

Brief Economic Facts

ALLEGANY COUNTY, MARYLAND

Located at the crossroads of East and West, Allegany County is situated in the heart of Western Maryland and is equidistant from Baltimore, Washington, D.C. and Pittsburgh. With an economy that is just as highly interconnected with its neighbors in Pennsylvania and West Virginia as it is with the rest of Maryland, Allegany County leads the region in healthcare, education and advanced manufacturing. Its historic downtowns and abundance of outdoor recreation draws visitors worldwide, and innovative entrepreneurs are empowered through local programs that help to redevelop existing legacy structures into vibrant new businesses and housing options. With an emphasis on quality of life and livability, Allegany County continues to distinguish itself by embracing its past and looking towards the future.

Allegany County is home to Frostburg State University and the University of Maryland Center for Environmental Science, both University System of Maryland institutions, while Allegany College of Maryland offers degree and non-degree training programs and



operates The Western Maryland Works makerspace, training the next generation of advanced manufacturing technicians. High-tech start-ups utilize the facility to prototype their next product line, and the County is in the process of developing a dedicated tech incubator, located on Main Street in Frostburg.

The county's private sector industries generate \$2.2 billion in economic output.

LOCATION

Driving distance from Cumberland:	Miles	Kilometers
Atlanta, Georgia	635	1,023
Baltimore, Maryland	134	216
Boston, Massachusetts	505	813
Chicago, Illinois	557	896
New York, New York	293	471
Philadelphia, Pennsylvania	218	351
Pittsburgh, Pennsylvania	101	163
Richmond, Virginia	195	314
Washington, DC	131	211

CLIMATE AND GEOGRAPHY¹

Yearly Precipitation (inches)	40.9
Yearly Snowfall (inches)	55.6
Summer Temperature (°F)	71.1
Winter Temperature (°F)	31.1
Days Below Freezing	118.4
Land Area (square miles)	427.6
Water area (square miles)	0.4
Elevation (ft)	420 to 2,895 (945 average)

POPULATION^{2,3}

	Allegany County Households	Allegany County Population	Western Maryland*	Maryland
2010	29,175	75,087	252,614	5,773,552
2020	27,075	70,057	250,055	6,055,802
2030**	28,200	63,950	267,300	6,254,500

*Allegany, Garrett, and Washington counties
**Projections
Selected places population (2020): Cumberland 19,076; Frostburg 7,027; Cresaptown 5,442; LaVale 4,486; Westernport 1,767

POPULATION DISTRIBUTION^{2,3} (2024)

Age	Number	Percent
Under 5yrs	3,093	4.6%
5 - 19 yrs	10,932	16.2%
20 - 44 yrs	22,287	33.0%
45 - 64 yrs	16,878	25.0%
65 and over	14,262	21.1%
Total	67,452	100.0%
Median Age		41.2

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LABOR AVAILABILITY^{3,4,5} (BY PLACE OF RESIDENCE)

Civilian Labor Force (2024 avg.)	County	Labor Mkt. Area*
Total civilian labor force	25,653	109,145
Employment	24,548	105,241
Unemployment	1,105	3,904
Unemployment rate	4.3%	3.6%

Residents commuting outside the county to work (2020-2024)	Number	Percent
	4,669	17.9%

Employment in selected occupations (2020-2024)		
Management, business, science and arts	9,478	35.4%
Service	6,064	22.7%
Sales and office	5,488	20.5%
Production, transp. and material moving	3,653	13.6%

* Allegany, Garrett, Washington counties, MD

MAJOR EMPLOYERS^{6,7} (2023-2024)

Employer	Product/Service	Employment
Western Maryland Health System	Medical services	2,200
Frostburg State University	Higher Education	890
American Woodmark	Cabinets	570
Allegany College of Maryland	Higher Education	510
CSX Transportation	Railroad	500
Rocky Gap Casino Resort	Resort, casino, golf & conference center	500
Walmart	Consumer goods	500
WebstaurantStore	Ecommerce restaurant supply distributor	500
Conduent Education services	Telecommunications	380
Giant Food Stores / MARTIN'S® Food Markets	Groceries	380
Aspira	Telecommunications	325
Federal Correctional Institution*	Federal Corrections	305
Belt Group	General contracting services	250
CareFirst	Health Insurance	230
U.S.Army Reserve*	National security	215
Hamilton	Telecom. Relay for hearing impaired	195
Friends Aware	Services for the disabled	195

Excludes post offices, state and local governments, national retail and national foodservice; includes higher education

*Employee counts for federal and military facilities exclude contractors to the extent possible; embedded contractors may be included

EMPLOYMENT⁴ (2024)

Industry	Estab-lishments	Annual Avg. Empl.	Empl. %	Avg. Wkly. Wage
Federal Government	28	500	1.9%	\$1,680
State Government	12	2,434	9.1%	\$1,416
Local Government	43	3,024	11.3%	\$1,118
Private Sector	1,494	20,723	77.7%	\$912
Natural resources and mining	11	47	0.2%	\$1,099
Construction	118	ND	ND	\$1,232
Manufacturing	67	1,307	4.9%	\$1,049
Trade, Transportation, and utilities	364	5,594	21.0%	\$801
Information	26	306	1.1%	\$1,062
Financial activities	126	783	2.9%	\$1,142
Professional and business services	213	1,904	7.1%	\$1,013
Education and health services	242	5,438	20.4%	\$1,193
Leisure and hospitality	175	3,558	13.3%	\$450
Other Services	150	781	2.9%	\$666
Total	1,577	26,680	100.0%	\$996

Includes civilian employment only

HOURLY WAGE RATES⁴ (2024)

Selected Occupations	Median	Entry	Skilled
Accountants and Auditors	\$34.43	\$24.71	\$44.55
Aerospace Engineers			
Assemblers and Fabricators	\$22.72	\$16.62	\$26.70
Biological Technicians	\$26.30	\$18.34	\$27.54
Bookkeeping Clerks	\$22.88	\$17.70	\$26.83
Network Support Specialists	\$35.90	\$23.55	\$49.16
Computer Systems Analysts	\$48.88	\$30.60	\$56.28
Computer User Support Specialists	\$23.93	\$19.36	\$30.10
Customer Service Representatives	\$17.61	\$15.30	\$21.83
Electrical Engineers	\$48.56	\$30.90	\$56.37
Industrial Truck Operators	\$19.60	\$18.01	\$22.91
Information Security Analysts	\$55.65	\$33.90	\$71.45
Inspectors, Testers, Sorters	\$24.36	\$16.08	\$29.10
Laborers and Freight, Hand	\$18.75	\$15.39	\$20.93
Machinists	\$27.43	\$21.30	\$32.47
Maintenance Workers, Machinery	\$28.43	\$20.49	\$30.58
Mechanical Engineers	\$48.95	\$35.69	\$58.68
Packaging Operators and Tenders	\$17.79	\$16.08	\$20.86
Packers and Packagers, Hand	\$17.13	\$15.09	\$18.64
Secretaries and Admin Assistants	\$21.36	\$16.90	\$25.33
Shipping, Receiving Clerks	\$21.99	\$17.14	\$23.29
Stockers and Order Fillers	\$17.49	\$15.17	\$19.19

Wages are an estimate of what workers might expect to receive in Western Maryland (Allegany, Garrett, and Washington counties) and may vary by industry, employer and locality.

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SCHOOLS AND COLLEGES^{3,8}

Educational Attainment - age 25 & over (2020-2024)	
High school graduate or higher	90.0%
Bachelor's degree or higher	21.1%

Public Schools	
Number: 14 elementary; 4 middle; 3 high; 1 career/tech	
Enrollment: 8,081	
Cost per pupil: \$18,657	
Students per teacher: 12.7	
High school career / tech enrollment: 510	
High school graduates: 535	

Nonpublic Schools Number: 12		
Higher Education (2025)	Enrollment	Degrees
2-year institution		
Allegany College of Maryland	2,637	685
4-year institutions		
Frostburg State University	3,395	1,012

TAX RATES⁹

	Allegany County	Maryland
Corporate Income Tax (2025)	none	8.25%
Base – federal taxable income		
Personal Income Tax (2025)	3.03%	2.0-5.75%
Base – federal adjusted gross income		
*Graduated rate peaking at 5.75% on taxable income over \$300,000		
Sales & Use Tax (2025)	none	6.0%
Exempt – sales for resale; manufacturer's purchase of raw materials; manufacturing machinery and equipment; purchases of materials and equipment used in R&D and testing of finished products; purchases of computer programs for reproduction or incorporation into another computer program for resale		
Real Property Tax (2025)	\$0.975	\$0.1120
Effective rate per \$100 of assessed value		
In addition to this rate, there are some miscellaneous taxes and/or special taxing areas in the county; in an incorporated area, a municipal rate may also apply		
Business Personal Prop. Tax (2025)	\$2.4375	none
Rate per \$100 of depreciated value		
Exempt – manufacturing and R&D machinery, equipment, materials and supplies; manufacturing, R&D and warehousing inventory. In an incorporated area, a municipal rate may also apply; municipal exemptions may be available		

Major Tax Credits Available	
Enterprise Zone, Job Creation, More Jobs for Marylanders, R&D, New Jobs, Biotechnology and Cybersecurity Investment, A&E District	

INCOME³ (2020-2024)

Distribution	Percent Households		
	Allegany.	Maryland	U.S.
Under \$25,000	21.0	11.1	14.7
\$25,000 - \$49,999	21.4	12.4	16.7
\$50,000 - \$74,999	19.0	12.8	15.5
\$75,000 - \$99,999	13.0	11.9	12.6
\$100,000 - \$149,999	15.6	18.9	17.5
\$150,000 - \$199,999	6.6	12.5	9.6
\$200,000 and over	3.4	20.3	13.4
Median household	\$59,603	\$103,678	\$80,734
Average household	\$74,712	\$136,642	\$113,530
Per Capita	\$52,707	\$79,259	\$73,204
Total income (millions)	\$2,046	\$322,875	\$14,671,198

HOUSING^{3,10}

Occupied Units (2020-2024) 27,382 (70.7% owner-occupied)	
Housing Transactions (2025)	
Units Sold	668
Median Selling Price	\$158,000

*All multiple listed properties excludes auctions and FSBO

BUSINESS AND INDUSTRIAL PROPERTY⁶

Allegany County currently has eight modern industrial parks located in and around the Cumberland and Frostburg areas, as well as a wide variety of commercial buildings and offices. The Barton Business Park is home to build-ready pad sites in an Enterprise Zone, conveniently located just a few miles off I-68 on U.S. Route 220. The Frostburg Innovation Park is owned and managed by Frostburg State University and has acreage available for businesses ready to expand, as well as Class-A office space at the Allegany Business Center, all adjacent to the University. Allegany County is also building out a tech incubator, and will have space available for tenants in the software development industry.

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TRANSPORTATION

Highways: I-68 (National Freeway), U.S. 40 and U.S. 220

Mass Transit: Allegany Transit bus service

Rail: CSX Transportation; reciprocal switching agreement in effect with Norfolk Southern Railway; passenger service via Amtrak

Truck: 130 local and long-distance trucking establishments are located in Western Maryland

Water: Port of Baltimore, 50' channel, 130 miles east of Cumberland; a leading U.S. automobile and break-bulk port; seven public terminals including the state-of-the-art Intermodal Container Transfer Facility

Air: Cumberland Regional Airport features two paved, lighted runways (3300' and 5000') with an instrument landing system

RECREATION AND CULTURE

Parks: Rocky Gap State Park, Dan's Mountain State Park, Wills Mountain State Park, New Germany State Park, Green Ridge State Forest, Constitution Park (within the city of Cumberland) and Parris N. Glendening Recreation Complex (within the city of Frostburg).

Downhill Skiing: Wisp, Seven Springs, Hidden Valley, Whitetail and Blue Knob are located within 50 miles of Cumberland.

Cross Country Skiing: Trails available in state parks.

Golf: Cumberland Country Club, Fore Sisters Golf Course, and the Rocky Gap Casino Resort featuring a Jack Nicklaus Signature Golf Course.

Rail Tourism: The Western Maryland Scenic Railroad steam engine offers rides between Historic Cumberland and Frostburg and Tracks and Yaks provides rail bike tours of Allegany County.

Outdoor Recreation: 76 miles of bike trails along the C&O Canal and the Great Allegheny Passage; numerous trout streams, and fishing on Lake Habeeb and the Potomac River.

Breweries, Distilleries and Wineries: 1812 Brewery, Charis Winery & Distillery, Dig Deep Brewing Co., Locust Post Brewery, Route 40 Brewing and Distillery and The Toasted Goat Winery.

Cultural: Allegany Arts Council, Frostburg State University Cultural Events Series, Allegany County Historical Society, Allegany County Museum, Cumberland Theatre, Heritage Days Festival, Summer in the City concert series and DelFest, a multiday bluegrass and Americana music festival at Allegany Fairgrounds.

Arts & Entertainment Districts: Cumberland, Frostburg.

Historical: C&O Canal National Historic Park, Toll House, Narrows, Gordon-Roberts House, George Washington's Headquarters, Fort Cumberland, Thrasher Carriage Museum.

Shopping and Gaming: Downtown Cumberland and Main Street Frostburg offer a variety of local restaurants, bars and boutique shopping and Rocky Gap Casino Resort offers slot machines and table games.

UTILITIES

Electricity: Potomac Edison electric distribution company; electric customers may choose their electric supplier

Gas: Natural gas supplied by Columbia Gas of Maryland; customers may choose their gas supplier

Water: Municipal systems in the Cumberland area, greater Frostburg area, LaVale and Westernport

Sewer: County serves heavily populated areas; municipal system serves the Cumberland area; private company serves the Westernport area

Telecommunications: Local carrier – Verizon Maryland; Fibernet and Verizon offer voice and data lines for high speed internet service; Allconet 2 offers wireless high speed internet through private ISPs; Long distance carriers – AT&T, Sprint, Verizon

GOVERNMENT

County Seat: Cumberland

Government: Three commissioners elected at large for four year terms; code home rule government allows for broad local legislative authority

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Bond Rating: AA- (S&P); Aa3 (Moody's)

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Sources:

1 National Oceanic and Atmospheric Administration (1981-2010 normals); Maryland Geological Survey

2 Maryland Department of Planning

3 U.S. Bureau of the Census

4 Maryland Department of Labor, Office of Workforce Information and Performance

5 U.S. Bureau of Labor Statistics

6 Allegany County Department of Economic & Community Development

7 Maryland Department of Commerce

8 Maryland State Department of Education; Maryland Higher Education Commission

9 Maryland State Department of Assessments and Taxation; Comptroller of the Treasury

10 Maryland Association of Realtors

11 Maryland State Archives; Maryland Association of Counties