



How Federal Actions Are Increasing Costs for Marylanders

This Fourth of July doesn't just mark the United States' 250th birthday, **it also marks the one-year anniversary of the One Big Beautiful Bill Act (OBBBA)**, a sweeping tax and budget law that paid for billionaire class tax breaks through massive cuts and eligibility changes to Medicaid, the Supplemental Nutrition Assistance Program (SNAP), and other programs that support the health and wellbeing of women, children, and families in Maryland and across the country.

Combined with the January 2026 expiration of improved Affordable Care Act (ACA) health insurance subsidies ([enhanced premium tax credits](#), or ePTCs), which helped millions afford health insurance on the ACA Marketplace, families in Maryland are left struggling more than ever. Congress' inability to extend ePTCs, along with the passage of OBBBA, **raised costs on health care, food, and education for Marylanders** — all in order to pay for new billionaire tax cuts.

To add insult to injury, the law also creates a huge financial burden on states, which are facing serious budget constraints due to federal funding cuts. Maryland families are hurting, and they're struggling to make ends meet. In an April 2026 survey, 74% of women said they are worried about affording groceries, and 71% of mothers with children under 18 worried about affording health care.

Driven by a persistent wage gap, **full-time working women in Maryland are paid just 89 cents for every dollar earned by men**,¹ creating significant financial disadvantage for women at a time when families depend on women's wages even more. Rising inflation due to bad policies, tariffs, and new wars has compounded the affordability crisis.

Now more than ever, we need policies that uplift women, children, and families alongside federal leadership that doesn't undercut state budgets through targeted funding freezes and proposals that shift costs on to states.



As a result of OBBBA, Maryland families are seeing higher prices on basic needs and struggling to make ends meet, with women and children bearing the brunt of these cuts. Meanwhile, the state of Maryland is left scrambling to provide basic needs for Marylanders while maintaining a balanced budget with far less federal investment.

HEALTH CARE ACCESS IN MARYLAND

Between July 2025 and February 2026, **16,762 adult Marylanders lost Medicaid**,² in addition to **3,490 children**. Nearly **60% of adults on Medicaid in Maryland are women**.⁴

Between July 2025 and January 2026, **5,972 fewer children enrolled in the Children's Health Insurance Program (CHIP)**⁵—a pivotal safety net for families who don't qualify for Medicaid.

As a result of OBBBA, **Maryland's Medicaid program will see a 14 billion reduction in federal funding through 2034**,⁶ forcing the state to either shrink the program or make cuts to other programs Marylanders rely on to make up for the loss of federal funding.

In 2024, **Maryland relied on the federal government for 59% of its Medicaid spending**.⁷ As OBBBA provisions take effect, this number will plummet.

From 2025 to 2026, **8,369 fewer Marylanders enrolled in the ACA Health Insurance Marketplace**.⁸

FOOD AFFORDABILITY AND SNAP IN MARYLAND

Between July 2025 and February 2026, **21,830 Marylanders lost their SNAP Benefits**.^{9,10}

In Maryland in 2022, **37.8% of households receiving SNAP had children and 17.2% had a non-elderly person with a disability**.¹²

In order to maintain SNAP participation rates, **Maryland will have to increase SNAP's share of the state budget by 255%**.¹³

STATE ECONOMIC IMPACTS AND AFFORDABILITY

In Maryland, **the average cost of infant care is \$25,321 per year**,¹⁴ and **married couples spend 16% of their income on infant care. Single parents spend 48% of their income on infant care.**

In 2024, only **57.2% of Maryland households earn enough to make ends meet.**¹⁵

In 2025, **17.7% of student loans in Maryland were delinquent**¹⁶—a sign that graduates struggle to pay their loans as well as basic needs. OBBBA’s cuts to Pell grants and other assistance will make it even harder to afford higher education.

Because of related downstream economic effects for businesses that serve health providers and their staff, **Maryland is projected to lose 1,800 jobs in 2026**¹⁷ due to ePTC expiration.

We need solutions for women and families, and we need them now. Defunding support they rely on, ignoring the affordability crisis, and pursuing tax breaks and benefits for the billionaire class at the cost of longstanding and popular programs threaten the freedom and security of women and families. **It's time for policies that help women and families rather than prioritize billionaires.**

FOOTNOTES

- 1 State wage gaps calculated by National Women’s Law Center (NWLC) are based on 2024 American Community Survey 1-year estimates. National wage gap calculated by NWLC is based on 2025 Current Population Survey, Annual Social and Economic Supplement. Earnings are in 2024 dollars.
- 2,3 NWLC calculations based on Centers for Medicare and Medicaid Services, "Medicaid and CHIP Eligibility Operations and Enrollment Monthly Snapshots," <https://www.medicaid.gov/medicaid-and-chip-eligibility-operations-and-enrollment-snapshot>.
- 4 NWLC calculations based on U.S. Census Bureau, Table B27007, Medicaid/Means-Tested Coverage by Sex and Age, 2024 American Community Survey 1-year estimates, <https://data.census.gov/table/ACSDT1Y2024.B27007>.
- 5 NWLC calculations based on Centers for Medicare and Medicaid Services, "Medicaid and CHIP Eligibility Operations and Enrollment Monthly Snapshots," <https://www.medicaid.gov/medicaid-and-chip-eligibility-operations-and-enrollment-snapshot>.
- 6 Rhiannon Euhus, Elizabeth Williams, Alice Burns, and Robin Rudowitz. "Allocating CBO’s Estimates of Federal Medicaid Spending Reductions across the States: Enacted Reconciliation Package | KFF." KFF. July 23, 2025. <https://www.kff.org/medicaid/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>.
- 7 "Federal and State Share of Medicaid Spending, FY 2024." The Henry J. Kaiser Family Foundation. <https://www.kff.org/medicaid/state-indicator/federalstate-share-ofspending/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22>.
- 8 "Open Enrollment Marketplace Plan Selections, 2014-2026 | KFF State Health Facts." The Henry J. Kaiser Family Foundation. <https://www.kff.org/affordable-care-act/7-state-indicator/open-enrollment-marketplace-plan-selections/?activeTab=graph¤tTimeframe=0&startTimeframe=1&sortModel=%7B%22colId%22:%22Location%22>.
- 9 NWLC calculations based on U.S. Department of Agriculture, Food and Nutrition Service, SNAP data tables, National and/or State Level Monthly and/or Annual Data, <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>.
- 10 We cannot say definitively that every person in this number had benefits that were taken away vs. the difference in enrollment
- 11 Mia Monkovic and Ben Ward, "Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023," (April 2025), <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-FY23-Characteristics-Report.pdf>.
- 12,13 Miguel Villa and Stephanie Scott, "SNAP Changes Will Upend State Budgets" September 29, 2025, <https://www.georgetownpoverty.org/issues/snap-changes-will-upend-state-budgets/>.
- 14 "Catalyzing Growth: Using Data to Change Child Care." 2025. Child Care Aware® of America. May 22, 2025. <https://www.childcareaware.org/price-landscape24/#PriceofCare>.
- 15 Stephens, H., Takeuchi, M., Haskins, G., Perry, A. M., & Parilla, J. (2026, May 27). States of affordability: A series on where and why US households struggle to make ends meet. Brookings. <https://www.brookings.edu/articles/states-of-affordability-a-series-on-where-and-why-us-households-struggle-to-make-ends-meet/>
- 16 Nikhita Airi, Breno Braga, William J. Congdon, and Renee Wu. 2025. "The American Affordability Tracker: Data on Americans’ Finances and Everyday Costs." Urban Institute. September 30, 2025. <https://www.urban.org/data-tools/american-affordability-tracker>.
- 17 "Expiring ACA Premium Tax Credits Could Lead to Nearly 340,000 Jobs Lost across the U.S. In 2026." 2025. Commonwealthfund.org, October. <https://doi.org/10.26099/dhxx-qf82>.