

**CITY OF BALTIMORE  
COUNCIL BILL 07-0335R  
(Resolution)**

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Introduced by: Councilmembers Holton, D’Adamo, Young, Spector, Curran, Conaway, Clarke,  
Middleton, President Rawlings-Blake, Councilmembers Kraft, Mitchell, Crider, Welch  
Introduced and read first time: October 1, 2007  
Assigned to: Committee of the Whole

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REFERRED TO THE FOLLOWING AGENCIES: Planning Department, Department of Housing and  
Community Development, Office of Employment Development, Mayor’s Office of  
Neighborhoods and Constituent Services

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A RESOLUTION ENTITLED

1 A COUNCIL RESOLUTION concerning

2 **Report of 2007 Job Opportunities Task Force – Overpriced**  
3 **and Underserved: How the Market is Failing Low-Wage Baltimoreans**

4 FOR the purpose of requesting the Executive Director and Members of the Job Opportunities  
5 Task Force to share with the City Council and the citizens of Baltimore the findings of the  
6 Job Opportunities Task Force regarding the “poverty premium” payed by low-wage  
7 Baltimoreans for a wide range of goods and services that prevents them from participating  
8 equally in the City’s economic and social rebirth.

9 **Recitals**

10 Overpriced and Underserved: How the Market is Failing Low-wage Baltimoreans, part of a  
11 national study commissioned by the Annie E. Casey Foundation and completed by the Brookings  
12 Institute, found that low-wage Baltimore residents pay more than higher income residents for  
13 services and goods, including groceries, cars, financial transactions, and home mortgages. The  
14 market charges consumers an added “poverty premium” for being poor, making it even more  
15 difficult for them to meet their basic needs, save money, or pay for education, home ownership,  
16 or retirement.

17 The poverty premium is paid by tens of thousands of area residents and can total as much as  
18 \$3,000 in additional costs each year. The report analyzed the costs of a variety of goods and  
19 services to low-wage earners compared to the costs of the same services to high-wage earners.  
20 Included in the study are comparisons in the costs of financial services; home-related costs,  
21 including home loans, insurance, heating and cooling, and rent; auto-related costs; and groceries  
22 that are provided in the inner city by smaller stores that charge higher prices and don’t offer  
23 choices that help to stave off the onset of diabetes and obesity.

24 The report holds that city leaders have yet to address a major obstacle along the path to  
25 revitalization – the poverty premium that prevents poorer families in Baltimore from sharing in  
26 the City’s come-back, obtaining a better quality of life, and building wealth. Sharing the  
27 knowledge provided through Overpriced and Underserved: How the Market is Failing Low-  
28 wage Baltimoreans will provide additional tools to developing a fully inclusive Baltimore.

EXPLANATION: Underlining indicates matter added by amendment.  
~~Strike out~~ indicates matter deleted by amendment.

**Council Bill 07-0335R**

1       **NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF BALTIMORE,** That the  
2 Executive Director and Members of the Job Opportunities Task Force are requested to share with  
3 the City Council and the citizens of Baltimore the findings of the Job Opportunities Task Force  
4 regarding the “poverty premium” payed by low-wage Baltimoreans for a wide range of goods  
5 and services.

6       **AND BE IT FURTHER RESOLVED,** That a copy of this Resolution be sent to the Mayor, the  
7 Commissioner of Housing and Community Development, the Director of Planning, the Director  
8 of the Mayor’s Office of Employment Development, the Executive Director of the Mayor’s  
9 Office of Neighborhoods and Constituent Services, and the Mayor’s Legislative Liaison to the  
10 City Council.