

Connecting Low-Income Families to Good Jobs
Chapter 4, Policy Indicators

Variable #	Variable name	MD	Low	High	Explanation	Source
Income						
1	State Has Minimum Wage Law that Exceeds Federal Level (\$5.15)	No				Wage and Hour Division, Employment Standards Administration, U.S. Department of Labor. "Minimum Wage Laws in the States." http://www.dol.gov/esa/programs/whd/state/state.htm
2	State Has Established a Living Wage Law	No			MD has no law requiring employees of state contractors to be paid a specific amount.	Good Jobs First. "Subsidizing the Low Road: Economic Development in Baltimore," 2002.
3	State Enacted Earned Income Tax Credit	Yes				Center on Budget and Policy Priorities. "A Hand Up: How State Earned Income Tax Credits Help Working Families Escape Poverty," 2003.
4	State Tax Burden for the Poorest 20% of Families	9.40%	3.80%	17.60%	The measure uses the average state and local total tax rate for families in the bottom quintile of earnings.	The Institute on Taxation and Economic Policy. "Who Pays: A Distributional Analysis of the Tax Systems in All 50 States, 2nd edition," 2003.
5	State Provides Wage Replacement for Parental Leave	No			MD does not allow low-income working parents to receive a wage replacement subsidy in lieu of child care assistance.	National Partnership for Women and Families. http://www.nationalpartnership.org

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Health Care and Childcare						
6	State Provides Medicaid to Working Adults Earning up to Poverty	43%	21%	275%	In addition to the income eligibility requirements, recipients need to be categorically eligible by having children or being blind or disabled. The Maryland Primary Care Program also provides primary care services to single adults earning less than 116% of the federal poverty level if they have a medical condition that requires four or more doctor visits a year.	Center on Budget and Policy Priorities. "Congress has a \$28 Billion Opportunity to Expand Coverage for Low-Income Working Families with Children," 2001.
7	State Subsidy Available to Employers Who Provide Health Care for Workers	No				Sharon Silow-Carroll, Stephanie E. Anthony and Jack A. Meyer. "State and Local Initiatives to Enhance Health Coverage for the Working Poor," Economic and Social Research Institute, 2000.
8	State Sets Income Eligibility for Child Care at 85% of State Median Income	50%	36%	94%		Children's Defense Fund. "Fragile Foundations: State Child Care Assistance Policies," 2002.
9	State Requires Child Care Co-Payment for Families Earning Less than Poverty	Yes			TCA (welfare) recipients do not pay a co-pay. MD requires up to a \$90 co-payment for non-TCA families earning less than poverty.	Children's Defense Fund. "Fragile Foundations: State Child Care Assistance Policies," 2002.
10	State Sets Maximum Child Care Reimbursement Rate at 75th Percentile or Greater of Market Rate	Yes			However, but the state hasn't done a market rate survey since 2001, so the rates aren't set to the current market rate.	Children's Defense Fund. "Fragile Foundations: State Child Care Assistance Policies," 2002.

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Unemployment Insurance						
11	State Eligibility Requirements for Unemployment Insurance Are Supportive of Low-Wage Workers	No			The state has no alternative base period or eligibility for those seeking part-time work.	Economic Policy Institute, Center on Budget and Policy Priorities, and the National Employment Law Project, "Failing the Unemployed: A State by State Examination of Unemployment Insurance Systems," 2002.
12	State Protects Temporary Workers from Being Excluded from Unemployment Insurance Coverage	No			If temp workers refuse a new temp assignment, they are disqualified from UI coverage.	National Employment Law Project, "Temp Work and Unemployment Insurance—Helping Employees at Temporary Staffing and Employee Leasing Agencies," 2001.
13	State Unemployment Benefits Available to Workers Leaving Employment Due to Domestic Violence	No				National Employment Law Project, "Between a Rock and a Hard Place: Confronting the Failure of State Unemployment Insurance Systems to Serve Women and Working Families," 2003.
14	Unemployment Insurance Maximum Benefits Exceed Poverty Level	Yes			MD's maximum weekly benefit is \$310, over the \$274 a week necessary to bring a one parent, two child family above the poverty threshold.	Economic Policy Institute, "Failing the Unemployed: A State by State Evaluation of Unemployment Insurance Systems," 2002.
15	State Provides Temporary Disability Insurance	No				U.S. Department of Labor, "Temporary Disability Insurance." http://ows.doleta.gov/unemploy/pdf/temporary.pdf
Workers' Compensation						
16	State Workers' Compensation Law Fulfills Recommendations of Report of the National Commission of State Workmen's Compensation Laws	No			MD fulfills 14.25 of the 19 recommendations of the National Commission on State Workmen's Compensation Laws.	National Commission of State Workmen's Compensation Laws. "State Workers' Compensation Laws in Effect on January 1, 2002 Compared with the 19 Essential Recommendations of the National Commission on State Workmen's Compensation Laws," 2002.
17	Workers' Compensation Minimum Benefits Exceed 80% of Minimum Wage Income	No			MD's minimum weekly benefit is \$50, compared to 80% of a full-time minimum wage worker's weekly earnings of \$165. For permanent partial disability claims, the amount can be less than \$50 a week if the worker was earning less than \$50 a week at the time the disability occurred.	U.S. Department of Labor, Employment Standards Administrations. http://www.dol.gov/esa/regs/statutes/owcp/stwclaw/tables-html/table-6.htm . Table 6.

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Work Protections						
18	State's Wage and Hour Law Does Not Exempt Low-wage Occupations	No			MD's wage and hour law does not go further than the federal wage and hour law in covering certain exempted low-wage occupations.	Author's communication with the Homeless Person's Representation Project.
19	State Requires Greater Coverage for Federal Medical Leave than Federal Law	No			MD does not cover workers in establishments with less than 50 employees.	National Partnership for Women and Families. "State Family Leave Laws That Are More Expansive than the Federal Family and Medical Leave Act," 2002.
20	State Has Laws and Regulations to Protect Employment Rights of Day Labors	No				National Employment Law Project. "Drafting Day Labor Legislation: A Guide for Organizers and Advocates," 2001.
21	State Law Protects Ex-Offenders from Employment Discrimination	No				Legal Action Center. "After Prison: Roadblocks to Reentry, A Report on State Legal Barriers Facing People with Criminal Records," 2003.