Prospects for a Rim County Renaissance: Pandemic as Economic Opportunity

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by David Vail

Author’s note: As this special MPR issue goes to press, the optimism of my commentary must be tempered by two ominous events. The first is rapid spread of the Omicron COVID variant in Maine’s rim counties, with their low vaccination rates, even as the Delta variant continues to take a heavy toll. The second is scuttling of federal Build Back Better legislation, at least for the time being. Build Back Better’s climate initiatives, in particular, held great promise for the rim county economies, particularly in renewable energy, power grid build-out, and forestry and forest products. I offer the following thoughts in the hope that both of these setbacks will be temporary.

THE SETTING: PERSISTENT DISTRESS AND PANDEMIC

The 2020 US Census shows a now familiar pattern: slow population growth for Maine as a whole and shrinking population in Maine’s six rim counties, from Oxford County in the Western Mountains, across the northern Crown of Maine, to Washington County Downeast. Oxford County, with its new casino and relative closeness to Portland and Lewiston-Auburn, had slight growth in its adult population, but every rim county experienced an overall decline, especially among the younger generation. 1 Table 1 summarizes.

The combination of these troubling figures and newspaper headlines about COVID-19s heavy toll in rural Maine prompted me to take a look back at two of my earlier Maine Policy Review articles from 1996 and 2010: “Rural Development Strategy: 1990s Context and Constraints” (with Michael Hillard) and “Prospects for a Rim County Population Rebound.” Those studies made generally pessimistic forecasts about continuing economic distress, shrinking population, and youth exodus in Maine’s rim counties. In 2010 I observed that, the rural Northeast has experienced net outmigration fairly consistently since World War II....better career opportunities, metropolitan amenities, and the lure of a milder climate have been major forces drawing younger people away (Vail 2010: 17).

Recently, I’ve wondered: what has changed in the COVID-19 era? What’s stayed the same?

At the heart of these essays is a familiar story: large-scale economic and geographic forces have long worked against remote, sparsely populated, and chilly regions, especially ones that remain heavily dependent on heritage industries like forest products, bulk commodity agriculture, and traditional forms of outdoor recreation. In Maine’s rim counties, that dependence and economic distress are reflected in stagnation or decline in paper making, hardwood products, potatoes, and sporting camp recreation. Scores of communities, including larger industrial and service center towns like Oxford, Farmington, Millinocket, Presque Isle, and Calais, have experienced dwindling employment. Shrinking core sector employment, in turn, has fed into contracting commercial activity, growing reliance on public assistance, and steady loss of residents—the critical mass needed to support local schools, health facilities, and civic institutions.

The big story in American economic geography over recent decades has been the dynamism and growing dominance of a fairly small number of large metropolitan areas, including greater Boston. But COVID-19-induced population shifts and the 2020 census offer hints that that era may be fading. Johnson and Cromartie’s county-level analysis back in 2006 summarized the features of rural places that were bucking the trend: “The vast majority of non-metropolitan counties located in [fast growing] sub-regions benefited demographically from scenic landscapes, mild climates, proximity to rapidly growing metro areas, or a combination of these amenities” (Johnson and Cromartie 2006: 37). Does that generalization still hold in the 2020s? After all,

TABLE 1: Population Change, 2010–2020

<table>
<thead>
<tr>
<th></th>
<th>Total (%)</th>
<th>Under 18 (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>7.4</td>
<td>-1.4</td>
</tr>
<tr>
<td>Maine</td>
<td>2.6</td>
<td>-8.1</td>
</tr>
<tr>
<td>Counties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aroostook</td>
<td>-6.6</td>
<td>-11.3</td>
</tr>
<tr>
<td>Franklin</td>
<td>-4.3</td>
<td>-10.5</td>
</tr>
<tr>
<td>Oxford</td>
<td>-0.1</td>
<td>-9.6</td>
</tr>
<tr>
<td>Piscataquis</td>
<td>-4.2</td>
<td>-13.8</td>
</tr>
<tr>
<td>Somerset</td>
<td>-3.4</td>
<td>-14.2</td>
</tr>
<tr>
<td>Washington</td>
<td>-5.4</td>
<td>-13.3</td>
</tr>
</tbody>
</table>

though Maine’s rim counties can boast a wealth of scenic landscapes, they still fall short on the key climatic and locational attractors.

Sadly, the gloomy prognosis for Maine’s rim counties set out in my earlier articles has been largely borne out by the facts on the ground. In contrast, this update for the 2020s lays out several reasons why I have a new optimism about the rim counties’ potential for sustainable economic and community development—maybe even a rural renaissance. Realizing the region’s growth potential will not be easy, automatic, or quick, however. I underscore the crucial roles of farsighted planning, innovative partnerships, and well-targeted public investments as Maine implements its 2021 Jobs and Recovery Plan and allocates its share of massive federal American Rescue Plan, infrastructure, and Build Back Better funds.

Readers may ask, why should all Mainers care about and support rural revitalization? I would simply restate the answer I gave in 2010:

Maine citizens do, in fact, have several reasons to support rural revitalization efforts. One is altruistic: a moral society fosters economic security for all its citizens....Three other reasons are grounded in enlightened self-interest. First, the Northern Forest and Downeast regions provide all Maine residents with recreational amenities, a diverse cultural heritage, and valuable ecosystem services....Second, although Maine has never pursued a coherent rural economic strategy, a ceaseless stream of state revenue has nonetheless flowed from the coastal counties to the rim counties....Finally...rim counties have untapped economic growth potential in sectors such as health care, renewable energy and experiential tourism. (Vail 2010: 23)

RURAL REVITALIZATION

The new and revived economic opportunities sketched here combine positive forces outside the state’s control with home-grown initiatives. As Maine Department of Economic and Community Development Commissioner Heather Johnson asserts, “Our growth potential lies at the intersection of global trends and Maine’s assets” (Maine DEC 2019: 2). In a seeming paradox, two outside forces with positive implications are global crises: climate change and the COVID-19 pandemic, both of which are triggering unprecedented infusions of federal funds. A fourth exogenous factor is high-speed telecommunications technology. Home-grown initiatives are exemplified by cross-laminated timber production, the craft brewery boom, large commercial solar installations, and partnerships that are reinventing venerable tourism destinations.

Maine has never drawn up a blueprint for rural economic development. Today, however, three strategic initiatives developed with Mills administration leadership prioritize investments that have great potential to drive rim county economic revitalization. They are the Maine Economic Development Strategy 2020–2029 (Maine DEC 2019); the Maine Jobs and Recovery Plan: Investing in Maine’s Families, Businesses, Communities and Future (Office of the Governor 2021); and Maine Won’t Wait, A Four-Year Plan for Climate Action (Maine Climate Council 2020). (These will be referred to as the “development strategy,” “recovery plan,” and “climate action plan.”)

The promising trends and initiatives sketched in this article deserve closer study than I can give them here. Here I can only offer an overview of the good news, along with a cautionary note: for most rural places, economic revitalization requires effectively combining many small innovative ventures. Laurie LaChance, former state economist, often quipped that Maine’s economic challenges have no “silver bullet” solution; rather, we need a “silver buckshot” approach. As we stressed in 1996, “Rural development strategies should account for fundamental differences in economic geography” (Vail and Hillard 1996: 68). Subregions, from the Western Mountains to Cobscook Bay, need strategies that maximize synergies between local private-sector ventures and public investments such as family support services, workforce development, housing, and physical infrastructure.

CAPITALIZING ON OUTSIDE DRIVERS

Overcoming Distance with Information Technology

It would be hard to overstate the importance of high-speed broadband and reliable cell phone service in facilitating rural economic competitiveness and maintaining critical rural services. Ready access to these technologies is a necessary condition for rim county revitalization. The Maine Municipal Association’s Kate Dufour contends that “The pandemic further highlighted Maine’s broadband-related shortcomings and the imperative of fast and widely available internet” (Loftus 2021).

Some nonmetropolitan areas with high-speed internet have induced businesses to relocate during the pandemic and employees to resettle and work remotely from communities where they can better integrate careers with other life activities. Given technology to stay connected, more baby boomers are also retiring to nonmetropolitan settings. The rapid expansion of telehealth services and
many forms of remote learning reinforce other factors to make some rural places attractive to businesses, workers, and retirees. The recovery plan’s Remote Worker Welcome Program reflects an understanding of this opportunity and challenge (Maine DECD 2019: 8).

My stakeholder interviews also confirm broadband’s crucial role in a thriving Maine Woods tourism industry:

Why are strong telecommunications links so important for tourism? The short answer is that discriminating, high-spending travelers demand them….Paradoxically, even when their goal is to “unplug” in a beautiful natural setting, most don’t literally seek to “get away from it all.” Staying in touch….is taken for granted. Destinations that fail to meet this expectation face a competitive handicap. (Vail and Dickstein 2015)

The Three Ring Binder initiative installed core fiber optic infrastructure several years ago (Kittredge 2013). Since then, Maine has taken small bites out of the big remaining economic and digital equity challenge: extending cable to scores of underserved rural towns and last mile coverage to their residents and businesses. The recovery plan (Maine DECD 2019) takes a big bite out of this billion-dollar problem by creating the Maine Connectivity Authority and targeting $126 million of federal emergency relief funds and another $25 million in state moneys to the effort. The 2021 federal infrastructure bill earmarks yet another $100 million for Maine broadband.

The Climate Crisis as a Rim County Opportunity

Both policy responses and personal responses to humanity’s existential climate crisis should bring new economic opportunities to rural Maine. Federal Build Back Better funding for climate change mitigation and adaptation will reinforce Maine’s climate action plan’s commitment to accelerate decarbonization and beneficial electrification. Although many details remain unclear, we will see new investment incentives in renewable energy, the power grid, energy efficiency, wood-based construction materials, soil conservation, forest restoration, and coastal resilience (Parlapiano and Bui 2021). These initiatives will give a big boost to rim county production and job creation. Rural wind, solar, tidal, and bio-based energy, plus mass timber construction and cellulose insulation should all benefit. These capital-intensive subsectors cannot replace the many thousands of highly paid paper industry jobs lost in recent decades. But they should create hundreds of high-skill, high-pay careers in the rim counties, helping rebuild many communities’ critical mass of population, spending power, and public revenue.

Workforce development is a key element in the climate response scenario. Over the years, the skills of many rim county adults have become obsolete. Adverse effects range from declining labor force participation to increased dependence on public assistance and the opioid epidemic. It is thus encouraging that Maine’s 2019 development strategy specifically targets adult workers “who are now (or could be) in the workforce, to upgrade their skills so that they can qualify for better paying jobs—and to simply keep their own jobs, which will require new skills as technology changes” (Maine DECD 2019: 20).

A second and more speculative benefit of climate change is demographic. Back in 2010, I wrote, half in jest, that given sufficient time, climate change may make Maine’s Northern Forest and Downeast regions more attractive to prospective in-migrants. Who knows, heat, drought and fire in the U.S. Southwest might even reverse a 150-year trend and draw amenity-seeking migrants back to the cooler, wetter Northeast. (Vail 2010: 21)

The pace of warming and frequency of climate-induced disasters have exceeded what I anticipated just a decade ago, and a recent New York Times headline spells out one implication: “The Great Climate Migration Era Is Dawning” (Tempus 2021).

Southern and coastal Maine will presumably exert a stronger magnetism for climate refugees than the rim counties, but climate-driven migration to Maine’s rural interior can be encouraged by support measures for relocation and an effective promotional campaign. The 10-year development strategy asserts that, “as much of the world seeks to escape over-crowded and increasingly unsafe cities, Maine offers accessible, safe and livable communities” (Maine DECD 2019: 10). Rim county towns with refurbished downtowns, high-speed internet, and available housing should attract a portion of Maine’s climate refugees. Many communities have an appealing blend of charm, heritage, authenticity, and easy access to nature. Norway, Bethel, Rangeley, Skowhegan, Farmington, Dover-Foxcroft, Greenville, and Eastport come to mind. Attracting immigrant New Mainers to the rim counties’ service center towns would also have economic and community benefits. Immigrants as a group are younger and more highly educated than Maine’s resident population, and many New Mainers have professional and entrepreneurial backgrounds. It is not difficult to imagine their potential contributions to rural revitalization (Vail and
Stickney 2017). In the future, more climate refugees are likely to seek resettlement in the United States; we should be attracting some of them to rural Maine.

**The COVID-19 Pandemic as a Rim County Opportunity**

Like the climate crisis, the COVID-19 pandemic affects the rim counties’ economic prospects in several positive ways: a pulse of in-migration, heightened interest in nature-based recreation, and the massive infusion of American Rescue Plan spending.

It is a truism that population movements are driven by push and pull forces. The development strategy quote in the previous section highlights a push factor that has intensified during the pandemic: mobile urbanites seeking to “escape overcrowded and increasingly unsafe cities” (Maine DECD 2019: 10). Maine’s recovery plan seeks to retain and attract young families, and it notes that Maine is “just one of 10 locations in the U.S. to successfully attract new residents to live and work remotely during the pandemic” (Office of the Governor 2021: 8).

In normal times, nonresidents account for roughly one-fourth of Maine house purchases, mostly leisure homes. But during the pandemic, the proportion has risen to about 35 percent, and the added demand is reaching the rim counties. Franklin County home sales, for instance, grew by 24 percent from 2020 to 2021, well above the rate for the state as a whole (Murphy 2021). In many rim county towns, growing demand from the mix of new settlers and seasonal home owners drove housing prices upward in 2021: Bethel, +8 percent; Rangeley, +11 percent; Greenville, +9 percent; Millinocket, +21 percent, Presque Isle, +3 percent, and Lubec, +9 percent.³

Available housing can be a migration pull factor. Much has been written about the severe housing shortages in metropolitan Maine. The Census Bureau’s American Community Survey confirms that perspective. Five-year vacancy rates for year-round homes averaged just 5.2 percent to 5.7 percent in four largely metropolitan counties, contrasted with a rim county range of 6.8 percent to 13.1 percent and a six-county average of 9 percent.³ In addition, the average price of rim county houses is far below the $300,000+ of larger urban areas. At the high end, recreational hubs Rangeley and Bethel have average house values of $284,000 and $251,000 respectively, but in Presque Isle the average is $118,000, and in Millinocket, just $89,000. Of course inexpensive houses typically need major upgrades. Maine’s recovery plan prioritizes investment in workforce housing (Office of the Governor 2021: 11), like the basement-to-attic retrofits the Northern Forest Center is underwriting in Millinocket. Fix-up funds for vacant dwellings should be a core feature of rural relocation assistance.

A second COVID-19 effect is the quick rebound in tourist visitors in 2021. Our neighbors from northeastern and Mid-Atlantic states seem hungry to “relax and unwind” in rural Maine (43 percent of 2021 summer visitors list this as their number one reason for choosing a Maine travel destination [Maine Office of Tourism 2021]). Perhaps the most important long-term COVID-19 effect is the unprecedented inflow of $4.5 billion to Maine in American Rescue Plan funds, with a substantial share targeted to programs benefiting rural people, businesses, and communities.

**The Federal Spending Spigot Opens**

When I wrote in 2010, Maine’s economy was slowly recovering from the Great Recession. The Obama administration’s ambitious plans to jump-start the recovery ran into concerted Republican congressional opposition and were drastically scaled back. I lamented then that “the near-term prospect for big injections of state and federal funds into quality-of-place investments—or rim county economic development more broadly—is not bright” (Vail 2010: 23). The situation is radically different in today’s economic recovery. Maine is already on the receiving end of $4.5 billion in American Rescue Plan funds, and the state is in line to receive still more over the coming decade, as its share of several trillion dollars in federal infrastructure and Build Back Better spending.

In the pandemic-related economic downturn, federal and state recovery programs minimized rim county social and economic disruption by financing programs ranging from employment protection and augmented unemployment compensation to remote learning and food assistance. As a lever for more lasting economic revitalization, the key to the American Rescue Plan is $1.13 billion “to be used at the discretion of the Governor and Legislature to respond to the pandemic and support economic recovery” (Office of the Governor 2021: 2). Maine’s strategy for investing this windfall and forthcoming infrastructure and Build Back Better moneys warrants a closer look.

**MAINE RESPONDS**

**Economic Development and Climate Strategies**

The 2021 Maine Jobs and Recovery Plan gives focus to the vision set out earlier in the state’s 10-year development strategy. Federal emergency relief already available and the anticipated Build Back Better funds add up to an unprecedented opportunity for Maine to invest in every region and every important economic
A new, $1.2 million non-profit partnership is critical for the Advancement of Maine’s Workforce development programs in partnership with industry and education leaders and the $15 million Health Workforce Initiative (Office of the Governor 2021). The recovery plan also targets $50 million for outdoor recreation infrastructure (Office of the Governor 2021).

Regarding social infrastructure, improved access to child care and pre-K education for younger families and home health services for the aging rural population are important programs. But perhaps the most critical investments are in a cluster of business support measures and workforce development programs. The recently announced $60 million Center for the Advancement of Maine’s Workforce reflects the large scale of required investments, the crucial focus on adult workers, training for remote work, and the potency of public-private-nonprofit partnerships:

The new funding will provide free or discounted training to more than 13,000 people, primarily incumbent workers seeking advanced skills or a credential. A new, $2.1 million Remote Work for Me project will provide rural Maine residents with free training so they can pursue remote work. The funding includes a four-year $15.5 million grant from the Harold Alfond Foundation, $35 million in workforce training funds from the state’s jobs and recovery plan, and another $10 million in matching funds provided by the private sector, other grants and established workforce funding.” (Hall 2021, emphasis added).

Maine’s recovery plan spells out several specific workforce initiatives that will support rim county job creation, for instance the Clean Energy Partnership’s “workforce development programs in partnership with industry and education leaders” and the $15 million Health Workforce Initiative (Office of the Governor 2021).

Regarding sectoral development, a top priority of the recovery plan is to revitalize heritage industries that have long been at the heart of rural Maine’s economy: agricultural infrastructure and processing, forest products and manufacturing, and seafood facilities and processing (Office of the Governor 2021). In addition, meeting the climate action plan’s ambitious goal in which 80% of Maine’s electricity comes from renewable sources will require many renewable energy projects, ranging from large-scale wind and solar arrays to wood-fueled combined heat and power facilities (Maine Climate Council 2020).

These goods-producing industries have ample growth potential, but they are generally capital intensive and generate relatively few jobs relative to their output. Fortunately, there is also untapped growth potential in more labor-intensive service sectors. Given the rim counties’ aging populations, the largest employer—health care—will inevitably continue to expand (and be largely federally financed). The rim counties’ second largest employer—leisure and hospitality—is reinventing itself with amenity-rich destinations and high-quality four season experiences. Tourism has already surpassed prepandemic results, with 2021 summer visitor numbers up 2.4 percent and lodging occupancy up 19.3 percent, compared to 2019. Tourists from beyond New England are returning, with their share of summer visits back to 56 percent, after falling to just 16 percent in 2020 (Maine Office of Tourism 2021). Leisure and hospitality employment over the peak summer months of 2021 rebounded by 40 percent from depressed 2020 levels, despite serious labor shortages.

In sum, there are solid grounds to hope for more balanced, dynamic, and sustainable rim county economies—creating thousands of skilled and well-paid jobs in aggregate and helping revitalize scores of communities.

Building Partnerships and New Habits of Collaboration

One reason for optimism about a better future for the rim counties is the new partnerships being forged, like the Advancement of Maine’s Workforce initiative described earlier. That effort links community college programs with private sector and Alfond Foundation funding. This kind of social capital building seems to be taking off—a welcome change from 1996, when Michael Hillard and I critiqued rural Maine’s tendency toward parochialism and insularity (Vail and Hillard 1996).

My knowledge of rim county economic partnerships is limited and impressionistic, but here are three quick sketches of innovative stakeholder organizing and visionary leadership.

First, traditional regional planning partnerships are alive and thriving, bolstered by the injection of federal funds. The Eastern Maine Development Corporation’s newly released five-year plan is an example.

The five-year plan was the result of EMDC’s collaboration with regional stakeholders, municipalities, counties, state departments and congressional and federal entities. Three months of public meetings, research and planning contributed to the creation of this plan,
which the organization says will serve as a roadmap for regional economic development. (Van Allen 2021)

Among the plan’s many initiatives are Millinocket downtown revitalization, torrifed wood production at the old Great Northern Paper mill, and coordinated recreation projects stretching from Moosehead Lake in the west to Katahdin Woods and Waters in the east. EMDC’s president, Lee Umphrey, stresses collaboration to meet workforce needs: “By working with adult education programs, vocational schools, community colleges, private colleges and universities, we keep the pipeline adaptable to the needs of businesses seeking workers” (Van Allen 2021).

Second, the Maine Woods Consortium is a catalyst for revitalizing tourist destinations in the northern forest region. The consortium is a public-private-nonprofit partnership that links 16 member organizations with programs organized by the Maine Office of Tourism and the Northern Forest Center. The Tourism Office’s allocation of staff and budget to product and destination development marks an important expansion beyond its traditional marketing role. The consortium has helped organize stakeholders in eight high-potential tourist destination areas such as Moosehead Lake, Bethel-Mahoosuc, Rangeley Lakes, Saint John Valley, and Bold Coast (Vail et al. 2019).

Third, the unprecedented flow of American Rescue Plan dollars to town governments is itself a catalyst for collaboration. Back in 2010, I noted, “communities of a few hundred to a few thousand lack the critical mass to be in-migrant destinations in their own right, (so) a quality-of-place strategy to attract settlers must be regional in scope” (Vail 2010: 22). Today, “leaders from about three dozen communities across the state have teamed-up to coordinate their spending so they can use their individual awards to make larger, more enduring investments” (Loftus 2021). This new partnership, still in its infancy, is coordinated by the Maine Municipal Association and also includes several county governments. Not surprisingly, preliminary plans prioritize rural broadband connectivity and housing for elders, workers, and low-income residents.

**CONCLUSION: REALISTIC OPTIMISM**

I stressed at the outset that rim county economic revitalization will not be “easy, automatic or quick.” Even as stakeholders feel a new optimism, lay new plans, and forge new partnerships, they need to be clear-eyed about challenges and limitations. Here are a few.

Most rim county towns have tiny populations and are remote from dynamic metropolitan areas. Winters are still long and cold, despite climate change. Realistically, the great majority of Americans on the move will continue to be attracted to larger, livelier, and warmer places—including southern and coastal Maine.

Rim county towns and regions vary widely in their economic development potential. A cost-effective rural economic strategy needs to build on the best. For the most part, that means some of the larger service center towns and their surrounding communities. The logic of such an approach in rural areas is similar to the development strategy’s urban focus on “Hubs of Excellence” (Maine DECD 2019: 38–39). An unfortunate, but unavoidable, implication is that some rim county communities will inevitably be left behind. For them, the state has a moral and self-interested challenge to provide an effective cluster of workforce transition measures, commuter transportation, and safety net programs for aging residents.

My 2010 essay pointed to a structural obstacle in attracting entrepreneurs and younger workers to distressed areas:

Working people generally “follow the jobs.” But businesses typically locate and create jobs where there is already a pool of skilled people. This...tends to reinforce either a virtuous spiral of in-migration or a vicious circle of out-migration (Vail 2010: 22).

The state’s development strategy and recovery plan confront the challenge squarely, but it is uncertain how effectively they can break the rim counties’ vicious cycle.

Tourism studies have pointed to *culture clashes* between residents and visitors (Pearce et al. 1997). If the rim counties succeed in attracting entrepreneurs, highly educated workers, retirees, and more tourists, then policymakers and community leaders will need to be sensitive to likely tensions between residents and newcomers. Especially where long-time residents are older, less affluent, and more politically conservative than newcomers, this could be a significant social and political challenge.

Finally, several uncertainties—wild cards—will affect the success of revitalization:

- What will be final size, contents, and timing of Maine’s share of federal infrastructure and Build Back Better funds?
- How will climate change and other ecosystem disturbances affect Maine’s forests, farms, winter recreation, and vulnerable coastal communities?
- Will pandemic-inspired in-migration prove to be durable
and can a significant share of Maine’s new arrivals be attracted to more remote rural communities?

- Can New Mainers and future climate refugees be induced to bring their energies and talents to the rim counties?
- Will NIMBYism prevent the rim counties from fulfilling their renewable energy potential by impeding construction of high-voltage transmission lines, wind farms, and solar arrays?
- Can today’s flourishing public-private partnerships be sustained once the extraordinary pulse of federal funding ends?

Despite these concerns and uncertainties, there are ample grounds for optimism about the rim counties’ economic future. Realistic optimism has three foundations: exciting silver buck-shot opportunities, creative policy responses, and innovative stakeholder partnerships that were lacking when we made gloomy forecasts back in 1996 and 2010. In the 2020s, fresh breezes are blowing in rural Maine.

ACKNOWLEDGMENTS

With special thanks to Amy Winston of Coastal Enterprises, Inc., for her helpful comments and suggestions on an earlier draft of this essay.

NOTES


2 The figures on housing prices in this and the following paragraph are from https://headwaterseconomics.org/equity/record-breaking-housing-costs/.


REFERENCES


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