

The State of Working Maryland

2008

By
Neil Bergsman
Sean Dobson
Masake Kane
Branden McLeod

September, 2008

The Progressive Maryland Education Fund
The Maryland Budget and Tax Policy Institute



Executive Summary

At the end of 2007, the weak, national economic expansion that began in 2001 sputtered to a halt. Nationally, the 2001-2007 expansion did not bring significant increases in wages after adjusting for inflation. Poverty nationwide has increased over the last seven years, and the number of people without health insurance has increased, both nationally and in Maryland.

Compared with national averages, Maryland has high incomes and low poverty rates. However, when viewed on its own and through time, the state's economy has failed to produce much positive change for working families in the past seven years, and deterioration in some measures.

- The median wage in Maryland in 2007 grew by 2.5% over 2006. At \$18.25 it is only 4.4% above the 1999 level, adjusted for inflation.
- Maryland now enjoys the highest median household income among the 50 states, at \$68,080. The increase seems to have been driven mostly by income growth among affluent and upper-middle class Marylanders, not middle-class and blue-collar workers. Moreover, Maryland's high median family income masks great disparities among Maryland's localities. Maryland includes two of the nation's wealthiest 10 jurisdictions over 250,000 population (Montgomery and Howard Counties), while Baltimore City has the eighth lowest median income of any jurisdiction over 250,000 population.
- The gap between high- and low-earning workers in Maryland remains persistently high, mirroring national trends.
- Unemployment rates in Maryland remained at historically low levels in 2007. But in 2008 both the unemployment rate and the number of unemployed has increased markedly. The preliminary unemployment rate for July, 2008 is 4.4%, the highest level since August 2004.
- 454,000 Marylanders have incomes under the federal poverty level (e.g. under \$21,027 for a family of four with two children). This is 8.3% of Marylanders, a statistically insignificant increase over 2006's state poverty rate of 7.8%. Maryland's poverty rate is essentially unchanged since 2001.
- Since 2001, 251,000 fewer Marylanders have health coverage. 762,000 Marylanders -- or 14% of the population -- lack health insurance. In 2008, Maryland has expanded

health coverage to an estimated 31,000 previously uninsured and intends to cover another 70,000 in the near future. This expansion will mitigate somewhat the increase in uninsured residents, but the effects are not yet reflected in the census data.

- In the second quarter of 2008, mortgage foreclosures were 130% above the previous year. In addition to the foreclosures, the housing crisis is making housing more expensive for owners and renters alike, and putting home ownership out of reach for many families.
- Union membership as a percentage of workers continues its long-term decline.

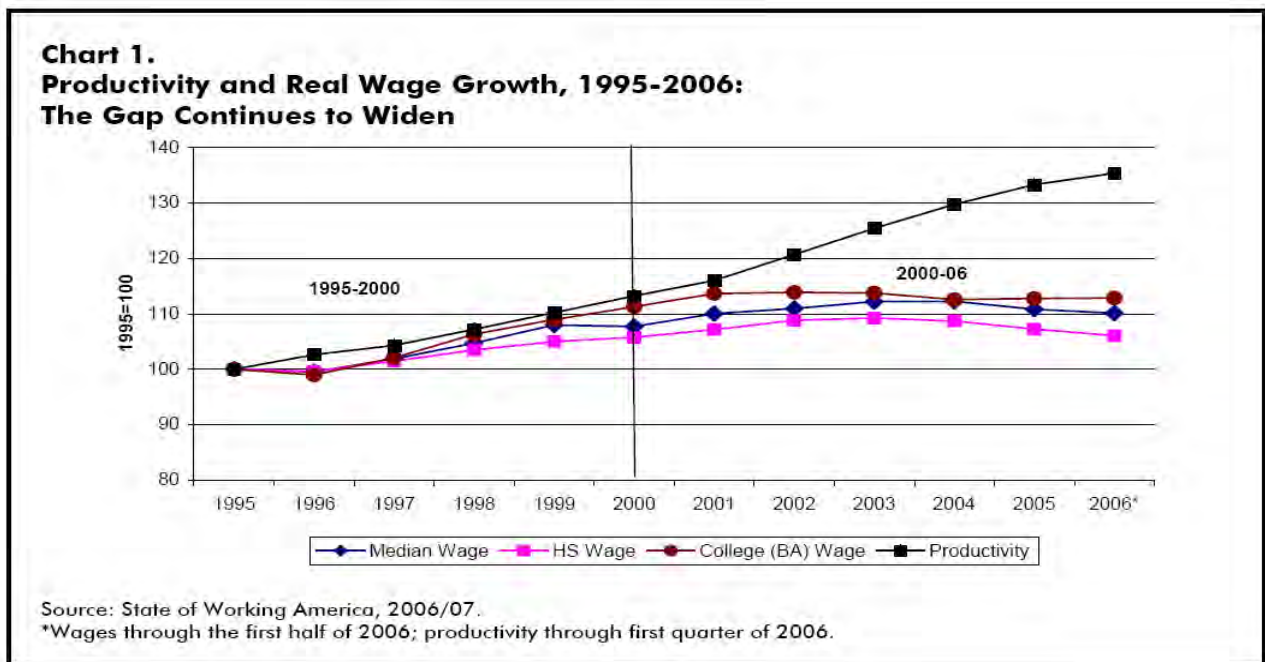
In sum, in the period 2001-2007, strong productivity growth produced robust overall economic growth in Maryland, but the fruits of this expansion did not trickle down to most Marylanders. Instead, the evidence strongly suggests that most of those fruits went to top and upper-middle earners, whose income growth was so strong that it hoisted Maryland's median family income to the highest in the country.

Since 2006, Maryland policymakers have taken first steps to direct more of the benefits of economic growth to middle- and low-income wage earners. But lawmakers need to do more. In the Conclusion of this report, they can find specific policy recommendations that reward work, build the middle class, and create more opportunity for upward social mobility.

The National Context: Productivity and Wage Trends

Productivity growth is considered the main source of improvement of living standards in the long run.

In recent years, national productivity has grown at an average of 3.3% per annum and productivity growth for the first quarter of 2008 has been 2.6%.¹ However, instead of



improving living standards, the trends indicate that wages have remained stagnant.

Economic mobility has been negligible: wages are stagnating at all education levels and the gap between low and high-earning workers persists. Fringe benefits and other non-income compensation have also levelled off in recent years. Currently at its highest since March 2004, unemployment has risen nationwide, now at 5.7% in July 2008, a full point higher than one year ago. The underemployment rate is now at 10.3%, as more and more workers are forced to settle for part-time employment. The number of these underutilized workers is up by 1.6 million over the past year.²

The number of jobs in America has fallen every month in 2008.³ Private sector payrolls are down by 665,000 since its peak in November 2007 and workers' weekly hours are down over the past year. Diminished weekly hours and stagnant hourly wages resulted in anaemic 2.8% growth in weekly pay checks over the past year, the lowest growth rate since September 2005.

With annual inflation rising upwards of 4%, this means falling real earnings and diminished buying power for workers' pay checks.⁴ Most American workers are now suffering pressure from three sides: declining jobs and hours, slower hourly wage growth, and faster price growth.

Maryland Productivity and Wage Trends

Table 1
Median Hourly Wages 1999-2007 (in estimated 2008 dollars)
in Maryland and Neighboring States

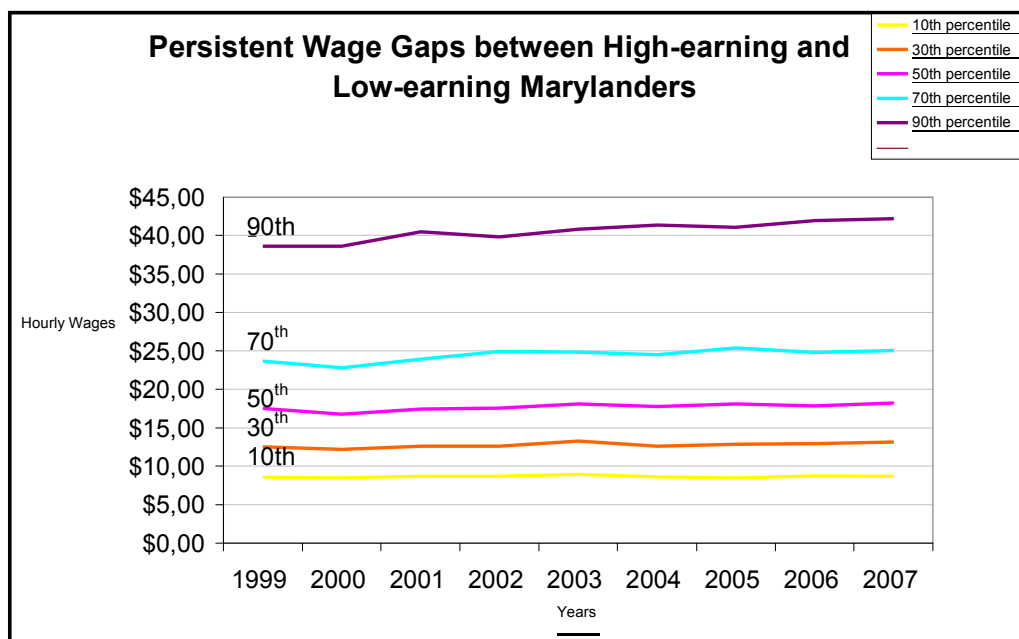
	1999	2000	2001	2002	2003	2004	2005	2006	2007
UNITED STATES	\$14.77	\$14.73	\$15.05	\$15.17	\$15.36	\$15.36	\$15.17	\$15.23	\$15.10
Washington D.C	\$16.96	\$17.92	\$17.60	\$18.42	\$18.91	\$19.52	\$19.27	\$19.64	\$19.10
Maryland	\$17.48	\$16.76	\$17.43	\$17.57	\$18.12	\$17.75	\$18.06	\$17.80	\$18.25
Virginia	\$15.22	\$15.93	\$16.50	\$16.41	\$16.4?	\$16.58	\$16.13	\$15.9	\$16.14

Source: Economic Policy Institute analysis of Current Population Survey data

From 1999-2007, median hourly wages in Maryland only increased by 4.4% -- very far below the state's productivity and economic growth rate.

Moreover, as the chart below makes clear, wages are flat for high-, medium-, and low-earners; and the gap between high- and low-earners persists.

Chart 2



Source: Economic Policy Institute analysis of Current Population Survey data

Employment and Unemployment

After a gradual decline after the 2001 recession, the unemployment rate is on the rise, up from 3.6% in December 2007 to 4.4% in July of 2008, almost a full point in less than a year.⁵

The number of Maryland unemployed in July 2008 was 131,000: the largest number of unemployed in over a decade.

Income and Poverty

While wages remained stagnant, the broader category of median income (which includes wages, salaries, dividends, rent, etc.) for working-age households increased from \$66,992 in 2006 to \$68,080 in 2007: a 1.6 percent increase. Median household income for the nation was \$50,740. Thanks to Maryland's gradual increase in this metric over the past few years, our state now has the highest median household income in the nation, edging out number two New Jersey. As we saw above, stagnant income for wage-earners (i.e., blue- and pink-collar

employees) could not have produced this growth in median family income. Instead, the driver of this metric seems to be strong income growth among top- and upper-middle earners in the form of growing executive salaries, bonuses, investment dividends, and income from rent.⁶

Maryland’s poverty rate of 8.3% is significantly lower than the national rate of 13.0%.⁷ The state’s poverty rate increased a statistically insignificant 0.5 percentage points from 7.8 percent in 2006 to 8.3 percent in 2007. The rate for Maryland has not changed markedly since 2001, even though Maryland’s economy has grown 18.6% since 2001, more evidence that the fruits of expansion have not trickled down to the poor. Moreover, the stubborn persistence over time of Maryland’s poverty rate is further indication that Maryland’s increasing median family income has not been fueled by broad-based wage growth.

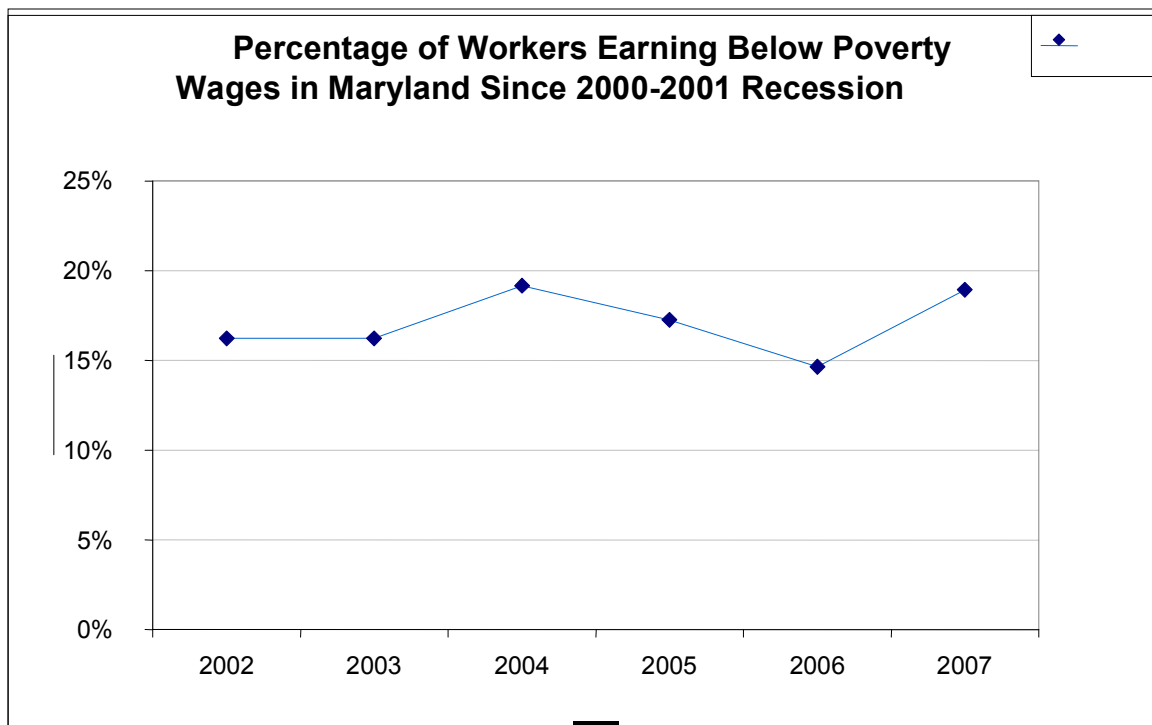
Table 2
Poverty Statistics 1999-2007

	2000	2001	2002	2003	2004	2005	2006	2007
United States	12.2%	12.1%	12.4%	12.7%			13.3%	13.0%
Maryland	9.3%	8.1%	8.1%	8.2%	(See Note)		7.8%	8.3%

Source: Center for Budget & Policy Priorities analysis of American Community Survey data. (Note that due to methodological changes in the Census, 2004 and 2005 are not comparable with other years).

The poverty rate measures all types of persons living in poverty – children, wage-earners, retirees, etc. The chart below focuses on a smaller group of low-income Marylanders: full-time wage-earners living in poverty. There are a surprising number of these types of workers because wages have remained stagnant for so many years. For example, though Maryland lawmakers raised the minimum wage in 2006 to \$6.15/ hour, a worker paid this wage still earns \$12,300 annually, which is well below the poverty line and doesn't account for Maryland's especially high regional cost of living. The percentage of Maryland workers earning below poverty remains stubbornly persistent and in fact increased in 2006-2007.

Chart 3



Source: Economic Policy Institute analysis of Current Population Survey data

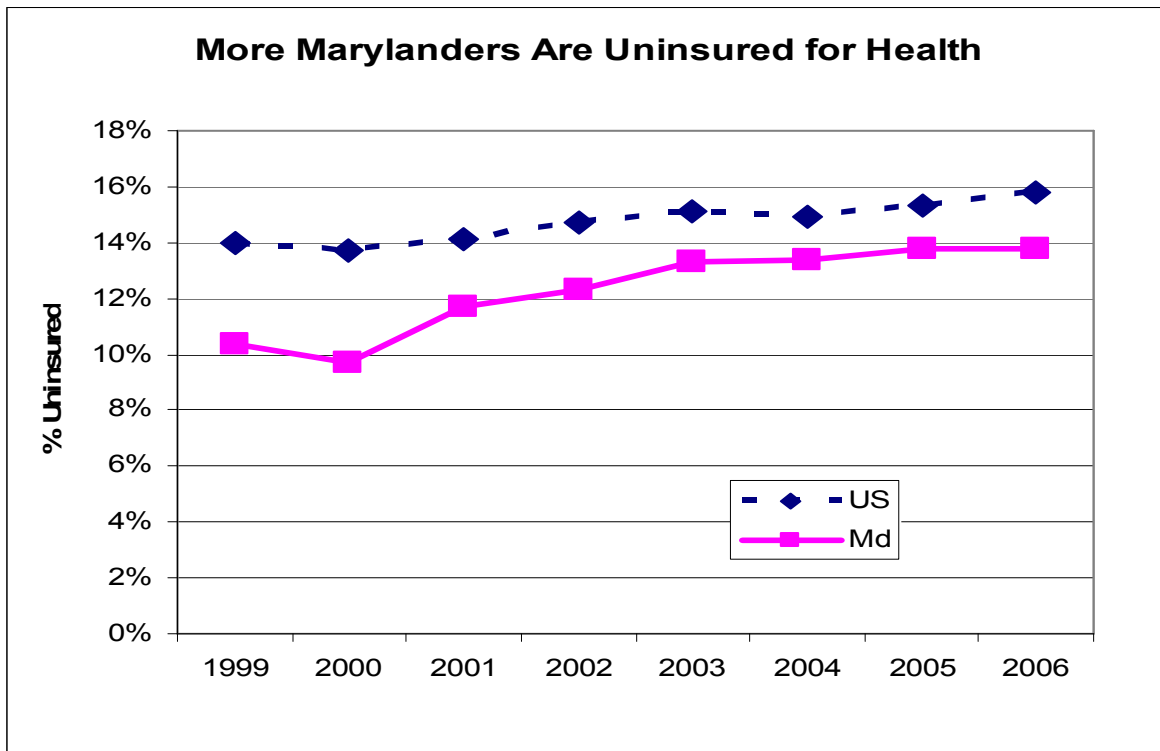
How can Maryland suffer from stagnant wages and persistent poverty while also experience (modestly) rising median family income that now ranks highest in the nation? The data indicate that the state's climbing median family income has been driven not by broad-based wage gains, but instead by very strong income growth among high and upper-middle earners.⁹ In other words, income growth at the top has been so strong in Maryland that it seems to drag upward the state's overall median family income.

Health

Although Maryland has the highest median family income in the country, our most important aggregate health statistics are worse than those of the U.S. as a whole and have been so for many years. Maryland's infant mortality rate in the period 2002-2004 (latest data available) was 8.1 per 1,000 births compared to only 6.9 for the U.S. as a whole. Maryland's mortality rate in the period 2003-2005 (latest data available) was 818 per 100,000 residents compared to 812 for the U.S. as a whole.¹⁰ This is more evidence indicating that Maryland's high median family income has not translated into a higher standard of living for average working families.

One reason for such poor health statistics is the surprisingly large number of Marylanders who lack health insurance. As of 2006, 16% of Americans lacked health care coverage, compared to 14% of Marylanders. In both the U.S. and in Maryland the number of uninsured grew steadily from 1999 to 2006.¹¹

Chart 4



Source: U.S. Census, Current Population Survey data

The rising cost of health care insurance almost certainly plays a big role in declining coverage. In 2004, health care spending per capita came to \$5,590 in Maryland yet health care costs continue to rise faster than wage rates, with Medicare premiums up by 20% between 2007 and 2008.¹³ While some might think lack of health care coverage stems from unemployment, in fact, the majority of the uninsured are in a family with an employed breadwinner.¹⁴

Families USA estimates that approximately one working-age Marylander dies each day due to lack of health insurance.¹⁵ Uninsured residents lack access to preventive measures and when

diagnosed with a disease are more likely to have already reached acute stages than their insured counterparts.

In 2007, Maryland enacted legislation that extends health insurance to 100,000 Marylanders. The first 42,000 became eligible in 2008, but this expansion is not reflected yet in census data.

But even for Marylanders fortunate enough to have insurance, it seems our state, despite its wealth, offers surprisingly mediocre health care provision. Maryland earned a mediocre score compared to the other states in the most recent analysis performed by the U.S. government's Agency for Healthcare Research and Quality.¹⁶

Homelessness & Housing Affordability in Maryland

In 2007, nearly 8,000 people in Maryland were homeless.²⁰ Many homeless shelters house significant numbers of full-time wage earners. A survey of 27 U.S. cities found that thirteen percent of homeless persons are employed. In many other cities - as well as in many states - the percentage is even higher.²¹

Of the Maryland Department of Housing and Community Development's \$1.3 billion budget, about one-third goes toward developing affordable rental housing²². Far too often, funding for affordable housing does not fully penetrate the immense housing need. In 2005, S.J. Newman found that in Baltimore City, there were about two poor renters for every affordable housing unit, and more than 16,000 households are on the waiting list for assisted housing.²³

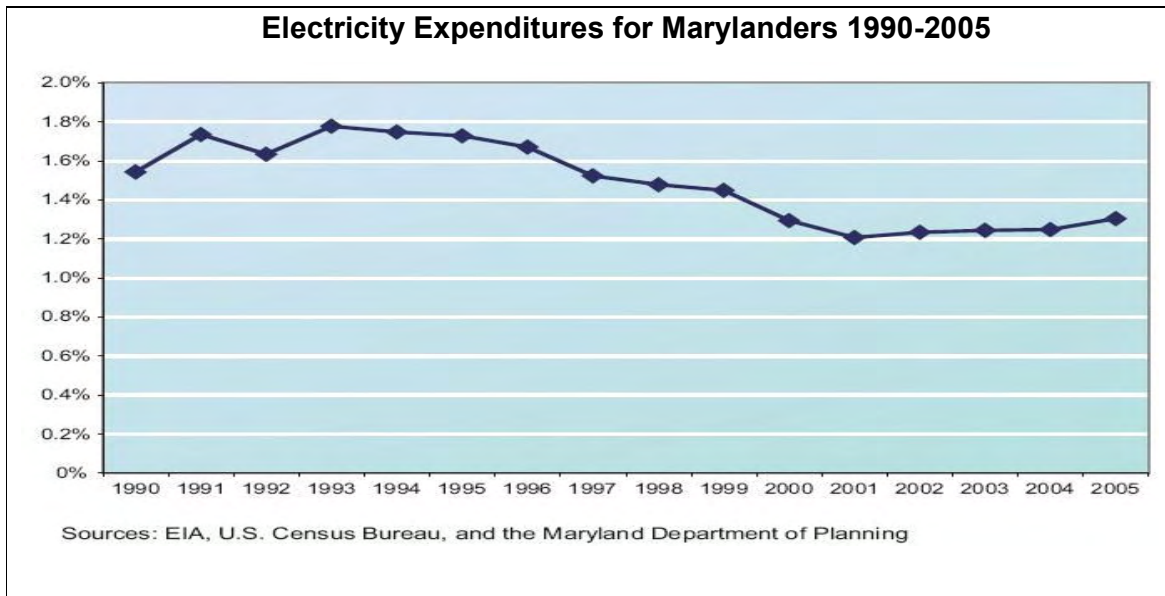
Maryland's working-class homeowners and first-time homebuyers also face severe challenges. Foreclosures in Maryland between March and April 2008 jumped 42 percent. For that same month, neighboring Virginia experienced an increase of 6 percent while foreclosures in the District of Columbia dropped. Of the three jurisdictions, Maryland had the highest rate of default: one out of every 380 households. Maryland's foreclosure rate was significantly higher than the national rate, which had for that same month only increased by 4 percent.²⁴ The Maryland Department of Housing and Community Development reports that the number of notices of mortgage loan defaults, notices of foreclosure sales and lender purchases of foreclosed properties increased to 11,380 events in Maryland, or a 617.1 percent over last year in the first quarter of 2008.²⁵ In the second quarter of 2008, mortgage

foreclosures were 130% above the previous year. In addition to the foreclosures, the housing crisis is making housing more expensive for owners and renters alike, and putting home ownership out of reach for many families.²⁶

Energy Costs

From 1990 to 2005, Marylanders never had to spend more than 1.8% of their average income towards electricity bills.²⁷

Chart 5



But a sharp increase in the cost of electricity spurred largely by 1999 legislation to deregulate Maryland's electricity system took effect in the summer of 2006 – fully a 72% increase in metro Baltimore and a somewhat smaller increase in Maryland's DC suburbs.²⁹ Since then, customers of BG&E (about half of Maryland ratepayers) have seen their annual utility rates rise by \$743. Another rate hike this past June added \$100 more to the average household energy bill; bringing the total rate increase to 85% since deregulation.³⁰

The cost to fill a gas tank reached all-time highs this summer, with the retail gasoline price exceeding \$4.00 per gallon.³¹

Education

Good public education is the best route to a good job and upward social mobility.

K-12 Public Education

K-12 public schools in Maryland have generally improved in recent years thanks largely to massive new investment from state and local governments. The Maryland Commission on Education, Finance, Equity and Excellence ("the Thornton Commission") found in its 2001 report that not all school districts had the resources to provide education services adequate to meet minimal standards of student achievement.³³ Based on the Commission's recommendations, the state enacted the "Bridge to Excellence" Act. The "Bridge to Excellence" increased education aid amounts over a five-year phase-in period, and then called for per-pupil funding to increase based on a national measure of state and local government costs.³⁴

Unfortunately, when the legislature met in special session in 2007 to close the state's ongoing budget gap, the "Bridge to Excellence" formula took the lion's share of the cuts – about 1/3 of the overall \$550 million.³⁸ Not only did the special session action limit school funding increases in the current fiscal year, but it holds back the growth of funding indefinitely into the future. The new law eliminates regular inflation increase this year and next year. It provides "supplemental grants" to assure each school system a minimal 1% annual increase.

Beginning in 2011, renewed growth is limited to the LOWER of the cost measure originally recommended by the Thornton Commission, the Consumer Price Index increase for the Baltimore-Washington area, or 5%. The result: two years of normal cost increases go unfunded, and after that the state will not cover cost increases above 5%. Local school districts in Central Maryland stand to lose a total of \$67.6 million, \$47 million in the Capitol region, \$15 million in the Eastern Shore, \$13 million in Southern Maryland, and \$10 million in Western Maryland.

The legislature's non-partisan staff projects that by 2013 the new formula would result in \$428 less in annual state aid per pupil compared with the original Bridge to Excellence law. If we consider an average class size of 22, this means that there will about \$11,400 less per year in

resources for the average classroom than the original legislation called for. Because the formula adjusts for local wealth, the gap is worse for the poorest jurisdictions. This will likely mean that state school funding will never reach the adequacy level recommended by the Commission (as adjusted for cost increases) and that performance gaps between richer and poorer school systems will persist.

Higher Education

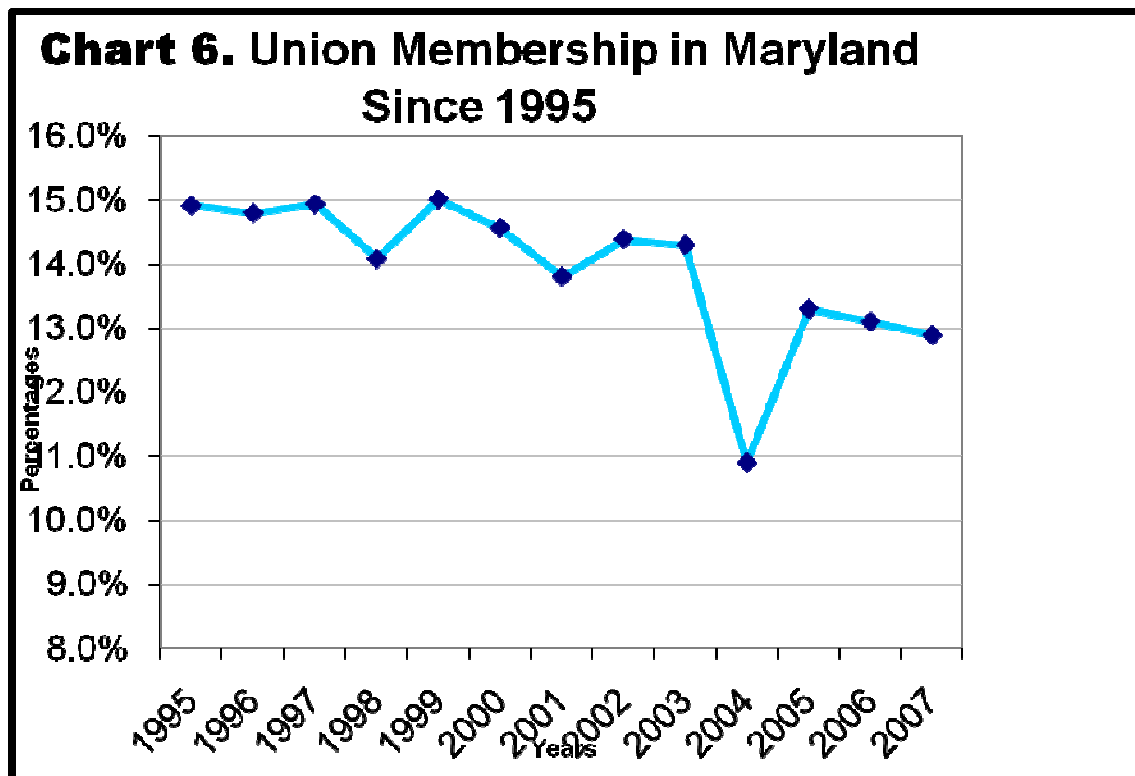
The U.S. Department of Education reports that 90% of the fastest-growing jobs in the new knowledge-driven economy will require some postsecondary education.³⁹ Students not only face barriers to attaining higher education based on success in elementary, middle and high school but must also consider the cost of tuition. For 20 percent of the population with the lowest income (average family income of \$15,956), it would cost 55 percent of the family's income (or net cost of \$8,768) to attend a community college.⁴⁰ Tuition alone at a 4-year public college would cost the same family 72 percent (or net cost of \$11,434).⁴¹ While Maryland has instituted a tuition freeze for a third consecutive year, the upcoming academic year 2008-2009, the University System of Maryland (USM) projects that tuition increases might be necessary in the near future.

Child Care

Child care is one of the most important factors to consider when removing barriers to employment. In 2008, the average annual fees paid for full-time center-based care for an infant in Maryland is \$11,329.⁴² This costs a family approximately \$217.86 per week for one infant in care. Based on the income and poverty statistics above, this represents a lot of money for a blue-collar family and it hard to imagine that many could afford to pay it without assistance. Yet, only 13,500 families in Maryland have received child care assistance.⁴³

Union Membership

In 2006, a family whose breadwinner belongs to a union had on average 17% higher income and is more likely to be covered by health care. Union members also had less work-related injuries and suffered less illnesses. Unfortunately, the state's unionization rate has slowly but steadily declined over the years, dropping from 16% in 1989 down 12.9% in 2007.



Maryland Lawmakers Begin to Enact Remedies

The data above indicate that the fruits of Maryland's economic expansion in recent years have not trickled down enough to middle-class and blue-collar Marylanders in the form of income, health care, and opportunity for upward social mobility.

But Maryland lawmakers seem to recognize the problem and have recently taken first steps to combat it. These steps include:

- Raising Maryland's the minimum wage in 2006 above the federal level.

- Instituting in the 2007 regular session a living wage for workers employed on state service contracts.
- Enacting an historic, progressive reform of the state's income tax code in the 2007 special session, which helped avert draconian budget cuts to a state government that was already lean to begin with.
- Expanding health care coverage to an additional 100,000 Marylanders during the 2007 special legislative session.
- Enacting a package of bills in the 2008 session to spare vulnerable homeowners from the brunt of the mortgage foreclosure crisis.

There are many more policies that lawmakers can and should enact to boost wages, battle increasing income inequality, and promote public health and education.

Policy Recommendations

Additional state policies can reward work and build the middle class in three basic ways: by assuring that employment pays enough to support a decent standard of living, by patching holes in the social safety net, and by helping Marylanders achieve economic independence.

Rewarding work

- Raise the minimum wage. The \$6.15 state minimum wage is now below the \$6.55 national minimum. Maryland is an expensive state in which to live. Maryland should follow the lead of many other states by raising the state minimum wage to \$7.15 immediately and to \$8.15 in July 2009, when the next national increase takes effect.
- Broaden living wage. Legislators should broaden the living wage concept, for example by mandating that companies receiving state dollars of any kind (be it a state contract, a state tax break, or state subsidy) be required to pay workers a living wage.
- Broaden prevailing wage. Lawmakers should expand the prevailing wage concept, for example by requiring a Project Labor Agreement for any construction project that receives state subsidies or state tax breaks, or requires special state approval.

- Remove barriers to union representation. Legislators can broaden union membership in a number of ways, for example by granting more collective bargaining rights to public employees and instituting binding arbitration or at least mediation.

Patching the safety net

- Fund the public sector adequately. Maryland state government cannot build a strong safety net if it continues to lurch from fiscal crisis to fiscal crisis. The state needs steady, predictable revenue and the place to begin is better tax enforcement. The Progressive Maryland Education Fund estimates the state is currently foregoing hundreds of millions of dollars each year as a result of outdated tax breaks for corporate special interests and for wealthy individuals.⁴⁷ And the state is losing additional untold millions of dollars as a result of corporate tax evasion, money which could be recouped through “combined reporting”⁴⁸ as well as stricter rules and enforcement against misclassifying workers as “independent contractors”.
- Increase Unemployment Insurance. Maryland should increase the maximum weekly unemployment insurance benefit in line with other high cost-of-living states and make part-time workers eligible for unemployment benefits.
- Health care for all. After completing its planned expansion of Medicaid benefits to all adults under 116% of the Federal poverty level, Maryland should craft a plan to ensure high-quality health care for all its residents. As the richest state in the union, Maryland can afford such a program.

Achieving and maintaining independence

- Removing barriers to employment. Improve and expand programs for affordable rental housing, child care, transportation and other barriers that prevent low-income adults from gaining and keeping jobs.
- Education. In the long term, quality education opportunities are the key to achieving the American dream. Need-based post-secondary student financial aid should be expanded, especially for part-time, community college, and vocational students. And the “Thornton” education funding formula’s inflation factor should be restored so that

funding tracks real costs of education, and disparities between poor and wealthy jurisdictions do not widen.

About the Authors

Maryland Budget and Tax Policy Institute

The Maryland Budget and Tax Policy Institute is a nonpartisan research organization that provides timely, accurate and accessible analysis of state budget and tax issues. In addition to general budget and tax research and analysis, the Institute examines issues affecting low-income Marylanders and other vulnerable populations and the important community programs that serve them. For additional information, to be added to our e-mail list, or to make a tax-deductible contribution, please visit our website at www.marylandpolicy.org.

The Maryland Budget and Tax Policy Institute gratefully acknowledges the Ford Foundation, which provides financial support for the Institute under its State Fiscal Analysis Initiative. Additional general support for the Maryland Budget and Tax Policy Institute is provided by the Aaron Straus and Lillie Straus Foundation, the Center for Budget and Policy Priorities, the Eugene and Agnes E. Meyer Foundation, the Maryland State Teachers Association, Moriah Fund, the Open Society Institute-Baltimore and generous individual donors.

The Institute is a project of Maryland Nonprofits, www.mdnonprofits.org.

Progressive Maryland Education Fund

The Progressive Maryland Education Fund (PMEF) is an educational nonprofit 501(c)(3) organization that improves the lives of working families in our state through non-partisan leadership training, non-partisan voter registration of historically disenfranchised minorities, public policy research, public education, and advocacy. As working families in Maryland are disproportionately of-color, our work often focuses on the needs of minority communities. PMEF's research on living standards, public education, campaign finance and tax policy has been covered by most of the major media outlets in the state.

References

- ¹ Bureau of Labor Statistics, <http://www.bls.gov/>
- ² The Economic Policy Institute, www.epi.org, EPI Jobs Picture, accessed July 2008
- ³ Ibid
- ⁴ Ibid
- ⁵ The Bureau of Labor Statistics, <http://data.bls.gov/cgi-bin/dsrv>
- ⁶ *Pulling apart : a state-by-state analysis of income trends (2008)*, Economic Policy Institute, See section on Maryland located at <http://www.epi.org/studies/pulling08/4-9-08sfp-fact-md.pdf>
- ⁷ Based on US Census, Current Population Survey (CPS) data. Another Census data source, the American Community Survey (ACS) puts Maryland's poverty rate at 8.3% for 2007
- ⁹ *Pulling apart : a state-by-state analysis of income trends (2008)*. Section on Maryland located at <http://www.epi.org/studies/pulling08/4-9-08sfp-fact-md.pdf>
- ¹⁰ *Health, United States, 2007*, National Center for Health Statistics (2007), Tables 23 and 28, available online at: [http://www.cdc.gov/nchs/data/07.pdf#executivesummary](http://www.cdc.gov/nchs/data/hus/07.pdf#executivesummary)
- ¹¹ <http://mhcc.maryland.gov/spotlight/insurance0506.pdf>
- ¹³ www.epi.org, Economic Policy Institute Analysis of State Indicators
- ¹⁴ Progressive Maryland Education Fund, *The State of Working Maryland 2007*, www.pmfef.org
- ¹⁵ Families USA, *Dying for Coverage in Maryland (2008)* at: <http://familiesusa.org/assets/pdfs/dying-for-coverage/maryland.pdf>
- ¹⁶ <http://statesnapshots.ahrq.gov/snaps07/dashboard.jsp?menuId=4&state=MD&level=0>
- ²⁰ National Alliance to End Homelessness. *Research Reports on Homelessness: Homelessness Counts*. Washington, DC: National Alliance to End Homeless, 2007. 11 June 2008 <<http://www.naeh.org/content/article/detail/1440>>.
- ²¹ National Coalition for the Homeless. *Employment and Homelessness: NCH Fact Sheet #4*. August 2007. 12 June 2008 <<http://www.nationalhomeless.org/publications/facts/Employment.pdf>>.
- ²² Maryland Department of Legislative Services. *Maryland Department of Housing and Community Development Operating Budget Data S00A*. 2008. 3 Sep. 2008 <http://mlis.state.md.us/2008RS/budget_docs/All/Operating/S00A_-_Department_of_Housing_and_Community_Development.pdf>.
- ²³ Newman, Sandra J. *Low-End Rental Housing: The Forgotten Story in Baltimore's Housing Boom*. Washington, DC: Urban Institute, 2005. 11 June 2008 <<http://www.urban.org/publications/311222.html>>.
- ²⁴ Maryland Department of Housing and Community Dev. *PROPERTY FORECLOSURES IN MARYLAND FIRST QUARTER 2008*. DHCD, 2008. 11 June 2008 <<http://www.dhcd.state.md.us/Website/home/Document/Property%20Foreclosure%20Events%20in%20Maryland1Q2008.pdf>>.
- ²⁵ Maryland Department of Housing and Community Dev. *PROPERTY FORECLOSURES IN MARYLAND FIRST QUARTER 2008*. DHCD, 2008. 11 June 2008 <<http://www.dhcd.state.md.us/Website/home/Document/Property%20Foreclosure%20Events%20in%20Maryland1Q2008.pdf>>.
- ²⁶ RealtyTrac Staff. U.S. Foreclosure Activity Up 14 Percent in Second Quarter. July 25, 2008. www.realtytrac.com/contentmanagement/pressrelease.aspx.
- ²⁷ http://www.ase.org/extensions/state_facts/fact_sheets/MD.pdf
- ²⁹ <http://www.washingtonpost.com/wpdyn/content/article/2006/03/11/AR2006031101603.html>
- ³⁰ *The Power of Special Interests: Campaign Finance and Electricity Deregulation in Maryland*, Report by Progressive Maryland Education Fund, Common Cause, and Public Campaign (2008), online at: <http://progressivemaryland.org/public/documents/reports/2008/2008-3-PowerOfSpecialInterests.pdf>
- ³¹ <http://www.eia.doe.gov/>
- ³³ Department of Legislative Services, Fiscal and Policy Note – Revised – on House Bill 1, 2007 Special Session, December 6, 2007 http://mlis.state.md.us/2007s1/fnotes/bil_0001/hb0001.pdf. Commission on Education Finance, Equity and Excellence, Final report, 2002, p. 53 http://mlis.state.md.us/other/education/final/2002_final_report.pdf. The specific measure is the Implicit Price Deflator (IPD) for State and Local Government Services published by the US Department of Commerce.
- ³⁴ Ibid.

³⁸ Bergsman, Maryland's Unfinished Fiscal Symphony, Maryland Policy Reports, November 19, 2007 p. 2.
http://www.marylandpolicy.org/documents/SpecialSessionWrapUp_002.pdf

³⁹ U.S. Department of Education. A Test of Leadership: Charting the Future of Higher Education: A Report of the Commission Appointed by Secretary of Education Margaret Spellings. September 2006. 16 June 2008
<<http://www.ed.gov/about/bdscomm/list/hiedfuture/reports/final-report.pdf>>.

⁴¹ Estimated costs of tuition at the University of Maryland was obtained from Annual Tuition & Other Fees webpage. 16 June. <<http://www.uga.umd.edu/admissions/finaid/tuition.asp>>.

⁴² Data are provided by the State CCR&R Network and are derived from CCR&R data.

⁴³ These statistics are provided by the Child Care Bureau

<http://www.acf.hhs.gov/programs/ccb/data/ccdf_data/06acf800_preliminary/list.htm>, from the 2006 Child Care Development Fund preliminary data, and are derived from monthly averages. Total number of child care providers includes paid relatives and other nonregulated caregivers.

⁴⁷ *Giving Away The Story: Tax Breaks for Those Who Need Them Least in the Maryland Tax Code*, Progressive Maryland Education Fund (2004), at www.pmfef.org

⁴⁸ <http://progressivemaryland.org/public/documents/taxfairness/corporatetaxfactsheet.pdf>