

Three-Part Series on Income Distribution in Maine

Money flowing into people's pockets comes from various sources – wages, investments, government programs, and more – and the mix of these income sources differs across households. Using [new data](#) released from the U.S. Bureau of Economic Analysis, this three-part series breaks down how personal income is composed and distributed across income groups in Maine. [Part one](#) examines income composition by source, *part two* compares Maine's income patterns to those in New England and the nation, and *part three* reviews trends over time. Looking beyond overall income levels, the series explores how income is spread across Maine households, providing a comprehensive view of personal income patterns in the state.

Part 2: Maine in Context – Comparing Income Patterns Across New England and the Nation

By [Maine State Economist Office](#) | Winter 2025/2026

Introduction

People’s income varies not just in amount, but in composition – and these patterns differ from place to place. In Maine, the top 20% of households earned 48% of all personal income in 2023. How does this compare to neighboring states and across the nation?

Using the same BEA data and framework from [Part 1](#), this analysis compares income distribution patterns across Maine, New England, and the nation – looking at both total personal income and individual components like net earnings, investments, and transfer receipts.

Key Findings:

Compared to both New England and the United States as a whole Maine’s income distribution was somewhat more balanced in 2023. ¹ The top 20% of Maine’s highest-earning households received 48% of total income, lower than New England (55%) and the nation (53%). This difference stems largely from Maine’s [middle-income households](#)² capturing a larger share – 46% compared to 41% nationally and 40% in New England.

The pattern varies by income component. Maine’s top earners received a smaller share of net earnings and notably less rental income (37% versus 46% nationally). Transfer receipts distributed similarly across all regions, while dividends and interest remained heavily concentrated at the top everywhere – 74% going to Maine’s highest earners.

Maine’s Total Personal Income Distribution in Regional Context

Looking at total personal income across all sources, Maine’s distribution differs from both New England and national patterns. The top 20% of households in Maine received 48% of total personal income in 2023 – lower than the national (53%) and New England (55%) averages (Figure 1). At the other end of the distribution, the bottom 20% of Maine households earned 6% of total income, slightly higher than the national and regional averages (both at 5%).

Middle-income households in Maine (those in the second, third, and fourth quintiles) collectively received 46% of total income, compared to 41% in the U.S. and 40% in New England.

Income remains unevenly distributed in Maine, though the gap between high- and low-income households is slightly narrower than in many other parts of the country, in part because middle-income households receive a larger share of total income.

Figure 1. Share of Total Personal Income by Quintile, 2023

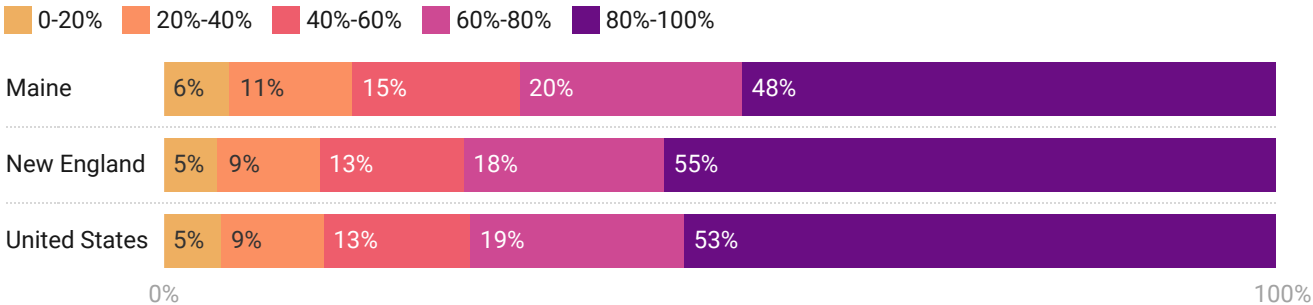


Chart: Maine Office of the State Economist • Source: U.S. Bureau of Economic Analysis (BEA) • [Get the data](#) • Created with [Datawrapper](#)

How Income Components Compare Across Geographies

Breaking down personal income by component reveals further distinctions between Maine, New England, and the United States as a whole.

Net Earnings

[Net earnings](#)³ – primarily wages and salaries – are the largest component of personal income and are concentrated in the highest-income households across all regions (Figure 2). In Maine, the top 20% of households received 55% of total net earnings, slightly lower than in New England (59%) and the U.S. overall (57%). Maine’s lower- and middle-income households earned a slightly higher share than in other regions, contributing to a somewhat more even overall income distribution.

Figure 2. Net Earnings by Household Income Quintile, 2022

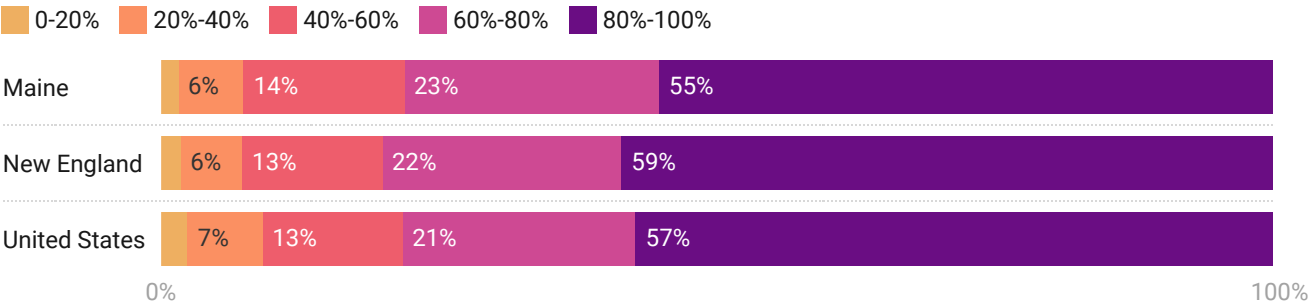
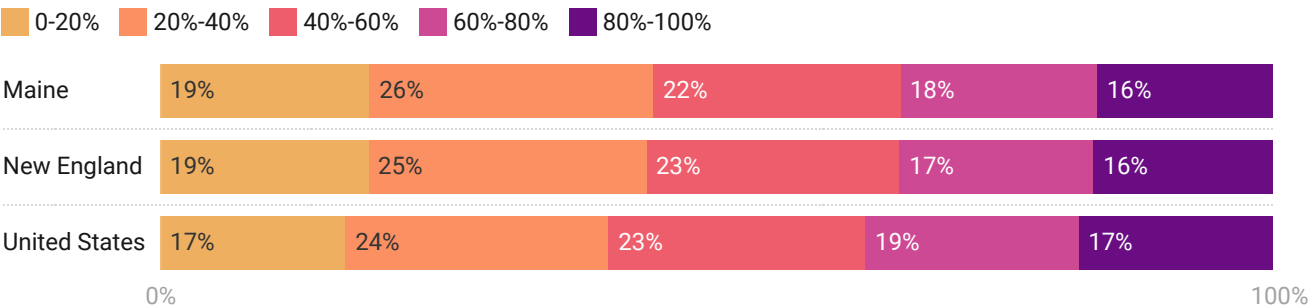


Chart: Maine Office of the State Economist • Source: U.S. Bureau of Economic Analysis (BEA) • [Get the data](#) • Created with [Datawrapper](#)

Personal Transfer Receipts

[Personal transfer receipts](#)⁴ (such as Social Security, Medicare, and Medicaid) are the most evenly distributed component (Figure 3). The lowest 40% of households received 45% of all transfer receipts in Maine in 2022, similar to the share in New England and slightly higher than the national figure (41%).

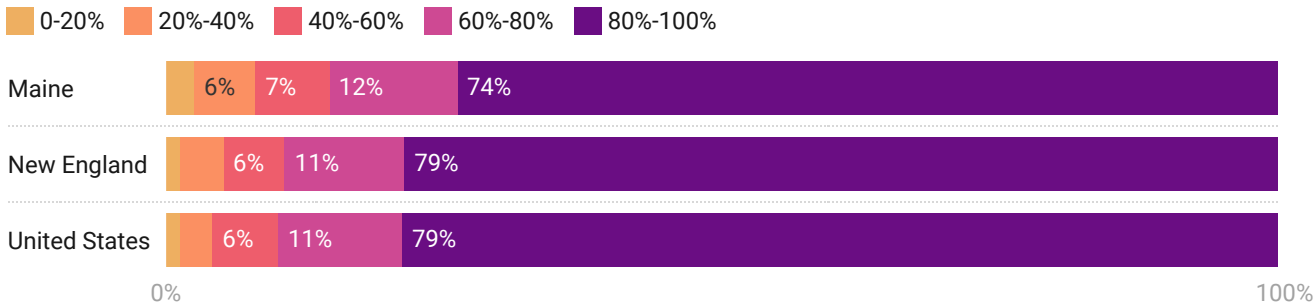
Figure 3. Personal Current Transfer Receipts by Household Income Quintile, 2022



Dividends and Interest

Income from [dividends and interest](#)⁵ was heavily skewed toward the highest-income households across all geographies (Figure 4). In Maine, 74% of these earnings went to the top 20% of households, slightly less than in New England (78%) and the U.S. (79%).

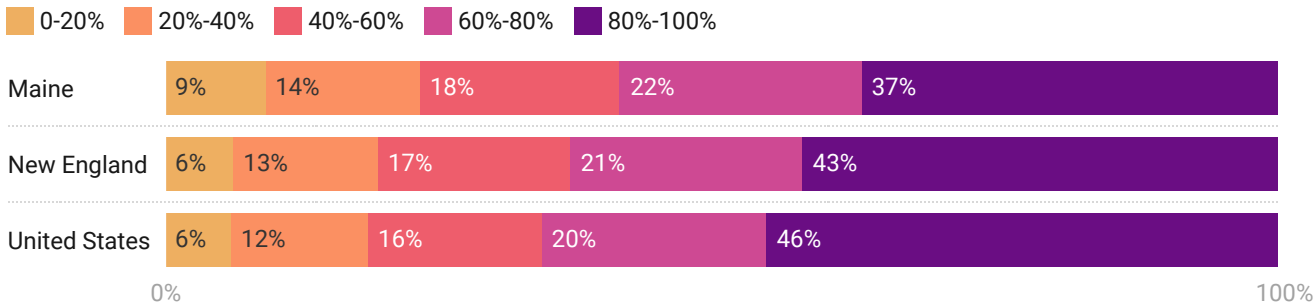
Figure 4. Dividends and Interest by Household Income Quintile, 2022



Rental Income

[Rental income](#)⁶ was more evenly spread in Maine compared to national and regional averages (Figure 5). The top 20% of Maine households received 37% of rental income – considerably lower than the U.S. (46%) and New England (43%). Lower- and middle-income households in Maine (bottom 60%) received a combined 41% of rental income, compared to just 34% nationally.

Figure 5. Rental Income by Household Income Quintile, 2022



Overall Patterns

These regional comparisons reveal how income flows differently across locations. The patterns are evident across several components, particularly net earnings and rental income, where income is less concentrated at the top in Maine. Transfer receipts are distributed similarly across all regions, while dividends and interest remain the most heavily skewed towards the highest-income households everywhere. These figures are estimates and should be interpreted with caution, but they suggest that income is somewhat more evenly distributed across Maine households relative to broader U.S. patterns.

Maine's somewhat more balanced distribution – with middle-income households capturing a comparatively greater share than their regional and national counterparts – means economic changes may ripple through the state's population differently than in areas with higher concentration at the top. Understanding where Maine stands relative to other regions provides essential context for interpreting local economic trends and policy impacts. In *Part 3*, we'll examine how these patterns in Maine have evolved over time.

Coming Next

Part 3 explores how Maine's income distributions have changed over the past decade.

About the BEA's Distribution of Personal Income Data

The data and methodology used to produce these state-level estimates are similar to those used to produce national-level income inequality statistics. Most of the data comes from the Current Population Survey, which collects income information from households. To improve accuracy, BEA also incorporates data from other federal agencies (such as the Internal Revenue Service), and the Board of Governors of the Federal Reserve System. Finally, all income figures are aligned with BEA official state-level income totals.

Full technical documentation and data files are available on the BEA website.

1. **Note:** U.S. and New England figures represent weighted averages of state-level data, with each state's contribution weighted by its total personal income. For geographic comparisons by component, each state's contribution is weighted by its total component value. This approach ensures that states with larger overall income have a proportionally greater influence on the regional and national estimates of income distribution.[↪](#)
2. **Middle-income households** include those in the second, third, and fourth income quintiles. *Refer to Part 1 of this series for more information about how income quintiles are defined.*[↪](#)
3. **Net earnings**, as defined by the BEA, include wages and salaries, employer-paid benefits (such as health insurance and retirement contributions), and income from self-employment.[↪](#)
4. **Personal transfer receipts** (or **personal current transfer receipts**), as defined by the BEA, includes income payments to persons for which no services are performed such as insurance proceeds, settlement funds, and government social benefits like Social Security income and Medicare.[↪](#)
5. **Dividends and interest**, as defined by the BEA, includes income from owning financial assets, such as stocks, bonds, and savings accounts[↪](#)
6. **Rental income**, as defined by the BEA, includes net income earned from rental properties, as well as royalties from intellectual properties or natural resources (e.g., patents or oil rights).[↪](#)