



Northern Border Regional Commission



NBRC Annual Economic & Demographic Research for Fiscal Year 2025

To Determine Categories of Distress within the
Northern Border Regional Commission Service Area

2025

Photo Courtesy of the Maine Office of Tourism.

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Acknowledgements

Data collection provided by contractor: Dr. Daniel Lee, Plymouth State University
Data organized by the Northern Border Regional Commission

About The NBRC

Authorized by Congress in 2008 (**40 U.S.C., Subtitle V**), and first appropriated by Congress in 2010, the Northern Border Regional Commission (NBRC) is a Federal-State partnership modeled after the Appalachian Regional Commission. The NBRC was created to provide infrastructure and economic development assistance to projects in counties that have varying degrees of economic and demographic distress.

Authority and oversight functions of the NBRC are shared by five Members: The Federal Government, represented by the Federal Co-Chair, and the States of Maine, New Hampshire, New York, and Vermont, represented by the Governors of those States. NBRC investments and policies are approved by the vote of the Federal Co-Chair and the collective vote of the majority of State Governors.

As a Federal-State partnership, the NBRC enjoys a strong network of State economic development leaders who provide guidance and support for NBRC programs. Such support also helps NBRC staff maintain knowledge of local conditions throughout its extensive service area.

The NBRC partnership is also aided by Local Development Districts, which serve multiple functions: Technical assistance to grantees; assistance with identifying sources of complementary funds; and administration of NBRC grant funds.

The staff of the NBRC are a permanent, non-partisan administrative structure, charged with implementation of the strategic vision of the Members, including NBRC's grant programs.

Overview

By statute, the NBRC is required to annually assess the level of economic and demographic distress within its region:

- To have reliable and timely data that can inform NBRC leadership as they create and improve economic and infrastructure funding programs,
- To create a benchmark in which annual compilations of economic and demographic data can be compared to the NBRC's strategic goals,
- To identify whether or not the NBRC can provide grants to projects within a county,
- Level of match required by grant applicants for projects,
- To assist States as they develop their own economic and community development programs, and
- To provide publicly available information so local decision makers can prioritize their economic and community development strategies.

Federal law (**40 U.S.C., Subtitle V, §15702**) states that, ‘**distressed**’ counties are those that, “have high rates of poverty, unemployment, or outmigration” and “are the most severely and persistently economically distressed and underdeveloped.” The NBRC is required to allocate 50% of its total appropriations to projects in counties falling within this designation. The maximum percent of a “distressed” project that can be funded by the NBRC is **80%**.

‘**Transitional**’ counties “have recently suffered high rates of poverty, unemployment, or outmigration” or “are economically distressed and underdeveloped.” The maximum percent of a “transitional” project that can be funded by the NBRC is **50%**.

‘**Attainment**’ counties are those that are neither ‘distressed’ nor ‘transitional.’ The NBRC is not allowed to fund projects within an attainment county unless the project is within an ‘isolated area of distress,’ or has been granted a significant benefit waiver. Isolated areas of distress are “areas [municipalities] that have high rates of poverty, unemployment, or outmigration.”

Because poverty, unemployment, and outmigration are only parts of an economic situation, the NBRC has adopted categories above and beyond those directed by statute. These “Secondary Distress Categories” provide a more in-depth survey of the NBRC’s service area as well as greater opportunities to gauge the success of the NBRC’s programs over time. These include: Educational Attainment (bachelor’s degree or higher), Household Income, and Seasonal Home Ownership.

Geographies

The NBRC region includes the following counties:

- **Maine:** The counties of Androscoggin, Aroostook, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Somerset, Waldo, and Washington
 - **New Hampshire:** The counties of Belknap, Carroll, Cheshire, Coös, Grafton, Merrimack, and Sullivan
 - **New York:** The counties of Cayuga, Clinton, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Montgomery, Niagara, Oneida, Orleans, Oswego, Rensselaer, Saratoga, Schenectady, Schoharie*, Seneca, St. Lawrence, Sullivan, Warren, Washington, Wayne, Wyoming, and Yates
- *With active awards in Schoharie County from another federal commission, the county is not currently eligible for NBRC funding in FY 2025 per NBRC's statute and has not been included in distress calculations.*
- **Vermont:** All counties within Vermont

Data Collected

Data that is collected and priorities given to the data

1. "Primary" Distress Categories:
 - a) Percent of population below the poverty level
 - b) Unemployment rate
 - c) Percent change in population
2. "Secondary" Distress Categories:
 - a) Percent of population with a bachelor's degree or higher
 - b) Median household income
 - c) Percent of secondary and/or seasonal homes

MAINE

Assessment of Distress in Maine for FY 2025

Distressed Counties

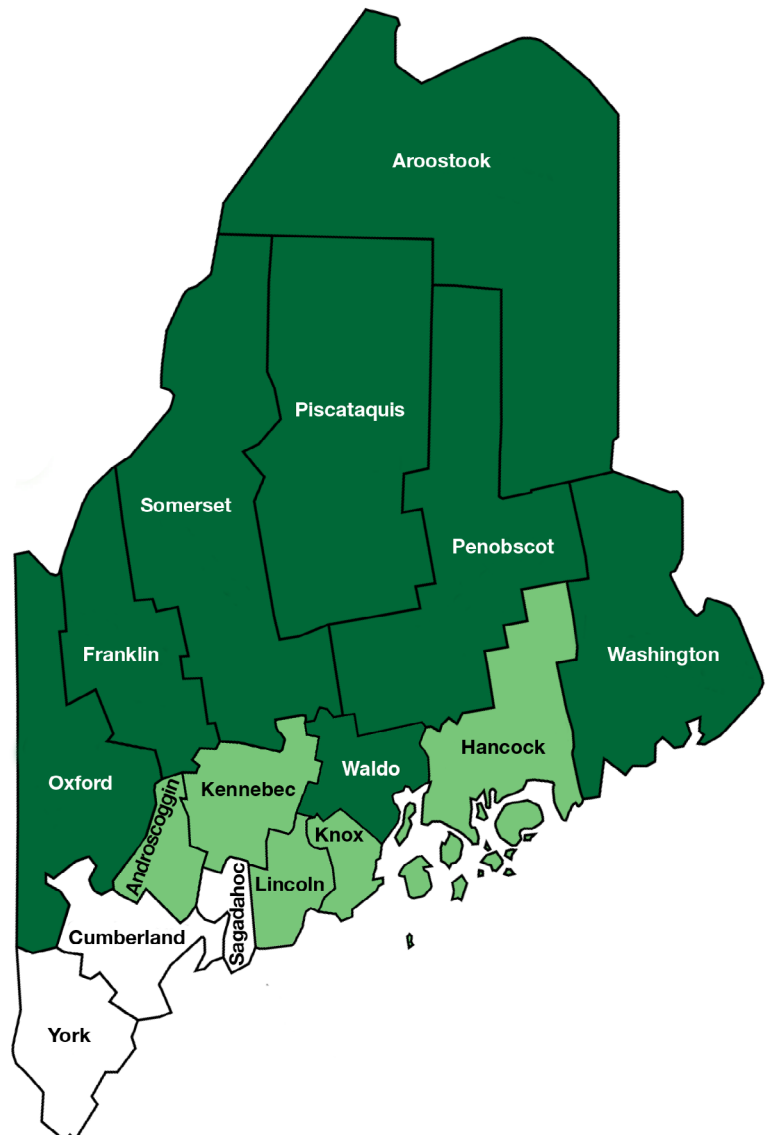
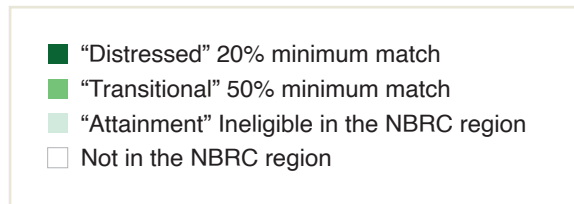
Percent of match required for NBRC award: 20%
Aroostook, Franklin, Oxford, Penobscot, Piscataquis,
Somerset, Waldo, Washington

Transitional Counties

Percent of match required for NBRC award: 50%
Androscoggin, Hancock, Kennebec, Knox, Lincoln

Attainment Counties¹

None



¹ An award may not be made to a project unless the project is within an Isolated Area of Distress or has been approved for a Significant Benefit Waiver.

NEW HAMPSHIRE

Assessment of Distress in New Hampshire for FY 2025

Distressed Counties

Percent of match required for NBRC award: 20%
Coös, Sullivan

Transitional Counties

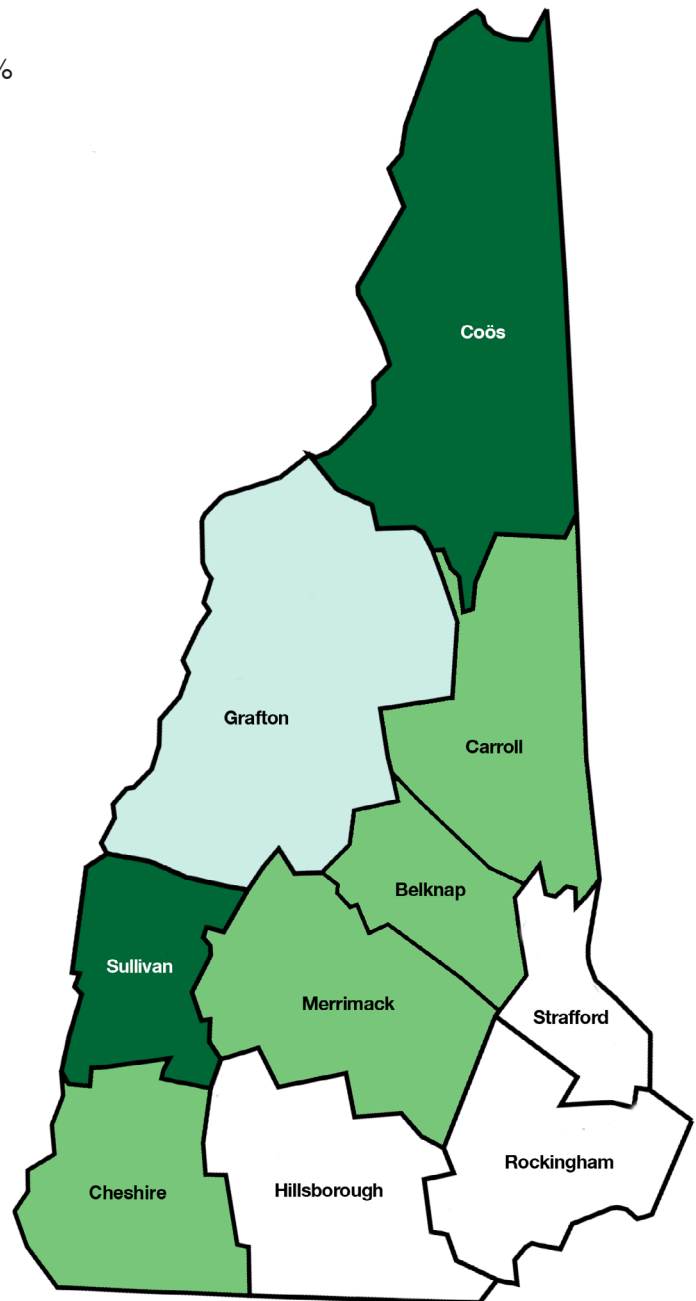
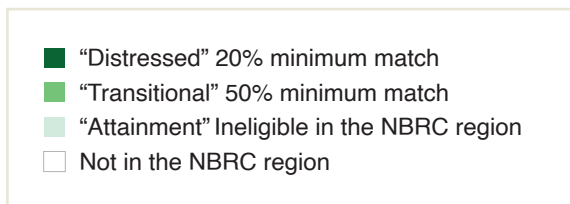
Percent of match required for NBRC award: 50%
Belknap, Carroll, Cheshire, Merrimack

Attainment Counties¹

Grafton

Isolated Areas of Distress or has been granted a Significant Benefit Waiver (see page 12)

Percent of match required for NBRC award: 50% (see list in “New Hampshire Isolated Areas of Distress” table at the end of this document)



¹ An award may not be made to a project unless the project is within an Isolated Area of Distress or has been approved for a Significant Benefit Waiver.

NEW YORK

Assessment of Distress in New York for FY 2025

Distressed Counties

Percent of match required for NBRC award: 20%

Cayuga, Clinton, Essex, Franklin, Fulton, Genesee, Greene, Herkimer, Jefferson, Lewis, Livingston, Madison, Montgomery, Niagara, Oneida, Orleans, Oswego, Schenectady, Seneca, St. Lawrence, Sullivan, Warren, Washington, Wayne, Wyoming, and Yates

Transitional Counties

Percent of match required for NBRC award: 50%

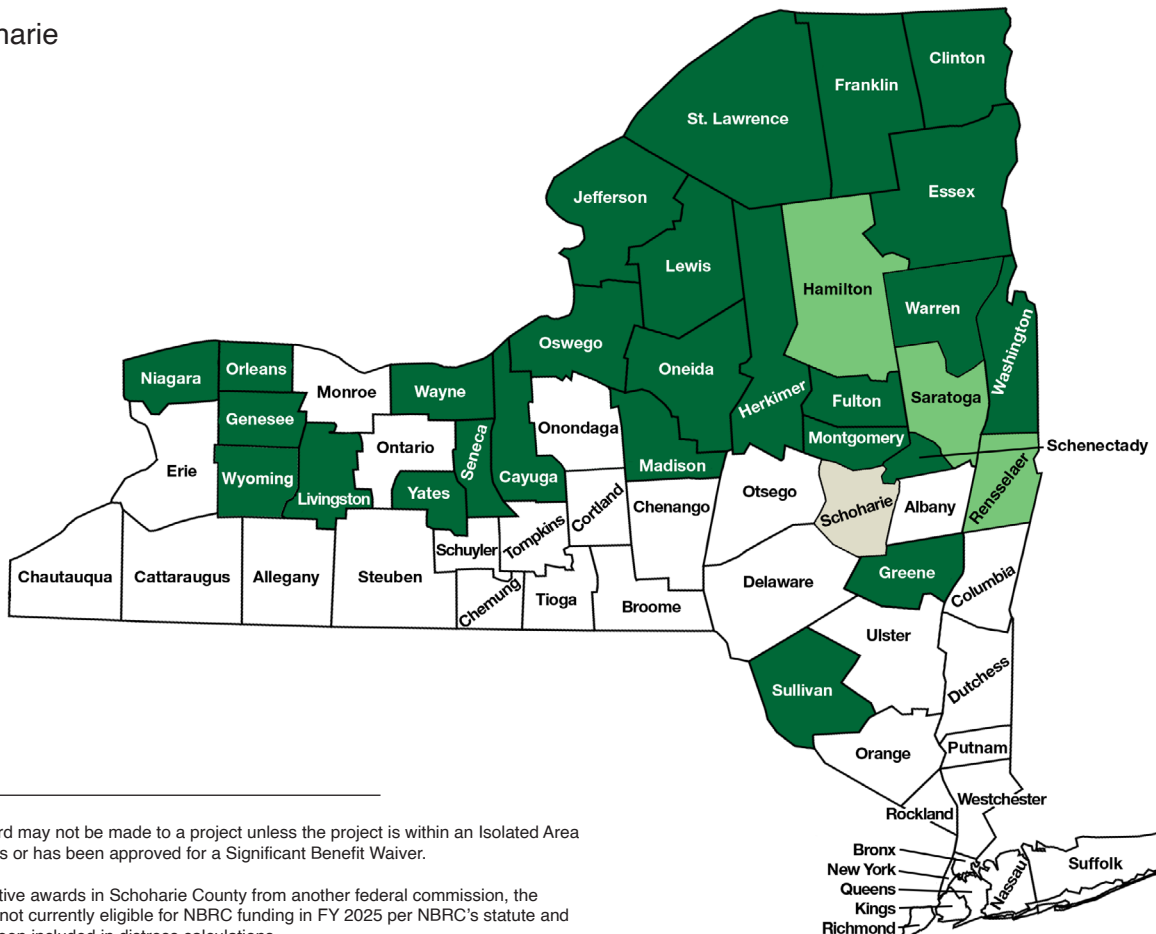
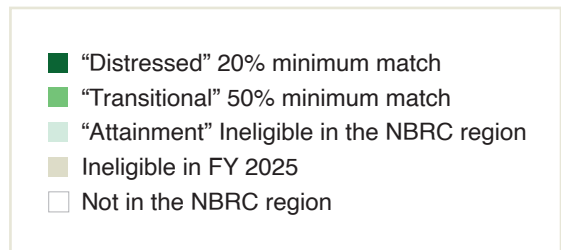
Hamilton, Rensselaer, and Saratoga

Attainment Counties¹

None

Ineligible Counties in FY 2025²

Schoharie



¹ An award may not be made to a project unless the project is within an Isolated Area of Distress or has been approved for a Significant Benefit Waiver.

² With active awards in Schoharie County from another federal commission, the county is not currently eligible for NBRC funding in FY 2025 per NBRC's statute and has not been included in distress calculations.

VERMONT

Assessment of Distress in Vermont for FY 2025

Distressed Counties

Percent of match required for NBRC award: 20%
Caledonia, Essex, Orleans, Rutland

Transitional Counties

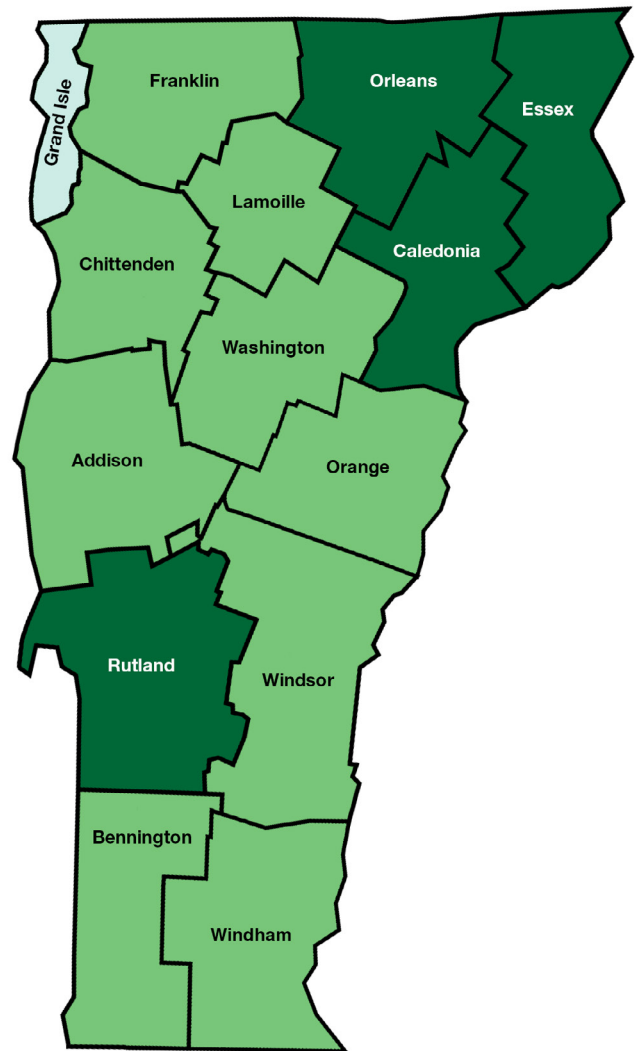
Percent of match required for NBRC award: 50%
Addison, Bennington, Chittenden, Franklin,
Lamoille, Orange, Washington, Windham
and Windsor

Attainment County¹

Grand Isle

Isolated Areas of Distress (see page 15)

Percent of match required for NBRC
award: 50% (see list in “Vermont
Isolated Areas of Distress” table at the
end of this document)



- "Distressed" 20% minimum match
- "Transitional" 50% minimum match
- "Attainment" Ineligible in the NBRC region
- Not in the NBRC region

¹ An award may not be made to a project unless the project is within an Isolated Area of Distress or has been approved for a Significant Benefit Waiver.

Maine County-level Distress Analysis

Primary Distress Categories (1)

Percent Below Poverty Level (2)	Unemployment Rate (2)	Percent Change In Population (2,3)
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Secondary Distress Categories

Percent Bachelor's Degree Or Higher (2)	Median Household Income (2)	Seasonal Home % (2)
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Distressed Counties At least THREE factors AND at least ONE from each category.	Transitional County At least ONE factor from EITHER of the criteria categories.	Attainment Counties No measures of distress.
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United States	12.5	5.3	7.1
NBRC Region	11.8	4.6	0

34.3	\$75,149	3.5
30.9	\$70,392	13.5

Criteria compared to is > US > US < 0%

< US < US < NBRC Region

Androscoggin County	12.4	4.8	3.5
Aroostook County	14.9	5.8	-6.3
Franklin County	12.1	4.4	-2.8
Hancock County	10.9	3.9	2.5
Kennebec County	12.4	4.1	1.6
Knox County	10.0	3.8	2.2
Lincoln County	9.1	3.3	3.0
Oxford County	14.4	5.5	0.8
Penobscot County	13.4	4.3	-0.7
Piscataquis County	15.0	4.9	-2.8
Somerset County	16.8	4.2	-2.8
Waldo County	12.9	4.6	2.6
Washington County	17.5	7.0	-5.3

22.8	\$64,500	2.6
21.4	\$50,843	14.6
28.8	\$56,890	34.4
36.6	\$64,149	31.9
29.9	\$62,118	9.7
37.9	\$68,904	20.7
39.2	\$69,638	27.9
21.5	\$54,780	29.7
29.8	\$59,438	7.7
20.8	\$51,805	42.1
19.7	\$53,527	20.6
33.3	\$62,694	16.0
24.6	\$51,669	25.4

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(1) These categories are required under 40 U.S.C., Subtitle V
 (2) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2018-2022)
 (3) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2008-2012)

New Hampshire County-level Distress Analysis

Primary Distress Categories (1)

Percent Below Poverty Level (2)	Unemployment Rate (2)	Percent Change In Population (2,3)
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Secondary Distress Categories

Percent Bachelor's Degree Or Higher (2)	Median Household Income (2)	Seasonal Home % (2)
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Distressed Counties At least THREE factors AND at least ONE from each category.	Transitional County At least ONE factor from EITHER of the criteria categories.	Attainment Counties No measures of distress.
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United States	12.5	5.3	7.1
NBRC Region	11.8	4.6	0.0

34.3	\$75,149	3.5
30.9	\$70,392	13.5

Criteria compared to is > US > US < 0%

< US < US < NBRC Region

Belknap County	8.6	2.7	6.2
Carroll County	8.0	5.6	6.1
Cheshire County	9.0	3.5	-0.6
Coos County	11.6	4.2	-4.4
Grafton County	9.9	2.8	2.1
Merrimack County	7.2	3.6	4.9
Sullivan County	11.7	2.9	-0.4

31.9	\$80,719	28.5
37.5	\$77,049	42.0
34.4	\$76,551	9.1
20.4	\$55,247	24.9
43.3	\$79,949	26.9
36.8	\$88,806	4.9
30.1	\$70,788	20.9

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(1) These categories are required under 40 U.S.C., Subtitle V
 (2) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2018-2022)
 (3) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2008-2012)

New Hampshire Isolated Areas of Distress

GRAFTON COUNTY

Municipality	Percent Below Poverty	Unemployment Rate	Percent Change in Population
Ashland town	24.7	5.0	35.5
Bath town	7.9	6.6	23.7
Benton town	12.3	0.0	-11.3
Bethlehem town	7.8	4.8	-0.1
Bridgewater town	6.7	1.4	-12.5
Canaan town	12.7	3.6	-2.0
Dorchester town	18.9	4.3	36.9
Ellsworth town	0.0	11.1	-35.5
Enfield town	11.8	0.0	-2.1
Franconia town	8.7	4.2	-12.3
Grafton town	9.4	6.9	-13.2
Groton town	10.2	2.2	-10.7
Hanover town	7.1	4.1	-0.5
Haverhill town	10.0	1.6	-1.2
Hebron town	17.7	4.5	51.9
Landaff town	8.0	5.3	-13.5
Lisbon town	10.3	5.5	-1.6
Littleton town	17.3	4.0	1.3
Lyman town	8.2	4.9	-5.6
Lyme town	2.3	5.1	-9.3
Monroe town	4.9	8.6	-9.7
Orford town	7.8	5.0	-9.5
Plymouth town	12.6	5.5	-5.2
Rumney town	9.1	1.1	-26.5
Waterville Valley town	0.0	0.0	-22.0
Woodstock town	6.7	1.2	-0.5

New York County-level Distress Analysis

	Primary Distress Categories (1)			Secondary Distress Categories			Distressed Counties At least THREE factors AND at least ONE from each category.	Transitional County At least ONE factor from EITHER of the criteria categories.	Attainment Counties No measures of distress.
	Percent Below Poverty Level (2)	Unemployment Rate (2)	Percent Change In Population (2,3)	Percent Bachelor's Degree Or Higher (2)	Median Household Income (2)	Seasonal Home % (2)			
United States	12.5	5.3	7.1	34.3	\$75,149	3.5			
NBRC Region	11.8	4.6	0.0	30.9	\$70,392	13.5			
Criteria compared to is	> US	> US	< 0%	< US	< US	< NBRC Region			
Cayuga County	13.5	4.3	-4.8	23.0	\$63,227	7.8	✓		
Clinton County	13.0	4.7	-2.7	27.2	\$67,097	5.9	✓		
Essex County	10.4	5.1	-5.1	31.2	\$68,090	29.0	✓		
Franklin County	17.9	5.1	-8.2	22.1	\$60,270	16.6	✓		
Fulton County	13.9	4.3	-3.8	19.3	\$60,557	13.1	✓		
Genesee County	10.4	4.7	-3.0	23.2	\$68,178	1.2	✓		
Greene County	10.4	2.8	-2.1	27.6	\$70,294	31.2	✓		
Hamilton County	10.7	4.9	5.3	23.4	\$66,891	74.6		✓	
Herkimer County	12.1	4.2	-6.5	22.4	\$68,104	14.4	✓		
Jefferson County	12.8	6.4	0.4	25.2	\$62,782	16.4	✓		
Lewis County	13.1	5.2	-1.4	19.2	\$64,401	23.1	✓		
Livingston County	11.7	4.7	-5.0	29.5	\$70,443	5.3	✓		
Madison County	9.5	4.1	-6.8	26.9	\$68,869	8.7	✓		
Montgomery County	15.1	5.9	-0.8	19.8	\$58,033	1.8	✓		
Niagara County	13.0	5.8	-1.7	27.0	\$65,882	1.2	✓		
Oneida County	14.4	4.4	-1.4	27.3	\$66,402	3.6	✓		
Orleans County	12.6	6.1	-6.6	17.8	\$61,069	4.1	✓		
Oswego County	17.1	7.3	-3.3	21.4	\$65,054	6.6	✓		
Rensselaer County	11.5	5.6	0.9	35.4	\$83,734	1.9		✓	
Saratoga County	6.6	3.5	7.5	43.4	\$97,038	4.9		✓	
Schenectady County	11.6	6.0	3.2	34.2	\$75,056	0.4	✓		
Seneca County	13.1	4.5	-4.7	22.1	\$64,050	8.2	✓		
St. Lawrence County	17.0	6.3	-3.0	23.5	\$58,339	12.4	✓		
Sullivan County	14.8	7.2	1.8	27.8	\$67,841	31.2	✓		
Warren County	8.6	4.2	-0.0*	33.8	\$74,531	19.9	✓		
Washington County	11.4	5.1	-2.8	21.1	\$68,703	9.3	✓		
Wayne County	11.0	4.3	-2.3	25.0	\$71,007	4.1	✓		
Wyoming County	10.7	4.1	-4.2	18.2	\$65,066	6.5	✓		
Yates County	14.2	3.2	-2.5	24.0	\$63,974	24.3	✓		

(1) These categories are required under 40 U.S.C., Subtitle V
(2) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2018-2022)
(3) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2008-2012)
*Percentage meets the threshold however, the number is rounded to one decimal place for reporting purposes.

Vermont County-level Distress Analysis

Primary Distress Categories (1)

Percent Below Poverty Level (2)	Unemployment Rate (2)	Percent Change In Population (2,3)
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Secondary Distress Categories

Percent Bachelor's Degree Or Higher (2)	Median Household Income (2)	Seasonal Home % (2)
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Distressed Counties At least THREE factors AND at least ONE from each category.	Transitional County At least ONE factor from EITHER of the criteria categories.	Attainment Counties No measures of distress.
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United States	12.5	5.3	7.1	34.3	\$75,149	3.5
NBRC Region	11.8	4.6	0.0	30.9	\$70,392	13.5
Criteria compared to is	> US	> US	< 0%	< US	< US	< NBRC Region

Addison County	7.5	4.1	1.7
Bennington County	11.2	4.2	0.9
Caledonia County	11.8	2.6	-2.4
Chittenden County	11.2	3.9	7.4
Essex County	13.2	5.4	-5.4
Franklin County	10.4	3.3	4.7
Grand Isle County	7.4	3.5	4.3
Lamoille County	8.6	3.9	6.2
Orange County	9.2	3.1	1.6
Orleans County	9.8	6.1	1.0
Rutland County	11.4	4.3	-1.6
Washington County	9.9	3.0	0.5
Windham County	12.6	4.4	3.5
Windsor County	8.7	3.7	2.2

	41.8	\$85,870	11.7
	39.4	\$68,558	23.9
	31.5	\$62,964	14.5
	55.7	\$89,494	2.5
	20.2	\$55,247	37.8
	27.4	\$73,633	9.4
	42.6	\$86,639	37.0
	42.8	\$69,886	14.6
	35.2	\$74,534	10.9
	27.7	\$63,981	24.7
	33.0	\$62,641	17.4
	46.2	\$77,278	12.9
	40.4	\$65,473	29.6
	40.8	\$69,492	22.6

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(1) These categories are required under 40 U.S.C., Subtitle V
 (2) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2018-2022)
 (3) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2008-2012)

Vermont Isolated Areas of Distress

GRAND ISLE COUNTY

Municipality	Percent Below Poverty	Unemployment Rate	Percent Change in Population
Grand Isle town	8.4	1.2	-2.4
Isle La Motte town	17.4	0.7	8.0
South Hero town	2.8	5.9	-2.6