

# A tale of two counties

Census estimates highlight income disparities across Frederick County

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Ray Nickleson and Fred Ugast are both 60-year-old white men who live in Frederick County.

About 15 miles separate their homes in Brunswick and Urbana, respectively. But their financial circumstances are a world apart.

Nickleson, a Marine Corps veteran and recovering alcoholic, shares a house with other participants in Building Veterans. He has been in the residential, peer-led support program since April 2016, working on recovery from alcoholism and PTSD.

He has no job or other source of income. He frequents the Brunswick Food Bank for what the money he receives through the U.S. Department of Agriculture's Supplemental Nutrition Assistance Program, also known as food stamps, doesn't cover.

Still, Nickleson described himself as "blessed."

"Compared to where I've been and where others are ... I'm fortunate," he said.

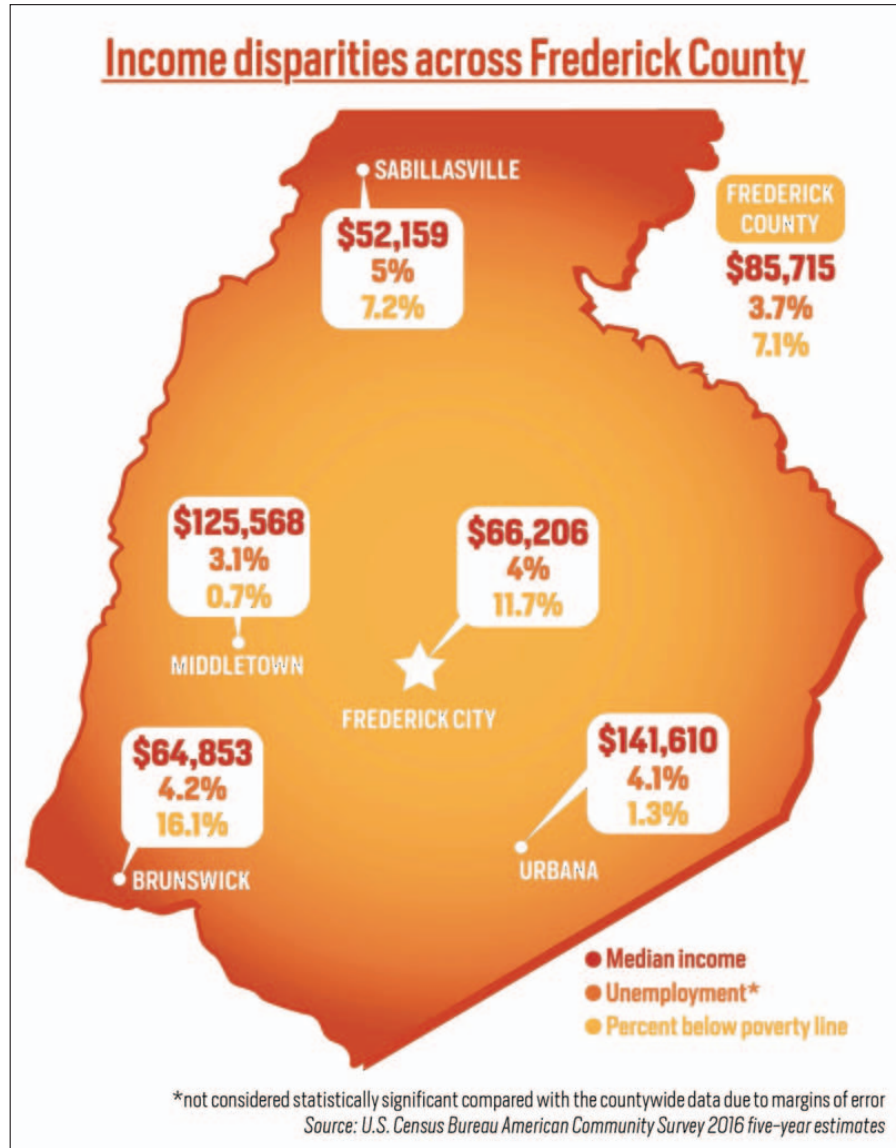
Ugast's life in the Villages of Urbana has also improved, though on a markedly different scale.

When he started his company, a management services firm for clients that use solar energy known as U.S. Photovoltaics, his children qualified for Frederick County Public Schools' free and reduced-price lunch program based on his family's income. In the ensuing eight years, though, his business has grown to the point that he and his wife combined earn more than \$141,000 a year.

They are still budget-conscious — going out to restaurants less often and taking fewer vacations so that they can pay college tuition for their two younger children. Ugast called saving for retirement a financial priority.

## By the numbers

The economic divide between Ugast and Nickleson speaks to a larger picture of economic disparity across



News-Post graphic by Katlynn Almansor

Frederick County, evidenced by the U.S. Census Bureau's 2016 American Community Survey estimates. Though Frederick County enjoys higher median earnings and lower levels of poverty and unemployment than the state and nation, those benefits are not distributed equally across its municipalities and communities, according to the data.

Brunswick, where Nickleson lives, was among the poorest places, with a median household income of \$64,853, according to the data. In 2016, more than 16 percent of Brunswick residents earned below the federal poverty level: \$11,880 for one person or \$24,300 for a family of four.

Northern areas of the county

including Emmitsburg, Thurmont and Sabillasville were similarly worse off than other parts of the county. The \$52,159 median income among Sabillasville residents was the lowest of any place included in the census data. Unemployment was highest in Thurmont, at 6.4 percent of residents.

Urbana, in contrast, boasted the highest median household income: \$141,610. Just 1.3 percent of Urbana residents earned below the federal poverty level.

Linganore, Middletown, Mount Airy, Myersville and New Market also had median household incomes above \$100,000. Unemployment was lowest in New Market, at 0.8 percent of town residents. Middletown laid claim to the smallest per-

centage of residents below the poverty level at 0.7 percent.

The economic disparities highlighted by the data were, for Ugast and Nickleson, unsurprising.

Ugast, who serves as treasurer for the Student Homelessness Initiative Partnership of Frederick County (SHIP), had similar encounters in the schools where SHIP offers support to homeless students.

As for Nickleson, he described Brunswick's financial markers as "somewhat typical of a small town."

"Even a name like Urbana sounds like a very urban place, which makes me think it's expensive," he said.

(See **DISPARITY A2**)

# Disparity

(Continued from A1)

A higher cost of living — for housing in particular — is a key source of economic disparity across communities nationwide, according to Erin George, an assistant economics professor at Hood College.

“Higher-income people tend to live in higher-income communities with higher-cost housing,” George said. “Lower-income people tend to live in lower-income communities with lower-cost housing.”

Access to amenities — jobs, services, schools, shopping — also makes a place more desirable to live in. Urbana’s proximity to Interstate 270 and the array of high-paying jobs along it are a key selling point, according to Tom Natelli, CEO of Natelli Communities.

Location was a major reason why the company chose to develop The Villages of Urbana there, Natelli said. In addition to nearly 3,000 homes, the company also developed plans for shopping, businesses and other retail that would make the community attractive to prospective residents.

Places such as Brunswick and Thurmont, in contrast, offer little incentive from a development perspective, Natelli said. It costs virtually the same to build in either place. In choosing where to locate development, he looks to the market demand and demographic make-up that will give the return-on-investment needed to “make the economics work.”

It’s created a perpetual cycle. Low-income areas don’t attract new development that can create the jobs and attract new residents that improve the area’s financial standing. Development instead concentrates in areas with already high incomes and other markers of wealth.

## A growing gap

The result is a widening economic gap. In Frederick County, economic disparities have continued to

Place	Median household income	Poverty level●	Unemployment rate●●
Frederick County	\$85,715	7.1%	3.7%
Brunswick	\$64,853	16.1%	4.2%●●●
Burkittsville	\$67,321	8.8%●●●	4.6%●●●
Emmitsburg	\$62,778	15.8%	4.4%●●●
Frederick city	\$66,206	11.7%	4.0%●●●
Linganore	\$114,697	3.1%	5.2%●●●
Middletown	\$125,568	0.7%	3.1%●●●
Mount Airy	\$108,578	2.3%	3.6%●●●
Myersville	\$114,952	1.3%	3.9%●●●
New Market	\$108,542	7.1%●●●	0.8%
Rosemont	\$93,750●●●	3.0%	2.7%●●●
Sabillasville	\$52,159	7.2%●●●	5.0%●●●
Thurmont	\$70,954	8.3%●●●	6.4%
Urbana	\$141,610	1.3%	4.1%●●●
Walkersville	\$84,891●●●	7.3%●●●	2.8%●●●
Woodsboro	\$92,500●●●	12.0%	3.9%●●●

- reflects the percentage of people whose incomes fell below the federal poverty level
- based on the percent of people 16 and over who are in the labor force but not working
- not considered statistically significant compared with the countywide data due to margins of error

Source: U.S. Census Bureau American Community Survey 2016 five-year estimates

increase, according to an analysis by the Federal Reserve Bank of St. Louis. The analysis compared the mean income of the top 20 percent of earners with the mean income of the lowest 20 percent, using data from the U.S. Census Bureau.

In 2010, the richest 20 percent of Frederick County residents made 8.69 times the income of the poorest 20 percent, according to the data. By 2015, the richest were earning 10.39 times that of the poorest.

While Frederick County is not alone in its widening economic divide, the implications were “concerning,” according to Malcolm Furgol, United Way of Frederick County’s community impact director.

The census data, to an extent, echoed the trends highlighted in a 2016 report commissioned by the United Ways of Maryland. The report revealed that 32 percent of Frederick County households struggled to afford basic necessities in 2014. The plight of these households was even more prevalent in Brunswick and Emmitsburg — 43 percent in Brunswick and 55 per-



News-Post photo by Nancy Lavin

**Ray Nickleson, left, a client of the Brunswick Food Bank, poses in the food pantry Thursday with volunteer Kathy Valves. Nickleson, an unemployed veteran who takes part in the Building Veterans program in Brunswick, relies on the food pantry to supplement the groceries he buys with food stamps.**

cent in Emmitsburg.

In Linganore, by comparison, 14 percent of households earned less than the minimum cost of living in 2014, according to the report.

The fact that nominations for the 2017 Gift of Warmth, a collaboration between United Way and BGE Home that gives a new heating system to a family in

need, included several from Emmitsburg and Brunswick confirmed what the report suggested.

“Those are definitely our hot spots,” said James Baker, United Way’s Prosperity Center manager. “There should be more focus on helping individuals in those places.”

Furgol also highlight-

ed the lack of available services for the more rural, outer reaches of the county, where fewer doctors, jobs and social service agencies make it even harder for low-income families to meet basic needs.

Food insecurity appeared to be a growing problem as well if the steady increase of clients at the Brunswick Food Bank was any indication. Leslie Gum, the program’s co-director, estimated the food bank served 20 to 30 clients during its weekly hours. At least one-third are seniors, while another third are families with children, she said.

“They are those statistics,” she said, referring to the census data for Brunswick.

Despite the bleak outlook the economic trends mean for Nickleson, he remains hopeful. Once he finishes the Building Veterans program, he plans to renew his driver’s license and find work in construction.

“I’m just going to keep banging away,” he said. “I’ve got a lot of support behind me.”

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