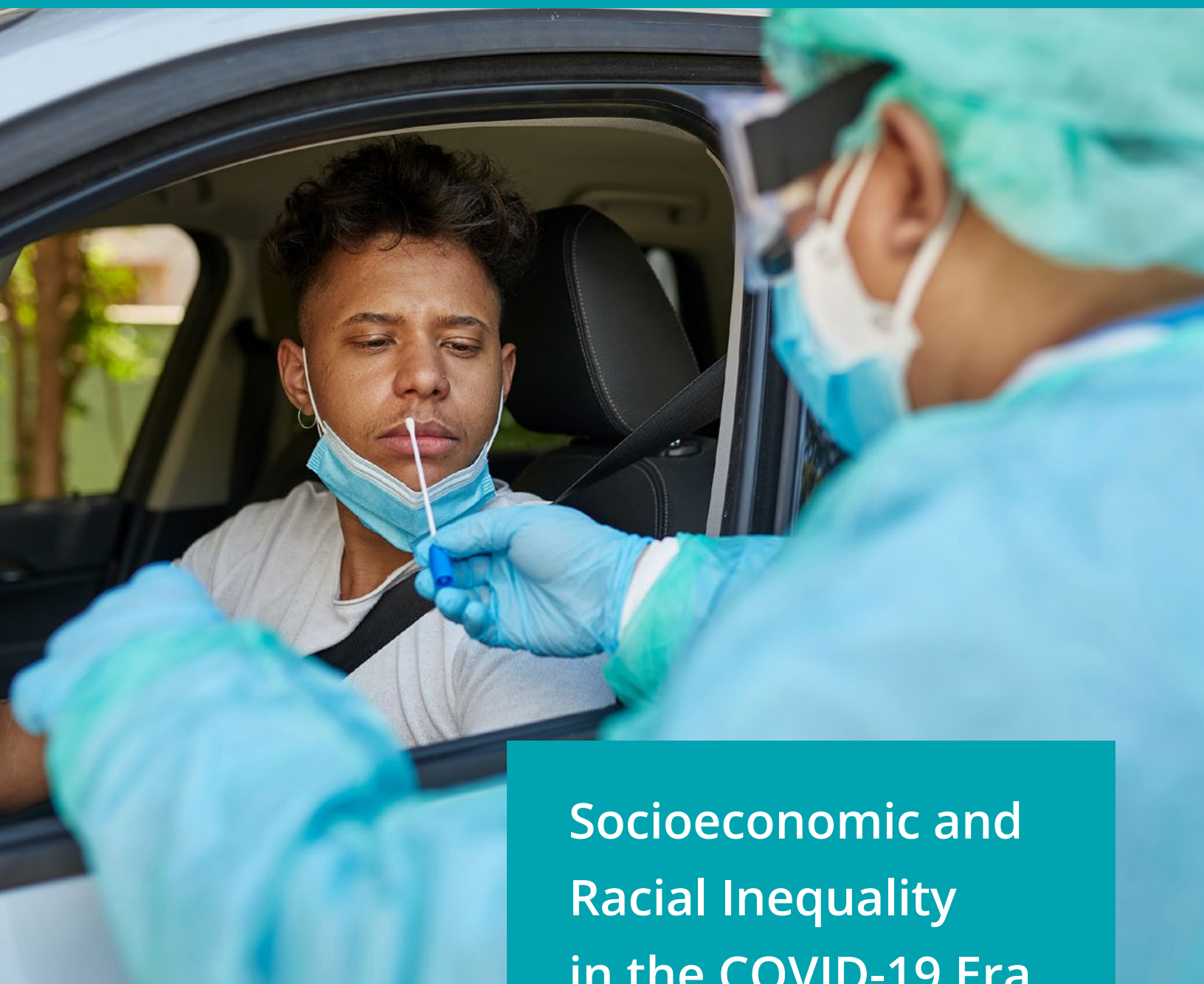




THE DOUBLE PANDEMIC



Socioeconomic and
Racial Inequality
in the COVID-19 Era

POLICY RECOMMENDATIONS FOR MARYLAND | JANUARY 2022

Acknowledgements

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Waldron Strategies and Elle Design & Communications

About the Job Opportunities Task Force (JOTF)

JOTF is a nonprofit organization that works to develop and advocate policies and programs to increase the skills, job opportunities, and incomes of low-skill, low-income workers and job seekers in Maryland.



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Introduction: The Double Pandemic

In the United States, the COVID-19 pandemic has served as a societal magnifying glass, highlighting powerful social, economic, and racial inequities that existed long before the rise of the deadly new coronavirus (COVID-19). From the earliest days of North America's colonization, discrimination against people of color has shaped public policy. The formal and informal measures taken to subjugate Black Americans in the United States have led to a set of widespread socioeconomic disparities that span all aspects of life — a “pandemic” of sorts — including the disparities described in the 2018 JOTF report *The Criminalization of Poverty: How to Break the Cycle Through Policy Reform in Maryland*.¹

Those underlying disparities have manifested in tragic ways through the COVID-19 pandemic. According to CDC data from February to June 2020, Black and Latino death rates were six times higher than whites for the 45-54 age group. Regardless of age category, Black Americans have died at a rate that approximates white people more than a decade older.² Although Black residents make up 30% of

Maryland's population, they make up 35% of the over 12,000 COVID-related deaths in Maryland as of January 2022.³ A similar disparity has played out nationally. Black people make up a similar share of cases relative to their share of the population (12%), but account for a slightly higher share of deaths compared to their population share (14%).⁴

In short, Black Marylanders, like Black Americans around the country, have suffered a double pandemic since the emergence of COVID-19 in early 2020. This report seeks to analyze this double pandemic by providing historical context for the structural inequities directly impacting Maryland's workforce, analyzing the disparate impact of COVID-19 on low-wage, disadvantaged workers, and providing policy recommendations to address them on both the state and local levels. Chapter I traces the history of racial inequity in the labor market. Chapter II describes COVID-19's disproportionate impact on health, job quality, unemployment, housing, food security, and digital divide issues for Maryland's low-wage, Black workforce. Chapter III outlines policy recommendations seeking to address some of those disparities.

Covid's Disparate Effects on Black Americans

According to the Maryland Department of Public Health, as of mid-January 2022, Maryland has had:

906,209

Confirmed
COVID-19 Cases

52,646

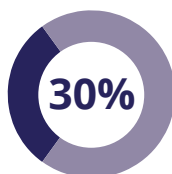
COVID-19
Hospitalizations*

12,467

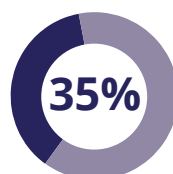
Confirmed COVID-19
Deaths

*As of Dec. 4, 2021

Since the beginning of the pandemic, Black Americans have been disproportionately affected by COVID-19.



Thirty percent of Maryland's population is made up of Black residents.



Black residents comprised 35% of all Maryland COVID-related deaths.

From February to June 2020, Black Americans in all age categories were dying of COVID-19 at a rate that approximates white people **more than a decade older**.

Chapter I: A History of Racial Inequity in the Labor Market

The centuries of devaluation of Black lives, businesses, and neighborhoods created the conditions that increased the exposure of Black Americans to a crisis like COVID-19. To understand the disparate impact of the pandemic on Black workers, we must understand their lived realities before the virus.

The History of Racist Labor Dynamics

Since the founding of the nation, slavery and the historic devaluation of Black lives, businesses, and communities have driven American economic development and enabled white Americans to accumulate wealth. The transformation of Black persons into property structured the American economy and institutional values that accompanied it. The idea of wealth became synonymous with a devaluation of Black life, as the health and stability of the economy was inversely tied to the lack of personhood and autonomy of Black bodies.

Despite Lincoln's signing of the Emancipation Proclamation in 1863, which declared formerly enslaved people free, public policies and practices continued to exploit Black Americans for economic gain. From 1865 to 1866, "black codes" persecuted Black people by requiring written evidence of employment, filling prisons with free Black labor, and providing an early example of the criminalization of poverty.⁵ Sharecropping became another tool of oppression, where Black farmers were exploited and trapped in a cycle of debt.

During the 1920s and 1930s, persistent racist labor dynamics resulted in the first wave of the Great Migration, in which millions of Black people ventured north in search of better opportunities. Although some found work in the railroad industry and in non-domestic settings, Black workers were excluded from most skilled working positions and factory jobs. This segregation in employment was sustained by limiting vocational training programs and educational opportunities for Black people and excluding them from labor unions.⁶



Even after the Civil Rights Act of 1964, which outlawed discrimination based on race (among other characteristics), Black workers continued to face discriminatory employment practices, both subtle and overt.⁷

Today, the impact of these centuries-long practices continues. Black workers hold a disproportionate share of low-wage, low-skill jobs, particularly in the agricultural, domestic, and service sectors.⁸ Black, Asian, and Hispanic/Latino people make up 36% of the American workforce, but they comprise 58% of agricultural workers, 70% of maids and housekeeping cleaners, and 74% of baggage porters, bellhops, and concierges.⁹ The legacy of slavery and Jim Crow has contributed to this occupational segregation. Maryland data conform to national patterns in key areas of inequity, which are outlined in the following sections.

The Racial Wealth Gap

Having financial assets allows people to purchase a home, invest in education, or start a business, key steps in building a stronger financial life. Having assets safeguards against a financial “rainy day” or an unexpected economic shock like job loss or illness. Historic and systemic inequities created vast differences between Black and white opportunities to accumulate wealth. A nationwide survey in 2020 found that 73% and 70% of Black and Hispanic adults, respectively, lacked the financial resources to cover three months of expenses in an emergency,¹⁰ compared to 47% of white adults. In 2016, white families had a median net worth of \$171,000, compared to \$17,150 for Black families.¹¹ An analysis of economic racial disparities since World War II reveals that the racial wealth gap in 2021 is similar to that of the 1950s: “No progress has been made in reducing income and wealth inequalities between Black and white households over the past 70 years.”¹²

Since World War II, the racial wealth gap has not meaningfully changed:

“No progress has been made in reducing income and wealth inequalities between Black and white households over the past 70 years.”

Differences in Access to Wealth

Having access to financial assets allows people to purchase a home, invest in education, or start a small business — actions that safeguard against an unexpected job loss or illness. The pandemic has further revealed historic differences in access to wealth.

In 2016:

\$171,000

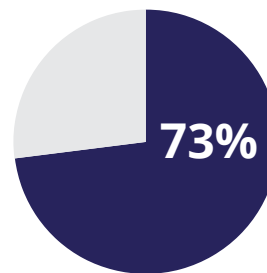
Median Net Worth,
White Families

VS.

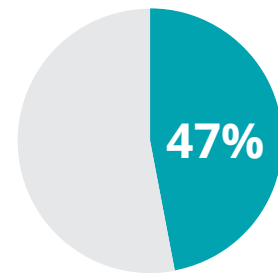
\$17,150

Median Net Worth,
Black Families

Percentage of Adults Lacking Financial Resources to Cover Three Months of Expenses in an Emergency:



Black Individuals



White Individuals

According to an April 2020 Survey^{10, 11}

Homeownership

Homeownership is the single best way to accumulate wealth for U.S. families, but Black Americans are far less likely than white Americans to own their homes. From 1960 to 2015, Black ownership rose from 38.2% to 41.2%, while white ownership rose from 64.9% to 71.1%.¹³ Although almost three-quarters of white households own homes, less than half of Black households can say the same, a 30-point gap.¹⁴

Throughout the 20th century, federal, state, and local governments enacted racially discriminatory policies that created and magnified the homeownership gap. Through the Home Owners' Loan Corporation, the federal government tailored investment towards white, affluent neighborhoods, most notably in a practice called redlining. Aside from devaluing predominantly Black spaces, some policies simply excluded Black Americans from homeownership in the first place. Community associations in mostly white, wealthy neighborhoods embedded restrictive covenants into their property deeds, forbidding residents from selling their homes to Black families. Even the GI Bill for returning veterans and other federal loan programs did not give Black families access to loans that would allow them to purchase homes in the suburbs.

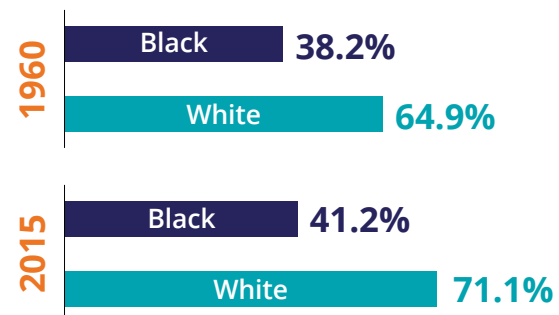
Although overt practices such as redlining and restrictive covenants are no longer enforceable, discrimination continues in the housing market. Predatory lenders continue to target people of color — particularly women — with subprime mortgage loans, even if these borrowers qualified for better loans,¹⁵ saddling them with higher interest rates, fees, and penalties. When the housing market crashed in 2008, these households suffered disproportionately, losing significant wealth. From 2000 to 2010, the Black homeownership rate dropped more than 2 points and another 5 points after 2010.¹⁶ A 2020 Abell Foundation study stated that in Baltimore from 2007 to 2017, Black homeownership dropped from 45% to 42%.¹⁷ Causes included tighter credit and predatory subprime loans.

Homeownership

Throughout the 20th century, public policies on the federal and local levels such as redlining and restrictive covenants devalued Black spaces and excluded Black Americans from homeownership.

HOMEOWNERSHIP BY RACE, 1960 VS. 2015

Black Americans are far less likely to own their own homes, and the home ownership gap has only grown since 1960.



Discrimination in the housing market remains. In the years before the foreclosure crisis, predatory lenders targeted people of color with subprime mortgages, leading to disproportionate wealth loss when the housing market crashed.

A 2020 Abell Foundation study indicated that from 2007 to 2017, **Black homeownership in Baltimore dropped from 45% to 42%**. Predatory loans was found to be one of the reasons for the disparity.

Aside from excluding Black Americans from accessing homeownership, racist policies have led to severe property devaluation: on average, owner-occupied homes in Black neighborhoods are valued between 23% and 50% less than comparable homes in white neighborhoods — a major cause of depressed Black family wealth.¹⁸

Education

Racial disparities in educational achievement beginning in early childhood have been well-documented nationwide and locally for decades, and their cumulative impact has long-term effects on individuals and communities. The racial wealth gap, for example, transcends employment status and educational attainment: “In more normal times, Blacks who are working full time have a lower median level of wealth than whites who are unemployed,” said William A. Darity, Jr., Professor in the Sanford School of Public at Duke University. “And Blacks who have a college degree who are heads of households have a median net worth about two-thirds of white heads of households who never finished high school.”¹⁹

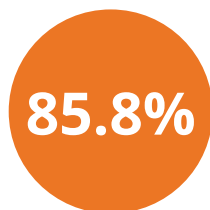
Students who pursue higher education expect higher income in the long run, but it often involves

incurring a large amount of debt; and, there is a steep racial disparity in levels of debt. Black students accumulate 85.8% more debt than their white counterparts, a gap that increases by 6.7% each year after graduation as borrowers struggle to pay down their loan balances.²⁰ Although white borrowers have an average interest rate of 3.9%, this rate is more than twice as high for Black Americans: 10.8%. This debt burden results in loan default by 21% of Black graduates who received a bachelor’s degree, compared to a 4% default rate by white graduates and a default rate of 18% by white college dropouts.²¹

Disparities in educational investment and outcomes can be traced back to grade school and earlier. For example, in Maryland, white students are more than twice as likely to meet or exceed expectations on fourth-grade reading and Algebra I than Black and Latino students, regardless of family income.²²

Education

College Debt



Black students accumulate **85.8% more debt** than their white counterparts, a gap that increases by **6.7%** each year after graduation.

Default on Student Loans, Bachelor’s Degree



“In more normal times, Blacks who are working full time have a lower median level of wealth than whites who are unemployed. And Blacks who have a college degree who are heads of households have a median net worth about two-thirds of white heads of households who never finished high school.”

**— William A. Darity, Jr.,
Professor in the Sanford School of
Public Policy at Duke University**

The Earnings Gap

National data have shown for decades that Black workers, both men and women, doing the same job as their white colleagues, have on average, smaller paychecks. The wage gap between white and Black men has increased since 1980 and now remains where it was around 1950.²³ Black women earn only 61 cents of every dollar that white, non-Hispanic men make, which equals \$23,653 per year in lost earnings potential.²⁴ Even higher education fails to be an equalizer. For example, Black Americans with advanced degrees are paid 82.4 cents for every dollar earned by whites with comparable educational attainment.²⁵ In Baltimore, Black median annual household income is \$33,801, just over half that of white households (\$62,751).²⁶

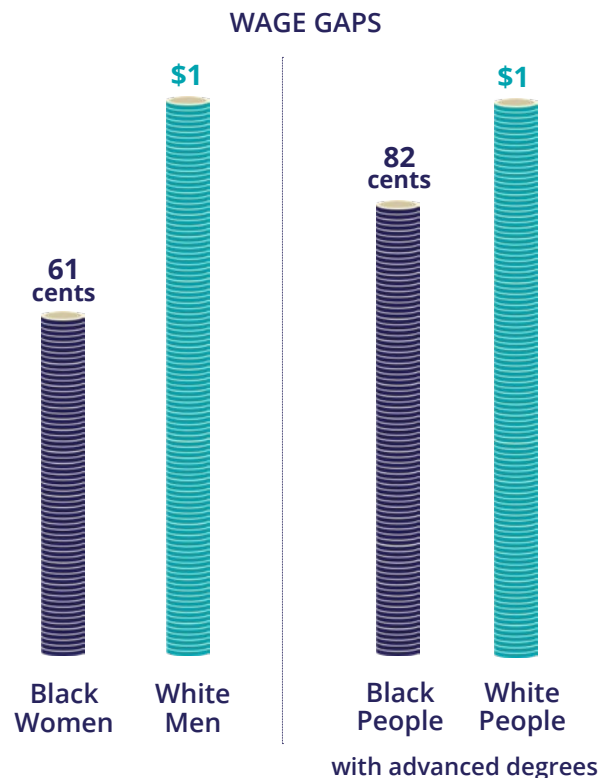


Earnings

While income is not directly indicative of wealth, the two are connected. If one's access to income is significantly diminished, then opportunity for wealth accumulation is limited. Racial disparities in earnings have held Black workers back from building assets to the same extent as their white counterparts.

The wage gap between white and Black men has increased since 1980 and now remains where it was around 1950.

In Baltimore, Black median household income is \$33,801, just over HALF that of white households — \$62,751.



Chapter II: The New Normal — A Low-Wage Workforce Rocked by COVID-19

Before the COVID-19 pandemic, Black low-wage workers experienced structural inequality as a result of institutional factors, including those described in Chapter I. Chapter II explores how the COVID-19 pandemic has further exacerbated disparate outcomes in health, unemployment, the digital divide, housing, and food security.

Disproportionate Health Impacts

Although COVID-19 presents health risks to anyone who contracts it, those with underlying health conditions and risk factors, such as high blood pressure, heart and lung problems, diabetes, obesity, and cancer, are at increased risk of severe outcomes.²⁷ Deaths were 12 times higher among patients with reported underlying conditions (19.5%) compared with those without reported underlying conditions (1.6%).²⁸ These underlying conditions disproportionately impact Black communities, which in turn has made Black Americans more prone to the deadly impacts of the coronavirus.²⁹

The disproportionate prevalence of underlying health conditions among Black Americans is not coincidental. Many underlying conditions go undiagnosed due to lack of access to health care, but cost is not the only barrier to obtaining care. A history of medical experimentation on Black Americans, such as the participants of the Tuskegee Syphilis Study, or the research use of cancer cells from Henrietta Lacks without her family's consent, has contributed to distrust of the medical community.³⁰ Further, Black people often face routine discrimination in individual interactions with the health care system, with their pain ignored, conditions misdiagnosed, and treatment withheld.³¹

This distrust has translated into racial disparities in vaccine administration. In December 2020, polling showed that only 42% of Black respondents would consider taking the COVID-19 vaccine.³² By March 2021, when vaccines became more widely available, the vaccination rate for white Maryland residents was double that of Black residents (16% versus

8%).³³ By mid-April, 28% of Black residents were vaccinated compared to 42% of white residents, a 14 percentage point gap.³⁴ By early summer 2021, white residents in Maryland still had a vaccination rate that was 12 percentage points higher than the rate for Black Marylanders.³⁵

Health

Although COVID-19 presents health risks to anyone who contracts it, those with underlying health conditions and risk factors are at an increased risk of facing severe outcomes.

RISK FACTORS INCLUDE:

Age 60+
High blood pressure
Heart and lung problems
Diabetes
Obesity
Cancer

Deaths were 12 times higher among patients with reported underlying conditions.

19.5%

Deaths for those with underlying conditions

VS.

1.6%

Deaths for those without underlying conditions

These underlying conditions disproportionately impact Black communities, which in turn make Black Americans more prone to the deadly impacts of COVID-19.

Racial Disparities in the Frontline Workforce

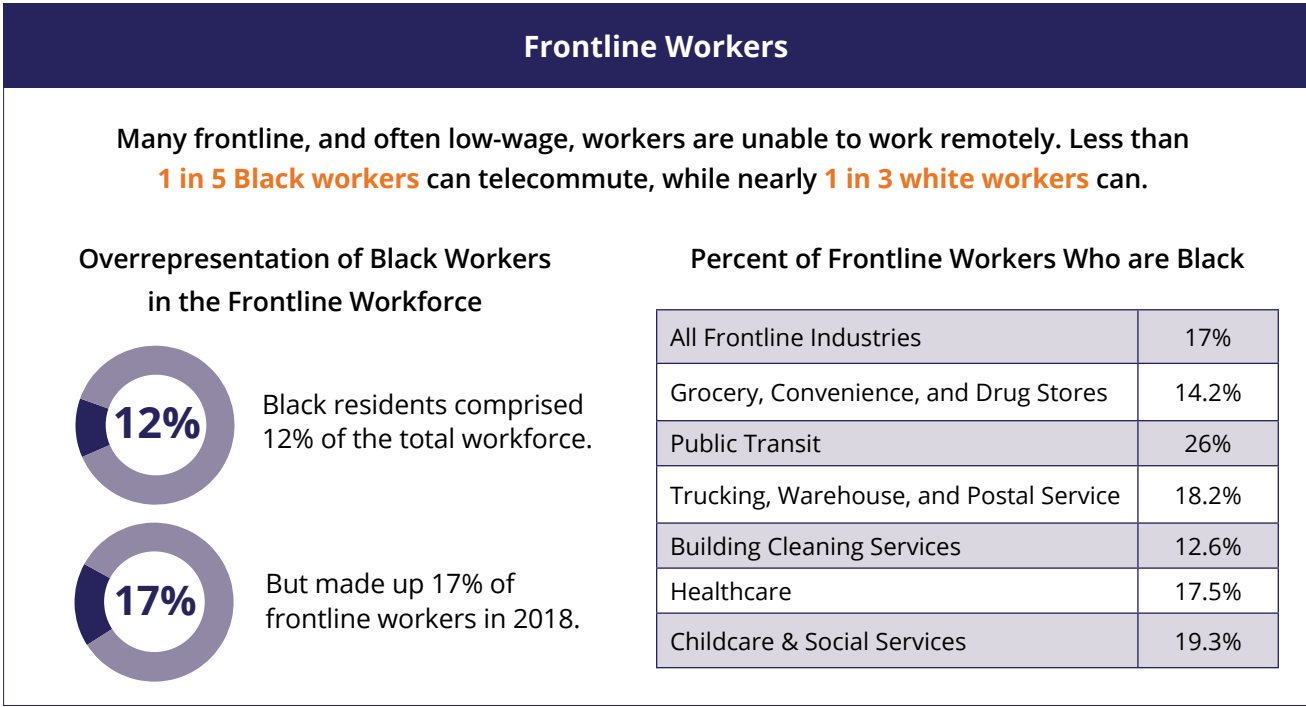
Although some industries ground to a halt and left workers vulnerable to layoffs, other occupations became more vital than ever before. The “essential” or frontline workforce, whose physical presence to respond to the immediate needs of the public or the government, such as food service workers, janitors, cashiers, stockers, and nurses, emerged as a critical sector of the workforce. They were more at risk from COVID and faced challenging work conditions. Black workers make up 17% of frontline workers, although they comprise only 11.9% of the total workforce.³⁶ Some industries have even larger racial disparities. For example, close to 30% of bus drivers and 20% of all food service workers, janitors, cashiers, and stockers are Black.³⁷ Compared to their white counterparts, Black workers are 50% more likely to work in the health care and social assistance industry and 40% more likely to work in hospitals.³⁸ Less than one in five Black workers can telecommute, while nearly one in three white workers can.³⁹

Although frontline jobs are of vital importance, they are also some of the lowest paying occupations.⁴⁰ In the Department of Homeland

Security’s classification of essential industries, many workers earned less than the country’s median wage of \$18.58 per hour in 2018.⁴¹

In Maryland, the home health aide industry highlights the disproportionate impact of the pandemic on Black Marylanders. Home health aides allow hospital patients and other vulnerable patients to recover at home. During the COVID-19 pandemic, these workers have been especially important as they allow ill people to reduce their exposure to the virus. But those who do this important work have a median annual income of \$20,152.⁴² Of the more than 30,000 home health aides in Maryland, roughly 90% are women, 60% are Black, and 43% rely on some form of public assistance to supplement low wages and inadequate benefits.⁴³

Some home health aides are classified as independent contractors, which means they lack key benefits, and earn less than \$12 an hour. Sharnette Morris, a home health aide in Baltimore, told *The Baltimore Sun* in June 2020 that she was forced to spend about \$100 of her own money to purchase protective supplies like gloves, cloth masks, and hand sanitizer.⁴⁴ This work cannot be done from home; calling out sick means not getting paid.



Limited Paid Leave

Workers need to take time off for a variety of reasons, such as recovering from an illness, quarantining, caring for a family member, and taking maternity or paternity leave. Nonetheless, paid leave policies fall disproportionately along racial and class lines, disparities highlighted by the pandemic. Although paid sick leave is accessible to 92% of workers with hourly wages greater than \$32.21 (the top quarter of earnings), this is true for only 31% of those making \$10.80 an hour or less (the bottom tenth earners).⁴⁵ Only 58.7% of Black workers have paid sick days compared to 66.6% of white workers.⁴⁶

Unlike peer countries, the United States does not guarantee workers paid leave. The 1993 Family and Medical Leave Act (FMLA) allows about 60% of the American workforce up to 12 weeks of unpaid, job-protected leave per year.⁴⁷ Yet, 46% of workers covered by FMLA report that they cannot afford to take unpaid leave, even when it is necessary to care for themselves or a family member.⁴⁸

States are entitled to create their own leave policies, and 13 states and the District of Columbia have passed legislation to create paid family and medical leave programs as of 2021.⁴⁹ Maryland

is one of them. The Maryland Healthy Working Families Act applies to public and private employers with 15 or more employees, requiring one hour of leave for every 30 hours worked, for a maximum of 40 hours per year.⁵⁰ Employers with 15 or fewer employees must provide the same amount of sick leave, but it may be unpaid. Employers can also prohibit leave for the first 106 calendar days of employment and can additionally deny leave if the employee gives less than seven days' notice or if that employee's leave will cause disruption in the workplace.⁵¹

In response to the pandemic, the federal government provided additional paid leave through the Families First Coronavirus Response Act (FFCRA). This legislation provided up to 12 weeks of job-protected paid family leave and 80 hours of paid sick leave capped at \$511 per day, reimbursed at least in part through tax credits.⁵² Although FFCRA provided temporary relief by mandating that employers provide paid leave, it was not a permanent solution, as this benefit expired at the end of 2020. Additional COVID-related legislation, such as the Tax Relief Act of 2020 and the American Rescue Plan Act, allowed employers to offer paid leave voluntarily and continue to claim the associated tax credits, but that extension expired at the end of September 2021.⁵³



Unemployment

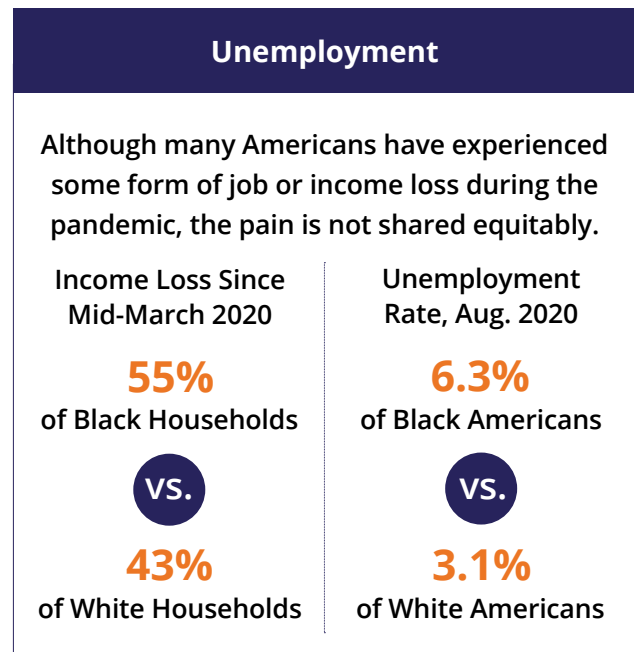
As the pandemic progressed, public health guidelines forced many companies to stop operating, laying off employees in the process. Although many Americans have experienced some form of job or income loss during the pandemic, the pain is not shared equitably. By early June 2020, Census data showed that more than 55% of Black households experienced income loss since mid-March, compared to 43% of white households.⁵⁴ As of August 2020, the unemployment rate for Black Americans was 6.3% compared to 3.1% for white Americans.⁵⁵ These disparities highlight and exacerbate many of the other disparities discussed in this report.

Disparities in unemployment rates in Maryland continue. As of January 2022, aggregate unemployment was 6.0%, but unemployment for white Marylanders was 5.2%, while the rate for Black Marylanders was 6.9%.⁵⁶

This economic landscape reflects historic trends. After the Great Recession, Black and Hispanic workers faced a slower financial recovery. One can see this in the “last hired, first fired” phenomenon: in an economic downturn, the Black unemployment rate rises more quickly, but stays elevated for longer, even as the economy begins to recover.⁵⁷ Even in the best economic circumstances, the jobless rate, or the percentage of adults actively applying for jobs, is typically about twice as high for Black Americans than their white counterparts.⁵⁸

The restaurant industry was one sector hit hard by the pandemic, highlighting the disparate impact of the pandemic on workers who faced greater economic vulnerability in the first place and exacerbating inequality. By mid-April 2020, almost 150,000 restaurant workers found themselves unemployed as 40% of Maryland restaurants closed.⁵⁹

As unemployment skyrocketed in the early days of the pandemic, existing social safety net systems, such as Unemployment Insurance (UI), struggled to keep up with new demand. Although initial unemployment insurance program guidelines are developed by the U.S. Department of Labor, state agencies administer the program for their own



residents. As a result, eligibility requirements, level of benefits, the application process, and other components of each UI program vary by state. Federal legislation has sought to increase benefits, by expanding eligibility and increasing payments. In March 2020, the federal government provided an additional \$600 per week to state-funded unemployment insurance through the CARES Act, a benefit that expired at the end of July 2020.⁶⁰ In December 2020, Congress voted to provide \$300 in supplemental benefits through March 12, 2021, which was expanded until September 6, 2021 through the American Rescue Plan.⁶¹ The Pandemic Unemployment Assistance (PUA) program expanded eligibility to workers such as freelancers, contractors, and part-time workers, those who had previously been unable to receive UI.⁶² This expanded eligibility also ended on September 6, 2021.

There has been unprecedented demand for UI.⁶³ As of June 4, 2020, more than 42 million workers had filed for unemployment insurance.⁶⁴ In the first few months of the pandemic, through mid-July 2020, Maryland’s Department of Labor processed as many unemployment claims as the total number of claims in the previous three years.⁶⁵ Maryland has touted its BEACON platform as one of the best in the nation, but many have faced hardship trying to access benefits, with payment backlogs and limited access to technical assistance.⁶⁶

Housing

Even in ordinary circumstances, low-wage workers experience a variety of housing-related challenges. In 2019, 567,715 Americans were experiencing homelessness or living in unsheltered locations, emergency shelters, and transitional housing.⁶⁷ During the peak of the pandemic, over 580,000 Americans were experiencing homelessness.⁶⁸

Those who do have access to housing have faced their own challenges. In Maryland, the cost of renting a modest one-bedroom unit would require working 82 hours of minimum wage work per week – the equivalent of two full-time jobs.⁶⁹ Even before the pandemic, 7.7 million extremely low-income renters nationwide were considered severely housing cost-burdened, meaning 50% or more of their monthly income paid for housing.⁷⁰ By 2021, this figure swelled to 10 million.⁷¹

Homelessness and housing affordability have disproportionate consequences along racial lines. Although Black Americans made up 13% of the U.S. population in 2019, they comprised 40% of

all people experiencing homelessness.⁷² People of color and low-wage workers are disproportionately renters in the United States. Compared to 27.8% of white households, 58.3% of Black households were renters in 2018.⁷³ Of those renters, more Black households report having trouble paying rent than their white counterparts.

The looming threat of eviction makes renters vulnerable, and communities of color are affected disproportionately. Even before the pandemic, Baltimore's Black household eviction count was three times higher than the white household eviction. Black women were evicted at 3.9 times the rate of white men.⁷⁴ The lack of a right to legal representation in eviction proceedings even further exacerbates these disparate impacts. In all, 92% of Baltimore renters facing eviction could avoid this displacement if they had access to legal representation.⁷⁵ Although both Maryland Governor Hogan and the CDC issued emergency orders prohibiting the eviction of any tenant who could show that their failure to pay rent was the result of the coronavirus disease, these protections ended in August 2021.⁷⁶

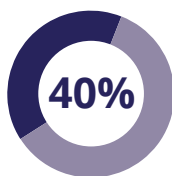
Housing

In 2019, **567,715** Americans were experiencing homelessness, living in unsheltered locations, emergency shelters, and transitional housing. During the peak of the pandemic, more than **580,000** Americans were experiencing homelessness.

Racial Housing Disparities



Black Americans made up 13% of the U.S. population in 2019.



But comprised 40% of all people experiencing homelessness.

Even before the pandemic, Baltimore's Black household eviction count was **3 TIMES HIGHER** than white household evictions.

In Maryland, the cost of renting a modest one-bedroom unit would require working 82 hours of minimum wage work per week – the equivalent of two full-time jobs.

Food Security

For many Americans, the COVID-19 pandemic led to unprecedented food insecurity, defined as a lack of consistent access to enough food for every person in a household to live an active, healthy life.⁷⁷ At the end of April 2020, more than 20% of U.S. households were considered food insecure, up from 11.1% in 2018.⁷⁸ As the pandemic progressed, tens of thousands waited in lines for hours at food banks across the country.⁷⁹ At some food banks, demand increased 600%.⁸⁰

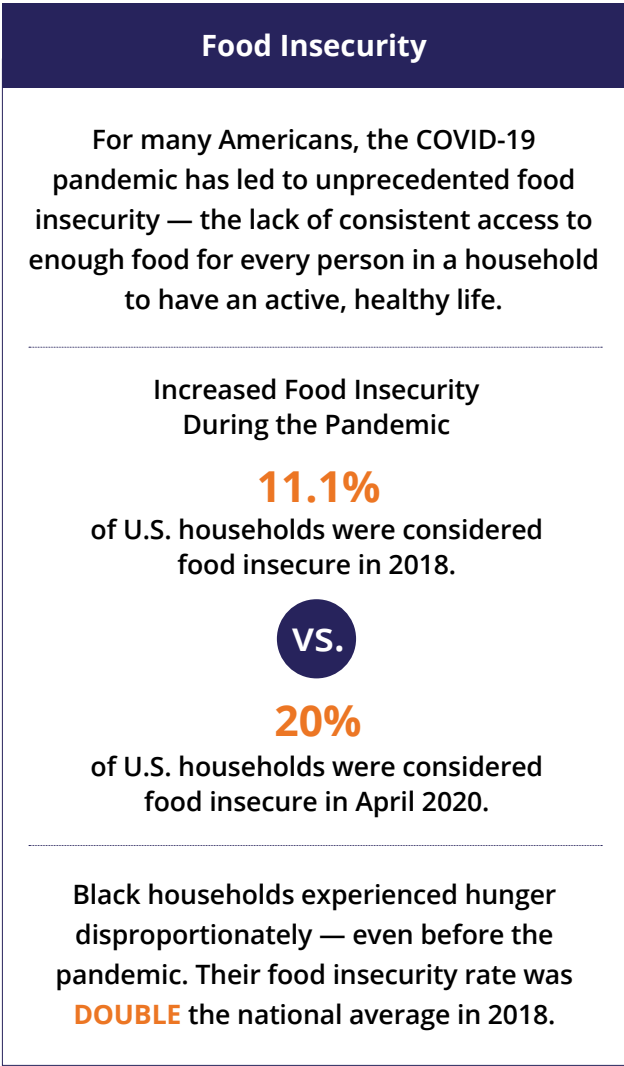
And the impact was extremely inequitable. Even before the pandemic, Black households experienced hunger disproportionately — their food insecurity rate was double the national average in 2018 (21.2% versus 11.1%).⁸¹ The pandemic exacerbated these racial disparities: Of all Maryland respondents who experienced food insecurity during the first four months of the pandemic, 41% were BIPOC households, and nearly half of Hispanic Marylanders experienced both new and persistent food insecurity.⁸²

Baltimore City’s projected food security rate for 2020 was 18.4%, higher than Maryland’s overall 2020 projected food security rate of 12.5%.⁸³ The Maryland Department of Human Services received 400% more SNAP applications in April 2020 compared to March across the state. In Baltimore City and Prince George’s County, this increase was more than 600%.⁸⁴

The vast demand for emergency food provision revealed the fragility of existing safety nets. The Supplemental Nutrition Assistance Program (SNAP) is the country’s primary anti-hunger program. In 2018, SNAP brought 3.2 million Americans above the poverty line.⁸⁵ Aside from helping people to avoid going hungry, investing in SNAP has positive economic consequences. Each additional dollar of SNAP funding results in a \$1.70 boost in the economy.⁸⁶ For all its positive outcomes, the program is not easy to access. SNAP has strict income and work requirements to receive benefits. To qualify, “able-bodied” people aged 18 to 49 without dependents must be enrolled in a job training program or work 20 hours per week to

receive SNAP Benefits for more than three months. Gross monthly income must be at or below 130% of the federal poverty line, which is \$1,287 for an individual and \$2,633 for a family of four in Maryland.⁸⁷

Food banks across the country are serving 55 percent more people now than before the pandemic.⁸⁸ These institutions serve as a safety net to the safety net; nearly one third of those who received SNAP benefits also relied on food banks.⁸⁹ The Maryland Food Bank has increased its capacity greatly; during the 16-month period from March 1, 2020 to June 30, 2021, it distributed 88% more food when compared to the amount distributed between the same 16-month period prior to COVID (March 2018–June 2019).⁹⁰



Food Banks

As the pandemic progressed, tens of thousands waited in lines for hours at food banks across the country.



Feeding American estimated that **38%** of those served by their food banks since March 2020 had never received charitable food before.



The Maryland Food Bank distributed **88% more food** from March 1, 2020-June 20, 2021 compared to March 2018-June 2019.

These institutions serve as a safety net to the safety net. **NEARLY 1/3** of those who received SNAP (Supplemental Nutrition Assistance Program) benefits also relied on food banks.



Digital Divide

Another way the COVID-19 pandemic spotlighted and exacerbated existing inequalities was through the so-called “digital divide.” Digital equity is a civil rights issue, as it is impossible to engage in many aspects of American life without access to the internet, particularly broadband.⁹¹ The COVID-19 pandemic has demonstrated that technology access is more essential than ever for a range of daily activities.⁹² Despite its importance, many Americans lack the devices or infrastructure necessary to get online.

Estimates of the number who lack broadband access have ranged from 21 million to 42 million.⁹³ It can be difficult to understand the scope of the problem because Federal Communications Commission maps are inaccurate and poorly maintained.⁹⁴ Further, most infrastructure and services are provided by major corporations such as Verizon and AT&T. Private control has led to a patchwork of broadband services, as companies can choose not to extend fiber to harder-to-reach communities if they think doing so will be unprofitable.⁹⁵ This gap in internet connectivity is described as the digital divide.

The digital divide results not only from lack of infrastructure, but also cost; even if a broadband

internet connection is available, for vast swaths of the population a broadband subscription is cost-prohibitive. In August 2018, only 21% of those with a household income below \$25,000 were “highly connected,” meaning they had a computer, tablet, smartphone, and broadband internet, compared to 80% of households with an income of \$150,000 or more.⁹⁶

The pandemic has exacerbated these affordability issues. An April 2020 survey found that 28% of households with a high-speed connection worried about being able to continue paying for the service, and 30% of smartphone users worried about paying their bill.⁹⁷ Hispanic and Black households along with low-income users were more likely to report these concerns.

The youngest Marylanders were among the hardest hit by the dual impact of the existing digital divide and the pandemic. Given the increased shift towards remote learning during the pandemic, students in low-income households were particularly disadvantaged if they lacked internet access and devices to complete homework. Many school districts around the country started the 2020-2021 school year with fully online instruction, and in many Maryland school districts, including Baltimore City, most students remained in fully online instruction for the full school year.⁹⁸

Students and the Digital Divide

During the increased shift toward remote learning during the pandemic, students in low-income households faced disadvantages if they lacked internet and devices.

In 2019, **17%** of students nationwide did not have access to a computer at home, and **18%** lacked broadband access.

45% of Baltimore’s students lack the technology or internet necessary for remote learning.

96,000 Baltimore households did not have a wireline internet service at home.

HALF of Black households had wired broadband access, while 75% of white households did.

In 2019, 17% of students nationwide did not have access to a computer at home and 18% lacked broadband access.⁹⁹

Even in January 2021, more than half a million Maryland households lacked high-speed, reliable broadband internet access at home.¹⁰⁰ Approximately 15.6% of Maryland households with children under 18 did not subscribe to wireline broadband service as of January 2021, and 10.1% lacked a desktop or laptop computer.¹⁰¹ Schools tried to adapt temporarily by identifying families without internet access, providing reduced-rate plans and mobile hotspots, and setting up Wi-Fi networks in school parking lots.¹⁰²

According to Baltimore City Public Schools, 45% of students lack the technology or internet necessary for remote learning.¹⁰³ A 2020 report from the Abell Foundation studied Baltimore's digital divide in depth, finding that about 96,000 Baltimore households, 40.7%, did not have a wireline internet service at home. Roughly 19,200 households with children, more than a third, lack a reliable wired

internet connection, and 8,900 households with children had no broadband access at all — not even a smartphone.¹⁰⁴

The digital divide falls along racial and socioeconomic lines, as half of Black households have wired broadband access, compared to 75% of white households.¹⁰⁵ Connectivity in Baltimore is lower than the national average. While 83.8% of households with children across the country have access to wired internet, only 65.3% of Baltimore City households have the same.¹⁰⁶

The Maryland General Assembly in 2021 took significant steps to attempt to narrow the digital divide. HB97/SB66 established the Office of Statewide Broadband (OSB) within the Department of Housing and Community Development (DHCD) and established the Digital Inclusion Fund and the Digital Connectivity Fund within DHCD to provide grants to local governments and nonprofits to increase access to high-speed internet and to assist in the development of affordable broadband internet infrastructure.¹⁰⁷

Chapter III: Policy Proposals & Conclusion

As Marylanders find a way through the pandemic, it is critical that we come together to address some of the socioeconomic disparities that have been highlighted, and exacerbated, during the pandemic. We must empower marginalized community members and challenge oppressive conditions impacting the workforce and understand that structural inequality is woven into the socioeconomic fabric of the country. As identified in Chapter II, some of the most pressing issues include health, job quality, unemployment, housing, food security, and the digital divide.

JOTF's 2022 Policy Agenda¹⁰⁸ responds to both historic and current inequities by advocating policies that improve educational and employment opportunities for Marylanders.

Job Quality

The COVID-19 pandemic has shown that Maryland's sick and safe leave laws are not sufficient to protect workers in times of need. During the 2022 session, Maryland should amend the existing Maryland Healthy Working Families Act and other paid leave initiatives by:

1. Expanding Earned Sick and Safe Leave:

- Establish expanded sick leave provisions during public health emergencies.
- Eliminate exemptions that currently deny coverage to some of the workers hardest hit by COVID-19 (e.g., agricultural and temporary workers) and reduce the initial waiting period from 120 days to 90 days.

2. Establishing a State Paid Family and Medical Leave Program:

- JOTF will support efforts to establish a family and medical leave insurance program that would provide workers with up to 12 weeks annually of paid leave supported by an employer-employee contribution model.

Reduce Costs for Low-Income Marylanders

From predatory criminal justice fines to arbitrary fees, a criminal record in Maryland can serve as the cause and consequence of poverty. In the 2022 legislative session, the General Assembly should take action in the following areas:

1. Pretrial GPS Monitoring – Indigency Determinations:

Require indigency determinations to determine ability to pay when assigning certain “non-financial” conditions of pretrial release that have fees attached, such as GPS monitoring. During the 2021 Legislative Session, the Maryland General Assembly passed House Bill 316, which requires the state to cover the cost of private home detention electronic monitoring for indigent defendants on pretrial release.

The Maryland Judiciary has established an effective payment program but, by law, it is set to expire on June 30th, 2022. The General Assembly should pass legislation to make the program permanent or at least extend the program until each jurisdiction has a functional pretrial services system that manages home detention.

2. Criminal Justice Fines and Fees:

Study the impact of criminal justice-related fines and fees arising from District and Circuit Courts, parole and probation, drug and alcohol testing, work release, and the Central Collections Unit (CCU) on lower-income communities of color and set “ability to pay” restrictions for indigent individuals.

3. Auto Insurance Affordability:

Eliminate non-driving factors such as credit, education, income, and zip code in automobile insurance premium rates to make auto ownership more accessible for low-wage workers.

4. Occupational Licensing:

Reduce barriers to certain occupational licensing for low-skill, low-income workers, particularly workers with a criminal background.

5. Child Support Arrears:

Eliminate or minimize arrears accruing from child support while an individual is incarcerated.

6. Child Support Incarcerations:

Ensure that indigency determinations are in place before incarcerating individuals for contempt of support.

7. Motor Vehicle Laws — Incarcerations:

Mitigate or eliminate the use of incarceration as a penalty for driving uninsured or with a license suspended for financial reasons.

Note: Driving uninsured or on a suspended license has a penalty of up to \$1,000, one year of jail, or both, for the first offense. This is dangerous for impoverished individuals who can't afford inflated insurance prices¹⁰⁹ or have a license suspended for inability to pay down a debt.

8. Automatic Expungement:

Automatically expunge non-convictions (acquittal, dismissal, probation before judgment, and stet) from the public record.

9. Expungement Waiting Periods:

Reduce the waiting periods to petition for expungement of nonviolent misdemeanors and felonies to three and five years, respectively.

Note: Current law mandates individuals wait 15 years for the expungement of a felony and 10 years for the expungement of a misdemeanor.

10. Voting Rights Access:

Establish a statewide process that provides pretrial defendants and misdemeanants, who are allowed to vote by law, with access to the ballot while incarcerated.

Higher Education and Training

Access to post-secondary education and high-quality training can strengthen Maryland's families and communities and improve outcomes for the working poor. During and after the COVID economy, skills acquisition and retraining will be essential for workers who are not able to return to their jobs. Maryland should encourage program innovation and direct state resources to the students who need them most, including by:

1. Expanding investments in the Employment Advancement Right Now (EARN) Program:

Focus particularly within state-designated Opportunity Zones, for training programs to reduce barriers and prepare workers, especially incumbent workers, for career mobility and advancement.

2. Supporting Meaningful Initiatives:

These include expanding apprenticeships, on-the-job training, and adult basic education.

3. Increasing Support for Correctional Education:

Provide access to GED testing and college courses, expansion of diminution credits for the completion of vocational training/academic credentialing, and access to occupational training and licensing for individuals preparing to exit correctional facilities.

Digital Divide

To eliminate the digital divide, Maryland should follow the with United Nations' Human Rights Council's Resolution 32, entitled *The promotion, protection and enjoyment of human rights on the Internet*,¹¹⁰ and view the internet as a Human Right by making it a public utility to compete with private corporations. The elimination of private company monopolies requires the creation of a robust resale market and prepaid market. Finally, expanding access by disenfranchised communities will require prohibiting redlining and encouraging widespread, equitable deployment for new internet-expansion technologies.

Housing Equity

Maryland should adopt policies to foster a tenant-based approach to housing. Key steps include:

1. Right to Counsel:

Mandate that indigent tenants have a right to counsel — funded by the state — when facing eviction proceedings.

2. Just Cause Evictions:

Protect tenants from arbitrary retaliatory or discriminatory evictions by establishing that landlords can evict renters only for specific reasons — just causes — such as failure to pay rent.

3. Re-entry Protections:

Elevate “re-entry-into-society status” to a protected class for purposes of state fair housing laws regarding residential real estate transactions and the sale or rental of a dwelling because of a person's status re-entering society.

4. Tenant Screening Protections:

Where proceedings for failure to pay rent did not result in a judgment against the tenant, require the court to seal the record, and prohibit a landlord from increasing rent solely because a judgment was entered against a tenant in a failure to pay rent action.

5. Rental Assistance:

Streamline rental assistance to needy families at risk of eviction by reducing eligibility requirements and ensuring that landlords consult with the Emergency Rental Assistance Program as a necessary step before filing for eviction.

Expanding Food Security

Maryland should remedy food insecurity by expanding on Maryland's Middle Mile Program of 2019, allowing SNAP/EBT access at farmers' markets and connecting farmers with excess crops to opportunities to distribute surplus food to residents in food deserts in Maryland.

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