

## **Affluent and not**

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Maryland's emergence as the nation's wealthiest state understandably generates pride, but large-scale economic success can also mask economic hardship. As some analysts note, the state's ranking is based on pockets of affluence, such as Howard County, which is the nation's third-wealthiest county. But, like much of the rest of America, there are still pockets of poverty that threaten the state's long-term future.

The newest data from the U.S. Census Bureau's American community survey show that a lot of people saw their economic status improve from 2005 to 2006. Median incomes rose by about \$356, and poverty decreased somewhat among seniors, although it remained about the same among children and working-age adults.

But even amid relatively good news, there are reasons for continuing concern. The number of Americans without health insurance is now estimated at 47 million, or 15.8 percent of the population, up from 15.3 percent in 2005. In Maryland, there were 776,000 uninsured people last year.

Even in Baltimore, which is usually among the 10 poorest cities of its size, the percentage of people living in poverty dropped in the first half of the decade, from 22.9 in 2000 to 19.5 last year. But a report from the Job Opportunities Task Force estimates that poor people in Baltimore pay a "poverty premium" of more than \$2,800 in a typical year - perhaps 10 percent of a low-income family's income - for goods and services ranging from groceries bought at convenience stores instead of supermarkets to advance loans on anticipated tax refunds. It would be better if a family could put that money in a savings account.

Helping more low-income residents eliminate that premium - through expanded literacy, job training and consumer education programs as well as targeted development that would bring more low-cost services to low-income communities - is critical to the state's continued good fortune. It's also important to expand health care coverage by increasing Medicaid eligibility for low-income adults and reimbursement rates for dentists providing care to children in low-income families.

No one should rest on the laurels of living in the wealthiest state until an improved standard of living can be had by all.

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