

State We're In: Maryland

Data on Work, Wages, Health, Housing, and Care

The Wage Gap in Maryland

Full-Time Year-Round Workers

- In 2023, among full-time, year-round workers, women in Maryland were paid \$0.86 for every dollar paid to men.
- Women lose \$10,653 to the wage gap every year.
- Women's median earnings were \$65,593, while men's were \$76,246.¹
- From 2019 to 2023, for every dollar paid to white, non-Hispanic men working [full time, year-round](#):
 - Asian women were paid \$0.88.
 - Black women were paid \$0.68.
 - Latinas were paid \$0.50.
 - Indigenous women were paid \$0.52.
 - There is insufficient data to calculate state wage gap for Native Hawaiian and Pacific Islander women working full time, year-round.
 - White, non-Hispanic women were paid \$0.80.
- In 2022, mothers working full time, year-round were paid \$0.78 for [every dollar fathers were paid](#).
- The wage gap among full-time, year-round workers could pay for 7 months of rent, or 7 months of child care, or 17 months of health insurance.²

All Workers

- For all workers with earnings, including part-time and part-year workers, women in Maryland were paid \$0.81 for [every dollar paid to men](#) in 2023.

- For [all workers](#) with earnings, including part-time and part-year workers in Maryland, for every dollar paid to white, non-Hispanic men from 2019 to 2023:
 - Asian women were paid \$0.74.
 - Black women were paid \$0.64.
 - Latinas were paid \$0.42.
 - Indigenous women were paid \$0.42.
 - There is insufficient data to calculate state wage gap for Native Hawaiian and other Pacific Islander women with earnings.
 - White, non-Hispanic women were paid \$0.71.

The Workforce in Maryland

- From 2018 to 2022:
 - 48.6% of the workforce were women.
 - 15.8% of the workforce were Black women.
 - 0.1% of the workforce were Indigenous women.
 - 3.3% of the workforce were Asian American, Native Hawaiian, and other Pacific Islander (AANHPI) women.
 - 4.4% of the workforce were Latina women.
 - 23.4% of the workforce were white, non-Hispanic women.³
 - 68.2% of tipped workers [were women](#).
 - 35.0% of tipped workers were women of color.
- In 2020, 59.0% of minimum wage workers [were women](#).
- In 2021, 65.2% of low-paid workers [were women](#).

Health Insurance Coverage in Maryland

Health insurance coverage:

In 2022, 7.3% of women in Maryland did not have health insurance coverage, including:

- 6.6% of Black women did not have health insurance.
- 5.8% of AANHPI women did not have health insurance.
- There is insufficient data to calculate rates of uninsured Indigenous women.
- 29.0% of Latinas did not have health insurance.
- 3.5% of white, non-Hispanic women did not have health insurance.⁴

Medicaid coverage:

From 2018 to 2022, 16.8% of women had Medicaid coverage, including:

- 23.5% of Black women had Medicaid coverage.
- 12.1% of AANHPI women had Medicaid coverage.
- There is insufficient data to calculate Medicaid coverage rates for Indigenous women.

- 17.4% of Latina women had Medicaid coverage.
- 12.7% of white, non-Hispanic women.⁵

Child Care

- In 2023, the average price of center-based infant care was \$17,113 in Maryland.
- Families needed to make at least \$244,471 to comfortably afford child care in Maryland.
- This means a full-time, year-round worker would need to make at least an hourly wage of \$117.53 to comfortably afford infant child care.
- To be eligible for child care assistance in 2023, a family of three would need to have an income below \$75,627.

Housing in Maryland

Among single renters living alone:

- 38.0% of women were severely cost-burdened renters, defined as those who spend more than half of their income on housing costs.
- 34.9% of single women of color were severely cost-burdened renters.
- 49.4% of single disabled women were severely cost-burdened renters.
- 46.4% of single women with children were severely cost-burdened renters.
- 47.6% of single women of color with children were severely cost-burdened renters.⁶

Poverty Rate

10.3% of women ages 18 and over lived in poverty in 2023 in Maryland, including:

- 14.0% of Black women lived in poverty.
- 13.2% of Latinas lived in poverty.
- 7.4% of of Asian women lived in poverty.
- 10.2% of Indigenous women lived in poverty.
- 7.7% of white, non-Hispanic women lived in poverty.
- 10.9% of women aged 65 and older lived in poverty.
- 21.2% of families with children headed by a single woman lived in poverty.
- 10.6% of children lived in poverty.

ENDNOTES

- 1 National Women’s Law Center (NWLC) calculations based on U.S. Census Bureau, 2023 one-year American Community Survey (ACS) Table b20017, available at data.census.gov.
- 2 The number of months of rent, child care, and health insurance premiums for which the wage gap could pay for are rounded to the nearest whole month, and calculated based on 2022 one-year ACS Table b20017, available at data.census.gov.
Median gross rent: NWLC calculations based on the 2022 one-year ACS Table B25064, available at data.census.gov. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oils, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).
Cost of health insurance premiums: NWLC calculations based on the U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey: 2020, Table II.D.2, Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2020, available at https://www.meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiid2b.pdf.
Cost of child care: NWLC calculations based on Child Care Aware of America, Price of Care: 2023 Child Care Affordability Analysis, Table 1 2023 Average Annual Price of Full Time Center-Based Child Care by State, infant care, available at https://info.childcareaware.org/hubfs/2023_Affordability_Analysis.pdf. The national annual cost of child care is the median of all state infant care in 2023.
- 3 Data is for all persons ages 16+. NWLC calculations based on 2018–2022 five-year ACS IPUMS USA. University of Minnesota, www.ipums.org.
- 4 Data limited to those ages 19 to 64. NWLC calculations based on 2023 one-year ACS IPUMS USA. University of Minnesota, www.ipums.org.
- 5 Data is limited to those ages 19 to 64. NWLC calculations based on 2018–2022 five-year ACS IPUMS USA. University of Minnesota, www.ipums.org.
- 6 Severely cost-burdened renters are those spending more than 50% of their pre-tax income on housing costs. Data were limited to heads of households and single adults without children to highlight disparities. NWLC calculations based on 2023 one-year ACS IPUMS USA. University of Minnesota, www.ipums.org.