



**Northern Border
Regional Commission**



2026

NBRC Annual Economic & Demographic Research

Determining Categories of Distress
within the Northern Border Region

Table of Contents

About NBRC.....	3
Overview	4
Geographies and Data Collected	5
FY 2026 Assessment of Distress in Maine	6
FY 2026 Assessment of Distress in New Hampshire	7
FY 2026 Assessment of Distress in New York.....	8
FY 2026 Assessment of Distress in Vermont	9
Maine County Distress Analysis:	10
New Hampshire County Distress Analysis:	11
New York County Distress Analysis:	12
Vermont County Distress Analysis:.....	13
New Hampshire: Isolated Areas of Distress	14
Vermont: Isolated Areas of Distress	15

About NBRC

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

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 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 does not fund projects within an attainment county unless the project is in 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. A **significant benefit waiver** is an exemption that exists when an applicant is not otherwise eligible by geography but can prove significant economic benefits to NBRC Distressed or Transitional areas.

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 2026 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:

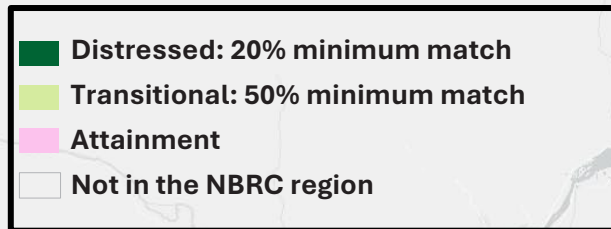
- a) Percent of population below the poverty level
- b) Unemployment rate
- c) Percent change in population

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

FY 2026 Assessment of Distress



■ Distressed Counties: 20% Match

Androscoggin, Aroostook, Franklin, Oxford, Penobscot, Piscataquis, Somerset, Waldo, Washington

■ Transitional Counties: 50% Match

Hancock, Kennebec, Knox, Lincoln

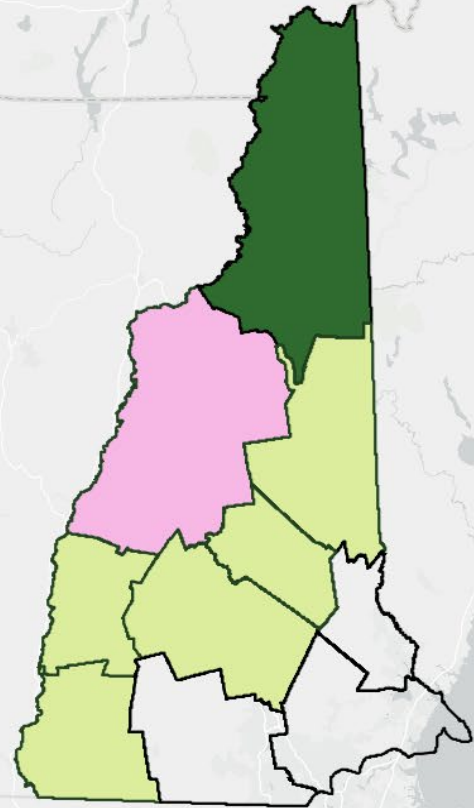
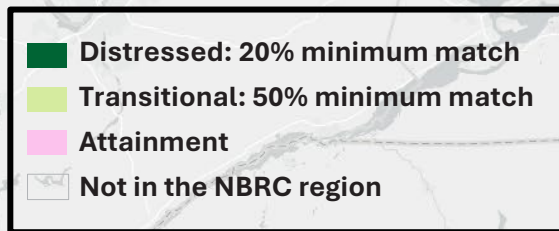
■ Attainment Counties*

*An award may not be made to a project unless the project has been approved for a Significant Benefit Waiver.

None

New Hampshire

FY 2026 Assessment of Distress



■ Distressed Counties: 20% Match

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■ Transitional Counties: 50% Match

Belknap, Carroll, Cheshire, Merrimack, Sullivan

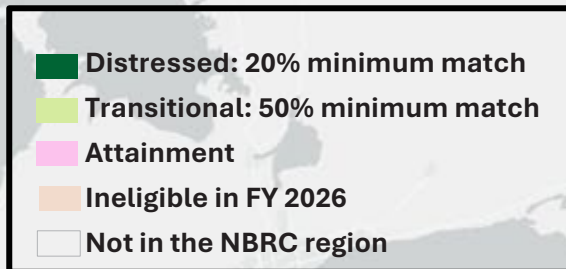
■ Attainment Counties*

*An award may not be made to a project unless the project has been approved for a Significant Benefit Waiver.

Grafton

New York

FY 2026 Assessment of Distress



■ Distressed Counties: 20% Match

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

■ Transitional Counties: 50% Match

Rensselaer, Saratoga, Warren

■ Attainment Counties*

*An award may not be made to a project unless the project has been approved for a Significant Benefit Waiver.

None

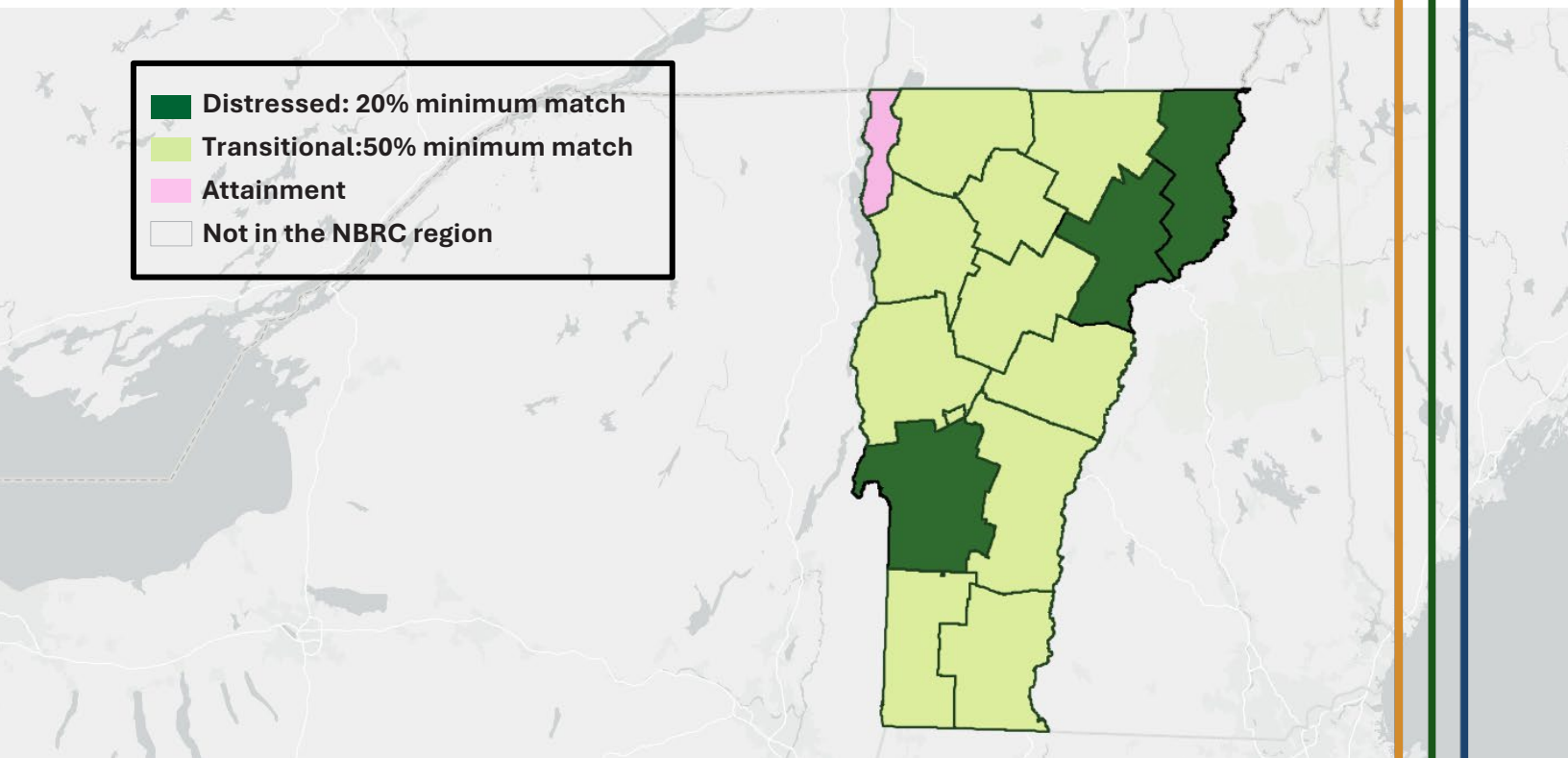
■ Ineligible Counties in FY 2026*

*With active awards in Schoharie County from another federal commission, the county is not currently eligible for NBRC funding in FY 2026 per NBRC's statute and has not been included in distress calculations.

Schoharie

Vermont

FY 2026 Assessment of Distress



■ Distressed Counties: 20% Match

Calendonia, Essex, Rutland

■ Transitional Counties: 50% Match

Addison, Bennington, Chittenden, Franklin, Lamoille, Orange, Orleans, Washington, Windham, Windsor

■ Attainment Counties*

*An award may not be made to a project unless the project has been approved for a Significant Benefit Waiver.

Grand Isle

Maine: County 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 Counties At least ONE factor from EITHER of the criteria categories.	Attainment Counties No measures of distress.
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United States	12.4	5.2	6.7
NBRC Region	11.8	4.4	0.0

35.0	\$78,538	3.4
31.7	\$73,631	13.1

Criteria compared to is > US > US < 0%

< US < US < NBRC
Region

Androscoggin County	13.0	4.2	4.4
Aroostook County	14.4	5.4	-5.6
Franklin County	11.8	5.3	-1.7
Hancock County	10.2	3.7	2.8
Kennebec County	12.3	4.1	3.2
Knox County	8.8	3.9	2.9
Lincoln County	8.5	3.5	4.5
Oxford County	14.2	4.8	1.9
Penobscot County	13.5	4.1	-0.1
Piscataquis County	16.5	4.1	-1.3
Somerset County	15.6	3.9	-2.1
Waldo County	12.8	4.4	3.1
Washington County	17.8	6.6	-4.2

23.4	\$67,298	2.4
22.4	\$54,254	13.7
29.9	\$58,522	34.2
39.2	\$69,630	31.2
30.9	\$65,062	9.5
39.1	\$71,903	20.6
40.0	\$72,026	27.0
22.5	\$57,933	28.8
30.5	\$63,248	7.5
21.8	\$55,234	39.5
20.3	\$56,199	19.5
34.8	\$68,441	15.1
24.9	\$52,237	23.9

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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, 2019-2023)

(3) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2009-2013)

New Hampshire: County 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 Counties At least ONE factor from EITHER of the criteria categories.	Attainment Counties No measures of distress.
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United States	12.4	5.2	6.7
NBRC Region	11.8	4.4	0.0
Criteria compared to is	> US	> US	< 0%

35.0	\$78,538	3.4
31.7	\$73,631	13.1
< US	< US	< NBRC Region

Belknap County	8.8	2.5	6.8
Carroll County	7.5	5.3	7.5
Cheshire County	8.9	3.3	0.1
Coos County	12.9	4.1	-3.5
Grafton County	10.1	2.9	2.9
Merrimack County	7.1	3.1	5.7
Sullivan County	10.8	2.3	0.3

32.6	\$87,983	28.6
38.8	\$82,961	41.1
35.3	\$81,001	8.7
20.2	\$58,439	25.1
44.8	\$84,021	25.4
38.1	\$93,944	4.8
30.5	\$75,929	20.1

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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, 2019-2023)

(3) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2009-2013)

New York: County Distress Analysis

Percent Below Poverty Level (2)	Unemployment Rate (2)	Percent Change In Population (2,3)
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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 Counties At least ONE factor from EITHER of the criteria categories.	Attainment Counties No measures of distress.
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United States	12.4	5.2	6.7
NBRC Region	11.8	4.4	0.0

35.0	\$78,538	3.4
31.7	\$73,631	13.1

> US > US < 0%

< US < US < NBRC
Region

Cayuga County	13.8	3.9	-5.4
Clinton County	13.8	4.0	-3.5
Essex County	11.8	5.0	-5.4
Franklin County	16.5	4.7	-8.9
Fulton County	14.5	3.8	-4.3
Genesee County	10.6	4.2	-3.2
Greene County	11.0	3.3	-2.8
Hamilton County	10.0	5.4	6.0
Herkimer County	13.3	4.4	-7.0
Jefferson County	13.4	6.4	-1.6
Lewis County	12.2	5.4	-1.8
Livingston County	11.6	4.5	-5.4
Madison County	9.7	4.1	-7.2
Montgomery County	14.7	4.7	-1.1
Niagara County	13.0	6.0	-1.9
Oneida County	14.6	4.7	-1.9
Orleans County	13.0	5.8	-7.0
Oswego County	16.5	6.9	-3.2
Rensselaer County	11.8	5.6	0.5
St. Lawrence County	17.4	5.7	-3.8
Saratoga County	6.7	3.1	7.2
Schenectady County	12.5	5.8	3.1
Seneca County	13.3	4.7	-6.3
Sullivan County	15.2	6.1	2.6
Warren County	9.1	3.8	0.0
Washington County	10.8	5.4	-3.7
Wayne County	11.3	3.5	-2.2
Wyoming County	10.6	3.8	-4.6
Yates County	14.1	2.9	-2.6

23.9	\$66,583	7.3
26.8	\$69,208	5.5
31.3	\$70,215	28.4
23.8	\$63,747	15.1
21.2	\$62,615	12.1
23.6	\$72,055	1.1
28.9	\$74,011	30.3
26.9	\$68,950	69.4
22.6	\$68,858	13.7
25.7	\$64,978	15.5
19.4	\$68,329	22.3
30.6	\$72,464	5.3
28.0	\$73,141	7.9
20.5	\$62,923	1.8
27.2	\$67,809	1.2
27.8	\$68,819	3.3
17.5	\$63,838	4.9
21.9	\$68,461	6.8
37.3	\$86,663	2.0
24.6	\$61,900	12.1
43.8	\$99,653	4.8
35.1	\$76,989	0.4
24.1	\$66,007	8.7
29.7	\$69,826	30.6
34.6	\$78,239	18.8
21.2	\$72,342	9.2
25.5	\$73,914	4.2
18.2	\$68,913	6.3
25.0	\$67,521	24.1

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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, 2019-2023)

(3) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2009-2013)

**With active awards in Schoharie County from another federal commission, the county is not currently eligible for NBRC funding in FY 2026 per NBRC's statute and has not been included in distress calculations.*

Vermont:

County 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 Counties At least ONE factor from EITHER of the criteria categories.	Attainment Counties No measures of distress.
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United States 12.4 5.2 6.7

NBRC Region 11.8 4.4 0.0

Criteria compared to is > US > US < 0%

Addison County	7.4	3.8	1.9
Bennington County	11.4	4.2	1.2
Caledonia County	12.6	2.6	-2.3
Chittenden County	10.4	3.7	7.1
Essex County	14.3	5.6	-4.8
Franklin County	10.1	2.8	4.9
Grand Isle County	7.6	3.4	5.9
Lamoille County	8.1	3.6	5.5
Orange County	9.4	2.8	2.2
Orleans County	10.8	5.2	1.1
Rutland County	12.0	4.1	-1.3
Washington County	9.4	3.0	0.9
Windham County	12.0	4.3	3.8
Windsor County	8.7	3.8	2.8

35.0 \$78,538 3.4

31.7 \$73,631 13.1

< US < US < NBRC Region

43.5	\$88,478	11.4
41.2	\$71,494	23.9
31.9	\$66,075	13.8
55.8	\$94,310	2.5
21.2	\$58,985	37.0
28.8	\$79,078	9.4
43.2	\$90,625	37.8
43.8	\$69,897	13.6
36.5	\$77,328	10.0
28.6	\$66,426	24.0
33.5	\$64,778	17.4
47.0	\$79,853	12.3
42.4	\$68,021	29.3
41.9	\$75,247	22.4

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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, 2019-2023)

(3) Source: US Census Bureau, American Community Survey (5 Year Estimate, 2009-2013)

New Hampshire: Isolated Areas of Distress (IAD) FY2026 Grafton County

Community	FY 2026 Match Percent	Poverty (%)	Unemployment (%)	Population Growth (%)
Alexandria town	50%	8.8	3.2	3.7
Ashland town	20%	20.9	2.3	22.9
Bath town	50%	7.7	4.9	20.7
Benton town	20%	13.0	1.7	-25.6
Bethlehem town	50%	8.0	5.9	-0.2
Bridgewater town	50%	9.8	2.5	12.0
Bristol town	50%	9.1	2.9	7.0
Canaan town	20%	12.5	2.9	-2.3
Dorchester town	20%	17.4	1.9	33.4
Ellsworth town	20%	0.0	17.4	-3.4
Enfield town	20%	13.2	0.0	-1.8
Franconia town	50%	10.6	1.9	-4.7
Grafton town	20%	7.7	5.3	-5.3
Groton town	20%	10.3	0.4	-8.2
Hanover town	50%	6.5	5.3	3.7
Haverhill town	20%	9.8	1.5	-1.3
Hebron town	50%	15.2	7.5	49.1
Landaff town	50%	4.4	6.5	4.6
Lebanon city	50%	8.6	0.9	10.4
Lincoln town	50%	4.9	3.8	17.4
Lisbon town	20%	12.0	3.1	-1.4
Littleton town	20%	15.9	3.6	1.7
Livermore town	20%	NA	NA	NA
Lyman town	20%	10.7	6.7	-11.6
Lyme town	50%	1.6	7.3	-13.7
Monroe town	20%	5.2	6.1	-22.4
Orange town	50%	6.6	0.0	-19.1
Orford town	50%	7.8	4.8	-11.3
Plymouth town	20%	17.2	5.8	-4.9
Rumney town	50%	11.3	4.7	-14.2
Warren town	50%	10.9	2.2	16.6
Wentworth town	50%	10.0	0.0	19.4
Woodstock town	50%	6.4	1.7	3.5

**Communities in Grafton County that are not listed above did not meet the distress criteria for eligibility in FY 2026.*

**Vermont: Isolated Areas of Distress (IAD) FY2026
Grand Isle County**

Community	FY 2026 Match Percent	Poverty (%)	Unemployment (%)	Population Growth (%)
Alburgh town	50%	11.5	3.3	2.2
Grand Isle town	50%	6.8	0.4	-9.8
Isle La Motte town	20%	14.7	4.1	20.8
South Hero town	50%	1.9	6.1	8.5

**Communities in Grand Isle County that are not listed above did not meet the distress criteria for eligibility in FY 2026.*