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## Baltimore County (MD): Fitch New Issue Report

The rating incorporates the county's 'aaa' financial resilience, which is based on its high midrange budgetary flexibility and an expectation for available reserves to be maintained equal to at least 10% of spending, compared to the current level of 27%. The economic and demographic strength composite, which incorporates the county's unemployment rate relative to the nation, educational attainment and median household income (MHI) as a percentage of the portfolio median, is 'Strong' but offset by a 'Weak' population trend metric. Population size and economic diversification are neutral to the rating. The rating also incorporates the county's 'Midrange' long-term liability burden composite. The rating additionally reflects the application of one positive analytical factor that recognizes the county's role as the center of an important and growing MSA that contributes significantly to the national economy.

ACCESS REPORT

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