or family. They also expanded beyond immediate needs to broader quality-of-life and community concerns. They were more likely to raise issues such as connection and belonging, taxes and the cost of government – topics focused on what makes a community a good place to live and how it's governed, rather than on immediate financial survival. Their responses more frequently emphasized belonging, opportunities for future generations to remain in Maine, and broader questions about community priorities and governance.

> *"Ensuring our children will have an opportunity to live and work in Southern Maine with housing prices aligned with pay."*
> – Above ALICE · Cumberland County

Across income levels, respondents consistently identified affordable housing and child care as priorities. Responses also highlighted the importance of health care, economic stability, and opportunities for social connection and belonging.

Participants expressed differing views about the role of public assistance and community support. Some emphasized the need for a stronger and more visible safety net, while others supported more limited or temporary forms of assistance. Many participants reported feeling unheard, a theme that emerged across multiple demographic, geographic, and community groups. Additional stories from both ALICE and Above ALICE respondents are included in the Focus on ALICE section at the end of this report.

Going Deeper

Similar themes emerged through community conversations. The **five most identified household** and **community aspirations** were: secure housing, self-sufficiency and dignity, systems that reach out, stability and predictability, and belonging. Here they are described.

Secure, affordable housing is the goal — STRONG

Populations: 9 of 10 *ALICE Households · Community Volunteers · Employed, Above-ALICE Mainers · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Veterans · Youth & Young Adults*

Across nearly all groups, participants identified homeownership–or simply stable housing they could afford and maintain–as one of the aspirations that felt most out of reach. Many youth participants described concerns about their ability to afford housing in the future, often referencing their families' current housing challenges. ALICE participants described the gap in exact terms: a $900 rent that leaves nothing after transportation, a home sale that won't cover a smaller place nearby.

> *"I just hope I won't be homeless. I'm gonna get out of school and first have to find a job that will pay enough to afford a house…because you just can't afford to own a house now."*
> – Young Adult, York County Community College

They want systems that reach out (not ones they have to chase) STRONG

Populations: 7 of 10 *ALICE Households · Employed, Above-ALICE Mainers · Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Community Volunteers*

Participants frequently described the need for systems that proactively connect people with support during key transitions and moments of need. This theme was raised most frequently by service providers and volunteers, who described challenges people face when support systems are difficult to navigate.

> *"So much of it is that the things people are trying to make happen are* ***their individual responsibility****. When you put your child into their first child care experience, is there a conversation about your work schedule, about food access? There's no conversation. Everybody kind of has to figure it out on their own, and with that tends to come some sense of shame."*
>
> – Donor & Volunteer, Portland

They crave stability and predictability STRONG

Populations: 7 of 10 *ALICE Households · Employed, Above-ALICE Mainers · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit Board Members · Older Adults · Veterans · Youth & Young Adults*

Many participants described wanting a life where one unexpected event–a car repair, medical bill, or reduction in work hours–does not create a financial crisis.

> *"Being financially stable and mentally stable too, because that's a very big thing. If you want to take action in your life, being stable matters."*
>
> – Middle school student, Westbrook

People want to belong, and not be judged STRONG

Populations: 7 of 10 *ALICE Households · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit Board · Older Adults · Veterans · Youth & Young Adults*

Belonging emerged as a common aspiration across multiple population groups: youth named the freedom to be themselves; veterans, the loss of shared purpose; immigrants immigrant participants emphasized the importance of being recognized as valued members of their communities; all types of ALICE households frequently discussed wanting to seek help without fear of stigma or judgment.

> *"I think a fear of being judged holds a lot of people back. Not only a community where everyone is welcome, but where people feel welcomed – that's really huge. If you don't feel like you're a piece of the community, you're not going to put yourself out there and strive for your goals."*
>
> – Veteran, Volunteers of America - Saco

People want self-sufficiency and dignity, not charity MODERATE

Populations: 4 of 10 · *ALICE Households · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit Board Members · Veterans*

Participants frequently emphasized the importance of being able to support themselves and their families with dignity. Some immigrant participants described feeling frustrated by dependence on public benefits and expressed a desire for more opportunities to work and support their families. Veterans framed it as the ability to contribute rather than receive.

> *"A dependent life is not good. Every time you go to DHHS, every time you go to General Assistance… it's no good. I can work for my family. I want to. I'm strong."*
>
> – Immigrant mother, ECE Pre-Apprenticeship

Keeping young people in Maine emerged as a common concern MODERATE

Populations: 4 of 10 · *Employed, Above-ALICE Mainers · Older Adults · Community Volunteers· Youth & Young Adults*

Both young and older participants raised concerns about young people leaving Maine due to housing costs, employment opportunities, and community factors. Young adults named it as a conditional attachment: they could imagine staying if housing, jobs, and community culture developed. Participants often connected concerns about retaining young people to housing affordability, employment opportunities, and a sense of belonging in their communities. Further, a regional Chamber of Commerce described an aging donor/volunteer base and need for younger generations to engage in community leadership.

Older and younger participants both want intergenerational connection FOCUSED

Populations: 3 of 10 · *Nonprofit & Public Service Providers · Older Adults · Youth & Young Adults*

Older adults and youth both described the importance of stronger intergenerational connections and opportunities to engage with one another. Older adults in Springvale and Bridgton described the erosion of shared civic life – Granges, town meetings, local newspapers – and a desire to rebuild it. Youth in Westbrook, Biddeford, and South Portland described wanting meaningful engagement in community decisions. Participants in Bridgton described a community hub as one example to intentionally foster intergenerational connection. Notably, the communities that already have this – Cumberland's intergenerational library and rec programs – were cited by residents as valued community assets.

DIFFERENCE BY LENS

Lens	What Differed
Financial Footing	Across income levels, participants identified housing affordability as a significant barrier to achieving their aspirations. Above ALICE respondents frequently expressed concern about the ability of young adults to afford housing and remain in the area.
Life Stage	Older adults and youth both emphasized the importance of intergenerational connection. Youth participants also frequently identified belonging and stability as important elements of a thriving community.
Race, Ethnicity & Origin	Immigrant participants frequently discussed belonging and being recognized as valued members of their communities. They also connected self-sufficiency and employment with dignity and independence.
County	Participants in York County frequently raised concerns about retaining young people and strengthening connections. Cumberland County focused more heavily on housing affordability and pathways to homeownership.
Urban & Rural	Rural participants more frequently discussed community cohesion and intergenerational relationships. Across both urban and rural communities, participants consistently identified financial stability as an important aspiration.

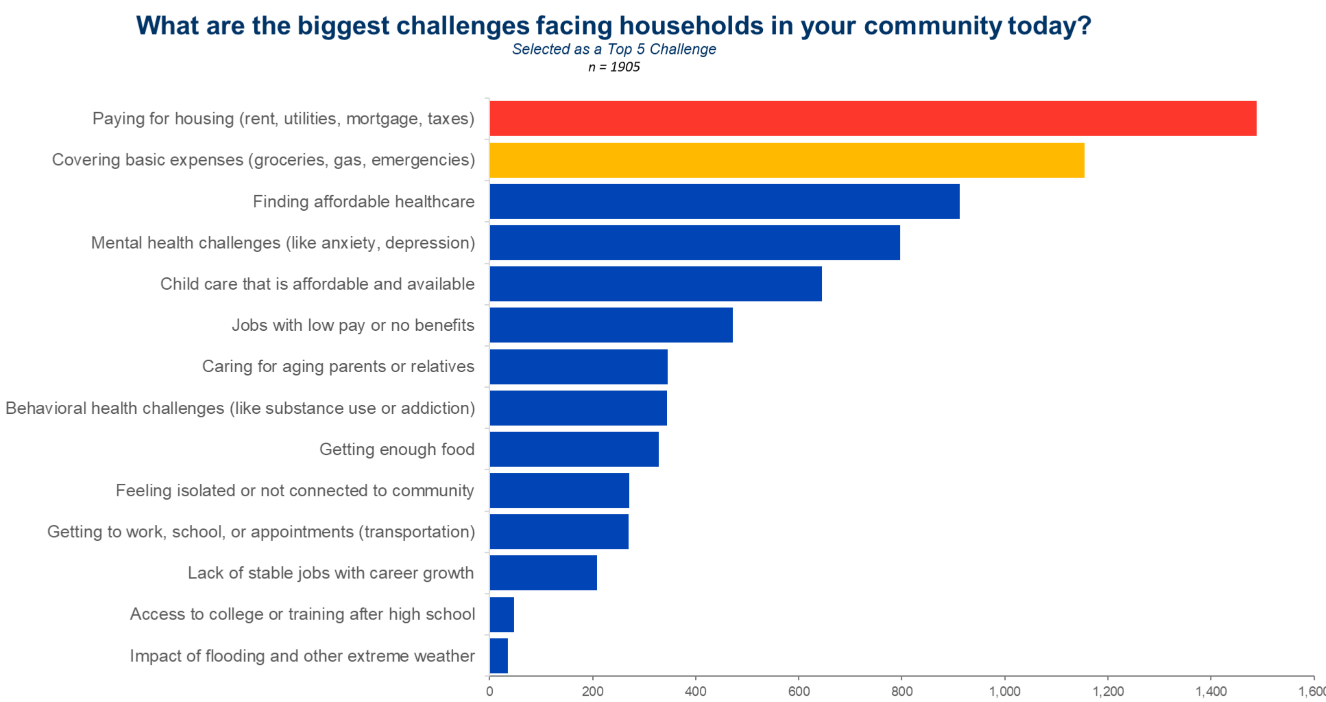
WHAT GETS IN THE WAY?

Southern Mainers were direct about the barriers they face. This section begins with survey findings and then explores themes from community conversations, highlighting the challenges and unmet needs most frequently identified by participants. The sections that follow explore these issues in greater depth: **Housing & Financial Instability**, **Transportation & Rural Access**, **Health & Mental Health**, **Caring for Kids**, and a special analysis of **Emergent Challenges,** which examines how community concerns have changed since 2016.

Nearly **2,000 survey responses** identified challenges facing households in Southern Maine. The most frequently cited concerns were paying for housing, covering basic expenses, and accessing affordable health care, mental health, and child care. Together, these findings highlight the close relationship between financial pressures and overall well-being.

> *"We have to decrease on food and car repairs so full rent can be paid."*
> – Cumberland County Resident

Paying for housing, including rent, utilities, mortgage, and property taxes, was the most frequently cited household challenge, selected by 80% (1,520 of the 1,905) of survey respondents. **Housing costs** and **basic expenses,** such as groceries, gas, and unexpected emergencies, ranked well above every other challenge. Together, these findings suggest that **housing and other essential living costs** are among the most significant challenges facing Southern Maine households.



The survey's "Other" category generated more than 200 write-in responses. These comments added important detail to the broader findings. Participants described financial strain beyond simply paying for housing, including difficulty finding housing they could afford within their own communities. Older adults frequently mentioned the growing burden of home and property maintenance. Others pointed to political division, the cost of vehicle repairs, and the challenges of living with chronic health conditions such as Long COVID and Lyme disease. Here are a few themes that emerged from the **survey's open-ended responses**:

Differing views on the cause of financial instability

Survey Findings: Some survey respondents expressed concern that public assistance programs may discourage workforce participation or economic advancement. Others emphasized the role of housing costs, wages, health challenges, and other structural factors. One version came from a respondent describing their own family's history:

> *"I grew up in a single parent home and we benefited from welfare for a short time while my parent was able to become financially independent. However, the programs have been so extreme with no incentive to make people successful members of society. The handouts and expectation that people can benefit forever with no expectation of bettering themselves is ridiculous. We are dumbing down society and making it harder for middle class to be sustainable!"*
>
> – York County resident

Financial strain and community tension

Survey Findings: Some respondents expressed frustration related to taxes, welfare policy, and economic pressures - a sense of being overtaxed, overlooked, and set against their neighbors by forces larger than the neighborhood. The cost-of-living pressure documented throughout this report does not only produce hardship. Some respondents linked financial pressures to frustration, distrust, or tension within their communities. Some respondents linked financial pressures to frustration, distrust, or tension within their communities.

> *"We cannot sustain the number of people on welfare sucking the system dry!"*
>
> – Cumberland County resident

Polarization and Community Relationships

Survey Findings: Several respondents identified the polarizing nature of our politics as a concern, describing its impact on relationships, civic engagement, and community cohesion.

> *"It feels that especially in today's society many people are politically divided and isolated.*
>
> – Cumberland County resident

Responses reflected differing perspectives on the causes of poverty and financial hardship. These views may influence how community members think about solutions, public policy, and the role of support systems. Participants also noted that stigma surrounding financial struggle can make it more difficult for people to seek help when they need it.

Going Deeper

Survey data identified the most commonly reported challenges. Community conversations provided additional context about how these pressures affect individuals and families over time. The following series details each challenge based on the topics that were most commonly raised**: Housing** & **Financial Instability**, **Transportation** & **Rural Access**, **Health** & **Mental Health**, **Child Care**, **Youth** & **Young Adult Opportunity**.

HOUSING & FINANCIAL INSTABILITY

Housing and financial instability came up in *every community conversation*. The findings below are the challenges named most often – ordered by how strongly and how widely they surfaced.

The strongest findings, in order, were housing affordability challenges across income levels; housing instability as a barrier to other goals; benefit eligibility cliffs affecting ALICE households; rising costs outpacing fixed incomes; limited financial buffers for emergencies; and challenges navigating available assistance programs.

> *"There's this giant hole in the fabric of the community where **safe, affordable, stable housing is not an option** for a lot of people, and without that it's really difficult to make progress."*
>
> – Public Health Professional, Cumberland

Housing unaffordability spans all income levels, geographies, and life stages STRONG

Populations: 10 of 10 *ALICE Households · Employed, Above-ALICE Mainers · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Community Volunteers· Veterans · Youth & Young Adults*

Paying for housing was the #1 challenge in the survey – chosen by roughly 1,500 people, echoed in the conversations. Community conversations showed that housing affordability concerns were raised across income levels. ALICE participants described difficulty purchasing homes, downsizing within their communities, or finding housing near where they work. Participants across income levels described housing affordability as a widespread challenge affecting workers, families, older adults, and employers.

> *"We could sell our house for probably double what we paid for it, but we would never be able to afford anything else in that area."*
>
> – Volunteer, UWSM Subcommittee

Benefits ending before households feel stable STRONG

Populations: 7 of 10 *ALICE Households · Community Volunteers · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Veterans*

Participants and service providers frequently described challenges faced by households whose incomes exceed eligibility thresholds for assistance programs but remain insufficient to cover basic living costs. Case managers at Frannie Peabody and Goodwill described clients deliberately limiting earnings to preserve benefits – then falling off a cliff when they earn slightly too much. Veterans receiving military disability income were frequently described as falling into this gap: above poverty thresholds but still struggling to absorb unexpected expenses.

In detail. Participants frequently described experiencing a benefits cliff, where assistance ended before they felt financially stable. Participants described how a work permit triggers simultaneous loss of SNAP (Supplemental Nutrition Assistance Program) and TFA (Transitional Food Assistance); a new job means trading MaineCare for employer insurance that won't cover a child's specialized care; Social Security increases reduce food stamps dollar-for-dollar; older adults age out of food-stamp eligibility just as medication costs peak. Several providers expressed concern that current eligibility structures may create barriers for households working toward greater financial stability.

> *"Because I work full time, I don't meet the income guidelines for support. Yet I have no money for food after I pay rent, lights, and child care. You don't need to be homeless or without a job to be struggling to meet the current needs."*

– ALICE mother, Cumberland County

No buffer for the unexpected: compounding costs, sudden bills, and food insecurity STRONG

Populations: 8 of 10 *ALICE Households · Employed, Above-ALICE Mainers · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit Board Members · Older Adults · Nonprofit & Public Service Providers · Veterans*

Participants described three recurring financial pressures: ongoing household expenses, unexpected emergency costs, and food insecurity. First, participants frequently described the cumulative effect of numerous recurring expenses (rent, utilities, pet fees, car insurance, child care, four seasons of clothing). The second is the sudden car repair or medical bill, which participants frequently described as difficult to manage without savings or other financial reserves. The third is food insecurity: older adults cutting meat from the budget, food-bank shelves running low, children eating dinner at neighbors' out of fear and shame – and the impossible trade-off of heat or groceries, food or medication, appeared in every group.

> *"With rent, utilities, car insurance, renters insurance, pet fees, health care, child care, education supplies, clothing for four seasons, car maintenance and gas – my budget is ruined by a thousand tiny bills."*
> – Older Adult, Bridgton

> *"Many families I see [Alfred area] are one crisis away from losing safe and stable housing. There has been a large increase in the number of people, including families with children, who are going to food pantries. Some of these people appear to be living out of their vehicles."*
> – Resident, Alfred

A widening gap between fixed incomes and rising costs STRONG

Populations: 5+ of 10 *ALICE Households · Employed, Above-ALICE Mainers · Individuals Currently or Formerly Homeless · Nonprofit Board Members · Older Adults (mentioned by every older adult group)*

Older adults frequently expressed frustration that increases in Social Security and retirement income were not keeping pace with rising living costs. Participants described difficulty maintaining financial stability despite years of planning and saving for retirement. Participants frequently reported that Social Security COLAs (Cost of Living Adjustments) and pension increases were not keeping pace with rising housing, food, fuel, and medication costs. Among these above-ALICE workers, even those with employer benefits, described health insurance costs as unaffordable or difficult to manage.

> *"You work in your town, pay your taxes for years, and you can't afford to eat when you hit 65. An absolute imbalance."*
> – Older Adult, Avesta Old Orchard Beach

Challenges navigating support systems during times of crisis MODERATE

Populations: 5 of 10 *ALICE Households · Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults*

Providers and ALICE participants described systems that technically offer resources but are difficult to access or navigate: TANF (Temporary Assistance for Needy Families) cards handed over with no instruction on how to use them; four-hour DHHS hold times for a five-second question; PO boxes rejected by programs that require a home address; waitlists that lose paperwork and restart the clock; and HEAP heating aid arriving in March for families who applied in October. Only about 30 of every 100 Maine families with children in poverty receive TANF; roughly 4,000 families were enrolled in 2025 (NCCP TANF State Profile, Maine 2025–26 , 2026)[5]. Participants and providers frequently described administrative requirements, wait times, paperwork challenges, and communication barriers that limited access to available services.

> *"[Housing management] would send me letters and I would fill them out and send them back. Then I'd get a letter saying they never received my paperwork and I'd been taken off the waitlist. I had to beg and fight and cry on the phone with them multiple times just to get back on the waitlist."*

– ALICE mother, Bridgton

> *"it's often like Winchester's Mystery House*. You have to apply to three different programs with three different time-consuming applications, and then you learn all the different ways you don't qualify."*

– ALICE mother, Cumberland County

**the mansion famous for staircases and doors that lead nowhere*

Housing instability is the foundational barrier – nothing works without it MODERATE

Populations: 5 of 10 · *ALICE Households · Nonprofit & Public Service Providers · Nonprofit Board Members · Veterans · Youth & Young Adults*

Across behavioral health providers, veteran services, school outreach workers, and ALICE participants, housing instability was named the foundational unmet need. Participants and providers frequently described housing instability as a barrier that can make it more difficult to address employment, health, education, and other challenges. Housing instability was one of the most consistently identified concerns among providers. The framing ranges from clinical (housing before recovery) to ethical (homelessness as a protected class) to structural – the challenges of securing housing without a credit history, permanent address, or funds for initial housing costs.

> *"In a state that I think is third in the nation per capita for veterans relative to population, there are only three transitional or permanent housing programs in the whole state."*

– Program Staff, Volunteers of America

Seasonal pressures on year-round residents FOCUSED

Populations: 2 of 10 *Nonprofit & Public Service Providers · Community Volunteers*

In both the Lakes Region and coastal York County, participants discussed the influence of seasonal property ownership and out-of-state investment on local communities. Participants expressed concern that local economic benefits were not being shared evenly among year-round residents. In the Lakes Region, resort-town grocery pricing leaves residents paying about 20% more than neighboring towns; in Kennebunk, Airbnb conversion of homes has hollowed out the stable volunteer base civic life depends on.

Perceptions of under-resourcing in York County FOCUSED

Populations: 3 of 10 *Nonprofit & Public Service Providers · Nonprofit Board Members · Community Volunteers*

Several York County providers perceived that regional funding and resource allocation do not fully reflect the level of need in their communities. The geographic sprawl of York County means services clustered in Biddeford or Sanford are effectively inaccessible to residents of Berwick, Eliot, Kittery, and rural inland towns. Providers explained that traveling between Sanford and Portland takes a full day by available transit. Participants described these challenges as longstanding and growing more visible in recent years.

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[5] **NCCP TANF State Profile, Maine 2025–26** (April 2026) reports that 30 families participated in TANF per 100 families with children living in poverty in Maine (2022–23), and 4,032 families received TANF in 2025.

The survey also offered an open opportunity to share other perspectives, and many people took it. Among the responses were differing beliefs about why people end up struggling in the first place. Some pointed to circumstance – the rising cost of food and housing outpacing wages, illness, or bad luck. Others described poverty as a personal failing, a matter of choices and effort rather than conditions.

TRANSPORTATION & RURAL ACCESS

Getting to work, school, or appointments ranked 10th of 14 challenges in the survey–lower than housing, basic expenses, health care, and mental health. However, community conversations provided additional context. Transportation did not surface as a standalone challenge in most groups; instead, participants frequently described it as a factor that made other challenges more difficult to address. Participants connected transportation barriers to missed health care appointments, difficulty accepting job opportunities, and challenges accessing food and other essential services. While the survey captured transportation as one challenge among many, community conversations highlighted its role in shaping access to a wide range of opportunities and supports.

Public transit is too slow, unreliable, or nonexistent to substitute for a car — STRONG

Populations: 8 of 10 *ALICE Households · Employed, Above-ALICE Mainers · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Community Volunteers· Youth & Young Adults*

Where transit exists, people describe it as too slow, unreliable, and missing at the times and routes they actually need. Students described missing job and internship opportunities because of transportation challenges. In rural areas, participants described transportation barriers as significant and difficult to overcome. One participant reported that a "Bridgton-to-Portland trip can take 18 months of planning" for someone with a disability, while unplowed sidewalks can prevent access to bus stops. Participants also described how winter weather can limit access to transportation, particularly for households without reliable alternatives.

> *"I tried to take it to an internship once and was two hours late because it broke down. It just takes forever to get anywhere because of all the connecting routes. It's not reliable."*
>
> – Student, University of New England

When losing a car means losing access — STRONG

Populations: 7 of 10 *ALICE Households · Employed, Above-ALICE Mainers · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Veterans · Youth & Young Adults*

Southern Maine requires a car for employment, health care, child care, food, education, and social connection. Across multiple population groups, participants described personal vehicle access as a necessity rather than a preference. When a car breaks down, fails inspection, or loses insurance, the consequences cascade at once: missed jobs, skipped medical appointments, children who cannot reach programs. Car repairs were named across more groups than almost any other expense, a sudden expense that participants frequently described as difficult to absorb.

> *"My [parent] is home right now because he has a [injury], so he can't work. He doesn't really have a way to get around. Transportation is hard by itself, but if you have a health impairment on top of that, it's really hard to function."*
>
> – Student, High School, York County

Edge towns and rural corridors are resource deserts with no transit solution MODERATE

Populations: 4 of 10 *Volunteers · Veterans · Nonprofit & Public Service Providers · ALICE Households*

Towns on the edges of Cumberland and York counties (New Gloucester, Gray, Waterboro, Berwick, Eliot, Kittery, Bridgton) were frequently described as having access to fewer services despite being located within broader regional service areas. A veteran's daughter in Waterboro drove to Brunswick for class and ultimately withdrew from college, and a Sanford-to-Portland public transport commute can run more than four hours each way. After-school programs exist in Bridgton but participants described transportation challenges that limited access to these programs, and the Bridgton pediatric center closure pushed over 2,000 patients to Naples.

> *"Soon over 2,000 patients will lose their care at the Bridgton Pediatric Center. People will lose jobs. The closest Pediatric Center is in Naples, and this will have a lot of implications for kids who will no longer be able to access local doctors."*
>
> – Resident, Bridgton

Transportation to community life, not just appointments MODERATE

Populations: 4 of 10 *Nonprofit & Public Service Providers · Older Adults · Youth & Young Adults · Veterans*

Several groups pushed back on the idea that transport help is only about medical or work trips. Participants described impacts on social connection, community participation, and mental well-being when unable to reach cultural events, summer programs, church, the farmers market, or a free concert. Older adults in Old Orchard Beach and Falmouth connected transportation and affordability barriers to increased feelings of isolation, and the Sunday transit gap in Falmouth cuts residents off from their one weekly community anchor.

Disability accessibility failures compound transportation gaps FOCUSED

Populations: 2 of 10 *Youth & Young Adults · Older Adults*

Students with disabilities described repeated accessibility barriers, including plowed-in handicap spaces, broken elevators, missing door buttons, unsafe ramps, and impassable sidewalks. Participants described these barriers as recurring challenges that limited access to transportation, employment, and community participation. Others described unreliable transit options as a direct barrier to employment barrier, since arriving 15 minutes late to a new job can be a risk to job retention.

> *"Jobs are important – you have to punch in at three o'clock, and if your pickup time is two and they don't get you until 2:30, you arrive 15 minutes late, and that 15 minutes becomes a problem for someone who just started that job."*
>
> – Disabled Young Adult, Great Bay Services

Loss of driving limits access regardless of geography FOCUSED

Populations: 3 of 10 *ALICE Households · Nonprofit Board Members · Older Adults*

Participants described similar challenges accessing services and community activities when they were unable to drive, regardless of whether they lived in rural or suburban areas Avesta residents in Yarmouth and Falmouth described transportation challenges similar to those reported by participants in more rural communities. Participants described informal neighbor networks as a critical source of transportation support in several communities. Transit options were described as unreliable across five separate groups for canceling rides, sending inaccessible vehicles, and arriving too late for work.

HEALTH & MENTAL HEALTH

Affordable health care ranked third in the survey and mental health as fourth. Community conversations provided additional context and highlighted the close relationship between access to care and mental health. Participants described provider shortages, navigation challenges, stigma, and fear as barriers to accessing care. Community conversations also highlighted connections between isolation, financial stress, and overall well-being.

The strongest findings, in order, were **provider shortages**, **stigma** as a barrier to care, **health care costs** compounding financial instability, **social isolation**, and **mental health needs** often going unaddressed until a crisis occurs.

Provider shortage described as a crisis – dentists, PCPs, therapists — STRONG

Populations: 6 of 10 *Employed, Above-ALICE Mainers · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Community Volunteers· Veterans*

Participants and providers frequently described shortages of primary care providers, dentists, and pediatric mental health professionals as a significant challenge. The reports are stark: a 17-month wait for a dental intake, two-year waitlists for child mental health care, and PCPs not accepting new patients anywhere in York County. Participants described situations in which insurance coverage did not translate into timely access to care because few providers were accepting new patients or certain forms of insurance. The impact cuts across income levels, from employee retention challenges reported by employers to older adults going months without needed prescriptions.

> *"When you have a young child who's almost in crisis and you're told there's a year-long waiting list to see providers – that's a huge issue. And alongside that, providers are so burnt out that there's no real collaboration, so it becomes the individual or the parents' job to do complete coordination of care."*
>
> – Volunteer, Women United

Stigma as structural barrier: The bootstraps problem — STRONG

Populations: 6 of 10 *ALICE Households · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Community Volunteers· Youth & Young Adults*

Participants across multiple population groups identified stigma as a barrier to seeking mental health support and other forms of assistance. Rural self-reliance norms, which participants called "the bootstraps problem," were described as discouraging people from seeking services that may be available to them. Youth named stigma and low awareness, not absent resources, as the main mental health barrier, and providers documented the result: people with substance use disorder needing a case manager just to be treated without dismissal, and others skipping food pantries out of pride.

> *"The community here is very judgmental. It's all about pulling yourself up by your bootstraps. The mentality is very black and white. What about when bootstraps are just not enough?"*
>
> – ALICE mother, Lakes Region

Drug exposure and substance use as a daily reality — MODERATE

Populations: 5 of 10 *Employed, Above-ALICE Mainers · Nonprofit & Public Service Providers · Nonprofit Board Members · Veterans · Youth & Young Adults*

Participants frequently discussed substance misuse in connection with housing instability, mental health challenges, trauma, and social isolation. Westbrook Middle School students described daily encounters with drug use in their neighborhoods, while Bridgton participants spoke about losing people to substance misuse as if it had become "a bad day." Participants reported that the Lakes Region Recovery Center was operating at or near capacity and serving people ranging in age from 20 to 80. One participant in Saco offered a different perspective, arguing that removing public bathrooms to address overdoses does not address addiction. It only removes dignity.

health care and mental health costs compounding financial instability — MODERATE

Populations: 4 of 10 *ALICE Households · Employed, Above-ALICE Mainers · Older Adults · Community Volunteers*

Health care costs and access challenges were discussed in nearly every ALICE conversation and many sessions with employed, Above-ALICE participants. People navigate ACA enrollment while acutely ill, find Medicare too complex to evaluate without a broker, and watch medical and therapy bills block any saving despite full-time work. Participants frequently described high deductibles and out-of-pocket expenses as limiting the practical value of their insurance coverage.

> *"My copay on one medication is $100 a month, on another it's $550 a month. That's like a second mortgage, and that's a common story."*
>
> –Nonprofit Staff, Cumberland County

Social isolation as a structural health crisis — MODERATE

Populations: 5 of 10 *ALICE Households · Community Volunteers · Employed, Above-ALICE Mainers · Nonprofit Board Members · Older Adults ·*

Isolation appeared in nearly every group but wore different faces: estrangement and lost activities for older adults in housing, language barriers and homebound snow days for immigrants in Biddeford, the loss of military community for veterans, and nowhere free to gather for rural Bridgton residents. Across groups, participants often connected isolation to the loss or decline of community gathering spaces, civic institutions, workplaces, and social networks that previously provided regular opportunities for connection.

> *"Some of the guys who don't work or can't work have expressed interest in volunteering, but there aren't very many volunteer opportunities we're aware of that they could participate in. Having the ability to volunteer keeps their minds engaged."*
>
> – Provider, Volunteers of America (Biddeford)

Mental health deferred until crisis point; self-neglect a necessity for caregivers — FOCUSED

Populations: 3 of 10 *Immigrant Communities · Older Adults · Veterans*

Across ALICE interviews and provider conversations, mental health needs surfaced with directness: postpartum depression at 17 with no support, years without a primary care provider while managing a child's complex needs, long-COVID mental fog. Providers described situations in which individuals disclosed only their most immediate or socially acceptable needs, while additional challenges such as mental health concerns, substance use, or school absenteeism remained unaddressed. Participants also discussed caregiver exhaustion and provider burnout as ongoing challenges.

> *"A lot of our community members feel like they have to present their best self and their best vulnerability to service providers, because they should feel lucky to have help. When there's housing insecurity, often there's also someone in the house suffering from deep substance abuse, intense mental health challenges, or school absenteeism – but they don't want to present all that."*

– Nonprofit Staff

Fear and reduced engagement with services and community life — MODERATE

Populations: 4 of 10 *Immigrant Communities · Nonprofit & Public Service Providers · Nonprofit Board Members · Youth & Young Adults*

Providers and participants reported that immigration enforcement fears were affecting community members' willingness to leave home, seek care, send children to school, or participate in community life, with providers reporting client visits down by more than half. BIPOC youth identified ICE as a personal safety concern, and providers have adapted by offering at-home lab work so clients can receive care without exposure. Participants reported that these concerns extended beyond immigration status and affected both documented and undocumented community members.

Fear of lost independence shapes every decision for older adults — FOCUSED

Populations: 1 of 10 *Older Adults*

Participants described concerns about losing independence as influencing decisions about seeking assistance and accessing services Some participants described accepting assistance as challenging because it felt like a loss of independence. Participants also connected these concerns to reluctance to disclose health needs and difficulty navigating increasingly digital systems. Unacknowledged grief compounds it, as neighbors pass without any community gathering to mark the loss.

Providers call for greater investment in prevention — FOCUSED

Populations: 2 of 10 *Nonprofit & Public Service Providers · Employed, Above-ALICE Mainers*

Public health and behavioral health providers frequently expressed concern that funding priorities emphasize crisis response more than prevention. An experience from Iceland was highlighted: culture change around substance use worked there only because basic needs were met first, through universal health care, subsidized child care, and paid leave. Several providers argued that prevention services receive insufficient investment relative to crisis-response services.

CARING FOR KIDS

Child care ranked fifth among the top five survey challenges, named by roughly 700 respondents Community conversations highlighted child care as a foundational issue closely tied to workforce participation, education, and financial stability. Participants frequently described child care availability and affordability as factors that affected their ability to work, pursue education, and meet basic needs. They also surfaced challenges not fully captured in the survey, including barriers within the child care subsidy system, a predictable summer cliff, the toll of family financial stress on children, and youth and young adults who feel unheard.

The child care catch-22: barriers within the child care subsidy system — STRONG

Populations: 6 of 10 *ALICE Households · Community Volunteers · Employed, Above-ALICE Mainers · Immigrant Communities · Nonprofit & Public Service Providers · Nonprofit Board Members*

Child care was the single most consistently raised theme in the corporate-employee responses and appeared in almost every other group. Participants described a cycle in which they could not afford child care without employment but struggled to secure or maintain employment without child care: you cannot afford care without a job, cannot keep a job without care, and the subsidy requires both parents to be working. Participants noted that these requirements can create challenges for single-parent households.

Costs run from $750 to $2,000 a month, waitlists begin at pregnancy, and one summed it up in four words: it's **cheaper to stay home**. A local nonprofit staffer named the precise fix, presumptive authorization, which would let parents qualify while job-searching rather than only after they are hired.

> *"I saw a lot of my peers unable to go back to work because they couldn't afford daycare and fell behind in the workforce. They're now having a hard time rejoining the workforce."*
>
> – Above- ALICE worker, Cumberland County

The child care workforce shortage: not enough workers to cover the need — MODERATE

Populations: 4 of 10 *Employed, Above-ALICE Mainers · Nonprofit & Public Service Providers · Nonprofit Board Members · Community Volunteers*

Participants and providers described two related challenges: too few affordable seats and too few qualified workers to staff the seats that exist. A York County center director reported 20 child slots sitting empty for lack of staff, with trained workers steadily lost to school systems that pay better and offer benefits. The mismatch between the school day and a working parent's schedule, with late starts, early releases, and summer gaps, deepens the scarcity by creating demand that flexible options cannot meet.

> *"As Director of a center of [80-100] children, I have 20 open spots that I'm not filling due to the lack of qualified staff. Those spots will remain open. I have lost many employees to the school system, because once you train them and pay for their continuing education, the school department offers better benefits."*
>
> – Nonprofit, York County

Parents stretched thin; kids absorb it — MODERATE

Populations: 4 of 10 *Community Volunteers · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults*

The people closest to youth in Southern Maine described a strain on family life that underlies many of the challenges in this report, and they framed it as structural, not a matter of effort or values. In two-parent households, both parents increasingly work just to make ends meet, leaving little time to support kids after school or with learning and behavioral needs. Single parents – overrepresented among ALICE households – often have no margin at all, and older children must care for younger siblings Providers described seeing financial stress alongside family challenges such as divorce or separation, domestic abuse, and substance use disorder. Across groups, participants frequently connected these challenges to limitations in time, resources, and capacity rather than a lack of commitment to children. Participants described impacts on children, including increased caregiving responsibilities and reduced access to adult support. Participants also described how financial stress within households can affect children's emotional well-being.

> *"Parents are all working so hard – very little time left to focus on the needs of their kids."*
>
> – Teacher, South Portland

> *"It's a constant stress on how I am going to pay my car payment and my rent each month on top of other expenses. This affects my attitude and patience with my son and makes it so I have to be tight in other areas of our life."*
>
> – Parent, Cumberland County

The summer cliff is a predictable, annual, unaddressed crisis — FOCUSED

Populations: 3 of 10 *ALICE Households · Community Volunteers · Nonprofit & Public Service Providers*

Summer is the acute pressure point where many participants described significant gaps in support for working families: programs fill instantly, families miss sign-up windows, transportation to scholarships is unavailable, and older siblings stay home to watch younger ones, losing school time of their own. This is not an emergency. It happens every year, is entirely predictable, and participants described few available supports to address these recurring challenges.

> *"When schools are closed for summer, our children suffer because they do not have anywhere to go or anything to do. Some parents make the older siblings stay home and take care of their younger siblings, and that makes everyone involved miss out."*
>
> – Portland Public Schools administrator

Schools are increasingly responding to family needs beyond education — FOCUSED

Populations: 2 of 10 *Nonprofit & Public Service Providers · Nonprofit Board Members*

School-based providers described a role that extends beyond education into housing, food security, mental health, immigration support, and family stabilization. The Biddeford/Saco resiliency-coordinator model came closest to a structural fix, a position designed to hold the whole family rather than the child's presenting problem. Service discontinuity compounds the strain, as programs cycle in and out and cause breaks in birth-to-five hand-offs.

> *"Every school should have a resiliency coordinator. Every district should have a position like Shelley's that can pull together a team of truly caring people who put children and families first. This is not seen in other places. It should be, and it's not."*
>
> – Staff, Biddeford Schools

Youth described limited opportunities, spaces, and voice — FOCUSED

Populations: 3 of 10 *Employed, Above-ALICE Mainers · Nonprofit & Public Service Providers · Youth & Young Adults*

Multiple groups described concerns about limited opportunities, safe spaces, activities, and meaningful roles for young people in their communities. Adults noticed youth with nowhere to go after school; Bridgton named the missing skate park and youth center; and students named it from the inside, reporting that surveys ask superficial questions, input is rarely acted on, and teachers warn them to be careful speaking up in public. Many students were genuinely surprised to be asked what they thought and proposed concrete fixes like compensating youth for their time and direct outreach to ALICE students.

> *"It seems like they aren't actually taking our advice and putting it into action."*
>
> – Student, Westbook Middle School

Youth caught between school, work, and family need — FOCUSED

Populations: 2 of 10 *Immigrant Communities · Youth & Young Adults*

Across rural and urban settings, high-school-age youth report being pulled into adult responsibilities, working to support families while finishing school, caring for younger siblings, or running households, with immigrant and rural ALICE youth describing it most acutely. Participants described challenges navigating school expectations while also working, supporting family members, or managing household responsibilities.

> *"Teachers don't care if you're working or not – they just give homework and expect you to do it. They don't think about the fact that we've got work. Some of us live by ourselves and pay rent."*
>
> – Young Adult, York County Community College

Alternative learning models provide support for some students FOCUSED

Populations: 2 of 10 *Nonprofit Board Members · Youth & Young Adults*

Students in alternative pathways programs contrasted those programs' personalized structure and job connections with the worksheet-heavy, unsupported experience of mainstream school, and YCCC students described community college as a viable path high school never showed them. Teachers and students described these models as effective because of their flexibility, individualized support, and connections to employment opportunities. Participants expressed concern that grant-dependent funding may affect long-term access to these programs. Their recommendation was explicit: embed alternative pathways in district budgets, not grant cycles, and reach students by sixth grade rather than junior year.

Disability and gender equity gaps in education and employment FOCUSED

Populations: 2 of 10 *Older Adults · Youth & Young Adults*

Participants identified two equity concerns. Adults with developmental disabilities described employer discrimination, from outright refusal to hire to inflated qualifications for simple roles, as a barrier to the independence that work provides. Some high school students documented specific funding disparities between boys' and girls' sports, with football receiving roughly six times the funding of girls' lacrosse.

EMERGENT CHALLENGES

Ten years ago, then United Way of Greater Portland gathered more than 2,000 voices in a similar effort. That 2016 report named **education**, **community engagement**, **income**, **health**, **service coordination**, **communication**, **diversity**, **affordable housing**, **substance use disorder**, **New Americans**, and **hunger** as its top themes. A decade later, participants continued to identify housing affordability, food insecurity, substance use disorder, and challenges facing New Mainers as significant concerns. Many described these issues as more visible and more difficult to navigate than in 2016. But the 2026 conversations also surfaced issues that were absent or peripheral in 2016 and revealed one notable silence. This section names what is new, what has shifted, and what the addition of York County (added after 2016) reveals about the region.

What's New Since 2016

Several themes emerged more prominently in 2026 than they did in 2016, reflecting social, economic, and policy changes that occurred over the past decade.

Political division, polarization, and changes in community discourse

The 2016 report wanted 'communication without rhetoric' and better listening from leaders. By 2026 the tone has moved from aspiration to alarm. Participants across many groups described political division as affecting relationships, community trust, and civic engagement. Participants frequently cited online community forums and social media as places where political division and negative interactions were particularly visible, where neighbors say things they would not say in person and requests for help can be met with judgment or criticism. Some providers described the climate as constraining equity work, while some youth described misinformation as a daily stressor.

> *"We need more empathy. Community is generally narrow minded, especially the older population. Our community page is awful, really judgmental comments. Someone asked for a crib: 'you probably should not have had children' was the response."*
>
> – ALICE mother, Lakes Region

COVID-19's lasting consequences on community, workforce, and mental health

Participants frequently described the COVID-19 pandemic as exposing existing vulnerabilities and intensifying challenges related to volunteerism, workforce participation, and social connection. Participants described significant reductions in volunteer participation after the pandemic, particularly among older adults who had previously been active volunteers. Participants noted that hybrid work initially expanded employment opportunities for some disabled workers, but that these opportunities became more limited as workplaces returned to in-person expectations. Several participants reflected on the impact of temporary pandemic-era assistance programs and described challenges that emerged when those supports ended. The social isolation left lasting marks on older adults, youth, and veterans.

> *"Our volunteers have often skewed a little older – retirees – and they were a vulnerable population that didn't feel safe coming back after COVID."*
>
> – Staff, Chamber of Commerce

Immigration enforcement fears and community participation

The 2016 report documented anti-immigrant sentiment and the barriers New Mainers faced. By 2026 the dynamic intensified. Participants and providers said immigration enforcement fears were affecting school attendance, health care utilization, and participation in community life.

> *"Some days, kids don't go to school because of fear – there's ICE around. Parents keep their children home because they're afraid. I think there was one time a parent brought his child to school and was caught in front of the school and taken away. The child was left inside."*
>
> – Portland area immigrant

Fraud and digital literacy challenges across generations

Digital literacy barely registered in 2016. By 2026, participants described digital literacy challenges across multiple communities and age groups. Older adults shared concerns about AI-generated scams, immigrant families described difficulties navigating online job and benefit systems, and participants and providers expressed concern about reductions in digital-literacy funding at a time when demand for digital skills continues to grow. Participants frequently connected digital literacy challenges to personal safety, financial stability, and civic participation.

> *"I almost got compromised this Sunday. I thought it was an NPR news thing, but it was an AI thing. I just hung up because it started seeming too good, and it scared me so much. "*
>
> – Older adult, SMAA Springvale

Tariffs, supply chain disruption, and new economic instability for small businesses

Tariffs and supply-chain volatility emerged as new concerns for participants in the 2026 conversations, particularly among small businesses and local employers. Unlike the wage and cost-of-living concerns frequently discussed in 2016, participants described these disruptions as more sudden and difficult to predict. A Biddeford ice cream shop owner's spouse took a full-time job just to keep the business solvent, and representatives of small municipalities described feeling unable to match federal infrastructure grants and funding state mandates.

> *"Their margins have been cut into by increased costs just for goods to make the ice cream. It's a husband-and-wife team, and the wife has had to go get a full-time job now because they're not making enough with margins being lower and costs being higher."*
>
> – SMPDC, referencing Biddeford small business owners

Homelessness has become more visible across a wider range of communities

Homelessness was a 2016 concern, but its scale and character have shifted. The pandemic contributed to an increase in homelessness, and although the statewide Point-in-Time count has declined from its 2023 peak, MaineHousing attributes much of that decrease to: 1) expanded shelter and winter warming-center capacity, and 2) the end of pandemic-era emergency motel funding. MaineHousing reported that the decrease coincided with expanded shelter capacity and the end of pandemic-era motel programs rather than indicating a clear reduction in need. Unsheltered and sheltered counts remain elevated.

Other indicators suggest continued challenges. Chronic homelessness rose statewide from 370 people in 2023 to 549 in 2025, a nearly 50% increase in two years[6]. Cumberland County alone accounted for about a third of everyone counted as homeless statewide. Participants and providers also described growing visibility of homelessness in rural and coastal York County communities, including areas where homelessness had historically been less visible.

What York County Adds to the Picture

Community input in 2016 was largely Cumberland County. Adding York County provided additional insight into regional differences and highlighted challenges that may not have been fully visible through a Cumberland County-focused effort. Three signals are worth naming.

Perceived under-resourcing in York County

York County providers frequently described their communities as receiving less attention and investment than the level of need warrants. Participants cited fewer brick-and-mortar nonprofits, greater distances between services, and reliance on organizations based outside the county. Providers described these challenges as longstanding and increasingly difficult to navigate as demand for services grows.

> *"York County oftentimes gets treated as 'you guys are all set,' and that has really caught up with us in the last couple of years. We're doing more with less."*
>
> – Nonprofit, York County

Seasonal housing pressures and impacts on year-round residents

Participants in coastal York County frequently connected seasonal homeownership and short-term rentals to rising housing costs and changes in community life. Participants described concerns about growing numbers of seasonal properties, the conversion of housing to short-term rentals, rising local costs, and the impact these changes may have on volunteerism and year-round community engagement.

> *"So many people who are here only in the summertime have a much lower investment in the well-being of York County as a whole than those of us who live here year round, even though they're the ones driving up housing costs."*
>
> – Older Adult, South Cong. Church, Kennebunkport

What's Less Prominent Now

Two themes that were prominent in 2016 were noticeably quieter in 2026, not because the needs are met but because they have been eclipsed by sharper crises or reframed.

Service coordination as an explicit priority

[6] Maine State Housing Authority's 2025 Point-in-Time (PIT) Count report (conducted January 22, 2025, released July 2025)

Service coordination was the fifth most-cited theme in 2016, framed as frustration with silos and redundancy. In 2026, providers continued to identify service coordination challenges, but they appeared less frequently as a community-wide concern and more often as an operational challenge discussed by service providers. Community members now name specific failures instead, the home-address requirement, the four-hour DHHS hold time, and the TANF (Temporary Assistance for Needy Families) card with no instructions, which coordination alone would not fix. Concerns appeared to be expressed through specific experiences navigating systems rather than through broader discussions of service coordination.

Education as the primary pathway to community improvement

Education was the most-mentioned theme in 2016 by a wide margin, 446 excerpts from 179 sources. It remains an important theme in the 2026 conversations but was less frequently identified as the primary solution to community challenges. Participants often described barriers that persisted despite educational attainment, including housing affordability, health care costs, and difficulty translating credentials into economic security: a master's degree that could not be leveraged, full-time workers with degrees living in their cars. This doesn't mean education matters less; it means **participants no longer believe education alone is sufficient**.

DIFFERENCE BY LENS

The challenge areas vary in intensity and form across populations, income levels, geographies, and life stages. Many participants described experiencing multiple, interrelated barriers. ALICE households, older adults, immigrant communities, and youth appeared across nearly every challenge area.

Lens	What Differed
Financial Footing	ALICE households appeared across all five challenge areas. Participants described housing affordability, transportation costs, health care expenses, child care access, and emerging community concerns as interconnected challenges affecting day-to-day stability. Taken together, these findings suggest that the experiences of ALICE households are reflected throughout many of the report's major themes.
Life Stage	Older adults (65+) frequently discussed the challenges of living on fixed incomes while facing rising housing, health care, and transportation costs: COLAs trail rising costs, medication bills peak as food-stamp eligibility ends, losing the ability to drive isolates them anywhere, and fear of losing independence suppresses help-seeking. Youth face exclusion from homeownership, a lack of purpose in institutional settings, and double duty as students and family providers. The 45–64 sandwich generation, frequently described balancing responsibilities for both children and aging family members while managing financial pressures of their own.
Race, Ethnicity & Origin	Immigrant households face a convergence of barriers: rental discrimination, benefits cliffs triggered by immigration status, language barriers in navigation-heavy systems, and ICE enforcement driving documented withdrawal from health care and school. Several participants described challenges accessing assistance despite incomes that exceeded eligibility thresholds. BIPOC youth described immigration enforcement fears as contributing to reduced engagement with health care, school attendance, and community activities. Note: Race and ethnicity data was sparsely collected, which limits cross-tabulation but does not lessen what qualitative sources consistently show.
County	Cumberland County housing is unaffordable even for long-term Portland residents, while rural Cumberland (Bridgton, Lakes Region) faces seasonal wealth displacement with no year-round infrastructure. York County providers frequently described their communities as under-resourced relative to local need: fewer brick-and-mortar nonprofits, longer distances between services, and a satellite model where Portland organizations visit monthly at most. A Sanfordto-Portland trip by transit can take a full day, and York County providers described these challenges as longstanding and becoming more visible in recent year. The most useful framing for both counties is greater Portland and Biddeford versus everywhere else.
Urban & Rural	Participants in urban communities frequently discussed rising housing costs, new development, and concerns about the availability of affordable housing. Rural communities face the seasonal-economy version: compounding cost spikes with no policy response, edge-town resource deserts, and a heating-assistance gap that left people without heat through March. Across both urban and rural communities, participants frequently connected these challenges to the rising cost of living and concerns about household affordability. Participants described the loss of access to a personal vehicle as a significant barrier regardless of whether they lived in suburban or rural communities.

3. WHAT'S ALREADY WORKING?

Every community has strengths. Asked what systems, structures, and people help Southern Maine residents stay resilient, participants revealed clear patterns that point to where investment can be amplified. The question draws on **Asset-Based Community Development (ABCD)**, which starts from a simple premise: every community has more assets than it recognizes, and durable change comes from identifying, connecting, and mobilizing them rather than cataloguing deficits and waiting for outside resources.

The answers to this question revealed a region rich in assets: informal mutual-aid networks, peer connectors who serve as the real first step into help, campuses and faith communities that build belonging deliberately, school-embedded programs that catch families early, and a small-town relational culture that activates fast when something is wrong.

Mutual aid outpacing and outlasting formal systems — STRONG

Populations: 5 of 10 · *ALICE Households · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Older Adults*

One of the most consistent asset findings was the role of informal mutual-aid networks, which participants described as providing support that often operates outside formal systems and programs. Neighbors cooking holiday dinners for older adult communities, strangers pooling funds to pay $4,000 to $12,000 immigration bonds, two young women in Bridgton building a food pantry and a blessing shed, the volunteer-built Lakes Region Wood Bank, immigrant families running grocery-delivery networks by text, homeless communities sharing what they have.

> *"The connection it's created within the community, volunteers meeting each other, working toward a shared goal – so many people wanting to step up and help something bigger."*
>
> – Volunteer, Lakes Region, commenting on the Lakes Region Wood Bank

Joy, outdoor access, and celebration as community health and resistance — STRONG

Populations: 5 of 10 · *ALICE Households · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Youth & Young Adults*

Immigrant-led providers gave the sharpest version of this theme: centering leisure, nature, and joy for marginalized communities is both mental-health work and an act of resistance against narratives that reduce people to their deficits. Participants described outdoor recreation, celebration, and leisure activities as important contributors to belonging, well-being, and community connection. LRCAN participants named Maine's natural environment as a real quality-of-life asset for rural residents, and older adults in Old Orchard Beach described neighborhood warmth and shared meals as what makes daily hardship bearable.

> *"I have these visions of community picnics, where you just go and run around and you don't care who you're playing with. I would love to see that be part of community again."*
>
> – Provider/educator, UWSM Funded Partners

Maine's relational culture and cross-sector collaboration — STRONG

Populations: 5 of 10 · *Community Volunteers · Employed, Above-ALICE Mainers · Nonprofit & Public Service Providers · Nonprofit Board Members · Veterans*

Maine's tight-knit identity, willingness to collaborate across sectors, and everyday compassion were cited as distinctive assets. Sanford's cross-sector partnerships, spanning schools, nonprofits, faith organizations, city government, and business, were named as unusually strong and activated visibly during refugee resettlement. Above-ALICE workers said they value this small-town relational culture and want more of it. Veterans imagined solutions built on it, from barter networks to volunteer advocates to repurposed facilities.

> *"When the ice storm was happening, people were really afraid to leave their houses. There was a time we had to go out in the snow to help a family get groceries because they were afraid to go out. Just making sure people feel like they're part of the community and they're safe."*
>
> –Middle school student, Westbrook

Peer networks and trusted connectors as real first-step infrastructure — STRONG

Populations: 5 of 10 *ALICE Households · Employed, Above-ALICE Mainers · Nonprofit Board Members · Veterans · Youth & Young Adults*

Participants frequently described personal relationships and trusted connections as critical pathways to information, support, and stability: a co-signer who made an apartment possible, a friend who landed someone a job interview, a neighbor who pointed someone to a tax program, a person walking the streets with blankets telling veterans about programs they couldn't find online. Among homeless veterans in Portland, the 'popular kids on the street' who knew where resources were served as the real navigation system, were more reliable than 211 for people without phones.

> *"Sometimes just knowing the right person at the right time can be the difference between finding a solution and being put further behind."*
>
> Cumberland County resident, ALICE

Schools as community hubs — MODERATE

Populations: 4 of 10 *· ALICE Households · Nonprofit & Public Service Providers · Nonprofit Board Members · Youth & Young Adults*

Schools surfaced as a genuine, underrecognized asset: not just educational institutions but de facto community hubs, access points for ALICE families in crisis, and the primary safety net for children whose needs exceed any single program. Westbrook's Falcons Nest, school-embedded food programs, and the Biddeford/Saco resiliency-coordinator model show schools functioning as community infrastructure, and providers working across districts named the South Portland High School partnership as the smoothest they had experienced.

> *"This school community is the smoothest, most communicative place I work. It takes a lot of effort to connect in other places. My life is much easier when I can just email [coworker], or we share some patients and just chat in the hall."*
>
> – Staff, South Portland Schools

Faith communities as anchors of belonging, resilience, and practical support — MODERATE

Populations: 4 of 10 *· Community Volunteers · Employed, Above-ALICE Mainers · Immigrant Communities · Veterans*

Faith communities appeared across population groups as primary sources of belonging, practical support, and resilience, and as an underrecognized infrastructure that cuts across every demographic. For Haitian Creole-speaking women in PEECE, faith was the defining strength that sustained them through compounding barriers; fulfillment-center workers named church as their primary community; York County providers described faith organizations as willing to support rather than duplicate existing work.

> *"Rather than starting new initiatives, the various faith-based organizations are choosing to support initiatives that are already existing. St. George's does a diaper distribution every month,*

> *and the church I attend decided to just do a diaper drive and give it to St. George's, because they already have the infrastructure in place for distribution."*
>
> – Nonprofit Staff, York County

ALICE participants as contributors, connectors, and community builders FOCUSED

Populations: 3 of 10 · *ALICE Households · Immigrant Communities · Older Adults*

A recurring theme across several conversations was that ALICE households often serve as contributors, connectors, and helpers within their communities, not solely as recipients of support. An older adult volunteers across five organizations and credits it with holding off depression; a lower-income mother connects neighbors to tax programs she found through United Way; an immigrant offers language help while working full time. The recurring fear is reaching a crisis point where they can no longer help others. Participants frequently described **the individuals facing financial challenges were also actively volunteering, sharing information, and supporting others in their community.**

> *"I work with a population in Sanford every week doing a lunch feeding program – I think to myself, these people didn't buy into this. A lot of them are unhoused because they fell into this whirlwind. I was fortunate. I never lost my house but I was close."*
>
> – Teacher, Former ALICE, York County

Veteran-specific and recovery-specific communities models of intentional belonging FOCUSED

Populations: 3 of 10 · *Individuals Currently or Formerly Homeless · Nonprofit Board Members · Veterans*

Both veteran transitional housing and the Lakes Region Recovery Center were frequently described as highly impactful by participants. Participants emphasized the importance of both the services provided and the sense of community and belonging these programs fostered. The Volunteers of America Saco model, private sanctuary plus shared community at the veteran's own pace, was named as distinctly different from generic shelter; the Recovery Center's shower with no questions asked, its multigenerational membership (ages 20 to 80), and its role as the one place where being in recovery doesn't define you were named the same way.

> *"This place is a godsend for me. There's not a lot of transitional housing like this. If they had more places like this, you could have a small community of people, but also your own sanctuary – your own room, your own kitchen, where you can choose when to be a part of people."*
>
> – Veteran, Volunteers of America

Campus communities as models of connection and belonging FOCUSED

Populations: 1 of 10 *Youth & Young Adults*

Across community conversations with young adults in college, many identified their campuses' small scale and deliberate culture as the thing that enabled real connection with peers, faculty, and community: professors who remember names years later, a president at every game, relationships that persist past graduation. Students explicitly named campus community as the model for where they want to live as adults, contrasting that belonging with the alienation of surrounding towns.

COMMUNITY SHOUT OUTS

*Programs, services, mutual aid networks, and cross-sector collaborations named by Southern Maine residents as community strengths. **This is not a comprehensive list of community assets, but rather those explicitly identified by participants during this listening initiative.***

Program / Initiative	Description	Population Served
Berwick for a Lifetime	All-volunteer, age-friendly committee that helps older residents stay connected and age in place, supported by the town library.	Older Adults
Biddeford/Saco Resiliency Coordinator	School-embedded role connecting students and families to support before they reach crisis. Frequently cited by participants as a model for supporting students and families.	Youth & Young Adults
Blessing Sheds & Little Free Pantries	Neighbor-built, no-questions giving stations stocked with food and goods. In Bridgton, started by two young women who simply saw a need.	ALICE Households · Older Adults · Immigrant Communities
Community Paramedicine (CP)	Trained EMS clinicians providing scheduled, non-emergency care in patients' homes to reduce avoidable ER visits. Operating in Maine since 2012.	Older Adults · ALICE Households · Veterans
Faith Communities	Primary sources of belonging, practical support, and resilience across nearly every population group. An underrecognized piece of community infrastructure.	Older Adults · ALICE Households
Home Team (Milestone Recovery)	Milestone's flagship outreach program – often the first step into recovery services and from there into stable housing. Described as highly impactful and noted concerns about its ongoing funding.	ALICE Households · Veterans · Individuals Currently or Formerly Homeless
Lakes Region Collective Action Network (LRCAN)	Volunteer collective-action network coordinating grassroots mutual aid: wood bank, little free pantry, community meals, craft groups, and neighbor rideshares.	Older Adults · ALICE Households
Lakes Region Recovery Center (LRRC)	Recovery anchor in Bridgton serving ages 20–80. Known as the only center with a shower 'without questions asked.' Frequently described it as a valuable resource that was operating at or near capacity.	ALICE Households · Individuals Currently or Formerly Homeless · Veterans
Lakes Region Wood Bank	Volunteer-run firewood program praised as much for the community it builds among volunteers as for the heat it delivers.	Lakes Region residents · Older Adults · ALICE Households
Libraries	Community gathering places, information access points, and digital-literacy resources. The Bridgton Public Library was both a conversation site and a named partner in digital literacy work.	All populations

Program / Initiative	Description	Population Served
Maine Needs	Preble Street deliberately ceded material goods distribution to Maine Needs, freeing Preble to focus on core work. Highlighted as an example of organizations coordinating services to reduce duplication and strengthen impact.	ALICE Households · Individuals Currently or Formerly Homeless
Mainspring	Kittery-area nonprofit offering food pantry, community meals, fuel and car repair assistance, General Assistance administration, and case management – all in one place.	ALICE Households · Older Adults · Veterans
Mutual Aid	Informal, neighbor-to-neighbor support reaching where no agency does: rides to appointments, informal wellness checks, text-based grocery networks. No group names, but they are there, many of whom are made up of individuals who have experienced hardship themselves.	Older Adults · Immigrant Communities · ALICE Households · Individuals Currently or Formerly Homeless
Prevention Through Recovery (Day One)	Cross-sector collaborative meeting every two months, named by Day One's board as one of the most useful tools for reducing silos across the recovery continuum.	ALICE Households · Youth & Young Adults · Veterans
SoPo Unite	School-provider partnership at South Portland High School coordinating wraparound student supports. Cited as a strong example of school-community collaboration and coordinated student support.	Youth & Young Adults · Immigrant Communities · ALICE Households
The Locker Project	School-based food program named unprompted by students as one of the supports that turns a school into a real safety net.	Youth & Young Adults · ALICE Households
UNE & YCCC Belonging Models	University of New England and York County Community College campuses in Biddeford, where students described strong communities for connections – professors who remember names, a president at every game.	Youth & Young Adults
United Way's CA$H Maine	Free tax preparation program connecting low- and moderate-income Mainers with tax credits. Named by Avesta Housing as one of the most tangible, trusted United Way partnerships.	ALICE Households · Older Adults · Immigrant Communities
Volunteers of America Saco	Veteran transitional housing giving residents their own room and kitchen alongside shared community. One veteran called it 'a godsend – your own sanctuary.'	Veterans · Individuals Currently or Formerly Homeless
Westbrook Falcons Nest	School-based resource providing clothing, shoes, food, water bottles, and hygiene items – no questions asked. Part of Westbrook's broader school safety net.	Youth & Young Adults · ALICE Households

DIFFERENCE BY LENS

Southern Maine's community assets are distributed unevenly – but they are present everywhere. The following patterns emerged when examining community assets across income levels, life stages, geographies, and population groups.

Lens	What Differed
Financial Footing	ALICE households frequently appeared as contributors to community assets, not only as recipients of support. Participants described ALICE households as volunteers, informal helpers, information sharers, and community connectors. Through an Asset-Based Community Development (ABCD) lens, these contributions reflect the skills, experience, empathy, and community networks that exist within ALICE households.
Life Stage	Older adults were frequently described as important sources of community knowledge, long-standing relationships, volunteer leadership, and informal support. The Lakes Region wellness-check networks and Avesta's neighbor-driving-neighbors model were both described as examples of older adults' contributions to their communities. Youth were frequently described as bringing peer influence, civic energy, creativity, and resilience to their communities, including through groups such as Junior Achievement and foster youth programs. Participants across multiple groups expressed interest in creating more opportunities for intergenerational connection.
Race, Ethnicity & Origin	Participants frequently described strong mutual-aid networks within immigrant communities. These networks were especially visible during periods of heightened immigration enforcement activity but were also described as a regular part of community life. Participants and providers frequently discussed work authorization barriers that limit opportunities for some immigrants who want to work, contribute, and build stability for their families.
County	Participants in Cumberland County frequently described a large number of programs, coalitions, and organizations, while also identifying opportunities for greater coordination and collaboration. Participants also highlighted the Lakes Region's mutual-aid networks as a community asset. Participants in York County more frequently highlighted informal support networks, faith communities, and cross-sector partnerships as important community assets, including Sanford's cross-sector partnerships and faith-based community support in the Kennebunk area. Participants often emphasized the importance of building on existing local strengths and relationships within York County communities.
Urban & Rural	Participants in urban communities more frequently discussed access to programs, service providers, and public transportation. Some participants also described challenges building neighborhood connections and community engagement. Participants in rural communities more frequently described informal mutual-aid networks, neighbor-to-neighbor support, and community cohesion as important assets.

WHAT'S THE COMMUNITY'S CALL TO ACTION?

Participants were asked "*What could we do to ensure all can thrive?*". They were clear and consistent about the changes they want to see across systems, policies, and organizations–and about how they want to help shape those changes. This section highlights the recommendations that emerged most consistently across the listening initiative.

*The recommendations below are organized by how many population groups identified them and how specifically they were described. This section does not include the STRONG or MODERATE or MINOR labels. **If a recommendation appears here, participants identified it as a meaningful priority.***

1. Build housing Southern Mainers can afford AND transitional housing

Invest in solutions that will provide affordable and transitional housing options.

Populations: 6 of 10 · *ALICE Households · Immigrant Communities · Individuals Currently or Formerly Homeless · Nonprofit Board Members · Nonprofit & Public Service Providers · Veterans*

Participants consistently called for housing that Southern Mainers can afford. Across businesses, volunteers, veterans, and individuals who had experienced homelessness, the same gap emerged: there are few housing options between homelessness and permanent housing. Participants who had accessed transitional housing consistently described it as highly impactful, citing the combination of temporary stability, support, and community as important to their progress.

2. Change the rules that create barriers to economic mobility

Several recommendations shared a common theme: participants described policies and administrative requirements that can make it difficult for people to build financial stability, advance economically, or access available supports.

Fix benefits eligibility cliffs

Populations: 6 of 10 · *ALICE Households · Immigrant Communities · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Community Volunteers*

Participants across multiple groups described benefit eligibility policies as creating barriers to economic advancement. ALICE households named the mechanisms precisely: SNAP and TFA (Transitional Food Assistance) lost together after an increase in earnings, MaineCare eligibility changes when switching to employer-sponsored insurance, and food assistance reductions that offset Social Security increases. Providers also raised concerns about low participation in TANF (Temporary Assistance for Needy Families) despite widespread eligibility. A Kennebunk policymaker summarized the challenge as a system designed for acute need that often becomes difficult to navigate for working households seeking greater stability. This was the most consistently identified policy recommendation in the dataset.

Presumptive authorization for child care subsidies

Populations: 6 of 10 · *ALICE Households · Employed, Above-ALICE Mainers · Immigrant Communities · Nonprofit & Public Service Providers · Nonprofit Board Members · Community Volunteers*

One of the most specific policy recommendations was presumptive authorization for child care subsidies, allowing parents to qualify while searching for work rather than only after securing employment. Immigrant communities, school-based providers, and employers described the same challenge from different perspectives: families need child care to obtain and maintain employment, yet current eligibility requirements can make access difficult during a job search. Participants noted that these requirements can create particular challenges for single-parent households.

Fix the home address requirement and other specific bureaucratic design

Populations: *4 of 10 · ALICE Households · Employed, Above-ALICE Mainers · Nonprofit & Public Service Providers · Nonprofit Board Members*

Participants identified several specific administrative barriers that could potentially be addressed without large-scale system changes. Examples included programs that require a physical home address while rejecting PO boxes, multiple eligibility processes covering similar services, and benefit cards distributed with limited instructions on how to use them. Above-ALICE participants also described the challenges of managing complex benefits systems on behalf of aging parents. Participants viewed these barriers as unnecessary obstacles to accessing available support.

3. Buffer the shocks and invest in preventing them

Participants described two complementary approaches to improving financial stability: helping households absorb unexpected setbacks and investing in prevention to reduce the likelihood of crises occurring in the first place.

Provide emergency funds for car repairs or other one-crisis events

Populations: 6 of 10 · *ALICE Households · Employed, Above-ALICE Mainers · Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Nonprofit Board Members · Veterans*

Providers, businesses, and veteran-serving organizations independently identified emergency financial assistance as a highly effective strategy for supporting household stability. Participants frequently described car repairs, utility shutoffs, and unexpected medical bills as the events most likely to push a household from stability into crisis. A recurring recommendation was the creation of flexible emergency funds that could help households absorb these shocks before they escalate into larger challenges.

Invest in prevention

Populations: 3 of 10 · *Nonprofit & Public Service Providers · Nonprofit Board Members · Community Volunteers*

Providers and volunteers frequently expressed concern that crisis response receives more attention and funding than prevention. Many described recurring challenges that could be addressed earlier through investments in housing stability, child care, mental health support, and other upstream services. Participants emphasized the importance of balancing immediate crisis response with long-term prevention strategies. One provider summarized this approach as "fire prevention, not just a hose."

4. Invest in connective infrastructure that will meet people where they are

Participants frequently described a gap between the resources that exist and people's ability to find, access, and navigate them. Across multiple populations, the most common recommendations focused on strengthening the connections between people and available supports.

Resource navigation support: not more programs, but guides to existing ones

Populations: 5 of 10 *· ALICE Households · Employed, Above-ALICE Mainers · Immigrant Communities · Nonprofit Board Members · Older Adults*

A consistent recommendation across groups was to improve access to existing resources through trusted navigation support. Participants frequently described challenges finding, understanding, and navigating available programs and services. In three consecutive focus groups held with a housing provider participants were unfamiliar with 211, and many ALICE participants had not heard of resources such as TOA's emergency fund, Bridgton Community Center programs, or CA$H Maine tax preparation services. Many emphasized the importance of proactive, person-to-person support that helps people connect with resources before a crisis occurs.

Mobile outreach and community-level information distribution

Populations: 5 of 10 *· Individuals Currently or Formerly Homeless · Nonprofit & Public Service Providers · Nonprofit Board Members · Older Adults · Veterans*

Participants frequently described mobile outreach as one of the most effective ways to connect people with resources and services. Fixed-site programs, referral lines, and online applications were often described as insufficient for reaching people without phones, transportation, internet access, or digital literacy. Bringing information and support directly into communities was repeatedly identified as an approach that reduces barriers and builds trust. Veterans, older adults, and providers all shared examples of outreach efforts that successfully connected people to services they otherwise would not have accessed.

Invest in coordination roles that connect existing services

Populations: 2 of 10 *· Nonprofit & Public Service Providers · Nonprofit Board Members*

Providers across sectors emphasized the importance of dedicated coordination roles that help connect services, organizations, and families. Participants described situations in which additional services alone did not solve problems because no one was responsible for coordinating support across systems. The Biddeford/Saco resiliency coordinator model was frequently cited as an example of effective coordination that helps schools, providers, and families work together more successfully. Participants emphasized the value of investing in the connective infrastructure that helps existing programs function effectively.

UWSM-Specific: Expand UWSM's role as connector, backbone, and bridge

Populations: 5 of 10 *· Employed, Above-ALICE Mainers · Nonprofit & Public Service Providers · Nonprofit Board Members · Community Volunteers· Veterans*

Participants encouraged UWSM to expand its role beyond fundraising and grantmaking by strengthening connections among partners, supporting shared infrastructure, advocating for policy solutions, and communicating community impact more visibly. This recommendation emerged from both providers familiar with UWSM's work and younger workplace donors who contribute through payroll campaigns but reported limited understanding of United Way's broader role. Veterans and service providers particularly emphasized UWSM's potential role as a bridge between existing organizations and the people they are trying to serve.

5. Normalize asking for help *as a strength*

Participants frequently described stigma as a barrier to seeking support, even when resources were available. Across multiple groups, they emphasized the importance of creating a community culture where asking for help is viewed as a normal and acceptable part of navigating challenges.

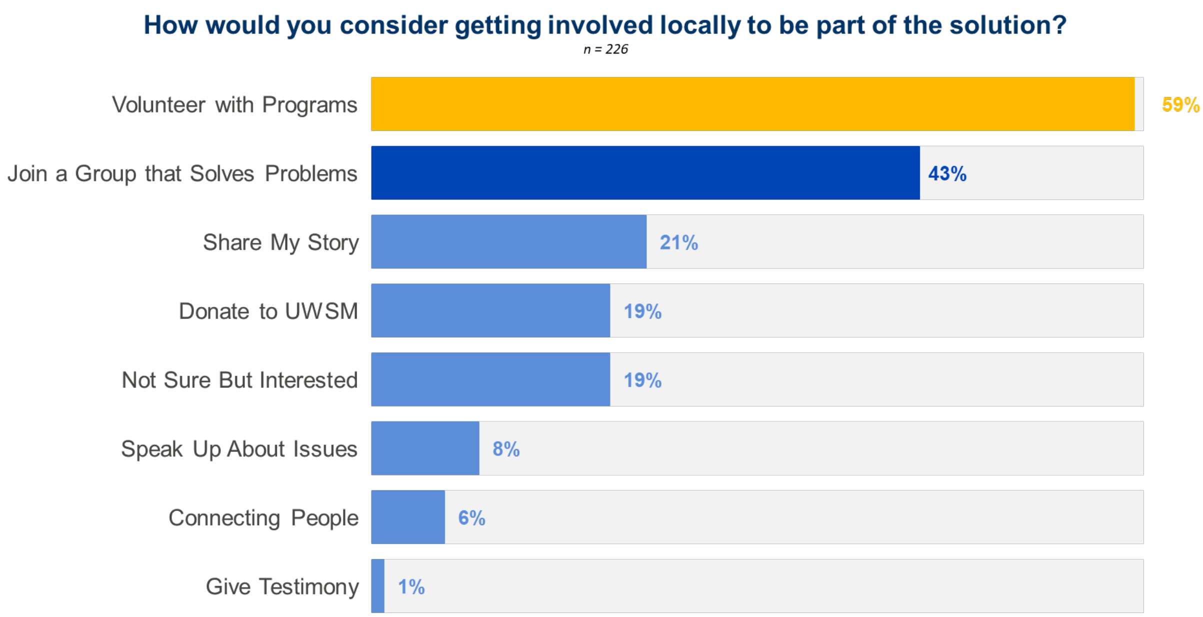
Peer storytelling and normalized help-seeking

Populations: 4 of 10 · *ALICE Households · Individuals Currently or Formerly Homeless · Older Adults · Community Volunteers*

Participants frequently identified peer storytelling as a powerful way to reduce stigma, increase understanding, and help people feel less alone in their experiences. Many ALICE participants who shared their stories publicly described doing so in the hope that others would feel seen, understood, or encouraged to seek support. Storytelling was also among the most frequently selected engagement opportunities among survey respondents experiencing financial hardship. Volunteers and community members described personal stories as an effective way to shift perceptions of financial instability, homelessness, and help-seeking from individual failure to a shared community concern.

How they want to be part of the solution

The full survey asked people who live or work in Southern Maine whether they wanted to be part of the solution. Of the 576 respondents who were asked, nearly one in five (19%) said they wanted to get involved. A subset of respondents (n=226) went on to describe how they'd prefer to participate: **volunteering in programs**, **joining a group** working to address community issues, **sharing their stories**, and **donating to UWSM**.



There were notable differences by population. Among **Above ALICE** respondents, 27% selected **donating**, compared with very few ALICE respondents. **Volunteering in programs** and **joining a group** remained the most common choices across income groups. ALICE respondents were more likely to express interest in sharing their story (30%) or indicated they were open to ideas about how they might get involved (35%). These responses suggest that many ALICE participants are interested in contributing through lived experience, volunteering, and community involvement rather than financial giving.

York County respondents were more likely than Cumberland County respondents to express interest in **joining a group working to solve community challenges** (50% compared with 41%). York County respondents were also more likely to indicate they were interested but unsure how they wanted to participate (28% compared with 16%).

DIFFERENCE BY LENS

Action recommendations vary by population in ways that reflect the different structural positions communities occupy – and the different kinds of change they believe are possible.

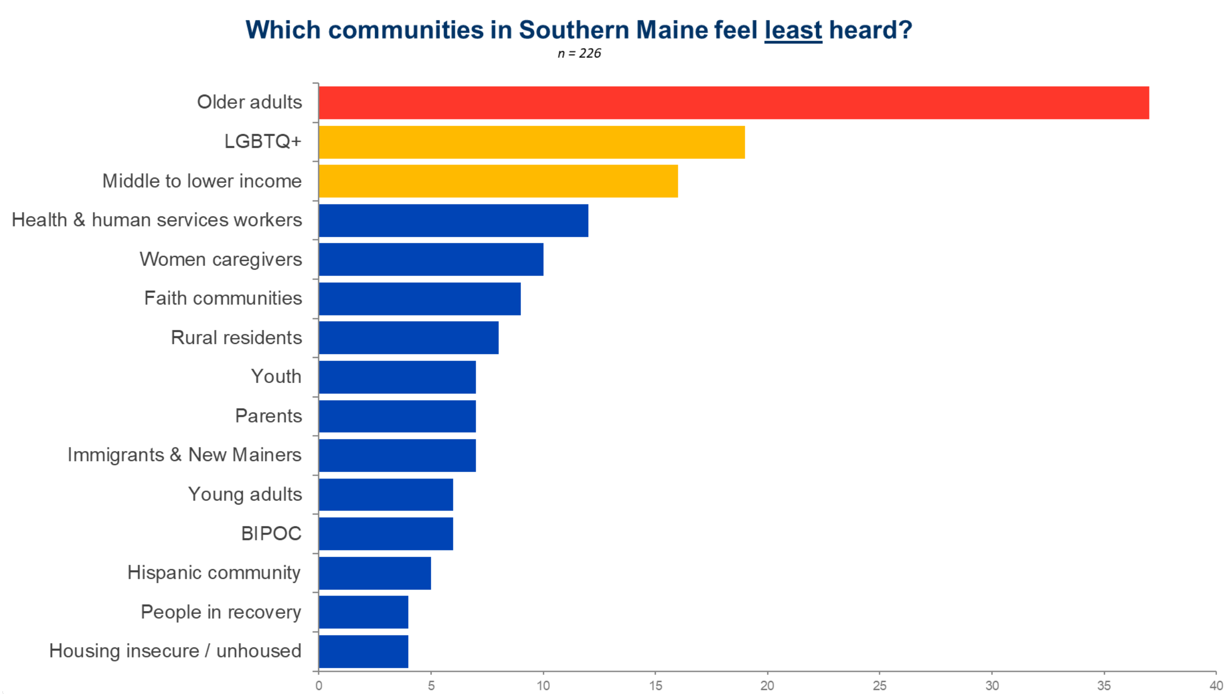
Lens	What Differed
Financial Footing	ALICE respondents were more likely to express interest in sharing their stories or indicate openness to getting involved. They also identified some of the most specific policy- and systems-focused recommendations, including benefit-cliff reform, child care subsidy changes, home-address requirements, and emergency car-repair assistance. Their recommendations were largely focused on policy, systems, and administrative changes rather than new programs or services.
Life Stage	Older adults generated the most accessibility-focused asks: 211 awareness, locally embedded nonprofits, small infrastructure fixes like bus-stop seating and automatic door openers, and grief-acknowledgment rituals. Youth generated the most equity-focused ones: compensate youth civic participants, embed alternative pathways in district budgets, and name race and belonging explicitly in curriculum.
Race, Ethnicity & Origin	Immigrant participants generated some of the most specific structural recommendations, including work authorization as a critical factor affecting economic opportunity and family stability, presumptive child care authorization, extended General Assistance timelines for English acquisition, and recognition of unpaid casework and navigation support. BIPOC providers emphasized the importance of including those most affected by an issue in decision-making processes.
County	York County respondents were the most likely to express interest in joining a community group working to solve problems or to indicate interest in becoming involved. Several locally-specific recommendations: a community hub in a vacant school building, tax-assessment reform for seasonal lakefront properties, school-based health funding, and job fairs for older workers. These recommendations reflect challenges and priorities participants described as distinct to York County communities.
Urban & Rural	Participants in rural communities generated many place-based recommendations, including a Bridgton community hub, expanded mutual-aid infrastructure in the Lakes Region, mobile outreach, and community grief rituals. Participants in urban communities more frequently raised policy-focused recommendations, including benefit-cliff reform and prevention funding. Participants in both urban and rural communities identified mobile outreach as important, though they described different barriers: geographic isolation in rural areas and digital-access, phone-access, and system-navigation challenges in urban communities.

THE OVERLOOKED

Combined, **41% of survey respondents** reported *not feeling heard* (30%) or were unsure whether they felt heard (11%) in Southern Maine. Together, these responses suggest that many residents feel disconnected from decision-making, institutions, or opportunities to influence change.

Older adults were most likely to report not feeling heard, a finding that appeared across geographies, income levels, and political perspectives. **LGBTQ+** community members ranked second, followed by **middle- and lower-income households** and **health and human services workers,** who frequently described feeling that their own voices–and the voices of the people they serve–were not adequately represented.

Women caregivers, rural residents, immigrants and New Mainers, youth, and young adults also appeared consistently among those reporting that they did not feel heard. The breadth of these responses suggests that this concern extends across multiple population groups rather than being concentrated within a single community.



Geographic patterns reflected a similar trend. **Portland** had the highest number of respondents reporting that they did not feel heard, followed by **South Portland** and **Biddeford**. Smaller communities, including **Gorham**, **Kennebunk**, **North Berwick**, and **rural York County**, also appeared frequently, suggesting that feelings of being overlooked are not limited to larger population centers.

What They are Saying

The raw responses reveal texture the categories alone can't capture: a 49-year-old widow navigating medical bills alone; a trans person describing fear as a barrier to accessing health care; a lifelong Mainer watching the Portland culture she grew up in disappear; a senior worker watching more older adults edge toward homelessness. The numbers point to patterns; the words remind us those patterns are people.

The survey responses reveal **five clear themes** in what people who feel unheard are describing. These are not abstract grievances – they are specific, lived experiences feeling overlooked by systems, dismissed by decision-makers, or simply invisible to the people making decisions that affect their lives.

Squeezed from both sides: too much to qualify, too little to thrive

A common theme among respondents who reported not feeling heard was financial strain among households that do not qualify for assistance but still struggle to meet basic needs. Without knowledge or understanding of ALICE, this group of unheard people described it perfectly. Renters who can't break into homeownership, workers whose wages haven't kept up, older adults on shrinking pensions. Many described challenges meeting basic needs despite working, owning homes, or earning too much to qualify for assistance programs. One Yarmouth resident described the invisibility of hidden financial stress in an ostensibly affluent community: living with MS, working full time, watching her property taxes climb over $6,000 in 24 years, afraid of losing her home before she could retire.

> *"Not poor enough for assistance but not making enough to keep ahead of life's major events and problems."*
>
> – Yarmouth resident

Aging out of visibility

Older adults were the single most-named unheard group, and their responses reveal that this isn't only about services. It's about the experience of becoming invisible to systems and conversations that once included them. Notably, the 65+ group showed the most ambivalence in the data: 43% said 'maybe' rather than a definitive yes or no when asked whether their community felt heard. That pattern may reflect uncertainty about whether their perspectives are recognized or considered in community decision-making.

> *"Seniors are being left out of the conversation and left out of access to services."*
>
> – Older adult, Cumberland County

Caregivers carrying weight the system doesn't see

Women caregivers, parents, single parents, and those caring for aging relatives formed a cluster of responses united by the same core experience: doing essential, invisible work with no recognition and no support. Respondents frequently described caregiving as essential work that often goes unrecognized and unsupported.

> *"Moms who are full-time employees...there is no generosity from the workforce we are involved in, no generosity in the world we raise our children in, no access to self-care."*
>
> – Working Mother, York County

Identity-based fear as a barrier to participation

LGBTQ+ respondents were the second most-named group, and a few described the specific mechanism of being silenced. Several respondents described concerns that fear and social stigma can discourage participation in community life, public meetings, and access to services.

> *"As a trans and queer person, I feel a high level of fear for my community and see the ways that trans people's safety and wellbeing continue to be dismissed and put at risk. This significantly affects folks' ability to access necessary health care, support, and housing services that feel safe and affirming."*
>
> – Young Adult, Portland

Those closest to the work want a stronger voice

A quieter but important theme – frontline workers, mutual aid organizers, and human services providers – feel their community, their clients and their own expertise go unheard at decision-making tables. Frontline workers, mutual-aid organizers, and service providers frequently described wanting greater opportunities to share their experience and inform decisions affecting the communities they serve.

> *"People running effective mutual aid projects are the boots on the ground and have the most direct connection to those they are serving. They often have a better understanding of the nuances within the communities they serve."*
>
> – Volunteer in Mutual Aid, Cumberland

How they want to be part of the solution

Among respondents who reported not feeling heard and indicated how they would like to engage (*n*=227), the pattern leaned toward **active participation** rather than financial giving. **Volunteering with programs** was the most common choice, followed by **joining a group to solve community problems** and speaking up about issues. Sharing their story ranked fourth, suggesting an interest in contributing lived experience and personal perspectives to community conversations and solutions.

Community-level patterns were also notable. Unheard **ALICE respondents** expressed interest in joining groups, volunteering, speaking up, and exploring ways to get involved. **Rural respondents** frequently selected a combination of volunteering, speaking up, and joining groups. **Immigrants** and **New Mainers** also paired volunteering with speaking up about issues affecting their communities. **Health and human services workers** who reported not feeling heard expressed interest in joining groups, connecting people to services, and sharing their experiences with decision-makers.

THE ALICE EXPERIENCE

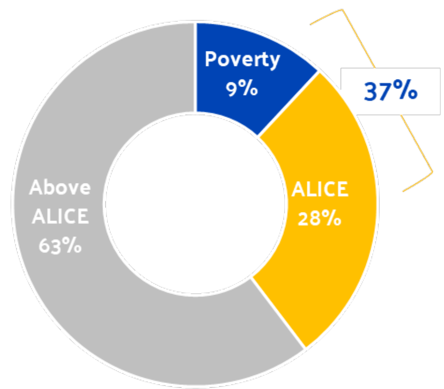
Based on the Federal Poverty Level (FPL), **9%** of Southern Maine households were defined as being in poverty. Yet this measure did not account for an additional **28%** of the region's households – more than three times as many – that were also in financial hardship. These households are **ALICE** (Asset Limited, Income Constrained, Employed) earning above the FPL, but not enough to afford basic expenses in the county where they live.

This section focuses on **ALICE** households, this missing 28% in the middle, to **describe the distinct experience of those living above the federal poverty level but still not getting by**. It turns once to focus a spotlight on voices from people in poverty experiencing homelessness.

United Way's national ALICE research has identified ALICE households as the **fastest-growing income segment** in Maine, driven by a **widening gap between wages** and the **rising cost of household essentials**.

In Maine, rising housing, child care, and health care costs have outpaced wage growth for over a decade, **pushing households that *were once stable* across the threshold into financial hardship.** There is no single cause or solution: every household is unique, and the reasons families face financial hardship are complex and deeply interrelated.

37% of Southern Maine Households Unable to Afford the Basics



85,621
Total Households in Financial Hardship

ALICE Profile

To learn more about the distinct and overlooked experience of these households in Southern Maine, individuals were reached through Cumberland and York County programs (e.g., Quality Housing Coalition, CA$H Maine). A dedicated **survey (n=84)** and **twelve in-depth interviews** gathered ALICE specific experiences. Alongside responses from ALICE individuals who responded to the **broader community survey** (n=812), their responses are summarized here.

> *"It seems no matter how much I work, as soon as I get paid, it all goes to some type of bill and then I am broke again. It's a never-ending cycle."*
> – ALICE Parent, Cumberland County

The **over 80 ALICE households** who participated in this research were **overwhelmingly long-term Mainers**: over 70% have lived here most to all their lives, and another 15% between five and ten years. They are not newcomers who arrived and found costs unmanageable. They are people who built their lives here and described increasing difficulty keeping up with rising costs.

Almost **60% of this group were currently employed**, most of which were working full-time for one employer, and a subset working full-time across multiple employers, or part-time. Those not currently employed most often reported **retirement fixed income** (Social Security, pension), **disability benefits**, or **caregiving responsibilities** as their primary source of support. This is consistent with ALICE's definition: while many ALICE households are in the workforce, all are constrained by the gap between income and actual cost of living.

The interviews deepened this demographic picture with faces and lives. Here are a few example households:

- A **single mother** in Biddeford working 60 hours a week said she was still unable to cover basic expenses for her kids. She dreams of finishing her degree, buying a home, and having time to sleep.
- A **young adult resident of Portland** managing long COVID, worried about her future housing situation.
- A **65-year-old South Portland homeowner** on Social Security and part-time work, watching his property taxes climb 50% after revaluation.
- A **late-20s single mother** in **rural** Cumberland managing her son's complex medical needs and her own recovery simultaneously. She dreams of a homestead where she can grow food and sell at the farmers market – reflecting a desire for greater self-sufficiency and financial stability.
- A **York County educator** who spent 25 years in ALICE status despite a master's degree, who survived a foreclosure spiral. She found local salaries so low that **Massachusetts commuting was the only viable path to a livable wage**, at a transportation cost of $10,000 a year.
- An **immigrant mother** who commutes to work each day **by Uber**, with costs so high that her high school age and young adult children must work instead of participating in school activities or attending college. She dreams of them going on to earn nursing degrees.

> *"If you don't have a bus pass or transportation and can't afford to fix your car, you're going to lose your job, and then you're going to lose your housing. So, it's sort of like this house of cards."*
> – ALICE Parent, Cumberland County

These examples illustrate that ALICE is not confined to a single demographic group. Participants' experiences spanned age, employment status, geography, and life stage, reflecting the broad reach of financial instability across Southern Maine.

Most Challenging Bills to Pay

ALICE survey respondents identified the bills that were hardest to afford. Housing costs ranked first – named by nearly half of all respondents – followed by groceries and food, transportation, utilities, and health care. The top five expenses identified by respondents were housing, food, transportation, utilities, and health care. All represent recurring household necessities that are difficult to reduce or avoid.

1. **Housing costs**: rent, mortgage – 47%
2. **Groceries and food**: rising costs of food (meat, eggs, etc..) - 45%
3. **Transportation**: car payments, gas, repairs, Uber – 39%
4. **Utilities**: electricity, heat, water – 36%
5. **Medical bills and health care**: illness or injury bills – 33%
6. **Insurance premiums**: health, car, home – 30%

7. **Credit card and loan payments** – 28%
8. **Phone and internet service** – 27%
9. **Child care and school expenses** – 6%

Several respondents noted that it is **not one bill that breaks the budget**: it is everything at once. The child care figure (6%) should be interpreted with caution, as the survey was distributed across a broad range of ALICE households, including many without dependent children.

> *"No matter how hard I try to budget, there's always an emergency or an unexpected bill."*
> – ALICE, Cumberland County

> *"I am currently able to pay all of my bills, though a significant illness or injury would change that very quickly."*
> – ALICE Parent, York County

Where ALICE Wants to be in Five Years

The five-year aspirations described by ALICE participants were generally modest and **focused on stability**. The most common goals were **homeownership** or **housing stability in their community**, appearing in more than a third of responses. Being debt-free was the second most frequently named aspiration, followed by **better health** or consistent **access to health care**. Continuing to work – or building self-employment – was named by many. And for a striking and saddening number, the goal was simply "alive," "still here," or "still housed."

These aspirations highlight the priorities participants described for themselves and their families. Many focused on staying in their homes, reducing debt, maintaining their health, and remaining in the communities where they have built their lives. Several participants expressed concern about being priced out of Maine, and one individual relocated out of state after her interview in search of more affordable housing. Others described their five-year goal as leaving Maine to find a lower cost of living.

> *"In five years, I would like to be financially stable. It would be a dream to have all my bills on auto pay and still have money to grab something I randomly want at the store."*
> – ALICE household

> *"I would like to have a steady job with income I am qualified for. I hold both an A.A. and a B.A. I would like alternative help with cost of living until I can find that position."*
> – ALICE household

Supports That Would Help

When asked what supports would help most, ALICE respondents most frequently identified help paying for **food and groceries**, reflecting the importance of meeting basic needs even among households that are employed or housed. Help affording **health care** and **mental health support** ranked second, consistent with broader survey findings that identified affordable health care as a major community challenge. **Transportation** assistance ranked third. Participants frequently described transportation costs, including gas, vehicle maintenance, and repairs, as significant financial pressures.

1. **Help paying for food or groceries** – 38%
2. **Help affording health care or mental health support** – 33%

3. **Help with transportation** – gas, car repair, bus passes – 27%
4. **Rental assistance** – 25%
5. **Help managing debt or improving credit** – 19%
6. **Help with job training or education** – 19%
7. **Employment navigation** – 10%
8. **Help navigating programs like SNAP and TANF** – 6%
9. **Help with child care or after-school care** – 6%

ALICE respondents also identified several barriers to achieving greater financial stability. Health issues or disability ranked first, identified by 30% of respondents as a primary challenge. This was followed by not knowing what opportunities or resources were available (21%), lacking skills or training for higher-paying jobs (13%), unreliable transportation (11%), and caregiving responsibilities (7%).

Notably, more than one in five respondents identified **"not knowing what's available"** or understanding available opportunities and resources as a barrier. This finding aligns with broader community feedback describing challenges navigating services and connecting with existing supports.

> *"Help navigating programs like SNAP and TANF – I do not have SNAP but may qualify."*
> – ALICE survey respondent

Getting Involved

Speaking up about issues ranked first among preferred forms of engagement, followed by "**not sure, but interested.**" The high level of uncertainty aligns with other findings from the ALICE survey, including respondents who reported not knowing what opportunities, programs, or resources were available to them. Joining a group that solves community problems, sharing their story, and donating were also selected by respondents.

These findings align with broader themes throughout the report. ALICE respondents were more likely to **express interest in speaking up** about issues affecting their communities and sharing their lived experiences. Respondents above the ALICE threshold were more likely to indicate a willingness to get involved overall, while ALICE and poverty-level respondents more frequently selected "not sure, but interested."

The two groups also reflected a **different range of views** about potential solutions. Some were more consistently focused on stability, meeting basic needs, and feeling seen and supported. Others included varying ideas on solutions: support for expanded public investment as well as calls for reduced subsidies, lower taxes, school choice, or additional requirements tied to assistance programs.

Spotlight on Community Members who are Currently or Formerly Homeless

ALICE spans all income ranges, from extreme poverty to those who are occasionally financially unstable. Those facing **extreme poverty** were often once in a place of greater stability, only to fall deeper after an unexpected life event. Conversations with **people experiencing or housing instability** revealed significant overlap with the challenges described by ALICE households.

These individuals were **not a monolith**: a nearly-60-year-old college student, a mother of four undone by a COVID job loss, a car accident, and a prescribed opioid dependency; older adults priced out of apartments they'd lived in for years; veterans; and people working and paying taxes while still living in a shelter.

Most participants described a series of events that contributed to housing instability, including job loss, health challenges, rising housing costs, family disruptions, and unexpected emergencies.

Participants described several challenges that mirrored broader ALICE themes, including: a **binary housing system of street or shelter** with almost no transitional middle step; services relocated miles from the people who need them; transportation issues as a survival-level barrier rather than just an inconvenience; and administrative systems that participants described as difficult to navigate during periods of crisis.

Across conversations, participants emphasized the importance of being **included in decision-making** as a structural norm rather than an occasional gesture, having **outreach brought directly into communities** instead of requiring navigation to fixed sites, **investing in purpose and belonging** alongside shelter, and **reducing stigma** toward people experiencing hardship.

DIFFERENCE BY LENS

Lens	What Differed
Financial Footing	The survey's proxy question separated ALICE respondents into two almost equal sized groups: ALICE (above FPL) and ALICE in Deep Financial Instability (below FPL). The latter group named **health care** and **food** as top burdens at higher rates, were more likely to name **disability** as the primary barrier to stability and were less likely to show interest in getting involved. The ALICE group more commonly named housing costs and transportation and were more likely to describe aspirations involving homeownership and debt elimination. Despite these differences, both groups frequently identified benefit eligibility cliffs, challenges navigating available resources, and the financial uncertainty associated with fixed or limited incomes.
Life Stage	**Older ALICE adults** (65+) frequently described concerns about financial security, particularly related to housing costs, health care expenses, and living on fixed incomes. Many reported that Social Security COLAs and retirement income were not keeping pace with rising living costs, while Medicare and other systems were difficult to navigate. **Working-age ALICE adults** frequently described balancing work, caregiving, and financial responsibilities, leaving limited time for education, training, or advancement opportunities. **Young adult ALICE** participants frequently discussed pandemic-related disruptions, challenges entering the workforce, and difficulty affording independent housing.
Race, Ethnicity & Origin	The ALICE survey did not collect race and ethnicity data at a rate sufficient for meaningful cross-tabulation. However, community conversations indicated that some **immigrant households** described facing additional barriers to accessing public benefits and services because eligibility requirements may be tied to immigration status rather than financial need. Participants discussed barriers related to programs such as SNAP, Medicaid, and housing assistance, as well as challenges navigating systems while learning English. The survey's financial measures capture economic hardship but may not fully reflect barriers related to immigration status and benefit eligibility. The $400 proxy captures financial fragility but not this layer of structural exclusion.
County	Cumberland County respondents represented 58% of the ALICE survey sample. Participants in **rural Cumberland** communities such as Bridgton described **limited transportation options**, constrained access to treatment services, and challenges navigating **housing waitlists**, which often compounded other financial pressures. In York County, one ALICE educator described commuting to Massachusetts because local salaries were insufficient to support her family despite holding a master's degree. **York County** participants and providers frequently described having **fewer service access points and organizational resources** than those available in Cumberland County.
Urban & Rural	Urban ALICE participants in communities such as Portland, South Portland, and Biddeford frequently described housing costs as one of their most significant financial challenges and reported few affordable options within their communities. Rural ALICE participants in areas such as Bridgton, Wells, and rural York County more often described transportation, distance, and limited service availability as challenges that compounded other financial pressures. While the challenges differed by geography, participants in both urban and rural communities described difficulty meeting living costs with available income.

APPENDIX

a. About this Report

About United Way of Southern Maine

United Way of Southern Maine mobilizes communities to action so all can thrive. Rooted in Cumberland and York counties, we connect people, resources, and ideas to tackle our region's toughest challenges–from food insecurity and housing instability to lack of access to child care and health services.

Why We Conducted This Study

The Voice of the Community survey is part of our commitment to listening before acting. As we approach the conclusion of Thrive2027, our community's shared 10-year vision, and look toward what comes next, we sought input from people whose perspectives are often underrepresented in community conversations: families, workers, immigrants, older adults, young people, rural residents, and those whose voices are too often absent from community conversations across Southern Maine.

Research Questions

This report addresses core questions:

- What are the hopes and aspirations of individuals and families in Southern Maine?
- What are the most pressing challenges and unmet needs?
- What community assets, systems, and structures contribute to wellbeing and resilience?
- How do community members want to engage to shape decisions and drive change?
- Which communities are feeling unheard, and what do they need?
- What are the prominent challenges, support needed, and aspirations of ALICE households?
- *For staff and United Way volunteers only:* How should these findings fuel the framework (goals, issue topics, governance, funding, etc.) that will form what comes after Thrive?

Methodology & Sample

This study used multiple methods to learn from the community across Southern Maine. In all, the effort reached **3,159** people through **surveys**, **community conversations**, **interviews**, and participation in **nonprofit provider Board of Director meetings**. That outreach ran largely through 134 partner organizations, including their staff and the people they serve, and spanned 157 zip codes across Cumberland and York counties, roughly 75% of the region's zip codes. Targeted social media outreach also helped distribute the survey in communities that are often underheard.

The table below shows that the reach came from **1,921** completed surveys, **1,028** community conversation participants, and **210** participants in board-to-board sessions, across 90 conversations in total (71 community conversations and 19 nonprofit boards).

This range of methods was designed to reach a broad cross-section of people who work and/or live in Southern Maine.

COUNTS & REACH	
COUNTS	
Community Conversation Participants	1,028
Board to Board Participants	210
Surveys Completed	1,921
TOTAL	**3,159**
REACH	
Organizations Reached	**128**
Total Conversations Held	**90**
Nonprofit Boards	19
Community Conversations	71
Zip Codes Covered	**157** 75% of Zip Codes

Participating Organizations

United Way of Southern Maine made intentional efforts to reach communities that are often left out of civic conversations. **Older adults** participated in community conversations at high rates through targeted outreach to organizations like Avesta and SMAA, followed by **young adults and youth**, **businesses and employers**, and people experiencing **substance use disorder**. Other populations reached through dedicated outreach include **ALICE households**, **immigrants**, **people experiencing homelessness**, people with **disabilities**, **veterans**, and **incarcerated** or **formerly incarcerated** individuals.

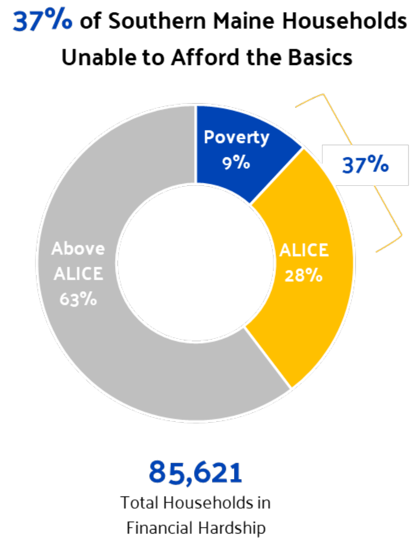
The listening extended across sectors as well–**housing**, **health care**, **K-12 education** (staff and middle and high school students), **civic** and **community organizations**, **chambers of commerce**, **government** and **public health** bodies, **higher education**, **professional services**, and **manufacturing**. The **nonprofit** and **human services** sectors anchored the effort, providing listening opportunities both with the populations served and with separate conversations with frontline staff. This approach recognized that understanding community conditions requires hearing from both community members and the organizations that support them.

For a more complete picture of who this effort reached, the table should be read alongside the **list of participating organizations** and the **populations they serve**. The demographic figures for county and ALICE closely reflect the regional population and can be interpreted with greater confidence; age and race/ethnicity data should be interpreted with caution given the low response rates. *See appendix for full list of participating organizations.*

How We Identified ALICE

One population, ALICE, is mentioned in this report to represent an overlooked population. Here's a summary of who they are and how we identified them.

ALICE **A**sset **L**imited, **I**ncome **C**onstrained, Employed is a household that earns above the federal poverty level but below the actual cost of living in their community. ALICE is the missing middle – the 28% -- that has been overlooked by policies and programs. *In the report, the term "ALICE" may be for simplicity to represent all households from Poverty and ALICE combined. Specific levels (ALICE in Poverty, ALICE, or Above ALICE) will be called out as necessary if different experiences need to be delineation.*



ALICE status was estimated in this research by using proxy questions rather than direct income reporting. This is a method that reduces barriers to research participation while capturing the equivalent financial experience.

All survey respondents and (most) community conversation participants were asked:

"If an unexpected expense of $400 came up, would you be able to pay it off – with cash, savings, or a credit card you could pay in full by the next statement?"

Answer: No **= ALICE**

In Financial Crisis. Any household with an income that is below the traditional Federal Poverty Level. These households are in deep crisis or one setback away from it.

Answer: Maybe, with difficulty **= ALICE**

Financially Unstable. Any household with an income that is just-above to well-above the financial survival threshold for their family composition and geographic area. These households are experiencing financial instability each day, and one setback away from falling deeper.

Answer: Yes **= Above ALICE**

Wide range from ***Almost* Stable** all the way up to **Financially Thriving**. Households with an income that is just-above to well-above the financial survival threshold for their family composition & geography.

As seen in the next section, **34%** of participants in this research were **Poverty** or **ALICE**, closely mirroring the 37% of ALICE households across the region.

Community Representation

At the outset of this research, we planned to match who responded against U.S. Census figures for Cumberland and York counties. On the two measures asked consistently and answered at high rates, **county** and **ALICE** status, the sample tracks the region well. Respondents were 65% Cumberland and 31% York, with 4% in both, compared with a census split of about 59% and 41%, so **Cumberland is only slightly over-represented** and **York slightly under-represented**, though both counties contributed substantially.

ALICE participation lines up well: 34% of respondents fell below the ALICE threshold, near the 37% rate in both counties.

The picture is less complete for **age** and **race** or **ethnicity**, which were questions made **optional or removed** in some survey tools to reduce barriers to participation. Age leaned toward more working- and middle-aged adults, with 25-to-64-year-olds making up about 69% of respondents, while residents under 18 and adults 65+ were less represented in the survey data than in the overall population, in part because **they were less likely to complete our check-in survey**.

On **race and ethnicity**, the proportions we did capture **roughly mirror the census** (88% White, 3% Black or African American, 2% Hispanic, 2% Asian), but because response rates were low, the percentages should be interpreted with caution.

DEMOGRAPHIC REPRESENTATION OF YORK AND CUMBERLAND COUNTY

Category	Demographic	Survey Representation	Cumberland (Census)	York (Census)
County	Cumberland	65%	*59%*	-
	York	31%	-	*41%*
	Both	4%	-	-
Age	Under 18	7%	*18%*	*17%*
	18 – 24	11%	*8%*	*5%*
	25 – 44	32%	*25%*	*25%*
	45 – 64	37%	*26%*	*28%*
	65 – 75	7%	*20%*	*24%*
	75+	7%	-	-
ALICE*	ALICE	34%	*37%*	*37%*
	Not ALICE	66%	*63%*	*63%*
Race / Ethnicity	White	88%	*87%*	*92%*
	Black/African American	3%	*4%*	*1%*
	Hispanic	2%	*3%*	*2%*
	American Indian/Alaska Native	1%	*0%*	*0%*
	Asian	2%	*2%*	*1%*
	Native Hawaiian / Pacific Islander	0%	*0%*	*0%*
	Other	1%	-	-
	Prefer not to answer	3%	-	-

**ALICE = Asset Limited, Income Constrained, Employed. Proxy measure: ability to afford an unexpected $400 expense. Census comparison figures from U.S. Census Bureau Population Estimates July 1, 2024.*

In short, the county and ALICE figures are reliable and representative, while the age and race/ethnicity figures should be interpreted with care given the low response rates. Taken together, these methods **reached a broad and intentionally inclusive cross-section of Southern Maine**. No single effort can capture every voice, and the gaps above are real, but read alongside the organizations and communities that took part, the findings that follow offer a grounded picture of what people across the region hope for, struggle with, and want to build together.

Demographic Counts (Interpret with Caution)

Participants came from Cumberland County (n=1,583), with York County accounting for 31% (n=706) and a small share reporting for both counties (n=101).

By age, participants clustered in the working-age middle: 45–64 and 25–44, while adults 65 and older and youth under 25 were more thinly represented (again, in part because they were less likely to fill out a check-in survey).

About **one in three participants** (n=812) were ALICE, with the remaining (n=1556) not ALICE.

Race and ethnicity data carries an important caveat: 2,047 respondents were not asked or preferred not to answer, which is far more than the 421 who did. Because these percentages are calculated only on the roughly 421 people who answered and not the full sample, the percentages do not reflect the population reached overall. The race/ethnicity and age breakdowns should be read as directional at best, not representative.

DEMOGRAPHIC COUNTS			
Category	**Demographic**	**%**	**#**
County	Cumberland	65%	1583
	York	31%	706
	Both	4%	101
Age	Under 18	7%	79
	18 – 24	11%	81
	25 – 44	32%	270
	45 – 64	37%	329
	65 – 75	7%	52
	75+	7%	69
ALICE*	ALICE	34%	812
	Not ALICE	66%	1556
Race / Ethnicity	White	88%	375
	Black/African American	3%	12
	Hispanic	2%	7
	American Indian/Alaska Native	1%	4
	Asian	2%	7
	Native Hawaiian / Pacific Islander	0%	1
	Other	1%	15
	Not Asked/Prefer not to answer	-	2047

**ALICE = Asset Limited, Income Constrained, Employed. Proxy measure: ability to afford an unexpected $400 expense.*

b. Acknowledgements

Written by United Way of Southern Maine's Director of Evaluation, Val Wilson Franks with support from all United Way of Southern Maine staff, our volunteers, funded partners, program participants, corporate partners and board members, reflecting our commitment to ensuring that our community is heard.

We are deeply grateful to the members of the **Thrive2027 Data & Evaluation Committee**, who guided the community input process from start to finish. Bringing specialized expertise in research and data analysis from across business, health care, government, research, and higher education, they generously gave their time to advise on research design, sampling strategy, and community representation, helping ensure our outreach reflected the full diversity of the region. They also informed key decisions about analytical software, ethical AI use, analysis techniques, and how findings were interpreted, grounding this work in both methodological rigor and community accountability. For their insight, their candor, and the many hours they volunteered, we thank:

Chris Wilson, Committee Chair, Blackford Capital

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Tim Cowan, MaineHealth

Becky Noréus, TD Bank Group

Sam Osei, Roux Institute, Northeastern University

Hayley Prevatt, City of Portland Public Health

Ellen Ranen, Community Member

Jack Speranza, MaineHealth

We are also grateful to the **Center for Interdisciplinary Population and Health Research (CIPHR)**, whose expertise shaped how we listened. CIPHR helped design our community conversation approach, from the facilitation structure to the questions themselves, with a deliberate focus on equity, so that the sessions welcomed and drew out the full range of voices across Southern Maine.

Finally, a big thank you to the students of an analytics class at **Northeastern University's Roux Institute** who, guided by their professor, contributed to the analysis of survey responses. Their fresh perspective helped surface insights into the distinct needs of different population segments and deepened our understanding of community conditions across the region.

c. Communities Represented

This report draws on survey responses and community conversations with a wide range of population groups across Cumberland and York counties. Each were reached through different partners and settings to ensure the listening extended across geography, income, age, cultural background, and sector. ***This list is NOT comprehensive – it merely illustrates example groups represented in the research.***

Population Group	Description
ALICE Households	Individuals and families under the Federal Poverty Line as well as those earning above the federal poverty line but below the actual cost of living in Southern Maine, reached through area programs. 34% of participants were identified as an ALICE households. The research also wanted to learn more about the specific experience of ALIC through a tailored survey and interview process. Eighty-four individuals responded to a survey, and twelve participated in the interviews. These individuals represented the full range of circumstances, geographies, and life stages under the ALICE threshold participated in the interviews.
Employed, Above-ALICE Mainers	Employees reached through UWSM's corporate partner and chamber of commerce relationships. Spans an above-ALICE income range – from just above the threshold to well above. These professional employees often still named housing and health care as acute pressures.
Immigrant Communities	New Mainers from a range of countries and legal statuses, reached through Biddeford Adult Education (primarily Haitian Creole, Somali, and Arabic speakers), ECE Pre-Apprenticeship and PEECE cohorts (largely African immigrant women), MAIN provider staff, and Portland Adult Education students. Participants include asylum seekers awaiting work authorization, recent arrivals navigating benefits systems, and longer-established immigrants building careers and community connections.
Nonprofit Board Members	Board members and organizational leaders from all United Way funded and partner organizations across Cumberland and York counties – including behavioral health, legal aid, child care, housing, food access, domestic violence, immigrant services, and recovery organizations. Unlike the community conversations, the 19 groups who participated were asked specifically about the populations they serve, the drivers of instability they observe, and how United Way and its partners could deepen impact and strengthen collaboration. Their perspective is institutional and cross-household, shaped by years of observation across many families and communities, and adds a provider and systems lens that complement what individuals named.
Nonprofit & Public Service Providers	Staff and leaders from nonprofits, public health agencies, school systems, and government bodies across Cumberland and York counties – some funded or partnered with UWSM, many not. Includes school-based resiliency coordinators (Biddeford, Sanford), public health providers, behavioral health organizations (Frannie Peabody, Milestone, Preble Street, Spurwink, Day One), Goodwill Life Navigators, LRCAN, hospital systems (MaineHealth, York Hospital, Maine Medical Center), immigrant-serving organizations (ILAP, In Her Presence, Greater Portland Health), and UWSM funded partner convenings in both counties. Providers offer a cross-household view that surfaces systemic challenges individual community members experience but cannot always name.

Population Group	Description
Older Adults	Adults 65 and older across Cumberland and York counties, reached through Avesta Housing communities (Portland, Biddeford, Old Orchard Beach, Gorham, Saco, Yarmouth, Raymond, South Berwick, Falmouth), 75 State Street, The Cedars, SMAA senior centers, and faith communities in Kennebunkport. Many are managing on Social Security alone, navigating Medicare complexity, and facing the loss of driving, family connection, and peer community.
Unhoused	People experiencing homelessness or housing instability, reached through Preble Street's Homeless Voices for Justice, Homeless Services Center, Health Services programs, and Volunteers of America. Includes people experiencing chronic homelessness, those recently housed but still fragile, and people in recovery navigating the transition to stable housing. Their voices add what surveys and community meetings systematically miss: the experience of people for whom a home address, a phone, and consistent transportation are themselves the challenge.
Community Volunteers	People connected to UWSM through volunteer, donor, or civic leadership roles – including investment volunteers, loaned executives, Women United members, and Rotary club members in Kennebunk and Sanford. Largely above-ALICE, with professional expertise and civic networks, and often close relationships with neighbors and employees who experience ALICE conditions firsthand.
Veterans	Veterans and families reached through the USM Veterans Student Group, Volunteers of America programs in Saco and Biddeford, and the DOL Jobs for Veterans State Grants program. Includes students managing service-connected disability, veterans in housing instability, and family members navigating VA benefits. Many fall in the ALICE band and face a specific combination of bureaucratic complexity, stigma around help-seeking, and the loss of military community.
Youth & Young Adults	People under 25, reached through Westbrook middle schools, South Portland schools, Noble schools, Cumberland schools, South Portland Community School, York County Community College, University of New England, and the Foster Youth YLAT network. Includes students from a range of income levels, including ALICE family households balancing school and work, BIPOC and LGBTQ+ youth navigating belonging and safety, young adults out of foster care, rural youth facing housing and opportunity gaps, and first-generation college students.

d. Perspectives & Stories

The following sections provide brief summaries of community aspirations shared by **ALICE** and **Above ALICE** respondents to the survey. ALICE respondents most often described the conditions needed for stability and security, while Above ALICE respondents more frequently discussed the kind of community they hope to strengthen, improve, or help shape.

Room to breathe, not just get by

ALICE · York County · Parent · Couldn't cover a $400 unexpected cost

This resident traces the strain to inflation, stagnant wages, and out-of-state money "purchasing multiple properties," which makes homeownership "unattainable for many Mainers who can't compete." Their vision is modest: with affordable housing and child care, "we could relax and begin to build savings accounts, and give our children experiences." For now, "we are making ends meet, but things are tight," and they call it the number one reason people they know aren't starting families.

A community that embraces every culture

ALICE · Cumberland County · Age 45–64 · Couldn't cover a $400 unexpected cost · Feels unheard

For this Portland resident, a better place is one that treats immigrant culture as a gift. They ask for learning materials with "a cultural touch" to ease the stress of navigating new systems, and they picture "a broader society that embraces our culture and beliefs, viewing them not as a threat but as a beautiful enrichment of the human experience." Their one ask of institutions: help community leaders thrive "and no longer be muted."

A safety net for the families who fall through it

ALICE · Cumberland County · Under 18 · Couldn't cover a $400 unexpected cost · Feels unheard

One of the younger respondents speaks for the families caught just above the cutoff. They want emergency aid for the households too well-off for help but too stretched to absorb a shock – plus easier ways to find child care for children who aren't yet U.S. citizens. The difference, they say, is that parents "would be able to access child care and be able to work" instead of relying on older siblings to watch the little ones.

Someone to call, a ride to the market

ALICE · York County · Age 45–64 · Couldn't cover a $400 unexpected cost · Older adult

Living with a disability on a fixed income, this older adult describes a community built for connection: door-to-door rides to the farmers market, help with a security deposit, small affordable apartments, and "a talk-to-me phone number folks could call just to hear another voice." The need behind it is stark: "Sometimes I go weeks on end without contact outside of my home." On SSDI, they note, people "must choose between food, medicine, or personal care items," and isolation becomes "a huge issue affecting overall health."

A place to land in the rural Lakes Region

ALICE · Cumberland (Casco, Naples, Sebago, Bridgton) · Age 65–75 · Couldn't cover a $400 unexpected cost · Feels unheard

Running a rural food pantry and meals site, this respondent describes neighbors living "in campers, cars, tents," with "no open warming center, no place to shower." They ask for affordable housing and transportation so people can reach work and doctor's appointments, and for funding to keep small rural programs open: "Rural areas are cut off from many services, and many programs in our area struggle financially just to stay afloat." They are, in their words, "reaching out to anyone who will help us find solutions."

Enough for me, not for the families I see

Above ALICE · Cumberland County · Retired · Could cover a $400 unexpected cost

Retired and able to pay their own bills, this Greater Portland resident speaks for the people around them who can't. Volunteering with New Mainer families, they see most "struggling to find jobs with a livable wage," while "skyrocketing rents" leave little for basics. The squeeze isn't limited to immigrant families, they note – their own three daughters, in their twenties and thirties, are priced out of the area too. Their ask is simple: "Livable wages and affordable housing would make Greater Portland an even better place for people to live."

Fix the root, not just the symptom

Above ALICE · York County · Ages 25–44 · Could cover a $400 unexpected cost · Feels unheard

Working in behavioral health, this Sanford area resident connects cost of living to crisis: when costs skyrocket, people choose which basic need to skip, "often resulting in their prescriptions being the one they opt out of," and the stress can land them in a behavioral-health unit, only to be discharged into the same conditions. Their vision starts at the foundation: "Make housing affordable and access to health care. Get people off the streets and into safe living situations." Do that, and you "level the playing field," children "perform better at school," and you begin "breaking the poverty cycle."

When child care eats half the paycheck

Above ALICE · Cumberland County · Parent · Could cover a $400 unexpected cost

This parent of three could cover a surprise expense, but child care still swallows the budget: "50% of my salary goes to child care, but I need the other 50% to live." At $700 a week during the school year and "thousands more" over the summer, opting out isn't possible – "parents cannot work without child care, but we also cannot afford not to work." They want public child care, and they're clear about who carries the weight now: mothers, "doing pickups, drop-offs, leaving work early to meet the bus." With relief, they say, mothers could "fully participate in the workforce in ways that they cannot do now."

A hand up, not an open-ended handout

Above ALICE · Cumberland County · Age 45–64 · Could cover a $400 unexpected cost · Feels unheard

This respondent wants to see less homelessness, fewer subsidies, and "more people held accountable for being productive members of society" – which, they argue, would let towns and the state "start to have a surplus for emergencies." Their view is grounded in personal experience "we benefited from welfare for a short time while my parent was able to become financially independent." That temporary, get-back-on-your-feet model is the one they believe in. They feel current programs have swung too far the other way: "The handouts and expectation that people can benefit forever, with no expectation of bettering themselves, is ridiculous."

Gather people, not just resources

Above ALICE · Cumberland County · Could cover a $400 unexpected cost

For this resident, a stronger community is less about services and more about showing up for one another. They want “more community events to encourage giving and volunteer work,” the kind that brings together “those who are giving and receiving.” The hoped-for result is a shift in spirit: spreading “love, compassion, and empathy for our fellow Mainers,” and seeing “all people as good and worthy of a happy, successful life.” It’s a vision aimed at moving a community “out of fear, greed, and competition.”

Tax the top, fund the commons

Above ALICE · Cumberland County · Could cover a $400 unexpected cost

This respondent traces local hardship to a national choice. “All these issues stem from a lack of wealth taxes,” they argue, noting that other countries face the same housing and affordability crises and share “the lack of adequate taxation on those with the most means.” Direct that money “into our schools, hospitals, universities and governments,” they say, and “our community would be significantly better off” – a place where people “feel more at ease, less stressed, and therefore would live longer, happier lives.”

Make the advantages standard

Above ALICE · Cumberland County · Could cover a $400 unexpected cost

Speaking from a position of comfort, this resident frames the gap as a matter of fairness. “I am fortunate and privileged to have had the childhood and early-adult advantages I have had,” they write – “they should be standard, not a privilege.” They want more health care and housing across Portland and the state, delivered early enough to compound over a lifetime into “a healthier, happier, safer adult population.” Their read on the imbalance is blunt: “Too many people need too much, and too few people don’t need anything at all.”

Steady for now, advocating for the fearful

Above ALICE · Cumberland County · LGBTQ+ · Could cover a $400 unexpected cost

This human-services worker can pay their own bills, “though a significant illness or injury would change that very quickly” – while none of their clients can. Most are on fixed incomes or working low-wage jobs with no benefits, watching housing and electricity costs consume nearly everything. They also speak for the immigrants they serve, describing how the fear of ICE and DHS activity has led many to “stay home,” disrupting “work, schooling, social interaction, and medical care.” Their hope is freedom from that constant worry: if people could simply pay their bills and feel safe, they “could think about saving, planning for the future, maybe even dream about school, homeownership, career advancement.”

Responsibility before relief

Above ALICE · York County · Older adult · Could cover a $400 unexpected cost

For this respondent in their late seventies, help should come with expectations. More support should go “to those working but cannot make ends meet,” they say, but “before any help with living expenses, money management should be required.” Financial education, in their view, is as vital as the aid itself: “educating people in finance and responsibility before giving handouts.” Emergency help has its place, they allow, but “ongoing help requires more work,” grounded in a belief that “some struggle is expected in life,” and that “when people learn to care for themselves, they can progress.”

Lower taxes, and a choice of schools

Above ALICE · York County · Parent · Could cover a $400 unexpected cost · Feels unheard

This parent feels their community goes unheard, lays out a wish list: fewer illegal immigrants, taxes rolled back "to the 2019 level," and the freedom to direct their local school funding toward "schools my kids could attend." Better education and lower taxes, they argue, would create "more cash flow" to ease the cost of living. They tie a decline at the local high school to "DEI policies" and to newcomers who "have brought their politics with them."

Across the board, these participants frequently **identified the same underlying challenges**, including housing affordability, child care costs, education, and wages that do not keep pace with living expenses. While perspectives on solutions differed, the core challenges identified were often similar.

ALICE and Above ALICE respondents differed in several ways, including the types of solutions they emphasized. ALICE respondents most often described **immediate, practical supports**: a ride to the farmers market, help with a security deposit, culturally relevant learning materials, or a phone number people could call simply to hear another person's voice. Above ALICE respondents more frequently **raised broader policy and system-level recommendations**, including public child care, wealth taxes, lowered taxes, livable wages, and affordable health care and housing.

e. Survey & Facilitation Guide

Full survey questionnaire.

Many people in our community continue to face tough times. We want to make sure we're focusing efforts on where they're needed most–and that starts with you. The following survey asks 3 questions and takes just 2 minutes to complete. It is anonymous. You have the option to turn the page and continue if you have time to share more.

1. What are the biggest challenges facing households in your community today?
(Check up to 5)

Paying for housing (rent, utilities, mortgage, taxes)	Getting to work, school, or appointments (transportation)
Covering basic expenses (groceries, gas, emergencies)	Jobs with low pay or no benefits
Getting enough food	Lack of stable jobs with career growth
Finding affordable health care	Feeling isolated or not connected to community
Mental health challenges (like anxiety, depression)	Access to college or training after high school
Behavioral health challenges (like substance use or addiction)	Impact of flooding and other extreme weather
Child care that is affordable and available	Other: ________________________
Caring for aging parents or relatives	

Optional: Please add any context that would help us better understand the challenges you see and/or experience.

2. Do you currently live or work in Southern Maine?
(You can select more than one, and/or add another county.)

- Yes, Cumberland County
- Yes, York County
- No, neither → Other County: _______________

3. If an unexpected expense of $400 came up, would you be able to pay it?
Pay it off with cash, savings, or a credit card that you could pay off in full by the next statement.

- Yes
- No
- Maybe, with difficulty

Do you have 2 more minutes to complete the rest of the survey?

If so, please continue. If not, thank you for sharing your perspective with us!

4. What would help your community feel like a better place to live, work, or raise a family?

Think about your answer to the prior question and be as specific as you can about what kind of help, for whom, and in which community.

5. If that happened, how would it make a difference – for your community and for your household (if it applies)?

For example: "My community will be a place where families like mine can afford to live and feel secure. Affordable child care and good schools would make it easier to work, cover the bills, and still know my kids are safe and cared for."

United Way of Southern Maine would like to better understand who is responding to this survey.

We ask a few background questions to get a general understanding of who is responding. Your answers are confidential and will only be used to guide resources where they're needed most.

6. What is your primary relationship with United Way of Southern Maine (UWSM)?

- **I am not connected with United Way** (I live in Southern Maine but have no relationship with UWSM)
- **I am moderately connected** (For example, I occasionally volunteer and/or donate to UWSM)
- **I am closely connected** (I am a UWSM volunteer, staff, or partner organization)

7. What is your age group?

Under 18	45 – 64
18 – 24	65 – 75
25 – 44	More than 75

8. How do you describe your race or ethnicity?

American Indian or Alaska Native	Middle Eastern or North African
Asian	Native Hawaiian or Pacific Islander
Black or African American	White
Hispanic, Latino, or Latina/o/x	Other: ______________________

9. Are you part of a community whose voice you feel is not being heard?

- Yes
- No

If yes, what community are you referring to? Please name your specific community, for example your culture, town, race, faith, age, etc..

If you would like to learn more about how to be part of the solution, select "yes" here and follow the prompts to provide your contact information. If you select "no" you will skip this step and get directed to the end of the survey.

10 . Want to get involved?

- Yes
- No

11 . Contact Information

United Way of Southern Maine will only contact you about specific ways you can make a difference in your community if you add your contact info in the following questions.

12 . How would you consider getting involved locally to be part of the solution?
(Select all that apply)

- Volunteering my time or skills in local programs
- Joining a group that solves community issues
- Speaking up or helping spread the word about important policy issues
- Sharing my story or experiences to help others understand
- Donating money to United Way of Southern Maine
- Not sure yet - I am open to ideas

13. Is there anything else you'd like us to know?

Community Conversation – Facilitation Guide.

United Way of Southern Maine is hosting community conversations to better understand the strengths, challenges, and aspirations of the communities we serve. The framework below outlines the structure of each conversation, designed to surface honest dialogue and identify shared priorities that will inform United Way's future work.

Discussion: 40 minutes (approximately 10 minutes per topic)

Participants are guided through four conversation areas. At the close of each topic, participants are asked to capture one key takeaway on a sticky note (physical or digital) to hold onto for the summary discussion.

1. Strengths
What do participants value most about our community? Which resources do they find helpful and accessible?

2. Challenges
What makes it difficult for people to reach their goals in this community?

3. Aspirations
What kind of community do participants want to live in?

4. Actions
Reflecting on the themes raised – including housing, dignity, financial security, and policy – what could the community do, big or small, to ensure that everyone can thrive?

Summarizing the Conversation
Participants place their sticky notes within the four areas – Strengths, Challenges, Aspirations, and Actions. The facilitator reviews a selection of responses from each area and, time permitting, invites participants to reflect on emerging themes: "What patterns do you notice in what was shared?"

Closing
Explains that the conversation will help United Way of Southern Maine identify the community's most pressing challenges so that resources can be directed where they will have the greatest impact. Findings will also be shared back with the community in a published report, allowing other organizations to learn from these conversations.

Prepared by United Way of Southern Maine, Director of Evaluation, Valerie Franks

f. Methodology Notes

Details on sampling approach, weighting, data cleaning, qualitative coding process, and research limitations.

Sampling Approach

This study used a non-probability, partner-driven (convenience) approach rather than a random sample. The snowball sampling approach was used to reach harder-to-reach communities. Participation was voluntary, anonymous, and open to anyone who lives or works in Southern Maine.

Recruitment ran primarily through partner organizations and the populations they serve, supplemented by paid social media targeted to underheard communities.

Outreach spanned 157 zip codes, about 75% of the region's, across Cumberland and York counties.

Input came through several instruments and settings: three surveys (full, abbreviated, and an ALICE-specific version), 71 community conversations, 19 nonprofit board sessions, and 12 interviews with ALICE households.

Surveys were self-administered online and on paper. Because the sample was not randomly drawn, results describe the people who participated rather than a statistically representative draw of the population.

Weighting

Results are reported as raw, unweighted figures. No statistical weighting was applied to adjust for the over- or under-representation of any group. Each respondent counts once; percentages reflect actual respondents, not a population-adjusted estimate. Representativeness is shown transparently by comparing the sample to U.S. Census figures for both counties (see the Demographic Representation table).

In place of weighting, "The overlooked" section highlights the needs of the smaller communities in Southern Maine. Subgroup figures, especially for age and race/ethnicity, should be read as descriptive of respondents, with the comparison table's skews kept in mind.

Survey Data Cleaning

Responses from the different instruments were consolidated and cleaned before analysis with a light touch that preserved participants' own words.

- The surveys (full, abbreviated, and ALICE) were combined into shared fields where questions aligned using Tableau Prep.
- Blank and substantially incomplete survey responses were removed, and obvious duplicates were screened out.
- Responses gathered were reviewed to screen out spam or non-genuine submissions (primarily those through social media channels).
- Open-ended answers were lightly cleaned for readability (spacing and formatting) without changing wording or meaning, so original phrasing could be preserved for quotation.
- Optional demographic fields were left as collected, with non-responses recorded as missing rather than estimated.

Qualitative Coding Process

Open-ended survey answers and notes from community conversations were analyzed thematically, using primarily manual-coding and some AI-assist – with human review throughout.

- Coding was inductive: themes were drawn from what participants said in response to each of the core questions using NVivo, then grouped into broader categories.
- AI tools (Claude.ai) assisted the counting of these commonly reported themes by population. The author reviewed, corrected, and finalized all coding and counts.
- Students from the Roux Institute's analytics class contributed to the analysis, helping identify patterns across population segments through analytics.
- Responses that touched on more than one topic were coded to multiple themes.

Challenges & Limitations

Because participation was voluntary and the sample was not randomly drawn, these findings are best read as a rich, directional portrait of community sentiment rather than a statistically precise estimate. Here is a summary of limitations:

Self-selection: people who chose to take part may differ from those who did not.

Geographic skew: Cumberland County was somewhat over-represented and York County under-represented relative to the census.

Age gaps: residents under 18 and adults 65 and older participated at high rates in the community conversations, but were under-represented in the counts, partly because they were less likely to be asked to complete the conversation check-in survey.

Optional demographics: low response to the optional age and race/ethnicity questions leaves small counts for Black, Hispanic, Asian, and other communities of color, so subgroup findings for those groups should be read with caution.

Unweighted: results were not adjusted to correct for these imbalances, but specific community callouts helped raise voices of underrepresented groups.

Qualitative judgment: the approach to thematic coding intended to reflect the exact quotes and meaning of responses. However, the author's inherent bias and interpretation have potential for error.

g. Glossary

211 Maine – A free, confidential helpline, by phone or text, offered by United Ways of Maine that connects Mainers to health and human services resources 24/7/365.

ALICE – Asset Limited, Income Constrained, Employed. Households that earn above the federal poverty level but below the basic cost of living in their community.

ALICE Threshold – The income a household needs to afford the essentials where it lives, including housing, food, child care, health care, transportation, technology, and taxes. Households below it are either in poverty or ALICE.

Asset-Based Community Development (ABCD) - An approach that starts with a community's existing strengths, its people, relationships, institutions, and assets, and builds from them, rather than starting with what is broken or missing.

Benefits cliff – The point where a small raise causes a household to lose public benefits worth more than the increase in pay, leaving the family worse off for earning more.

BIPOC – Black, Indigenous, and People of Color.

Bootstraps (to pull oneself up by) – The expression emerged in the 1800s as a joke, a deliberately absurd image of someone trying to lift themselves off the ground by yanking on their own boot straps. The physical impossibility was the point. It described something futile, not admirable. Over time, the sarcasm was lost and the impossibility was forgotten. It is now widely used to mean succeeding through individual effort alone, without help from others.

CA$H (Creating Assets, Savings, and Hope) – A free, trained tax preparation service offered by United Way of Southern Maine to help lower-income Mainers claim the credits they have earned and keep more of their income.

CCAP (Child Care Affordability Program) – <cite index="8-1">Maine's child care subsidy program, which helps eligible families pay for child care so parents can work, attend school, or take part in job training</cite>.

Collective Impact – A structured way for organizations across sectors to pursue a shared goal, built on a common agenda, shared measurement, mutually reinforcing activities, continuous communication, and a coordinating "backbone" organization.

CHW (Community Health Worker) – A trusted, often local frontline worker who connects people to health and social services, helps them navigate systems, and provides support, education, and advocacy.

Community Paramedicine (CP) – A model in which specially trained EMS clinicians provide scheduled, non-emergency care, usually in patients' homes, on referral from a doctor or hospital. Services include chronic-disease management, post-hospital follow-up, medication support, and wellness checks, with the goal of reducing avoidable ER visits and hospitalizations, especially in rural areas. Maine has operated community paramedicine since 2012, overseen by Maine EMS.

DHHS (Maine Department of Health and Human Services) – The state agency that administers programs such as MaineCare, SNAP, TANF, and child care assistance.

FPL (Federal Poverty Level) – The federal income measure used to set eligibility for many assistance programs. ALICE exists in part to show its limits, since it does not reflect the actual local cost of living.

HEAP (Home Energy Assistance Program) – A program that helps income-eligible households pay for home heating, Maine's version of the federal LIHEAP (Low-Income Home Energy Assistance Program).

HSA (Health Savings Account) – A tax-advantaged savings account used to pay for medical expenses, available with certain health plans.

Individual Development Account (IDA) – A matched savings account that adds public or philanthropic dollars to a participant's own savings toward a goal such as a home, education, or a small business.

LD 2122 – A Maine legislative document (bill) that authorized, but did not fund, community outreach grants to help ALICE households navigate new SNAP and MaineCare requirements before paperwork problems cost them their benefits.

MaineCare – Maine's Medicaid program, which provides health coverage to eligible lower-income residents.

Navigator (Community Navigator) – A paid or trained guide who walks alongside individuals and families to help them find, apply for, and actually use the services and benefits they are eligible for.

Presumptive authorization – Approving someone for a benefit up front, based on likely eligibility, so they can get help right away instead of waiting for every requirement to be verified. In child care, this would let parents qualify while job-searching rather than only after being hired.

SNAP (Supplemental Nutrition Assistance Program) – The federal food assistance program, formerly called food stamps, that helps lower-income households buy groceries.

TANF (Temporary Assistance for Needy Families) – A federal program providing temporary cash assistance and support services to lower-income families with children.

TEFAP (The Emergency Food Assistance Program) – A USDA program that provides American-grown food to food pantries, soup kitchens, and shelters. In Maine it is administered by the Department of Agriculture, Conservation and Forestry (DACF) and distributed through Good Shepherd Food Bank to local hunger-relief partners.

Thrive2027 – A 10-year community vision, launched by United Way of Southern Maine, to improve education, health, and financial security through partnerships across Southern Maine.