

Rural Maryland Council Economic Impact Analysis and Rural Maryland Profile

Prepared for
The Rural Maryland Council

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1.0 Executive Summary

The Regional Economic Studies Institute (RESI) of Towson University was tasked with estimating the economic and fiscal impact that the Rural Maryland Council’s (RMC) grants have had on Maryland’s economy. RMC administers two grant programs that work to benefit the six rural jurisdictions in Maryland. The Rural Maryland Prosperity Investment Fund (RMPIF) provides funding intended to improve the standard of living in rural areas, while the Maryland Agricultural Education and Rural Development Assistance Fund (MAERDAF) focuses on economic and community development, regional planning, and agricultural and forestry education.^{1, 2}

RMC awarded many grants to Maryland’s regions from 2022 to 2024, as shown below in Figure 1.

Figure 1: Number of Grants Awarded, 2022 to 2024

Region	MAERDAF	RMPIF	Total
Western	16	25	41
North Central	15	17	32
Upper Shore	9	8	17
Middle Shore	34	18	52
Lower Shore	15	22	37
Southern	10	18	28
Urban	18	16	34
Total	117	124	241

Sources: RESI, RMC

Over the three-year period shown above, RMC awarded a combined total of 241 MAERDAF and RMPIF grants across Maryland. The Middle Shore region received the highest number with 52 grants, comprised of 34 MAERDAF and 18 RMPIF grants. The Western region followed with 41 grants (16 from MAERDAF and 25 from RMPIF), while the Lower Shore region had 37 grants (15 from MAERDAF and 22 from RMPIF). The Southern region received a total of 28 grants, while the Upper Shore region had the lowest total with 17 grants. Although the RMC awarded nearly similar number of MAERDAF and RMPIF grants statewide, the RMPIF grants slightly surpassed MAERDAF grants in total grants issued.

Throughout the years, varying amounts have been awarded via each grant to the rural regions of Maryland. In some cases, awardees were able to leverage their grants from the RMC to obtain additional matching funds.

¹ Rural Maryland Council, “Rural Maryland Prosperity Investment Fund Background,” 1, 2020, accessed June 6, 2025, https://rural.maryland.gov/wp-content/uploads/sites/4/2020/04/RMPIF_Background.pdf.

² Rural Maryland Council, “Fiscal Year 2026 Maryland Agricultural Education and Rural Development Assistance Fund Grant Guidelines and Criteria,” 1, 2025, accessed June 6, 2025, <https://rural.maryland.gov/wp-content/uploads/sites/4/2025/04/RMC-FY2026-MAERDAF-Grant-Guidelines-and-Criteria.pdf>.

Figure 2 below totals the amount of funding, both awarded and matched, that each region has received over the three-year period evaluated.

Figure 2: Awarded and Matched Grant Amounts, 2022 to 2024

Region	MAERDAF		RMPIF		Total
	Awarded	Matched	Awarded	Matched	
Western	\$522,300	\$310,270	\$3,815,422	\$4,527,978	\$9,175,970
North Central	\$336,934	\$387,834	\$2,069,809	\$9,095,888	\$11,890,465
Upper Shore	\$223,500	\$781,453	\$2,096,194	\$3,078,008	\$6,179,155
Middle Shore	\$907,286	\$1,273,875	\$3,252,042	\$5,491,171	\$10,924,374
Lower Shore	\$347,457	\$5,549,779	\$3,647,779	\$4,022,153	\$13,567,168
Southern	\$276,450	\$1,428,300	\$2,943,639	\$4,935,997	\$9,584,386
Urban	\$501,065	\$945,418	\$1,803,811	\$39,093,927	\$42,344,221
Total	\$3,114,992	\$10,676,929	\$19,628,696	\$70,245,122	\$103,665,739

Sources: RESI, RMC

As seen above, a combined total of nearly \$103.7 million was provided through the MAERDAF and RMPIF funds between 2022 and 2024. Over \$3.1 million was awarded through MAERDAF with an additional \$10.7 million in matching funds, while \$19.6 million was awarded through RMPIF, accompanied by \$70.2 million in matching funds. The Urban region led all others in total funding, driven by a large RMPIF matching contribution of over \$39.0 million. In total, the Urban region secured \$0.5 million in MAERDAF grants and \$1.8 million in RMPIF grants, with matching funds that brought the full amount to \$42.3 million. The Lower Shore region followed, receiving a total of \$13.6 million in total contributions. The Upper Shore region received the least amount of funding with \$6.2 million. Other regions received varying amounts, reflecting targeted investments to support rural economic development, infrastructure, and community initiatives across Maryland.

Over the same three years, activity stemming from these grants have had significant impacts on Maryland's economy. Figure 3 below details the annual economic impacts of MAERDAF grants by region.

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Figure 3: Summary of MAERDAF Annual Economic Impact by Region, 2022 to 2024

Region	2022	2023	2024	3-Year Total
<i>Western Region</i>				
Output	\$786,548	\$346,922	\$318,255	\$1,451,725
Employment	5	3	4	12
Employee Compensation	\$318,666	\$161,224	\$150,293	\$630,183
<i>North Central</i>				
Output	\$291,541	\$854,339	\$130,220	\$1,276,100
Employment	2	7	1	10
Employee Compensation	\$109,936	\$360,877	\$44,741	\$515,554
<i>Upper Shore</i>				
Output	\$385,595	\$550,600	\$875,848	\$1,812,043
Employment	3	4	6	13
Employee Compensation	\$159,880	\$185,456	\$320,761	\$666,097
<i>Middle Shore</i>				
Output	\$1,501,251	\$1,112,552	\$1,245,295	\$3,859,098
Employment	12	9	9	30
Employee Compensation	\$596,450	\$438,899	\$476,408	\$1,511,757
<i>Lower Shore</i>				
Output	\$9,937,794	\$321,270	\$205,328	\$10,464,392
Employment	73	2	1	76
Employee Compensation	\$3,586,800	\$130,918	\$75,080	\$3,792,798
<i>Southern Maryland</i>				
Output	\$102,216	\$2,617,942	\$327,938	\$3,048,096
Employment	1	20	3	24
Employee Compensation	\$36,905	\$958,412	\$140,809	\$1,136,126
<i>Urban</i>				
Output	\$412,832	\$521,573	\$1,610,974	\$2,545,379
Employment	4	6	8	18
Employee Compensation	\$187,539	\$204,453	\$370,610	\$762,602
Total				
Output	\$13,417,777	\$6,325,198	\$4,713,858	\$24,456,833
Employment	100	51	32	183
Employee Compensation	\$4,996,176	\$2,440,239	\$1,578,702	\$9,015,117

Sources: IMPLAN, RESI, RMC

From 2022 to 2024, the MAERDAF grants generated approximately \$24.5 million in output (GDP), supported 183 jobs, and contributed over \$9.0 million in employee compensation in Maryland.

Figure 4 displays the annual economic impact of RMPPIF grants by region.

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Figure 4: Summary of RMPIF Annual Economic Impact by Region, 2022 to 2024

Region	2022	2023	2024	3-Year Total
<i>Western Region</i>				
Output	\$2,234,629	\$9,692,250	\$2,518,162	\$14,445,041
Employment	15	51	15	81
Employee Compensation	\$873,117	\$3,607,324	\$1,057,719	\$5,538,160
<i>North Central</i>				
Output	\$15,400,564	\$754,744	\$4,276,155	\$20,431,463
Employment	64	5	29	99
Employee Compensation	\$5,309,407	\$328,460	\$1,657,139	\$7,295,006
<i>Upper Shore</i>				
Output	\$2,647,975	\$3,953,550	\$2,676,578	\$9,278,103
Employment	16	20	15	51
Employee Compensation	\$1,140,746	\$1,567,246	\$1,213,538	\$3,921,530
<i>Middle Shore</i>				
Output	\$3,873,073	\$8,335,603	\$3,408,792	\$15,617,468
Employment	26	58	23	107
Employee Compensation	\$1,750,753	\$3,820,741	\$1,508,276	\$7,079,770
<i>Lower Shore</i>				
Output	\$4,548,901	\$3,356,220	\$5,353,377	\$13,258,498
Employment	43	24	34	101
Employee Compensation	\$2,023,574	\$1,397,407	\$2,189,984	\$5,610,964
<i>Southern Maryland</i>				
Output	\$4,334,351	\$1,542,724	\$6,141,159	\$12,018,234
Employment	24	11	46	81
Employee Compensation	\$1,687,500	\$555,620	\$2,300,301	\$4,543,420
<i>Urban</i>				
Output	\$169,372	\$31,872,243	\$22,715,529	\$54,757,144
Employment	1	100	247	349
Employee Compensation	\$70,227	\$2,865,810	\$11,038,018	\$13,974,055
Total				
Output	\$33,208,865	\$59,507,334	\$47,089,752	\$139,805,951
Employment	189	269	409	869
Employee Compensation	\$12,855,324	\$14,142,608	\$20,964,975	\$47,962,905

Sources: IMPLAN, RESI, RMC

From 2022 to 2024, the RMPIF grants supported \$139.8 million in output, approximately 869 jobs, and nearly \$48.0 million in employee compensation. The impacts resulting from the RMPIF grants were greater than those from MAERDAF because the total awarded and matched funds associated with RMPIF grants were much larger. The grants' economic impacts have generated both tax revenues for state and county governments. From 2022 to 2024:

- The MAERDAF grants have generated state, county and local tax revenues amounting to approximately \$1.0 million.
- The RMPHF grants have generated state, county and local tax revenues amounting to approximately \$9.0 million.

In addition to conducting an economic and fiscal impact analysis, RESI has provided RMC with a rural Maryland profile. This profile presents key socioeconomic statistics that characterize Maryland's six rural regions and compare them amongst themselves and to the state as a whole.

Using data pulled from various economic databases on Maryland counties and information gathered from publications and other secondary sources, RESI created the rural Maryland profile. The following are key findings from the profile:

- On average, Maryland's rural regions continue to have significantly smaller populations and lower population density compared to both the state overall and the Urban region. The Urban region accounts for 70 percent of the state's population, while rural regions each represent between 2 and 12 percent.
- Rural Maryland remains less diverse than the Urban region and the state overall. The majority of rural residents are White and non-Hispanic, while the Urban region has a more balanced racial composition and the highest share of Hispanic or Latino residents at 14.9 percent. In contrast, rural regions range from 5 percent to 8 percent Hispanic or Latino.
- Rural regions tend to have older populations, with higher median ages and old-age dependency ratios compared to the Urban region and the state. The Middle Shore, for example, has the highest median age and old-age dependency ratio in the state.
- Rural regions generally have higher labor force participation rates than both the Urban region and the state overall, with most exceeding 75 percent. However, unemployment rates vary across rural areas. While regions like North Central and Southern report lower unemployment than the state average, the Lower Shore consistently has the highest unemployment rate in Maryland.
- Rural workers earn significantly less than their urban counterparts. For example, the weighted average hourly wage in the Urban region is \$49, compared to \$26–\$34 in rural regions.³ Although the cost of living is generally lower in rural areas, rural households often spend a greater proportion of their income on necessities, limiting the benefit of lower prices.
- Rural regions have a greater share of employment in industries such as Agriculture, Construction, Manufacturing, and Transportation and utilities. Urban regions have higher concentrations in Professional, scientific, and technical services, as well as public administration. Despite these differences, Educational services and Health care remain the largest employment sector across all regions.

³ Labor force statistics in this figure reflect data for total employment across all industries and ownership types (public and private), rather than private sector only. As a result, figures may differ from sources or reports that limit analysis to private-sector employment.

2.0 Introduction

The Rural Maryland Council (RMC) is an independent state agency within the Maryland Department of Agriculture, whose mission is to “bring together citizens, community-based organizations, federal, state, county and municipal government officials as well as representatives of the for-profit and nonprofit sectors to collectively address the needs of rural Maryland.”⁴ RMC’s vision is a future where all of Rural Maryland is prosperous with thriving resources, vibrant economies, and healthy, connected communities.⁵

RMC administers two grant programs that benefit the six rural jurisdictions in Maryland. The Rural Maryland Prosperity Investment Fund (RMPIF) provides funding intended to improve residents’ standard of living, while the Maryland Agricultural Education and Rural Development Assistance Fund (MAERDAF) focuses on economic and community development, regional planning, and agricultural education.^{6,7}

Although both the RMC and its grant recipients appreciate the beneficial impact of these programs on their communities, the RMC aimed to measure their economic and fiscal effects in terms of output, employment, employee compensation, and tax revenues. Additionally, the RMC also sought to compare rural Maryland's socioeconomic indicators with those of the state as a whole to assess disparities in residents' standard of living. To achieve this, the RMC tasked Towson University’s Regional Economic Studies Institute (RESI) to conduct a comprehensive economic and fiscal impact analysis, complemented by a detailed rural Maryland profile.

The economic impact analysis was conducted using the IMPLAN model, an industry recognized tool for economic impact analyses. The modeling process consisted of the RMC providing grant funding data to RESI, RESI using these data to develop inputs to the IMPLAN model, running the IMPLAN model, and then tabulating the impacts. IMPLAN calculates both economic (employment, output, employee compensation) and fiscal (state and county tax revenue) impacts. The results of this analysis can be found in Section 4.0 of the report.

The report continues as follows:

- Section 3.0 provides the methodology used to complete the analyses;
- Section 4.0 presents the results of the economic impact analysis;
- Section 5.0 details the Rural Maryland profile; and
- Section 6.0 concludes the report.

⁴ Rural Maryland Council, “Annual Report FY2024,” 4, 2025, accessed June 6, 2025, <https://rural.maryland.gov/wp-content/uploads/sites/4/2025/02/RMC-FY2024-Annual-Report.pdf>.

⁵ “The Rural Maryland Council,” Rural Maryland Council, accessed June 6, 2025, <https://rural.maryland.gov/the-rural-maryland-council/>.

⁶ Rural Maryland Council, “Rural Maryland Prosperity Investment Fund Background,” 1.

⁷ Rural Maryland Council, “Fiscal Year 2026 Maryland Agricultural Education and Rural Development Assistance Fund Grant Guidelines and Criteria,” 1.

3.0 Methodology

The RMC provides grant funding to organizations serving Maryland’s rural communities, which in turn stimulates local economic activity. This activity supports additional businesses throughout Maryland’s economy. Thus, the total influence of Maryland’s rural regions extends beyond regional borders. The overall influence of these areas can be quantified using economic impact models. This section will provide more context on the economic model used in the analysis, as well as RESI’s modeling methodology.

3.1 Model Background

RESI used IMPLAN to estimate the economic and fiscal impacts of RMC’s grant funding across the State of Maryland. IMPLAN is an industry-recognized input/output model that relies on economic multipliers. Based on the activity under consideration, the model can estimate the economic activity associated with suppliers/inputs, as well as any additional activity that occurs because employees who carry out the activity or suppliers use their earnings to support their households. In economic terms, the direct effect is the activity under consideration, the indirect effects are associated with suppliers, and the induced effects are associated with increased household spending. In addition, all of these effects generate tax revenues for state and county jurisdictions.

Consider the following hypothetical example for an organization in rural Maryland: the direct effect is the grant awarded to that organization by the RMC (MAERDAF or RMPIF). The indirect effect would be spending on supplies or services by that organization (utilities, payroll, materials, etc.). The induced effect would be spending by the employees of the organization or any of the suppliers (buying groceries, going to a movie, paying rent, etc.).

Direct, indirect, and induced effects can be presented in a variety of ways—in terms of employee counts, economic output or state GDP, or employee compensation. Since these metrics represent different ways of measuring the same effect, they are not additive.

To evaluate the economic and fiscal impacts of RMC grant awards, RESI utilized Maryland state-level IMPLAN models for 2023, which is the most recent data year available. All results are presented in 2025-dollar terms. The analysis encompassed three fiscal years and two RMC grant types, yielding six distinct event-model simulations. Concurrently, RESI developed IMPLAN models for each rural Maryland region by combining the counties that comprise them—with each model structured around a specific year and grant type—to generate detailed economic and fiscal profiles for each region. Importantly, there is no double-counting as the three-year total economic impacts calculated at the statewide level align exactly with the sum of the regional breakdowns, because each regional IMPLAN model was built from non-overlapping county groups and structured so that the combined direct, indirect and induced impacts match the full state IMPLAN model.

4.0 Economic and Fiscal Impact Analysis

RMC administers two grant programs that work to benefit the six rural jurisdictions in Maryland. The Rural Maryland Prosperity Investment Fund (RMPIF) provides funding intended to improve residents’ standard of living, while the Maryland Agricultural Education and Rural Development Assistance Fund (MAERDAF) focuses on economic and community development, regional planning, and agricultural education.^{8,9} RMC awarded 117 MAERDAF grants that amounted to approximately \$3.1 million in the period between 2022 and 2024. Additionally, approximately \$10.7 million in matching funds was then secured. RMPIF grants, however, were of larger amounts and slightly higher frequency compared to MAERDAF grants. Over the same time period between 2022 and 2024, RMC awarded 124 RMPIF grants that totaled approximately \$19.6 million. In turn, rural jurisdictions were able to leverage these RMPIF funds to receive an additional \$70.2 million in matching funds. While the RMC and grant awardees understand the benefits of these programs in the communities they serve, the RMC was interested in quantifying the impacts that these grants have on the economy.

This section will detail the results of the economic and fiscal impact analyses RESI conducted to estimate the grants’ economic impacts on rural Maryland as well as on each of Maryland’s rural regions in terms of output, employment, and employee compensation and its fiscal impacts in terms of combined county and state taxes. Calculations are based on the 2023 IMPLAN Models for the counties of Maryland. For more detailed results, please see Appendix A.

4.1 Overall MAERDAF and RMPIF Economic Impacts on Rural Maryland

This subsection provides the annual results of the overall estimated economic impacts associated with the MAERDAF and RMPIF grants between 2022 and 2024. These impacts are displayed in terms of output, employment, and employee compensation. The total annual economic impact of the MAERDAF grant is shown below in Figure 5.

Figure 5: MAERDAF Total Annual Economic Impact in Rural Maryland, 2022 to 2024

Economic Impact	2022	2023	2024	3-Year Total
Output	\$13,417,776	\$6,325,197	\$4,713,859	\$24,456,832
Employment	99	51	31	181
Employee Compensation	\$4,996,176	\$2,440,239	\$1,578,702	\$9,015,117

Sources: IMPLAN, RESI, RMC

As seen above, from 2022 to 2024, MAERDAF grants supported output amounting to approximately \$24.5 million, 183 new jobs, and slightly over \$9.0 million in employee compensation in Maryland.¹⁰ Overall, there was a declining economic impact from 2022 to

⁸ Rural Maryland Council, “Rural Maryland Prosperity Investment Fund Background,” 1.

⁹ Rural Maryland Council, “Fiscal Year 2026 Maryland Agricultural Education and Rural Development Assistance Fund Grant Guidelines and Criteria,” 1.

¹⁰ Although the figures remain consistent throughout the report, minor variations arose due to rounding. For example, for MAERDAF grants, the ‘Economic Impacts by Region’ section indicates 183 new jobs, while the

2024 across output, employment, and employee compensation. Approximately 55 percent of output was generated in 2022 alone, followed by 26 percent in 2023, and 19 percent in 2024. Employment fell from 99 jobs in 2022 to 31 jobs in 2024, marking a 69 percent decrease over the period. Similarly, employee compensation dropped from \$5.0 million in 2022 to \$1.6 million in 2024, with 2022 accounting for 55 percent of the three-year total of \$9.0 million. The particularly large impacts in 2022 were largely driven by a single matching fund secured by the Lower Shore region that totaled \$5.3 million. The project aimed to serve at least 173 individuals through core housing programs and prevent eviction for an additional 500 people, all by June 30, 2022. It provided COVID emergency relief, home repairs through TidalHealth’s EXHALE initiative, and longer-term financial literacy and housing stability support.¹¹

Figure 6 below displays the total annual economic impact results of the RMPIF grants.

Figure 6: RMPIF Total Annual Economic Impact in Rural Maryland, 2022 to 2024

Economic Impact	2022	2023	2024	3-Year Total
Output	\$33,208,864	\$59,507,333	\$47,089,753	\$139,805,950
Employment	189	269	409	867
Employee Compensation	\$12,855,324	\$14,142,606	\$20,964,975	\$47,962,905

Sources: IMPLAN, RESI, RMC

As shown above, the greater size of the RMPIF grants resulted in more substantial impacts on Maryland’s economy compared to the MAERDAF grants. From 2022 to 2024, RMPIF grants supported \$139.8 million in output, approximately 869 jobs, and nearly \$48.0 million in employee compensation.¹² Grant impacts from 2023 grants generated the greatest share of total output at approximately 43 percent, while 2024 grant impacts contributed the most to total employment and employee compensation impacts, accounting for 47 and 44 percent of the total three-year impacts, respectively.

4.2 Overall MAERDAF and RMPIF Fiscal Impacts on Rural Maryland

This subsection provides an estimation of the fiscal impacts by tax type associated with the MAERDAF and RMPIF grants from 2022 to 2024. These overall impacts show the combined value of county and state tax revenues. The definitions of all of IMPLAN’s different tax categories are defined in Figure 7 below.

‘Total Annual Economic Impact’ section reports 181 new jobs. However, the final, consistent figure used throughout the report is 183 jobs.

¹¹ Information provided by Client.

¹² Although the figures remain consistent throughout the report, minor variations arose due to rounding. For example, for RMPIF grants, the ‘Economic Impacts by Region’ section indicates 869 new jobs, while the ‘Total Annual Economic Impact’ reports 867 new jobs. However, the final, consistent figure used throughout the report is 869 jobs.

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Figure 7: IMPLAN Tax Category Descriptions

Tax Category	Type of Tax	Specific Taxes Included	Where Levied
Property	TOPI: Property Tax	Boats, business personal property, intangible property, machinery and equipment, property, real estate, school	State, County, Sub County General, Sub County Special
Income	Personal Tax: Income Tax	Alternative Minimum, capital gain, dividend, income, individual income, interest income, Kiddie Tax (Tax on a Child's Investment and Other Unearned Income), personal income, rental income, wage income, withholding	Federal, State, County, Sub County General, Sub County Special
Sales	TOPI: Sales Tax	Alcohol, amusement, bed, cigarettes, consumption, cosmetic medical procedures, fuel, gallonage, gasoline, general sales, gross receipts, hotel, insurance premium, internet, local general, lodging, liquor, luxury, meals, occupancy, other selective, parimutuels, plastic surgery, public utilities, recycling, sin tax, state general, sewer, ticket, tobacco, transfer, occupancy, resort, sin, turnover, use, utilities, waste management, value added (VAT), vanity tax, water	State, County, Sub County General, Sub County Special
Payroll	Social Insurance Tax-Employee Contribution	Disability, Children's Health Insurance Program (CHIP), estimated payments, Federal Insurance Contributions Act (FICA), IRA rollover, Medicare, Medicaid, non-qualified health savings account distributions, Old Age Survivors and Disability Insurance (OASDI), pay-as-you earn (PAYE), pay-as-you-go (PAYG), penalty for underpayment of estimated tax, retirement early withdrawal penalty, surtax, Social Security, survivors, State Government Retirement	Federal, State, County
	Social Insurance Tax-Employer Contribution	Disability, hospital, Children's Health Insurance Program (CHIP), Federal Insurance Contributions Act (FICA), Federal Unemployment Tax Act (FUTA), Medicaid, Medicare, Military medical, Old Age, Survivors and Disability Insurance (OASDI), payroll, pension, Social Security, State Government Retirement, Federal Insurance Contributions Act (FICA), State Unemployment Tax Act (SUTA), survivors, retirement, Unemployment, Workers' Compensation	Federal, State, County

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Tax Category	Type of Tax	Specific Taxes Included	Where Levied
Other	TOPI: Motor Vehicle License	License fees - business, license plates, operators license - business, registration fees - business, vehicle license - business	State, County, Sub County General, Sub County Special
	TOPI: Other Taxes	Alcoholic beverage license, amusements license, business license, business registration renewal, concession license, corporation license, documentary fee, documentary and stock transfer, fishing license, franchise tax, food and beverage license fees, hunting license, gun license, mortgage recording, Nonemployee Compensation (NEC), occupation and business license, other license, permit, public utility license, tourism license, stamp tax	State, Sub County General, Sub County Special
	Corporate Profits Tax	Corporate profits tax, corporate income tax, private enterprise tax, profits tax	Federal, State, County, Sub County General
	Personal Tax: Motor Vehicle License	Cars - personal, motor vehicle - personal	State, County, Sub County General, Sub County Special
	Personal Tax: Other Tax (Fish/Hunt)	Dog license, fishing license, hunting license, other personal license, pet license	State

Source: IMPLAN

As shown above taxes are split into five main categories by IMPLAN: property, income, sales, payroll, and other. These categories are the aggregation of many different individual taxes and are levied at different tiers of government. IMPLAN uses the collected and reported taxes within Maryland for a given data year to estimate the fiscal impact. The fiscal impacts detailed in the following subsection cannot be added to the previously reported impacts, as they are included in the output results.¹³

¹³ Candy Clouse, "Taxes: Where's the Tax?" IMPLAN, 2021, accessed June 19, 2025, <https://support.implan.com/hc/en-us/articles/360041584233-Taxes-Where-s-the-Tax->.

The total annual fiscal impact of the MAERDAF grant is shown below in Figure 8.

Figure 8: MAERDAF Annual Fiscal Impact, by Year and Revenue Stream

Year	Property	Income	Sales	Payroll	Other	Total
2022	\$106,930	\$211,898	\$113,226	\$2,622	\$42,188	\$476,864
2023	\$70,228	\$103,921	\$74,363	\$1,283	\$24,760	\$274,554
2024	\$66,871	\$67,859	\$70,808	\$835	\$22,066	\$228,439
Total	\$244,029	\$383,678	\$258,397	\$4,740	\$89,014	\$979,857

Sources: IMPLAN, RESI, RMC

As estimated in the figure above, state and county governments received approximately \$1.0 million in tax revenue from 2022 to 2024 associated with MAERDAF grants. Tax revenue was the highest in 2022, accounting for about 49 percent of the total three-year tax revenue. Total tax revenues declined each year, reflecting a 52 percent overall decrease over the three-year period. The largest portion of tax revenue in 2022 and 2023 came from income taxes, while sales tax contributed the most in 2024. The payroll and other taxes categories contributed much smaller shares throughout.

Figure 9 below shows the total annual fiscal impacts of the RMPIF grants over the same period.

Figure 9: RMPIF Annual Fiscal Impact, by Year and Revenue Stream

Year	Property	Income	Sales	Payroll	Other	Total
2022	\$397,828	\$547,610	\$421,251	\$6,821	\$139,744	\$1,513,254
2023	\$1,909,814	\$603,523	\$2,022,258	\$7,485	\$650,491	\$5,193,570
2024	\$557,661	\$900,684	\$590,495	\$11,076	\$188,318	\$2,248,234
Total	\$2,865,303	\$2,051,817	\$3,034,004	\$25,382	\$978,553	\$8,955,058

Sources: IMPLAN, RESI, RMC

RMPIF grants resulted in a total of nearly \$9.0 million in county and state tax revenues. The largest amount of tax revenue, which accounted for around 58 percent of the three-year total impact, occurred in 2023. The spike was primarily driven by substantial increases in sales tax (\$0.4 million in 2022 to \$2.0 million in 2023) and property tax (\$0.4 million in 2022 to \$1.9 million in 2023). These impacts were largely driven by a single matching fund secured by the Urban region in 2023 in the amount of \$26.7 million. That specific grant was awarded to provide new, service-enriched affordable housing options to Southern Maryland families in an increasingly tight rental market, while creating two full-time jobs.¹⁴ In 2024, revenues declined to \$2.2 million, though this still represented a 49 percent

¹⁴ Information provided by Client.

increase over 2022. Income tax showed steady growth across the period, while payroll and other taxes remained relatively small portions of the total but also saw modest increases.

4.3 MAERDAF Detailed Economic and Fiscal Impact Analysis in Rural Maryland

This subsection provides a detailed analysis of the direct, indirect, and induced effects of the MAERDAF grant over time. These effects are shown through measures of output, employment, and employee compensation, with impact distributions detailed for each rural region in Maryland.

Figure 10 below displays the detailed economic impacts associated with MAERDAF grants over time.

Figure 10: MAERDAF Economic Impact Summary, by Year

Economic Impact Type	Direct	Indirect	Induced	Total
2022				
Output	\$7,512,328	\$2,910,038	\$2,995,410	\$13,417,776
Employment	69	15	16	99
Employee Compensation	\$3,278,518	\$840,575	\$877,082	\$4,996,176
2023				
Output	\$3,587,151	\$1,269,400	\$1,468,646	\$6,325,197
Employment	37	6	8	51
Employee Compensation	\$1,643,923	\$366,282	\$430,034	\$2,440,239
2024				
Output	\$2,654,732	\$1,100,479	\$958,647	\$4,713,859
Employment	21	6	5	31
Employee Compensation	\$1,003,686	\$294,313	\$280,703	\$1,578,702
Total				
Output	\$13,754,211	\$5,279,917	\$5,422,703	\$24,456,832
Employment	127	27	29	181
Employee Compensation	\$5,926,127	\$1,501,170	\$1,587,819	\$9,015,117

Sources: IMPLAN, RESI, RMC

Between 2022 and 2024, MAERDAF grants directly supported more than \$13.8 million in output, which accounted for 56 percent of the total output footprint of \$24.5 million. When considering indirect economic activity associated with suppliers to these direct activities, approximately \$5.3 million in additional output was supported. Additional induced impacts of \$5.4 million from employee spending resulted in the total state GDP footprint reaching a total of approximately \$24.5 million for all three years. The total number of supported jobs was estimated to be 183 jobs, of which 70 percent were directly created, 15 percent were indirectly supported, and 16 percent were induced. In terms of employee compensation, the total over the period was approximately \$9.0 million, of which 66 percent was directly earned.

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To better illustrate the economic effects across Maryland, Figure 11 shows the regional distribution of each impact component for every year between 2022 and 2024.

Figure 11: MAERDAF Economic Impact Summary, by Region

Region	2022	2023	2024	3-Year Total
<i>Western Region</i>				
Output	\$786,548	\$346,922	\$318,255	\$1,451,725
Employment	5	3	4	12
Employee Compensation	\$318,666	\$161,224	\$150,293	\$630,183
<i>North Central</i>				
Output	\$291,541	\$854,339	\$130,220	\$1,276,100
Employment	2	7	1	10
Employee Compensation	\$109,936	\$360,877	\$44,741	\$515,554
<i>Upper Shore</i>				
Output	\$385,595	\$550,600	\$875,848	\$1,812,043
Employment	3	4	6	13
Employee Compensation	\$159,880	\$185,456	\$320,761	\$666,097
<i>Middle Shore</i>				
Output	\$1,501,251	\$1,112,552	\$1,245,295	\$3,859,098
Employment	12	9	9	30
Employee Compensation	\$596,450	\$438,899	\$476,408	\$1,511,757
<i>Lower Shore</i>				
Output	\$9,937,794	\$321,270	\$205,328	\$10,464,392
Employment	73	2	1	76
Employee Compensation	\$3,586,800	\$130,918	\$75,080	\$3,792,798
<i>Southern Maryland</i>				
Output	\$102,216	\$2,617,942	\$327,938	\$3,048,096
Employment	1	20	3	24
Employee Compensation	\$36,905	\$958,412	\$140,809	\$1,136,126
<i>Urban</i>				
Output	\$412,832	\$521,573	\$1,610,974	\$2,545,379
Employment	4	6	8	18
Employee Compensation	\$187,539	\$204,453	\$370,610	\$762,602
Total				
Output	\$13,417,777	\$6,325,198	\$4,713,858	\$24,456,833
Employment	100	51	32	183
Employee Compensation	\$4,996,176	\$2,440,239	\$1,578,702	\$9,015,117

Sources: IMPLAN, RESI, RMC

As shown in the figure above, the Lower Shore region had the most substantial economic impact between 2022 and 2024, accounting for 43 percent of total economic output and 42

percent of both regional jobs and total employee compensation impacts. In stark contrast, the North Central region exhibited the lowest economic impact, contributing 5 percent of total output, 6 percent of both employment and total employee compensation impacts.

Figure 12 below shows the combined federal, state and county tax impacts and their distribution among rural regions in Maryland for each year between 2022 and 2024.

Figure 12: MAERDAF Fiscal Impacts, by Region

Region	2022	2023	2024	3-Year Total
Western	\$114,677	\$57,730	\$54,752	\$227,159
North Central	\$41,885	\$125,051	\$18,502	\$185,438
Upper Shore	\$61,719	\$79,780	\$119,186	\$260,685
Middle Shore	\$213,711	\$165,659	\$180,095	\$559,465
Lower Shore	\$1,156,929	\$46,086	\$26,724	\$1,229,739
Southern	\$11,874	\$311,013	\$48,468	\$371,355
Urban	\$62,440	\$74,975	\$172,357	\$309,772
Total	\$1,663,235	\$860,294	\$620,084	\$3,143,613

Sources: IMPLAN, RESI, RMC

Similar to economic impacts, grants to the Lower Shore region generated the highest fiscal returns, accounting for 39 percent of total tax revenues, as shown in Figure 12. The Middle Shore region followed, contributing 18 percent of total fiscal impacts. In contrast, the North Central region contributed the least amount fiscally, representing 5.9 percent of the total \$3.1 million.

4.4 RMPIF Detailed Economic and Fiscal Impact Analysis in Rural Maryland

This subsection provides a detailed analysis of the direct, indirect, and induced effects of the RMPIF grant over time. These effects are shown through measures of output, employment, and employee compensation, with impact distributions detailed for each rural region in Maryland.

Figure 13 below displays the detailed economic analysis associated with RMPIF grants over time.

Figure 13: RMPIF Economic Impact Summary, by Year

Economic Impact Type	Direct	Indirect	Induced	Total
2022				
Output	\$18,308,590	\$7,153,335	\$7,746,938	\$33,208,864
Employment	112	35	41	189
Employee Compensation	\$8,318,967	\$2,268,014	\$2,268,344	\$12,855,324
2023				
Output	\$43,351,380	\$7,622,385	\$8,533,569	\$59,507,333
Employment	186	39	45	269
Employee Compensation	\$9,092,375	\$2,551,537	\$2,498,694	\$14,142,606
2024				
Output	\$26,752,034	\$7,615,233	\$12,722,486	\$47,089,753
Employment	303	39	67	409
Employee Compensation	\$14,940,011	\$2,299,662	\$3,725,301	\$20,964,975
Total				
Output	\$88,412,004	\$22,390,953	\$29,002,993	\$139,805,950
Employment	601	113	153	867
Employee Compensation	\$32,351,353	\$7,119,213	\$8,492,339	\$47,962,905

Sources: IMPLAN, RESI, RMC

Between 2022 and 2024, the economic impacts demonstrated significant growth, with total output increasing from \$33.2 million in 2022 to \$47.1 million in 2024, marking a 42 percent rise over the years. Employment surged by 116 percent, from 189 jobs in 2022 to 409 in 2024, while employee compensation grew by 63 percent and reached \$21.0 million in 2024. The distribution indicates that while direct effects were predominant, the induced impacts were notably substantial, highlighting that the benefits extend beyond the immediate grant recipients.

In Figure 14, the regional distribution of RMPIF’s economic impacts over time is further explored.

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Figure 14: RMPIF Economic Impact Summary, by Region

Region	2022	2023	2024	3-Year Total
<i>Western Region</i>				
Output	\$2,234,629	\$9,692,250	\$2,518,162	\$14,445,041
Employment	15	51	15	81
Employee Compensation	\$873,117	\$3,607,324	\$1,057,719	\$5,538,160
<i>North Central</i>				
Output	\$15,400,564	\$754,744	\$4,276,155	\$20,431,463
Employment	64	5	29	99
Employee Compensation	\$5,309,407	\$328,460	\$1,657,139	\$7,295,006
<i>Upper Shore</i>				
Output	\$2,647,975	\$3,953,550	\$2,676,578	\$9,278,103
Employment	16	20	15	51
Employee Compensation	\$1,140,746	\$1,567,246	\$1,213,538	\$3,921,530
<i>Middle Shore</i>				
Output	\$3,873,073	\$8,335,603	\$3,408,792	\$15,617,468
Employment	26	58	23	107
Employee Compensation	\$1,750,753	\$3,820,741	\$1,508,276	\$7,079,770
<i>Lower Shore</i>				
Output	\$4,548,901	\$3,356,220	\$5,353,377	\$13,258,498
Employment	43	24	34	101
Employee Compensation	\$2,023,574	\$1,397,407	\$2,189,984	\$5,610,964
<i>Southern Maryland</i>				
Output	\$4,334,351	\$1,542,724	\$6,141,159	\$12,018,234
Employment	24	11	46	81
Employee Compensation	\$1,687,500	\$555,620	\$2,300,301	\$4,543,420
<i>Urban</i>				
Output	\$169,372	\$31,872,243	\$22,715,529	\$54,757,144
Employment	1	100	247	349
Employee Compensation	\$70,227	\$2,865,810	\$11,038,018	\$13,974,055
Total				
Output	\$33,208,865	\$59,507,334	\$47,089,752	\$139,805,951
Employment	189	269	409	869
Employee Compensation	\$12,855,324	\$14,142,608	\$20,964,975	\$47,962,905

Sources: IMPLAN, RESI, RMC

The Urban region received the largest economic boost from the RMPIF grants, accounting for 39 percent of total output, 40 percent of total employment, and 29 percent of total employee compensation impacts. Conversely, the Upper Shore region depicted the lowest economic impact, generating 7 percent of total output, 6 percent of total employment, and 8 percent of total employee compensation impacts.

Similarly, the regional distribution of fiscal impacts over time is shown in Figure 15.

Figure 15: RMPFI Fiscal Impacts, by Region

Region	2022	2023	2024	3-Year Total
Western	\$319,852	\$1,663,460	\$379,818	\$2,363,130
North Central	\$1,962,395	\$115,443	\$634,694	\$2,712,532
Upper Shore	\$414,499	\$563,301	\$425,470	\$1,403,270
Middle Shore	\$602,703	\$1,314,111	\$546,001	\$2,462,815
Lower Shore	\$706,748	\$499,558	\$806,120	\$2,012,426
Southern	\$593,939	\$221,983	\$840,469	\$1,656,391
Urban	\$27,110	\$5,251,628	\$3,613,482	\$8,892,220
Total	\$4,627,246	\$9,629,484	\$7,246,054	\$21,502,784

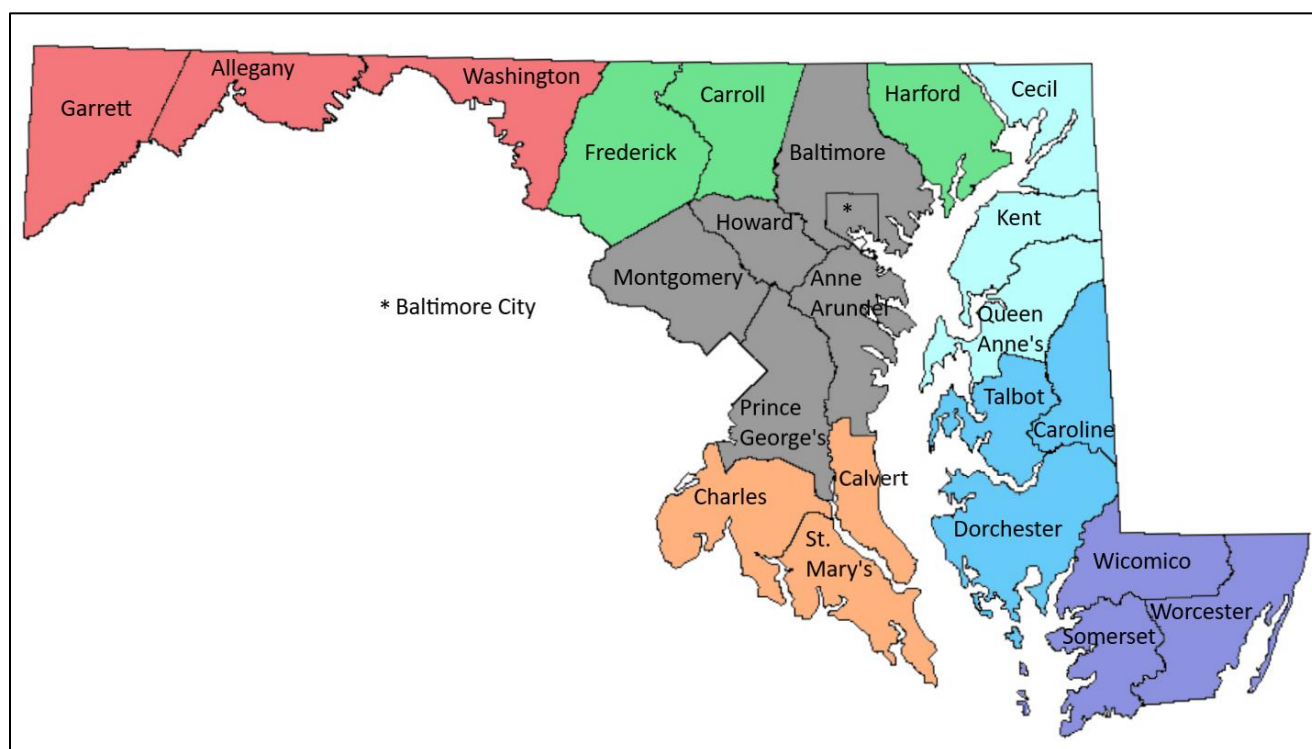
Sources: IMPLAN, RESI, RMC

As shown in Figure 15, the Urban region dominated overall fiscal impacts from 2022 to 2024, generating \$8.9 million, or approximately 41 percent of the total \$21.5 million across all regions. The North Central and Middle Shore regions followed, representing 13 percent (\$2.7 million) and 12 percent (\$2.5 million) of the total, respectively. The Western region accounted for 11 percent, with \$2.4 million in fiscal impacts. The smallest contribution came from the Upper Shore region, which generated \$1.4 million, representing 7 percent of the total tax revenue impact.

5.0 Rural Maryland Profile

Rural areas are often characterized by open land, few homes and other buildings, low population density, and agricultural industries.¹⁵ The majority of counties in the U.S. are rural, but the population that resides in rural counties is shrinking each year. Figure 16 below is a map of RMC's six designated rural regions in Maryland and the counties that comprise them.

Figure 16: Map of the Six Rural Maryland Regions



Sources: RESI, RMC, Yellow Maps

As depicted above, RMC defines rural Maryland in six geographical regions:

- Western (red): Garrett, Allegany, and Washington counties;
- North Central (green): Frederick, Carroll, and Harford counties;
- Upper Shore (light blue): Cecil, Kent, and Queen Anne's counties;
- Middle Shore (dark blue): Talbot, Caroline, and Dorchester counties;
- Lower Shore (purple): Wicomico, Worcester, and Somerset counties;
- Southern (orange): Charles, Calvert, and St. Mary's counties; and
- Urban (grey): Baltimore, Howard, Anne Arundel, Montgomery, and Prince George's counties as well as Baltimore City.

¹⁵ National Geographic, "Rural area," accessed June 16, 2025, <https://education.nationalgeographic.org/resource/rural-area/>.

Each of the six rural regions include three counties while the Urban region includes five counties and an independent city.

The subsections that follow will explore various characteristics and trends that define Maryland’s rural regions.

5.1 Rural Region Demographic Profile

Urban areas are commonly dense in population, while rural regions remain comparatively sparse. Maryland regions do not differ from that typical characteristic, as shown in Figure 17 below.¹⁶

Figure 17: Population by Region, 2023

Region	Total Population	Population Per Square Mile	Percent of MD Population	Percent Population Growth (2020 to 2024)
Western	252,718	165	4%	0%
North Central	741,939	480	12%	5%
Southern	385,860	375	6%	3%
Upper Shore	179,550	180	3%	4%
Middle Shore	105,630	94	2%	2%
Lower Shore	185,907	160	3%	3%
Urban	4,411,616	1,903	70%	0%
Maryland	6,263,220	645	100.0%	1%

Sources: Maryland Department of Planning, Maryland Manual Online, RESI

Maryland’s Urban region holds 70 percent of the state’s total population and is approximately three times as dense as the state’s average population per square mile. Of the rural regions, the North Central is the most populated and most densely populated; it is home to approximately 12 percent of Maryland residents, with 480 residents per square mile. The least populated and most sparse rural region is the Middle Shore, with just over 100,000 residents (approximately 2 percent of the state’s population) and 94 residents per square mile.

Another common difference between rural and urban areas is in their population growth trends. Historically, the nation’s population has been slowly but steadily moving out of rural areas and into suburban and urban areas.¹⁷ Although this is true, recent patterns in Maryland show more varied growth across regions, with some rural areas gaining population while others remain flat.

From 2020 to 2023, the state of Maryland grew in population by 1 percent. The Urban region, saw no overall growth during this period. The rural regions showed more variation. While the

¹⁶ Kim Parker et al., “1. Demographic and Economic Trends in Urban, Suburban and Rural Communities,” Pew Research, May 22, 2018, accessed June 16, 2025, <https://www.pewresearch.org/social-trends/2018/05/22/demographic-and-economic-trends-in-urban-suburban-and-rural-communities/>.

¹⁷ Ibid.

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Western region experienced no change, other areas grew at different rates. The North Central region had the highest growth at 5 percent, followed by the Upper Shore at 4 percent, the Southern region at 3 percent, and the Lower Shore at 3 percent. The Middle Shore saw slower growth at 2 percent, but none of the rural regions declined in overall population.

Urban areas in the U.S. also tend to be more racially diverse when compared to rural areas, a pattern reflected in Maryland's regional demographics, as shown Figure 18.¹⁸

Figure 18: Percent Population Race by Region, 2023

Region	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some Other Race alone	Two or more races
Western	80.1%	8.9%	0.1%	1.3%	0.0%	0.3%	4.0%
North Central	82.6%	12.7%	1.1%	5.0%	0.0%	2.6%	7.2%
Southern	56.8%	29.6%	0.3%	2.7%	0.0%	2.1%	8.6%
Upper Shore	82.9%	7.5%	0.1%	1.2%	0.0%	2.5%	5.8%
Middle Shore	70.8%	16.8%	0.6%	0.5%	0.0%	3.2%	7.5%
Lower Shore	71.0%	27.2%	1.3%	3.1%	0.1%	5.1%	6.7%
Urban	38.6%	35.0%	0.6%	8.2%	0.1%	8.8%	8.8%
Maryland	55.9%	32.4%	1.5%	7.9%	0.2%	10.2%	7.4%

Sources: RESI, U.S. Census Bureau

Racial composition in Maryland varies significantly by region. The Urban region is the most diverse, with a relatively balanced share of White (38.6 percent) and Black or African American (35.0 percent) residents. It also has higher proportions of Asian residents (8.2 percent), individuals identifying as Some other race (8.8 percent), and those identifying as Two or more races (8.8 percent).

¹⁸ Ibid.

In contrast, rural regions are generally less diverse and have higher shares of White residents, particularly in the Upper Shore and North Central regions, where White residents make up over 80 percent of the population. Black or African American populations are more concentrated in the Southern and Lower Shore regions, at 29.6 percent and 27.2 percent respectively. Across most rural regions, the proportions of Asian residents and those identifying as Some other race or multiple races remain lower than in the Urban region. Please note that statewide percentages may sum to more than 100 percent because individuals may identify with more than one race. Figure 19 below provides more detail on racial demographics in the state, with an overview of the Hispanic and Latino population across each broad region.

Figure 19: Percent Population Hispanic or Latino by Region, 2023

Region	Percent Population Hispanic or Latino
Western	5.2%
North Central	8.0%
Southern	6.4%
Upper Shore	5.4%
Middle Shore	8.0%
Lower Shore	5.7%
Urban	14.9%
Maryland	12.1%

Sources: RESI, U.S. Census Bureau

Across the state, Hispanic or Latino residents make up nearly 12 percent of the population, with the Urban region having the highest share at nearly 15 percent. In contrast, rural regions have smaller Hispanic or Latino populations, ranging from approximately 5 to 8 percent.

The final demographic characteristic included in this subsection covers statistics on age distribution among the state's regions. Summary statistics on age distribution among Maryland regions are displayed in Figure 20 below.

Figure 20: Population Age Summary Statistics, 2023

Region	Median Age	Old-Age Dependency Ratio	Child Dependency Ratio
Western	42.0	32.0	33.7
North Central	40.1	26.8	37.2
Southern	38.7	22.5	38.3
Upper Shore	42.8	31.6	35.6
Middle Shore	45.2	42.5	37.9
Lower Shore	40.7	33.8	33.9
Urban	38.9	25.7	36.2
Maryland	39.4	26.4	36.2

Sources: RESI, U.S. Census Bureau

Shown above are three metrics that are commonly used to describe the age structure of a given population. These three metrics are defined as follows:

- **Median age** is the midpoint age of the population. This is calculated by finding the age at which half of the population is older and half are younger.
- **Old-age dependency ratio** expresses the population’s proportion of seniors to adults. A higher number indicates that there are more seniors are compared to working-age adults. This is derived by “dividing the population 65 and over by the 18-to-64 population and multiplying by 100.”¹⁹
- **Child dependency ratio** expresses the population’s proportion of children to adults. The higher this number is, the more children there are compared to working-age adults. This is derived by “dividing the population under 18 by the 18-to-64 population and multiplying by 100.”²⁰

Overall, rural regions such as the Middle Shore, Western, and Upper Shore have older populations with higher proportions of seniors, while the Southern and Urban regions have younger populations with higher proportions of children. The North Central region falls closer to the state average on all three measures, reflecting a more balanced age distribution.

When looking at the individual rural regions, there are distinct trends and differences. Most notably, the Southern region’s population is younger overall, having a lower median age and old-age dependency ratio compared to the state. Additionally, the Southern region has the highest child dependency ratio of any region evaluated. Conversely, the Middle Shore region’s population has the oldest median age, highest old-age dependency ratio, and a relatively high child dependency ratio.

¹⁹ U.S. Census Bureau, “American Community Survey and Puerto Rico Community Survey 2023 Subject Definitions,” 56, 2019, accessed July 08, 2025, https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2023_ACSSubjectDefinitions.pdf.

²⁰ Ibid, 56.

5.2 Rural Region Labor Force and Industry Profile

This subsection examines key labor force statistics across Maryland’s regions. Figure 21 below contains each region’s unemployment rate from 2020 to 2023.

Figure 21: Annual Unemployment Rate by Region, 2020 to 2023

Region	2020	2021	2022	2023
Western	5.9%	5.5%	5.5%	5.1%
North Central	4.0%	3.9%	3.6%	3.5%
Southern	4.0%	4.3%	4.1%	4.2%
Upper Shore	4.4%	4.8%	4.3%	4.1%
Middle Shore	4.9%	4.8%	4.4%	4.6%
Lower Shore	7.5%	7.9%	6.8%	6.3%
Urban	5.4%	5.6%	5.4%	5.2%
Maryland	5.2%	5.3%	5.1%	4.9%

Sources: RESI, U.S. Census Bureau

Between 2020 and 2023, unemployment rates across Maryland’s regions showed clear differences. The Lower Shore consistently had the highest unemployment rates, ranging from 7.5 percent in 2020 to 6.3 percent in 2023. This region’s unemployment rate was significantly above both the state average and other regions, though it gradually improved over time.

Among rural areas, North Central consistently had the lowest unemployment rates ranging from 4.0 percent to 3.5 percent over the three year period. The Western, Southern, Upper Shore, and Middle Shore regions experienced some fluctuations but generally maintained moderate unemployment levels, with Middle Shore seeing a slight increase between 2022 and 2023.

The Urban region’s unemployment closely mirrored the state average throughout the period, both showing a slow but steady decline. Altogether, some rural regions have seen steady improvement, while others—particularly the Lower Shore—continue to face higher unemployment challenges compared to urban and statewide trends.

Another important metric examined in this analysis is the labor force participation rate (LFPR). LFPR is the percentage of individuals that are age 16 or older and can work, are actively seeking employment, or are currently employed. Examining LFPRs alongside unemployment rates provides a complete picture of an economy’s condition. The LFPRs of each region in Maryland over time is detailed in Figure 22 below.

Figure 22: Annual Labor Force Participation Rate by Region, 2020 to 2023

Region	2020	2021	2022	2023
Western	80.4%	80.8%	81.1%	80.8%
North Central	79.7%	80.4%	80.2%	80.3%
Southern	76.1%	77.9%	77.9%	78.2%
Upper Shore	74.3%	73.4%	73.3%	72.7%
Middle Shore	76.5%	76.3%	75.9%	75.2%
Lower Shore	68.1%	73.2%	73.6%	73.6%
Urban	70.8%	70.7%	70.4%	70.4%
Maryland	67.6%	67.5%	67.2%	67.2%

Sources: RESI, U.S. Census Bureau

Rural regions such as Western and North Central consistently have the highest participation rates, hovering around 80 percent or above throughout the period. The Southern region also maintains relatively high participation, steadily increasing to just over 78 percent in 2023.

Conversely, the Upper Shore and Middle Shore regions show a slight downward trend, with participation rates gradually declining to the low-to-mid 70 percent range by 2023. The Lower Shore region saw a notable increase from 68 percent in 2020 to over 73 percent by 2021 and maintained that level through 2023. The Urban region has stable participation rates just above 70 percent, noticeably lower than most rural regions. The overall state participation rate is the lowest, steady at around 67 percent, highlighting that Maryland’s rural regions tend to have stronger labor force engagement compared to urban and statewide averages.

Taking a closer look at the region’s workforces and what characterizes them, Figure 23 below shows average wage per employee by region in 2024.

Figure 23: Employment Wage Statistics by Region, 2024²¹

Region	Number of Employees	Weighted Average Hourly Wage	Weighted Average Weekly Wage	Weighted Average Annual Wage
Western	102,780	\$27	\$1,066	\$55,671
North Central	262,222	\$32	\$1,280	\$66,572
Southern	114,455	\$34	\$1,370	\$71,262
Upper Shore	60,556	\$29	\$1,159	\$60,256
Middle Shore	39,326	\$26	\$1,052	\$54,676
Lower Shore	79,078	\$26	\$1,022	\$53,163
Urban	1,972,419	\$49	\$1,939	\$100,843

²¹ Labor force statistics in this figure reflect data for total employment across all industries and ownership types (public and private), rather than private sector only. As a result, figures may differ from sources or reports that limit analysis to private-sector employment.

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Maryland	2,764,497	\$38	\$1,519	\$78,992
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Sources: RESI, U.S. Bureau of Labor Statistics

The findings above are weighted by the number of employees in each region to account for the population differences between them.

Employees in the Urban region earn significantly more than the state average, with an average hourly wage of \$49—about \$11 higher than the Maryland average of \$38 per hour. In contrast, employees in rural regions earn noticeably less, with hourly wages ranging from \$26 to \$34. The Lower Shore and Middle Shore regions have the lowest average hourly wages at \$26, which is \$12 less than the state average and \$23 less than the Urban region.

While some studies show that rural areas typically have a lower cost of living compared to urban areas, there is also agreement that outlier rural regions do exist where the cost of living is equal to or greater than urban regions nearby.^{22, 23} Further, a 2023 study revisiting the cost of living in rural areas found that rural households frequently pay more for essential goods and services—such as food, utilities, housing, and financial services—and often have reduced access to them. In particular, rural residents tend to spend a larger proportion of their income on necessities like food, due in part to fewer local options and longer travel distances.²⁴ These findings highlight that while rural wages may be lower, the actual economic burden on households can be just as high—if not higher—than in urban areas. Understanding these dynamics is essential to developing policies and support systems that truly reflect the lived experiences of rural Marylanders.

Along with wages and cost of living, it is also important to consider the types of employment that are most prevalent in each region. Figure 24 below shows the employment by industry for each of the regions.

²² James A. Kurre, “Is the Cost of Living Less in Rural Areas?,” *International Regional Science Review* 26, no. 1 (2003): 109, accessed July 08, 2025, <http://proxy-tu.researchport.umd.edu/login?ins=tu&url=https://search.ebscohost.com/login.aspx?direct=true&db=ecn&AN=0635454&site=eds-live&scope=site>.

²³ William Hawk, “Expenditures of Urban and Rural Households in 2011,” *Beyond the Numbers* 2, no. 5 (U.S. Bureau of Labor Statistics, February 2013), accessed June 6, 2025, <https://www.bls.gov/opub/btn/volume-2/expenditures-of-urban-and-rural-households-in-2011.htm>.

²⁴ Julie Zimmerman, Karen Rignall, and Cameron McAlister, “The Enduring Price of Place: Revisiting the Rural Cost of Living,” *Psychology and Behavioral Sciences Collection*, accessed July 09, 2025, <https://research-ebsco-com.proxy-tu.researchport.umd.edu/c/eplz3x/search/details/jvyoyg3o45?limiters=None&q=Is+the+Cost+of+Living+Les+in+Rural+Areas>.

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Figure 24: Percent Annual Average Employment by Industry and Region, 2024

Region	Western	North Central	Southern	Upper Shore	Middle Shore	Lower Shore	Urban	Maryland
Agriculture, forestry, fishing and hunting, and mining	1.5%	0.9%	0.5%	1.8%	3.9%	2.2%	0.3%	0.6%
Construction	8.1%	8.5%	9.0%	8.6%	9.6%	7.8%	6.9%	7.4%
Manufacturing	7.6%	6.1%	3.8%	9.3%	7.8%	8.4%	4.0%	4.7%
Wholesale trade	2.3%	1.9%	1.4%	2.1%	1.7%	1.6%	1.6%	1.6%
Retail trade	12.2%	10.0%	8.6%	11.3%	11.4%	10.9%	8.5%	9.0%
Transportation and warehousing, and utilities	7.3%	4.3%	6.1%	5.5%	5.0%	4.2%	5.1%	5.1%
Information	1.5%	1.6%	1.2%	1.4%	1.1%	1.3%	1.8%	1.7%
Finance and insurance, and real estate and rental and leasing	5.1%	6.5%	4.0%	5.9%	3.9%	4.9%	6.0%	5.8%
Professional, scientific, and management, and administrative and waste management services	10.4%	15.9%	15.1%	10.9%	11.4%	9.0%	17.5%	16.4%
Educational services, and health care and social assistance	23.1%	22.5%	19.1%	21.4%	22.9%	25.8%	24.2%	23.6%
Arts, entertainment, and recreation, and accommodation and food services	7.9%	7.2%	7.3%	8.3%	9.6%	13.2%	7.5%	7.7%
Other services, except public administration	4.9%	4.6%	4.7%	4.8%	5.1%	4.2%	5.4%	5.2%
Public administration	7.9%	9.9%	19.0%	8.8%	6.5%	6.5%	11.1%	11.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0	100.0%

Sources: RESI, U.S. Census Bureau

The figure above shows the distribution of employment by industry across Maryland's regions. Agriculture, forestry, fishing and hunting, and mining remain most concentrated in the Middle Shore and Lower Shore, though these industries represent a small share of employment in Maryland as a whole. Retail trade, Construction, Manufacturing, and Transportation related industries comprised a larger share of employment in rural regions compared to the Urban region.

In contrast, the Urban region continues to be dominated by service-based sectors. Professional, scientific, and management services represent 17.5 percent of employment in the Urban region, significantly higher than in rural areas. Public administration is also more prominent in the Urban region and the Southern region, the latter of which stands out with 19 percent of its workforce employed in that sector.

Across all regions, Educational services and Health care remain the largest combined industry, accounting for roughly 19 to 26 percent of total employment, indicating their foundational role in regional economies throughout the state.

6.0 Conclusion

The RMC delivers tailored regional support through two major grant programs, MAERDAF and RMPIF. As has been seen in the above sections, rural Maryland differs from urban Maryland in demographics, labor force, and prominent industries. The grant programs do more than disburse funds – they anchor sustainable, region-specific support. By addressing rural Maryland's unique socioeconomic conditions, these programs multiply value where each dollar continues to circulate within the economy, thereby supporting businesses, creating jobs, and amplifying impact well beyond the initial award.

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Appendix A—Detailed IMPLAN Results

Appendix A presents detailed economic and fiscal impacts at the regional level.

A.1 2022 MAERDAF Tables

This subsection contains detailed economic and fiscal impact results from MAERDAF grants in 2022.

Figure 25: MAERDAF Output, 2022

Region	Direct	Indirect	Induced	Total
Western	\$446,023	\$150,926	\$189,600	\$786,548
North Central	\$159,644	\$68,309	\$63,587	\$291,541
Upper Shore	\$212,882	\$80,818	\$91,895	\$385,595
Middle Shore	\$842,431	\$306,467	\$352,353	\$1,501,251
Lower Shore	\$5,561,817	\$2,213,390	\$2,162,586	\$9,937,794
Southern	\$57,200	\$22,742	\$22,273	\$102,216
Urban	\$232,331	\$67,386	\$113,115	\$412,832
Maryland Total	\$7,512,328	\$2,910,038	\$2,995,409	\$13,417,777

Sources: IMPLAN, RESI, RMC

Figure 26: MAERDAF Employment, 2022

Region	Direct	Indirect	Induced	Total
Western	3	1	1	5
North Central	1	0	0	2
Upper Shore	2	0	0	3
Middle Shore	8	1	2	12
Lower Shore	50	11	11	73
Southern	1	0	0	1
Urban	3	0	1	4
Maryland Total	68	13	15	100

Sources: IMPLAN, RESI, RMC

Figure 27: MAERDAF Employee Compensation, 2022

Region	Direct	Indirect	Induced	Total
Western	\$218,243	\$44,908	\$55,514	\$318,666
North Central	\$72,055	\$19,263	\$18,617	\$109,936
Upper Shore	\$107,950	\$25,026	\$26,904	\$159,880
Middle Shore	\$401,837	\$91,446	\$103,168	\$596,450
Lower Shore	\$2,319,326	\$634,238	\$633,236	\$3,586,800
Southern	\$23,866	\$6,517	\$6,522	\$36,905
Urban	\$135,240	\$19,177	\$33,122	\$187,539
Maryland Total	\$3,278,517	\$840,575	\$877,083	\$4,996,176

Sources : IMPLAN, RESI, RMC

Figure 28: MAERDAF State and County Tax Revenue, 2022

Region	Property	Income	Sales	Payroll	Other	Total
Western	\$10,317	\$13,381	\$10,925	\$169	\$3,504	\$38,295
North Central	\$4,784	\$4,470	\$5,066	\$58	\$1,459	\$15,837
Upper Shore	\$7,836	\$6,449	\$8,298	\$85	\$2,073	\$24,741
Middle Shore	\$20,532	\$24,859	\$21,741	\$315	\$6,246	\$73,693
Lower Shore	\$58,522	\$153,154	\$61,968	\$1,878	\$27,182	\$302,705
Southern	\$589	\$1,578	\$624	\$19	\$276	\$3,085
Urban	\$4,349	\$8,008	\$4,605	\$99	\$1,447	\$18,507
Maryland Total	\$106,929	\$211,899	\$113,227	\$2,623	\$42,187	\$476,863

Sources: IMPLAN, RESI, RMC

A.2 2022 RMPIF Tables

This subsection contains detailed economic and fiscal impact results from RMPIF grants in 2022.

Figure 29: RMPIF Output, 2022

Region	Direct	Indirect	Induced	Total
Western	\$1,262,664	\$426,447	\$545,517	\$2,234,629
North Central	\$8,288,637	\$3,917,696	\$3,194,231	\$15,400,564
Upper Shore	\$1,527,252	\$434,873	\$685,850	\$2,647,975
Middle Shore	\$2,156,987	\$663,369	\$1,052,717	\$3,873,073
Lower Shore	\$2,562,192	\$788,116	\$1,198,593	\$4,548,901
Southern	\$2,417,350	\$887,334	\$1,029,667	\$4,334,351
Urban	\$93,508	\$35,499	\$40,365	\$169,372
Maryland Total	\$18,308,590	\$7,153,334	\$7,746,940	\$33,208,865

Sources: IMPLAN, RESI, RMC

Figure 30: RMPPIF Employment, 2022

Region	Direct	Indirect	Induced	Total
Western	9	2	3	15
North Central	29	19	17	64
Upper Shore	10	2	4	16
Middle Shore	17	4	6	26
Lower Shore	33	4	6	43
Southern	14	5	5	24
Urban	1	0	0	1
Maryland Total	113	36	41	189

Sources: IMPLAN, RESI, RMC

Figure 31: RMPPIF Employee Compensation, 2022

Region	Direct	Indirect	Induced	Total
Western	\$575,585	\$137,789	\$159,743	\$873,117
North Central	\$3,130,239	\$1,243,888	\$935,280	\$5,309,407
Upper Shore	\$794,709	\$145,218	\$200,819	\$1,140,746
Middle Shore	\$1,233,415	\$209,100	\$308,237	\$1,750,753
Lower Shore	\$1,436,821	\$235,809	\$350,945	\$2,023,574
Southern	\$1,100,781	\$285,217	\$301,501	\$1,687,500
Urban	\$47,417	\$10,993	\$11,818	\$70,227
Maryland Total	\$8,318,967	\$2,268,014	\$2,268,343	\$12,855,324

Sources : IMPLAN, RESI, RMC

Figure 32: RMPPIF State and County Tax Revenue, 2022

Region	Property	Income	Sales	Payroll	Other	Total
Western	\$25,460	\$38,749	\$26,959	\$463	\$9,707	\$101,338
North Central	\$176,305	\$225,686	\$186,686	\$2,822	\$64,848	\$656,347
Upper Shore	\$37,690	\$48,465	\$39,909	\$605	\$12,629	\$139,298
Middle Shore	\$45,977	\$74,361	\$48,684	\$932	\$15,932	\$185,885
Lower Shore	\$64,446	\$84,586	\$68,240	\$1,068	\$18,763	\$237,103
Southern	\$44,509	\$72,929	\$47,129	\$893	\$16,955	\$182,415
Urban	\$3,442	\$2,833	\$3,645	\$37	\$911	\$10,868
Maryland Total	\$397,829	\$547,609	\$421,252	\$6,820	\$139,745	\$1,513,254

Sources: IMPLAN, RESI, RMC

A.3 2023 MAERDAF Tables

This subsection contains detailed economic and fiscal impact results from MAERDAF grants in 2023.

Figure 33: MAERDAF Output, 2023

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Region	Direct	Indirect	Induced	Total
Western	\$201,547	\$50,133	\$95,243	\$346,922
North Central	\$495,363	\$149,484	\$209,492	\$854,339
Upper Shore	\$306,271	\$124,340	\$119,989	\$550,600
Middle Shore	\$644,640	\$209,530	\$258,382	\$1,112,552
Lower Shore	\$181,794	\$62,013	\$77,463	\$321,270
Southern	\$1,463,700	\$577,056	\$577,185	\$2,617,942
Urban	\$293,836	\$96,845	\$130,892	\$521,573
Maryland Total	\$3,587,151	\$1,269,401	\$1,468,646	\$6,325,198

Sources: IMPLAN, RESI, RMC

Figure 34: MAERDAF Employment, 2023

Region	Direct	Indirect	Induced	Total
Western	3	0	1	3
North Central	5	1	1	7
Upper Shore	3	1	1	4
Middle Shore	7	1	1	9
Lower Shore	1	0	0	2
Southern	14	3	3	20
Urban	5	0	1	6
Maryland Total	38	6	8	51

Sources: IMPLAN, RESI, RMC

Figure 35: MAERDAF Employee Compensation, 2023

Region	Direct	Indirect	Induced	Total
Western	\$118,667	\$14,671	\$27,886	\$161,224
North Central	\$257,868	\$41,673	\$61,336	\$360,877
Upper Shore	\$113,146	\$37,171	\$35,139	\$185,456
Middle Shore	\$302,704	\$60,542	\$75,653	\$438,899
Lower Shore	\$89,572	\$18,666	\$22,681	\$130,918
Southern	\$625,223	\$164,182	\$169,007	\$958,412
Urban	\$136,744	\$29,377	\$38,332	\$204,453
Maryland Total	\$1,643,924	\$366,282	\$430,034	\$2,440,239

Sources : IMPLAN, RESI, RMC

Figure 36: MAERDAF State and County Tax Revenue, 2023

Region	Property	Income	Sales	Payroll	Other	Total
Western	\$5,478	\$6,714	\$5,800	\$86	\$1,691	\$19,769
North Central	\$10,760	\$14,749	\$11,394	\$190	\$3,650	\$40,743
Upper Shore	\$9,752	\$8,563	\$10,327	\$98	\$2,947	\$31,687
Middle Shore	\$17,891	\$18,225	\$18,944	\$231	\$5,570	\$60,861
Lower Shore	\$3,781	\$5,466	\$4,004	\$69	\$1,395	\$14,716
Southern	\$16,615	\$40,869	\$17,594	\$502	\$7,412	\$82,992
Urban	\$5,950	\$9,335	\$6,300	\$108	\$2,094	\$23,787
Maryland Total	\$70,227	\$103,921	\$74,363	\$1,284	\$24,759	\$274,555

Sources: IMPLAN, RESI, RMC

A.4 2023 RMPIF Tables

This subsection contains detailed economic and fiscal impact results from RMPIF grants in 2023.

Figure 37: RMPIF Output, 2023

Region	Direct	Indirect	Induced	Total
Western	\$5,683,317	\$1,900,919	\$2,108,014	\$9,692,250
North Central	\$447,500	\$119,694	\$187,550	\$754,744
Upper Shore	\$2,159,694	\$830,145	\$963,711	\$3,953,550
Middle Shore	\$4,606,457	\$1,446,870	\$2,282,277	\$8,335,603
Lower Shore	\$1,854,905	\$673,435	\$827,879	\$3,356,220
Southern	\$857,500	\$362,103	\$323,121	\$1,542,724
Urban	\$27,742,007	\$2,289,219	\$1,841,017	\$31,872,243
Maryland Total	\$43,351,380	\$7,622,385	\$8,533,569	\$57,964,610

Sources: IMPLAN, RESI, RMC

Figure 38: RMPIF Employment, 2023

Region	Direct	Indirect	Induced	Total
Western	31	9	11	51
North Central	3	1	1	5
Upper Shore	10	4	5	20
Middle Shore	38	8	12	58
Lower Shore	17	3	4	24
Southern	8	2	2	11
Urban	79	12	10	100
Maryland Total	186	39	45	269

Sources: IMPLAN, RESI, RMC

Figure 39: RMPIF Employee Compensation, 2023

Region	Direct	Indirect	Induced	Total
Western	\$2,398,417	591,713	\$617,194	\$3,607,324
North Central	\$241,428	\$32,122	\$54,910	\$328,460
Upper Shore	\$1,017,046	\$268,011	\$282,188	\$1,567,246
Middle Shore	\$2,666,169	\$486,327	\$668,245	\$3,820,741
Lower Shore	\$947,677	\$207,331	\$242,399	\$1,397,407
Southern	\$355,832	\$105,184	\$94,604	\$555,620
Urban	\$1,465,807	\$860,849	\$539,154	\$2,865,810
Maryland Total	\$9,092,376	\$2,551,537	\$2,498,694	\$14,142,608

Sources : IMPLAN, RESI, RMC

Figure 40: RMPIF State and County Tax Revenue, 2023

Region	Property	Income	Sales	Payroll	Other	Total
Western	\$275,271	\$148,356	\$291,478	\$1,916	\$71,358	\$788,379
North Central	\$10,408	\$13,175	\$11,021	\$173	\$3,691	\$38,467
Upper Shore	\$45,264	\$68,247	\$47,929	\$837	\$16,334	\$178,610
Middle Shore	\$106,859	\$161,071	\$113,151	\$2,033	\$33,795	\$416,908
Lower Shore	\$48,772	\$58,401	\$51,644	\$740	\$14,012	\$173,569
Southern	\$28,010	\$22,726	\$29,659	\$295	\$8,240	\$88,929
Urban	\$1,395,230	\$131,547	\$1,477,378	\$1,492	\$503,062	\$3,508,709
Maryland Total	\$1,909,814	\$603,523	\$2,022,260	\$7,486	\$650,492	\$5,193,571

Sources: IMPLAN, RESI, RMC

A.5 2024 MAERDAF Tables

This subsection contains detailed economic and fiscal impact results from MAERDAF grants in 2024.

Figure 41: MAERDAF Output, 2024

Region	Direct	Indirect	Induced	Total
Western	\$185,000	\$44,365	\$88,891	\$318,255
North Central	\$69,761	\$33,723	\$26,736	\$130,220
Upper Shore	\$485,800	\$201,887	\$188,161	\$875,848
Middle Shore	\$694,090	\$257,579	\$293,626	\$1,245,295
Lower Shore	\$115,915	\$45,882	\$43,531	\$205,328
Southern	\$183,850	\$65,115	\$78,972	\$327,938
Urban	\$920,316	\$451,928	\$238,730	\$1,610,974
Maryland Total	\$2,654,732	\$1,100,479	\$958,647	\$4,713,858

Sources: IMPLAN, RESI, RMC

Figure 42: MAERDAF Employment, 2024

Region	Direct	Indirect	Induced	Total
Western	3	0	0	4
North Central	1	0	0	1
Upper Shore	4	1	1	6
Middle Shore	6	1	2	9
Lower Shore	1	0	0	1
Southern	2	0	0	3
Urban	4	2	1	8
Maryland Total	21	4	4	32

Sources: IMPLAN, RESI, RMC

Figure 43: MAERDAF Employee Compensation, 2024

Region	Direct	Indirect	Induced	Total
Western	\$111,453	\$12,813	\$26,027	\$150,293
North Central	\$26,865	\$10,048	\$7,828	\$44,741
Upper Shore	\$207,213	\$58,457	\$55,092	\$320,761
Middle Shore	\$311,194	\$79,234	\$85,980	\$476,408
Lower Shore	\$48,984	\$13,351	\$12,745	\$75,080
Southern	\$100,198	\$17,490	\$23,120	\$140,809
Urban	\$197,779	\$102,920	\$69,911	\$370,610
Maryland Total	\$1,003,686	\$294,313	\$280,703	\$1,578,702

Sources : IMPLAN, RESI, RMC

Figure 44: MAERDAF State and County Tax Revenue, 2024

Region	Property	Income	Sales	Payroll	Other	Total
Western	\$5,595	\$6,267	\$5,924	\$80	\$1,620	\$19,485
North Central	\$2,442	\$1,887	\$2,586	\$24	\$687	\$7,626
Upper Shore	\$12,456	\$13,258	\$13,189	\$170	\$3,898	\$42,971
Middle Shore	\$17,597	\$20,831	\$18,633	\$252	\$5,688	\$63,001
Lower Shore	\$2,326	\$3,066	\$2,463	\$39	\$882	\$8,775
Southern	\$4,420	\$5,532	\$4,681	\$74	\$1,487	\$16,195
Urban	\$22,035	\$17,018	\$23,333	\$197	\$7,804	\$70,387
Maryland Total	\$66,871	\$67,859	\$70,809	\$836	\$22,066	\$228,440

Sources: IMPLAN, RESI, RMC

A.6 2024 RMPIF Tables

This subsection contains detailed economic and fiscal impact results from RMPIF grants in 2024.

Figure 45: RMPIF Output, 2024

Region	Direct	Indirect	Induced	Total
Western	\$1,392,524	\$472,567	\$653,071	\$2,518,162
North Central	\$2,429,560	\$887,174	\$959,421	\$4,276,155
Upper Shore	\$1,487,256	\$432,536	\$756,786	\$2,676,578
Middle Shore	\$1,895,969	\$528,793	\$984,030	\$3,408,792
Lower Shore	\$3,031,074	\$1,039,882	\$1,282,422	\$5,353,377
Southern	\$3,478,544	\$1,280,768	\$1,381,847	\$6,141,159
Urban	\$13,037,108	\$2,973,513	\$6,704,908	\$22,715,529
Maryland Total	\$26,752,035	\$7,615,233	\$12,722,485	\$47,089,752

Sources: IMPLAN, RESI, RMC

Figure 46: RMPIF Employment, 2024

Region	Direct	Indirect	Induced	Total
Western	9	3	3	15
North Central	20	4	5	29
Upper Shore	9	2	4	15
Middle Shore	15	3	5	23
Lower Shore	22	5	7	34
Southern	32	7	7	46
Urban	197	15	35	247
Maryland Total	304	39	66	409

Sources: IMPLAN, RESI, RMC

Figure 47: RMPIF Employee Compensation, 2024

Region	Direct	Indirect	Induced	Total
Western	\$716,654	\$149,834	\$191,230	\$1,057,719
North Central	\$1,108,894	\$267,342	\$280,904	\$1,657,139
Upper Shore	\$848,682	\$143,253	\$221,602	\$1,213,538
Middle Shore	\$1,046,567	\$173,535	\$288,174	\$1,508,276
Lower Shore	\$1,501,476	\$313,035	\$375,473	\$2,189,984
Southern	\$1,508,556	\$387,129	\$404,616	\$2,300,301
Urban	\$8,209,182	\$865,534	\$1,963,302	\$11,038,018
Maryland Total	\$14,940,011	\$2,299,662	\$3,725,301	\$20,964,975

Sources : IMPLAN, RESI, RMC

Figure 48: RMPIF State and County Tax Revenue, 2024

Region	Property	Income	Sales	Payroll	Other	Total
Western	\$31,233	\$46,281	\$33,072	\$564	\$10,602	\$121,753
North Central	\$74,233	\$67,520	\$78,603	\$872	\$22,143	\$243,372
Upper Shore	\$30,916	\$53,667	\$32,737	\$651	\$10,888	\$128,858
Middle Shore	\$39,984	\$70,229	\$42,338	\$805	\$13,638	\$166,994
Lower Shore	\$80,656	\$90,245	\$85,405	\$1,166	\$26,274	\$283,747
Southern	\$76,966	\$97,742	\$81,498	\$1,211	\$26,400	\$283,817
Urban	\$223,672	\$475,000	\$236,841	\$5,807	\$78,372	\$1,019,692
Maryland Total	\$557,660	\$900,684	\$590,494	\$11,076	\$188,317	\$2,248,233

Sources: IMPLAN, RESI, RMC

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