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# **Obstacles on the Road to Opportunity: Finding a Way Forward for the Children and Families of Massachusetts**

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**Commissioned By:**



**MASSCAP**  
Massachusetts Association for Community Action  
*Creating Opportunity. Changing Lives. Ending Poverty.*



## Obstacles on the Road to Opportunity: Finding a Way Forward for the Children and Families of Massachusetts

### Executive Summary and List of Data

**Thanks to Marcus Giang, Research Analyst, for invaluable help in updating data.**

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- *Worcester Community Action Council*

### *EXECUTIVE SUMMARY*

#### **PART 1: The Promise of Opportunity, p. 1**

The future of Massachusetts depends upon the success of our children. When our 1.4 million children are healthy, when they receive a great education, when their parents and caretakers have well-paying jobs, and when they live in flourishing communities, they have the best chance to thrive, and we all have the best chance at a bright future. Public policies play a crucial role in creating these essential conditions for the best opportunity for every child.

Massachusetts is known for many famous firsts that expanded opportunity, such as the creation of the first public school. But Massachusetts also has a long history with policies denying opportunity to certain groups of residents. In the mid-twentieth century after World War II, incomes for most working people with a good job grew at the same rate as the overall economy. But at the same time, there were policies that led to segregated residential neighborhoods, and policies such as redlining and uneven access to veterans' benefits offered by the G.I Bill that created barriers keeping this economic prosperity from reaching immigrants and African-Americans. These inequities have tilted opportunity to those who are already advantaged.

In 1964, the federal government declared a "War on Poverty" to confront head-on the obstacles faced by those left behind in the post-war prosperity. This War on Poverty and what was known as the "Great Society" used a community-based approach to address obstacles to opportunity. Poverty dropped initially, but has persisted into today. This leads to an important question: Why has poverty persisted in light of these successful anti-poverty initiatives?

#### **PART 2: Obstacles Blocking the Road, p. 13**

Effective public policy can help remove obstacles along the road to opportunity, and good jobs play a central role in paving that road. Yet too many jobs in today's economy do not pay enough for working families to keep food on the table, keep a roof overhead, and save for college and retirement. Why does a family's hard work no longer pave the road to opportunity?

The economy has continued to grow in recent decades, but economic growth is no longer translating directly into increased



**Executive Summary and List of Data (continued)**

wages for low- and moderate-income families. In the past several decades policies have broken the connection between economic growth and increases in wages for low- and moderate-income families. Most of the benefits of recent economic growth now show up as significant increases in income mostly for people with the very highest incomes. Even more glaring is how the accumulation of years of income inequality have led to dramatic wealth inequality in Massachusetts.

**PART 3: Communities and Opportunity, p. 21**

Data about our communities tell an important story about the varied roads to opportunity across Massachusetts. Well-resourced communities can lower barriers to opportunity, and public policy can help build stable and thriving communities. When wages are low, and families find that their incomes aren't enough to afford the basics, children face significant obstacles to opportunity right from the start. In some communities in Massachusetts, more than one out of every four children lives below the official federal poverty line. Chronically under-resourced communities with more concentrated poverty create additional obstacles to opportunity for children. And even families who are "near poor"—living with incomes above poverty and up to twice the official poverty line—struggle to make ends meet in a high-cost state like Massachusetts. The environment itself, such as the presence of lead in housing, can also affect the well-being of our children.

**PART 4: Removing Obstacles, p. 30**

Effective state and federal policies can help stabilize communities and remove obstacles to opportunity for families and children. When the state provides work supports for low-income families, or resources that help shore up families encountering difficult times, it is making investments that are crucial to family well-being.

Policies that help make work pay—such as the minimum wage and the earned income tax credit—and those that help people balance the demands of work and family—such as paid family and medical leave, paid sick days, and affordable child care—help working families find a way forward.

Policies that help families make ends meet—such as those that help put food on the table or provide other income supports—can help families through hard times. Policies that help communities thrive—such as those that support safe,

*This report was commissioned by the Massachusetts Association for Community Action (MASSCAP), the statewide association of the 23 community action agencies operating in Massachusetts.*



**Executive Summary and List of Data (continued)**

healthy, and affordable housing, and that support high quality local education from the earliest days and into young adulthood—help give every child the best chance at a bright future.

**PART 5: New and Emerging Roadblocks, p. 48**

Federal tax cuts for the wealthy and corporations have led to a deep hole in the federal budget. With such significant revenue loss, spending on programs benefiting low-income families is at particular risk. Cuts to the federal funding that comes to Massachusetts has an impact on the state budget, as many state agencies rely heavily on federal funds.

Moreover, many federal proposals and policies, particularly those affecting immigrants and their families, could have an impact on the accuracy of the 2020 Census which is crucial for political representation as well as the distribution of funding.

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- Public Programs More Than Cut Child Poverty in Half In Massachusetts

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**Executive Summary  
and  
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(continued)**

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**Executive Summary  
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## PART 1: THE PROMISE OF OPPORTUNITY. The promise of a bright future tomorrow depends on the economic security of children today.

- The future of Massachusetts depends upon the success of our 1.4 million children. When children are healthy, when they receive a great education, when their parents and caretakers have well-paying jobs, and when they live in flourishing communities, children have the best chance to thrive, and we all have the **best chance at a bright future**.
- **Massachusetts is famous for being first.** Massachusetts is home to the first American public park, the first free public school, the first public library. These famous firsts were investments in the public good, in order to create conditions that would provide everyone with the best start down the road to opportunity.
- But that **road to opportunity is not always smooth**. Although everyone experiences bumps along the way, sometimes there are real barriers that present obstacles to success. **Public policies can create conditions for success, but they can also create obstacles to opportunity for some, or allow existing obstacles to persist.**



- For more than half a century, **this country and this Commonwealth have successfully passed policies** designed to remove barriers that block far too many families from getting ahead.
- **Yet child and family poverty persist.**
- **Why? Why are working families still not able to make ends meet?**

## Poverty—the result of low-wage work and under-resourced communities—is one of the most persistent and challenging obstacles to opportunity.

- Children and families are poor when their **incomes don't stretch far enough**. When children are poor they face **barriers to good health and a good education**. These children start their lives with obstacles already piled up in front of them.
- In an **equitable economy, all parents—white parents together with Black and brown parents**—would be able to find jobs that provide enough to keep a roof overhead, feed a family, and save for college and retirement. Today's economy does not create that opportunity for everyone.
- Poverty persists when our economy is off-balance—**tilting the roadbed for opportunity towards those who are already have had significant advantages**. Fiscal policies, especially **tax policies**, have contributed to this inequity, but can also play an important role in correcting this imbalance.
- Poverty also persists when our **communities don't have enough resources to prosper**. This leaves children, families, and communities with unmet needs. We have allowed our **public investments to fall short**, but can make the policy choices to reverse these trends.
- Policies are nothing more than the **choices we have made** about the kind of communities we want to live in. Just as policies over the years have led to unequal access to opportunity, **we can make different choices** that will provide a way forward down the road to opportunity for all of us in Massachusetts.



# Throughout our history, the roads to opportunity have not been equally widened and smoothed for all residents.

- The English settlers came to this continent with the vision of creating a Puritan utopian community: “. . . for wee must Consider that wee shall be as a Citty upon a Hill. The eies of all people are upon us. . . .”<sup>1</sup>
- To create this utopia, the Europeans “claimed” land for the English king. They also brought heretofore unknown diseases to the continent. Yellow fever or other **diseases and violent military conflicts decimated the Wampanoag, Pawtuxet and other native nations** who had lived in these lands for millennia.<sup>2,3</sup>
- As early as 1638, English colonizers exchanged captured native Pequots for Africans who had been enslaved in the West Indies.<sup>4</sup> The colony’s leaders published their first established legal code in **1641, the *Body of Liberties***. It provided a legal basis for slavery, stating:
 

*91. There shall never be any bond slaverie, villinage or Captivitie amongst us unles it be lawfull Captives taken in just warres, and such strangers as willingly selle themselves or are sold to us.*<sup>5</sup>
- Slavery in Massachusetts **ended gradually through a series of court cases in the late 18th century**.<sup>6</sup> The 1790 U.S. Census registered no slaves in Massachusetts (see illustration). However, slavery was not formally abolished until ratification of the 13<sup>th</sup> Amendment to the Constitution in 1865.
- Massachusetts rightly boasts of many historic “firsts.” But we are also the home of the **first documented “Jim Crow” rule** enforcing segregation by race in a public accommodation (the brand new train that ran between Boston and Salem.)<sup>7</sup>

## From the U.S. Census, 1790

SCHEDULE of the whole number of PERSONS within the severall Districts of the UNITED STATES, taken according to “An Act providing for the Enumeration of the Inhabitants of the United States;” passed March the 1st, 1790.

DISTRICTS.	Free white Males of fifteen years and upwards, including heads of families.	Free white Males under fifteen years.	Free white Females, including heads of families.	All other free persons.	Slaves.	Total.
Vermont	22435	22328	40505	255	16	85539
New Hampshire	36086	34851	70160	636	158	141885
Maine	24384	24748	46870	538	NONE	96540
Massachusetts	95453	87289	190582	5463	NONE	378787
Rhode Island	10019	15799	32652	3407	948	68825
Connecticut	60523	54403	117448	2808	2764	237946
New York	83700	78122	152320	4654	21324	340120
New Jersey	45251	41416	83287	2762	11423	184139
Pennsylvania	110788	106948	209363	6537	3737	434373
Delaware	11783	12143	22384	3899	8687	59094
Maryland	55915	51339	101395	2643	103036	319728
Virginia	110336	116135	215046	12860	292627	747610
Kentucky	15154	17057	28922	114	12430	73677
North Carolina	69988	77506	140710	4975	100572	393751
South Carolina	—	—	—	—	—	—
Georgia	13103	14044	25739	398	29264	82548
S. Western territory	6271	10277	15365	361	3417	35691
N. Ditto	—	—	—	—	—	—

Truly stated from the original Returns deposited in the Office of the Secretary of State.

TH. JEFFERSON.

October 24, 1791.

<sup>8</sup> This return was not signed by the Marshal, but was enclosed and referred to in a letter written and signed by him.

## During a period of significant social upheaval, Massachusetts became home to another important first—the first state minimum wage law in 1912.

*Not at once; but woman is the mothering element in the world and her vote will go toward helping forward the time when life's Bread, which is home, shelter and security, and the Roses of life, music, education, nature and books, shall be the heritage of every child that is born in the country, in the government of which she has a voice.*

— Helen Todd, 1911<sup>8</sup>

- Upon the heels of the abolition movement, people were speaking out for women's suffrage, for temperance, and for workers' rights, particularly for the well-being of child workers.
- The **industrial revolution** transformed the cities and towns of the northeast in the 1800s and early 20<sup>th</sup> century.
- Huge textile mills drew hundreds and thousands of workers from the countryside and immigrants looking to make their way in the new country. **Working conditions were dangerous, and the hours were long.** Many of the workers were **young children.**
- The **Lawrence textile mill strike** began on Jan. 11, 1912 prompted in part by an unannounced pay reduction. Outraged, some of the women walked off the job. By the end of the 10-week strike, tens of thousands workers had left their jobs.<sup>9</sup>
- The strike became known as the "Bread and Roses" strike, as workers made signs saying, "**We Want Bread, But Roses Too.**"<sup>10</sup>
- For the first time, the state established a **minimum wage.** But the law was weak. Nevertheless, there was a recognition of the connection between wages and the well-being of workers.



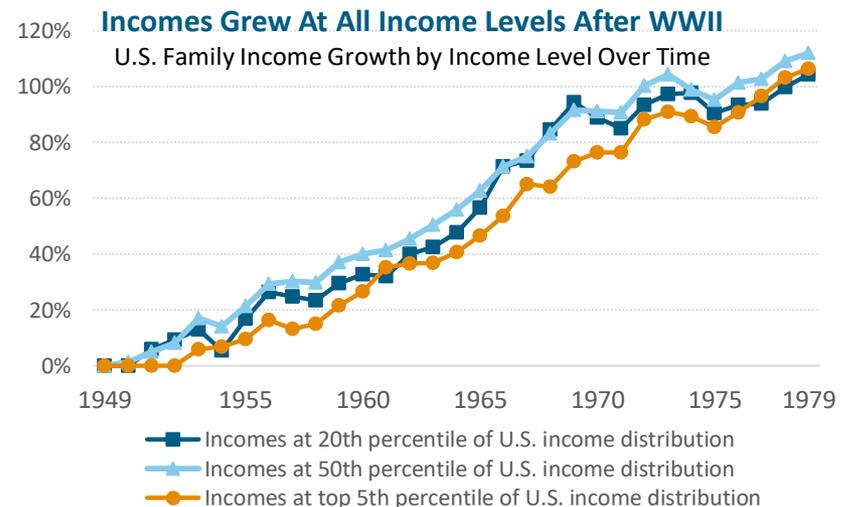
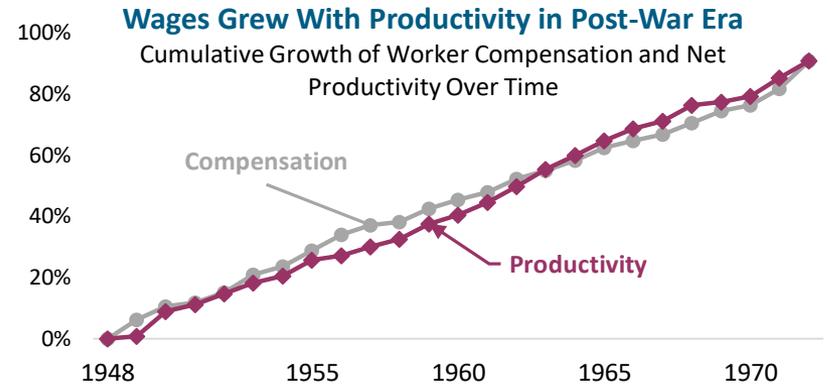
- The Massachusetts Commission on Minimum Wage Boards in 1912 wrote: "Whenever the **wages of such a woman are less than the cost of living and the reasonable provision for maintaining the worker in health,** the industry employing her is in receipt of the working energy of a human being at less than its cost, and that extent is **parasitic.**"<sup>11</sup>

# By the middle of the 20<sup>th</sup> century and after World War II, there was another economic transformation due to rapid post-war growth.

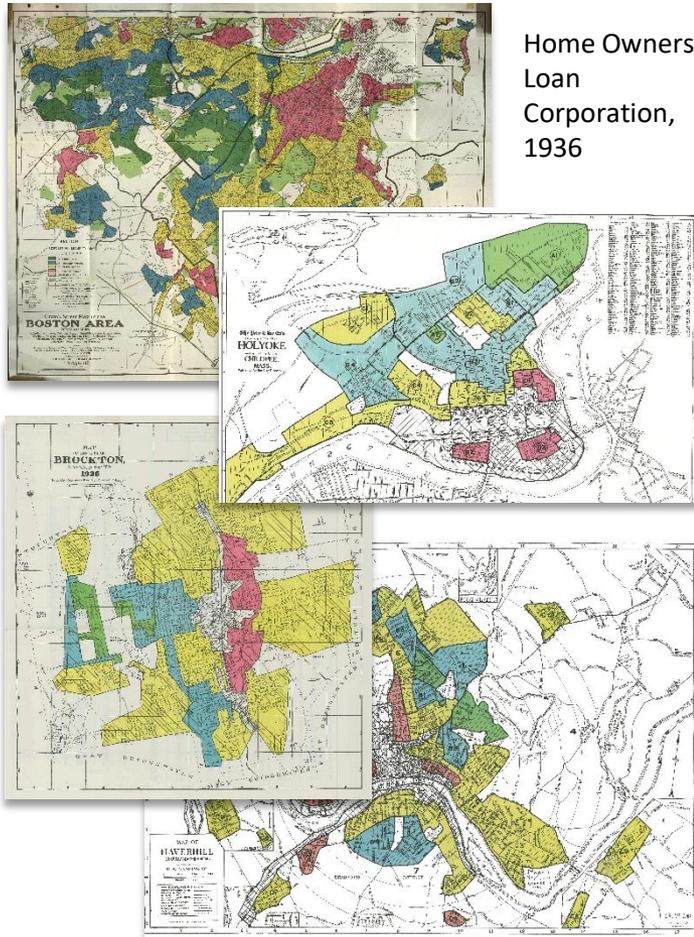
- After World War II ended, the country experienced a period of rapid economic growth, referred to as the “**post-war boom.**”
- From the late 1940s and into the 1970s, **the standard of living doubled for people** across all incomes.
- During this period **compensation (wages and benefits) grew**, and it grew at the same rate as economic productivity (see graph).<sup>12</sup>
- **Productivity gains translated into hourly wage increases for workers, and income gains for families at all income levels** (see graph).<sup>13</sup>

- The economy seemed to offer a **promise of growing prosperity** for anyone who had access to opportunity.
- **Consumer goods** were a visible symbol of this growing prosperity.

1950 Ford Motor Company advertisement



## Even during this time of growing prosperity for many, there were still barriers keeping opportunity from reaching some people.

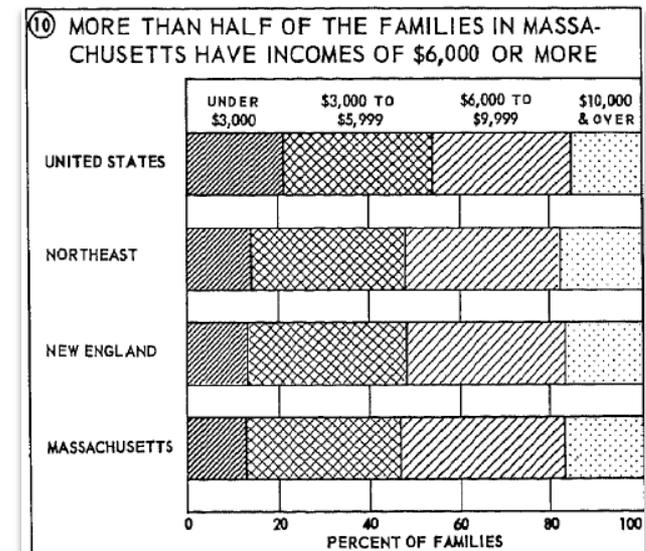


- The post-World War II **economic boom did not touch all communities** equally.
- After World War II, access to generous **veterans' benefits** such as subsidized higher education, home and business loans, and job training, brought new-found prosperity to many. But these benefits **were not available to all veterans, particularly African-American veterans.**<sup>14</sup>
- There was also **deep poverty affecting many communities in rural America** as farming methods and industries changed. These changes affected not only those on farms but in the **small towns and villages** across the country.<sup>15</sup>
- Moreover, in the 1930s, the federal **Home Owners Loan Corporation had established lending practices that denied access to loans, mortgages, and other financial opportunities** to neighborhoods simply based on race or ethnicity, and not on creditworthiness.
- This practice, known as “**redlining**”, created explicit obstacles to opportunity for many residents of color across Massachusetts (see illustration).<sup>16</sup>
- People of color looking to move out of disadvantaged neighborhoods and into the booming suburbs were often held back by discriminatory housing practices known as “**residential covenants**” that limited who could rent or purchase a property.<sup>17</sup>

## Into the middle of the 20<sup>th</sup> century, Massachusetts continued to be a relatively wealthy state with a booming economy and strong schools.

- Just as there were barriers to housing for immigrants and people of color, **educational opportunities were not equitable.**
- In spite of the national commitment to universal public education for every child, schools were not the same in all communities.
- As an important step in addressing this inequity, the landmark **1954 Supreme Court decision in *Brown v. Board of Education*** determined the centrality of high-quality education for all children, regardless of race.<sup>18</sup>
- Although **relatively better off than many other states** in 1960 (see illustration),<sup>19</sup> Massachusetts was a state that had gone through a significant demographic transition.
- During what is known as the “**Second Great Migration**,” thousands of African-Americans came north to the cities. These new residents moved north looking for better educational opportunities for their children and for better job opportunities in the state’s manufacturing centers.<sup>20</sup>
- Although schools were no longer officially segregated, because the neighborhoods themselves were still highly segregated, students often sat in classrooms separated by race simply by default.

From the U.S. Census, 1960



## In 1964, the President and Congress declared a “War on Poverty” to confront on the obstacles faced by those left behind by post-war prosperity.



*“This administration...declares unconditional war on poverty in America...The program I shall propose will emphasize this cooperative approach to help that one-fifth of all American families with incomes too small to even meet their basic needs. Our chief weapons in a more pinpointed attack will be better schools, and better health, and better homes, and better training, and better job opportunities ....”*

Lyndon B. Johnson: “Annual Message to the Congress on the State of the Union,” January 8, 1964<sup>21</sup>

### SELECTED GREAT SOCIETY LEGISLATION (Titles are Linked to Sources)

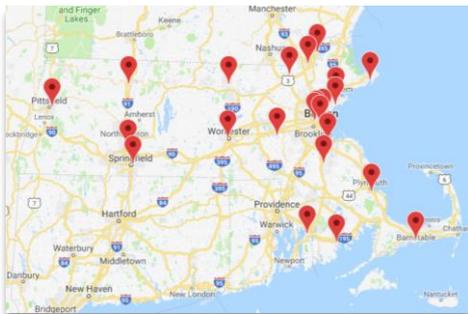
- [Civil Rights Act 1964](#)
- [Economic Opportunity Act 1964](#)
- [Food Stamp Act 1964](#)
- [Elementary and Secondary Education Act 1965](#)
- [Manpower Act of 1965](#)
- [Older Americans Act 1965](#)
- [Social Security Amendments of 1965 – Medicare/Medicaid](#)
- [Community Mental Health Centers Act 1965](#)
- [Housing and Urban Development Act 1965](#)
- [Voting Rights Act 1965](#)
- [National Foundation for the Arts and Humanities 1965](#)
- [Child Nutrition Act 1966](#)

- In the State of the Union address in 1964, **President Lyndon B. Johnson declared a “War on Poverty”** to bring the economic benefits of post-World War II America to those whom post-war prosperity had not yet reached.
- The **Great Society legislation** of the 1960s addressed a variety of obstacles to opportunity faced by low-income families and children (see list).
- Recognizing the importance of **early education** for low-income children who faced extra barriers to opportunity right from the start, Congress created Head Start for the youngest children, funded additional assistance for **reading instruction** in low-income communities, provided **supports for teachers**, and more.
- To **boost the incomes** of people with low-wage jobs, Congress increased the **minimum wage** and funded extensive **job training**. President Johnson also declared a **“war on hunger,”** broadly expanding Food Stamps (now SNAP) and the school meals program.<sup>22</sup>

## The War on Poverty and Great Society programs used a community-based approach to address obstacles to opportunity.

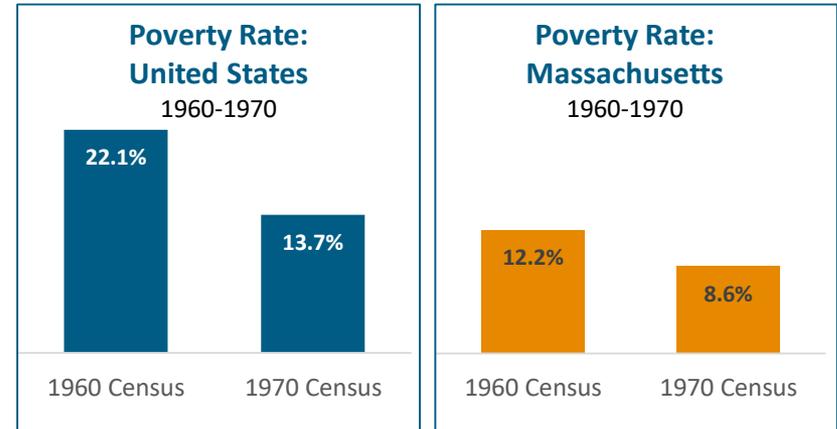
- To help bring the War on Poverty to the community, Congress created **networks of community-based organizations** (see map below) to provide services to the low-income communities in which they were located.
- These organizations also employed local residents.**
- As stated in the “declaration of purpose” of the Economic Opportunity Act:

*The United States can achieve its full economic and social potential . . . only if every individual has the opportunity to contribute to the full extent of his [sic] capabilities and to participate in the workings of our society. It is, therefore, the policy of the United States to eliminate the paradox of poverty in*



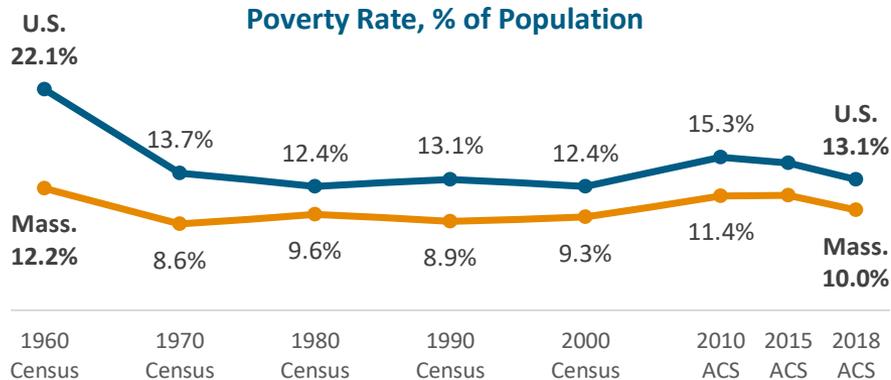
Current Anti-Poverty Network Created By  
The Economic Opportunity Act of 1964

*the midst of plenty in this Nation by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity.<sup>23</sup>*

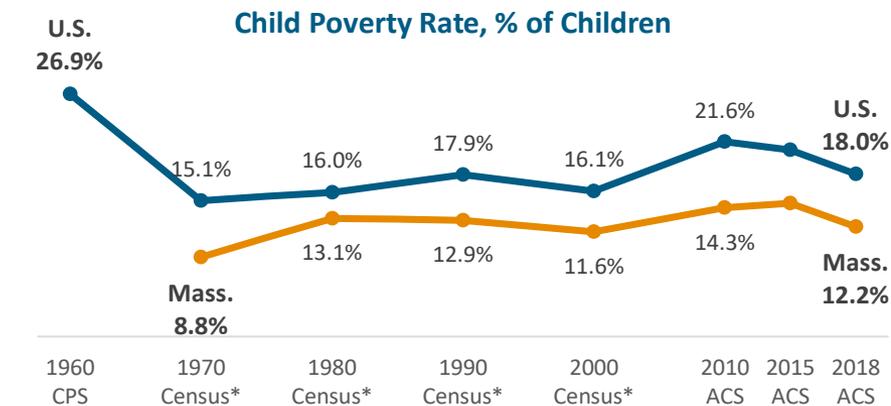


- Along with creating an anti-poverty network, the federal government also created a **formal definition of poverty**. This provided an opportunity to measure poverty, and determine whether the anti-poverty programs were working.<sup>24</sup>
- In Massachusetts between 1960 and 1970, the **combination of continually rising wages and the introduction of these anti-poverty initiatives together cut the poverty rate by about one-third**, from 12.2 percent to 8.6 percent (see graphs).<sup>25</sup>

# Poverty has endured over the decades as the obstacles created by low-wage work and under-resourced communities persist.



- During the 1960s and 1970s—the **first decade of the War on Poverty**—the official poverty measures showed a dramatic drop in both overall and child poverty. Since then, poverty rates have **not continued to drop** at that same rate (see graphs).<sup>26</sup>
- If anti-poverty and community-building programs are **successful**, why does poverty persist?
- First, the **official poverty measure is not the only or most accurate way to track economic well-being**. This measure does not take into account all the benefits of publicly-funded programs that have successfully helped families make ends meet over the past decades.
- Second, many families are still in fact struggling. Despite economic growth over time, there are still roadblocks that create **obstacles to opportunity**.
- Poverty will not disappear as long as people are stuck working in **low-wage jobs** and are living in **under-resourced communities**.
- When people fall on hard times, **well-crafted and adequately funded public benefits** can go a long way towards helping people make ends meet.



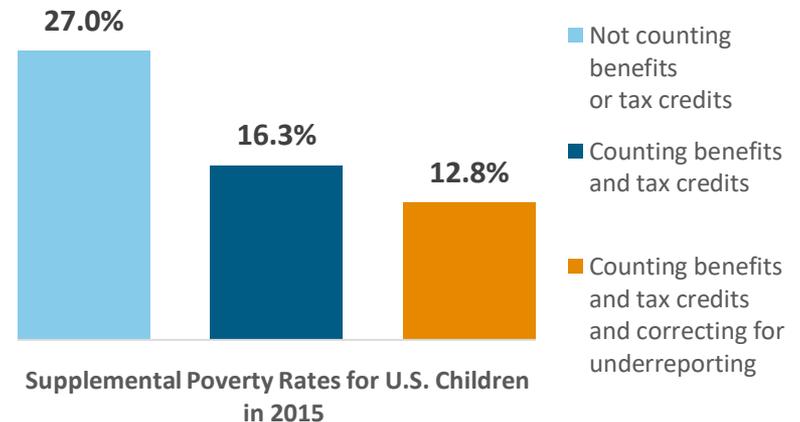
\* Refers to data for related children rather than all children.

## Without SNAP, child tax credits, housing assistance, school meals, and more, over one-quarter of U.S. children would be in dire economic straits.

- The **official poverty measure is imperfect**. It does not account for the costs of basic living expenses, and does not account for the value of non-cash and tax benefits.
- The Census Bureau has developed an alternative poverty measure called the **“Supplemental Poverty Measure” (SPM)**.<sup>27</sup>
- SPM is a **more accurate** way of measuring poverty. Its poverty threshold is different because it takes into account the costs of basic needs, such as **food, clothing, shelter, and utilities**.
- The SPM also calculates income differently by **including the value of non-cash public benefits** such as the Supplemental Nutrition Assistance Program (SNAP) and housing assistance, and the value of tax credits such as the Earned Income Tax Credit (EITC). The SPM also deducts the costs of **child care for working parents** and **out-of-pocket medical expenses**.
- Finally, the SPM adjusts for differences in the **cost of living** across the country.
- Unlike for the nation as a whole and in some other parts of the country, the **Massachusetts SPM is HIGHER than the official poverty rate**, in large part due to the state’s high housing costs.<sup>28</sup>
- See [Appendix A](#) and [Appendix B](#) for more details on the SPM.

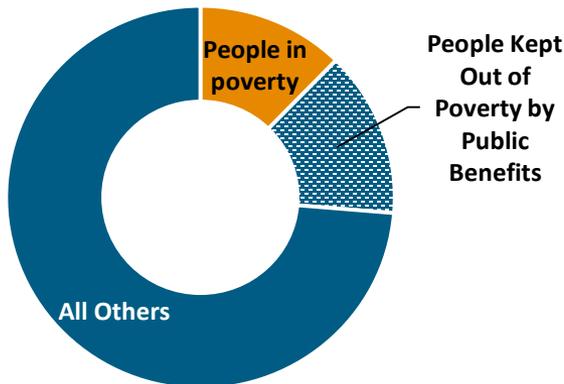
- Nationally, **without the non-cash public benefits**, more than **one-quarter of children** would be in dire economic straits.
- Yet **when counting the value of these benefits**, this poverty measure **drops substantially**.
- Even more, when adjusting for the fact that **people tend to underreport their use of public benefits** when responding to surveys, the impact of public benefits on child poverty is even more dramatic (see graph).<sup>29</sup>

### Public Benefits Go a Long Way Towards Improving Child Well-Being

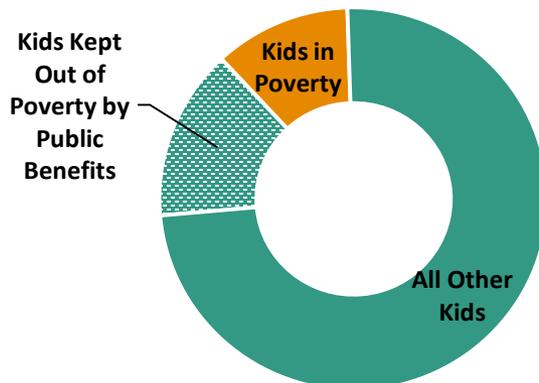


## Although not visible in official poverty measures, thanks to benefits such as SNAP, housing assistance, and more, poverty has been cut in half.

Public Programs Cut Poverty Just About in Half In Massachusetts



Public Programs More Than Cut Child Poverty in Half In Massachusetts



- This “alternative” poverty measure—the Supplemental Poverty Measure (SPM)—documents **that public benefits help hundreds of thousands of people in Massachusetts make ends meet.** The official poverty measure cannot track this.
- Programs like **SNAP (Supplemental Nutrition Assistance Program), Social Security, housing assistance, child tax credits, school meals, the Women, Infants, and Children nutrition program (WIC), and fuel assistance** have all been vital to people’s economic security.
- These benefits, many of which were created as **part of the War on Poverty**, have moved approximately 920,000 people in Massachusetts (including close to 200,000 children) over this poverty line (see graphs).
- These benefits have essentially **cut poverty in half, and have cut child poverty by more than half**, based on the SPM. (The poverty rates for elders are even more dramatic. Social Security alone cuts the elder poverty rate from 53.1 percent to 15.1 percent based on the SPM.)<sup>30</sup>
- **But public benefits alone cannot completely eliminate poverty. People need good jobs with good wages that grow over time.**

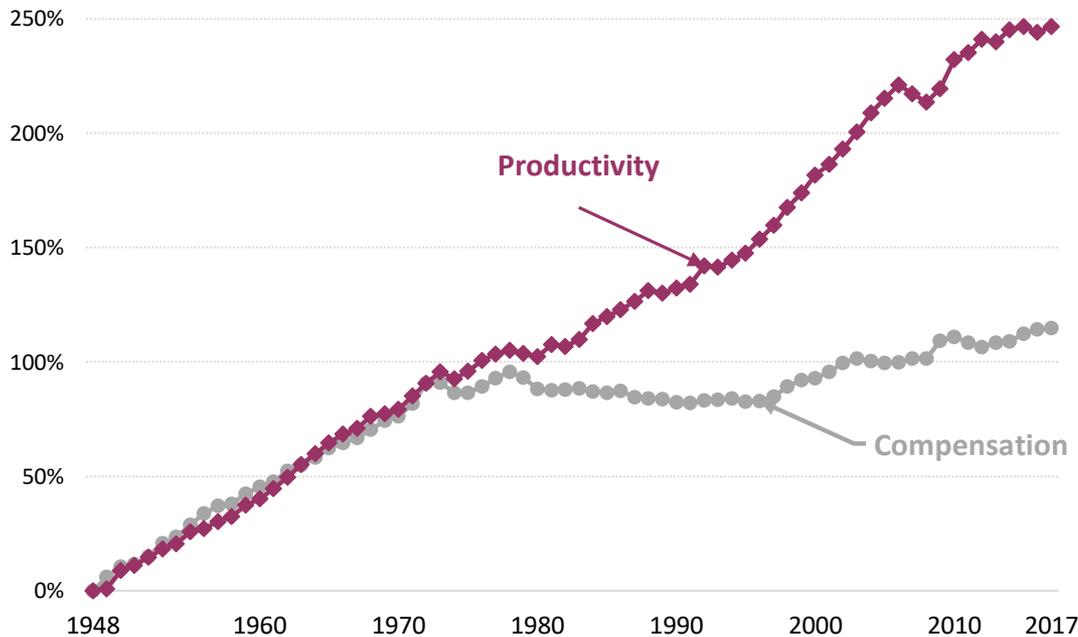
## PART 2: OBSTACLES BLOCKING THE ROAD. For many working families in Massachusetts, economic opportunity now seems out of reach.

- While effective public investments can help remove obstacles along the road to opportunity, good jobs play a central role in paving that road.
- In the decades after World War II, national economic policy supported strong wage growth. For example, there were regular increases in the minimum wage, labor policy allowed workers to form unions and bargain for higher wages, and there were macroeconomic policies that supported full employment. Altogether, these policies ensured that wages for most working people would grow as the economy itself grew.
- Today, the economy does not create nearly enough jobs that pay enough for working families to keep food on the table, keep a roof overhead, save for college, put money aside for retirement, or perhaps save to enjoy a vacation now and again.
- Why does a family's hard work no longer pave the road to opportunity? What are the obstacles blocking that road today?



## The economy has continued to grow in recent decades, but policy changes broke the link between productivity growth and growth in workers' wages.

A Large Gap Opened Up Between Productivity Growth and Wage Growth Starting in the 1970s

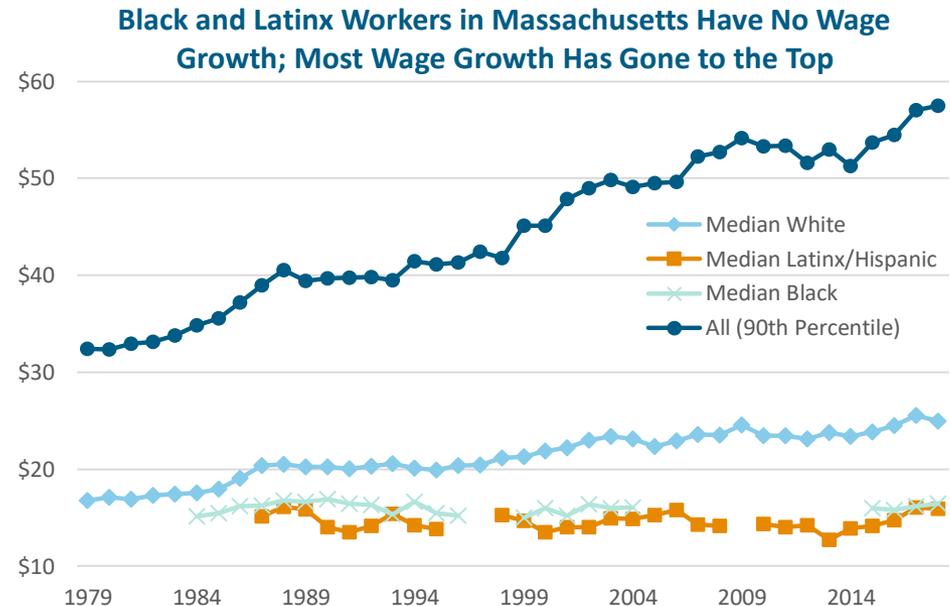


“Wages” are inflation-adjusted average hourly compensation of private sector nonsupervisory/ production workers. “Productivity” is growth of output of goods/services less depreciation per hour worked.

- Comparing growth in the U.S. **economy** (as measured by productivity) to growth in overall hourly worker **wages and benefits** shows a **stark picture**.
- Since the 1970s, productivity has grown steadily, but wages have not. There has been very **little wage growth overall for most workers** for the past four decades (see graph).<sup>31</sup>
- Several **overall policy shifts** led to this change.
- Congress allowed the real value of the **minimum wage** to decline and starved the agencies responsible for enforcing **worker protections** of resources; Congress and the courts weakened protections for workers and **unions**; and the architects of macroeconomic policy focused more on fighting inflation than on supporting **full employment**.<sup>32</sup>

## Workers of color in particular have been affected by lack of access to good jobs with good wages and incomes sufficient to make ends meet.

- When policies support wage growth for all low- and middle-wage workers, more people have the opportunity to succeed, the economy is stronger, and families are more likely to have incomes sufficient to make ends meet.
- Many jobs have **low wages** that haven't grown with the economy; high quality **education and training** hasn't been accessible to everyone; and inadequate affordable **public transit** limits potential access to jobs.
- Economic policies that have held down wages for all low and moderate income working people have had particularly negative effects on **workers of color who are less likely to have access to higher paying jobs.**<sup>33</sup>
- Over the past three decades, **median wages for Black workers have barely budged.** Median wages for **Latinx workers have also been flat** (see graph).
- Although median wages for **white workers** have only grown on average 1% annually, they **started higher than for workers of color, and have pulled ahead.**



Data from Economic Policy Institute analysis of Massachusetts worker data from U.S. Census Bureau Current Population Survey, all adjusted for inflation to 2018.

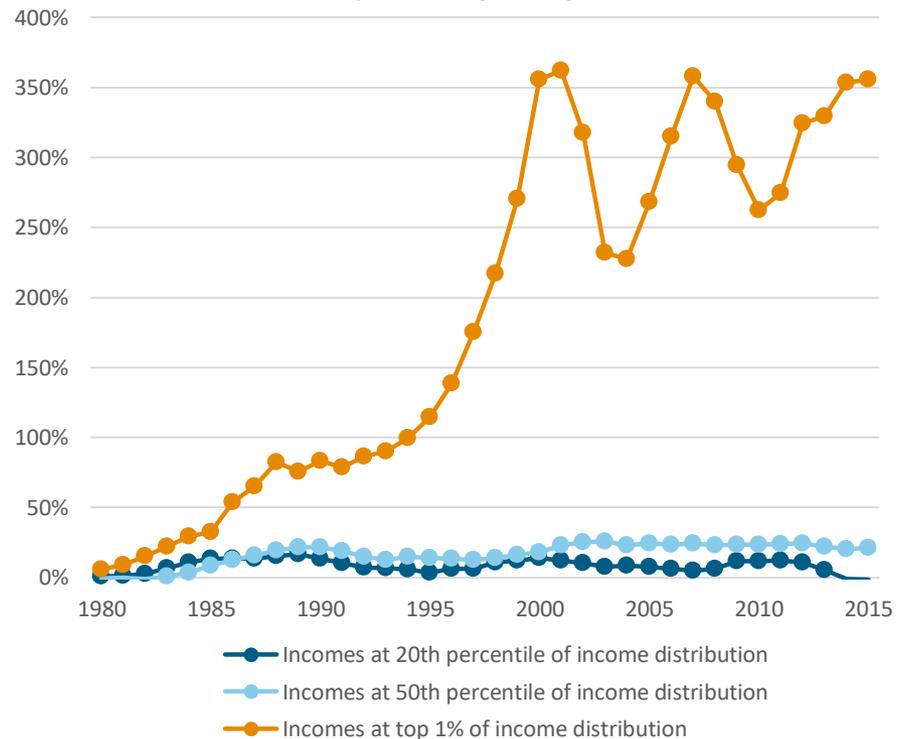
- On the other hand, wages for the **highest wage workers have steadily grown** over the past two decades. For workers in the top 10%, hourly wages have grown from \$32 in 1979 to more than \$57 in 2018, adjusted for inflation.<sup>34</sup>

## Over the past several decades, incomes have also flattened for all but people with the highest incomes.

- Starting in the 1970s, **wages stopped growing** at the same rate as the economy, and **household incomes for most families barely grew** as well.<sup>35</sup>
- Even though total income overall has grown, this **income growth has been very uneven**.
- When adjusted for inflation, incomes for **those in the middle** (at the 50<sup>th</sup> percentile of the state's income distribution) and **those at the lower end of the income spectrum have essentially been flat** (see graph).
- **Incomes for the top 1 percent** of households, however, even when adjusted for inflation, have more than **quadrupled**.
- In inflation-adjusted dollars, the three-year **average income for the top 1 percent** in Massachusetts rose from about **\$430,000** in 1978-1980 to **over \$1.8 million** in 2013-2015.
- See [Appendix C](#) for a more detailed discussion.

### In Massachusetts, Income Growth At the Very Top Has Outstripped Growth For Everyone Else

Annual Growth in Household Income by Income Group  
(3-year rolling average)



## Even full-time work at the minimum wage is barely enough to make ends meet. This creates a direct line from low-wage work to poverty.

- When the jobs that are available only offer **low wages**; when jobs only offer **part-time or part-year work**; when low wages turn into **household incomes that aren't enough to make ends meet**: *that* creates a direct line between work, wages, and poverty.
- This connection is very easy to see by **comparing the value of the minimum wage with the federal poverty guidelines** established to determine eligibility for selected public benefits (see table).<sup>36</sup>
- A Massachusetts single parent with two children paid minimum wage would have to work **40 hours per week without a break through mid-October** just to earn up to the poverty level.<sup>37</sup>

Family Size	Poverty Guidelines (2019)
One person family	\$12,490
Two person family	\$16,910
Three person family	\$21,330
Four person family	\$25,750

Federal minimum wage:  
**\$7.25**

Annual income working full-time at  
federal minimum wage:  
**\$14,500**

Massachusetts minimum wage: **\$12.75**

Annual income working full-time at  
Massachusetts minimum wage:  
**\$25,500**

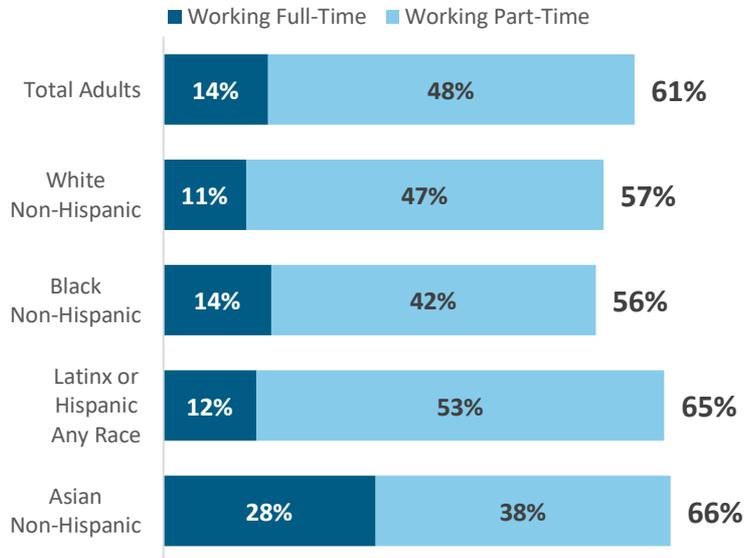
For these calculations, full-time full-year work is 40 hours per week for 50 weeks out of the year. Mass. minimum wage as of 1/1/20.

# Most poor adults are working, but low-wage work is an obstacle to opportunity that hard work alone cannot overcome.

- In today’s economy, **many jobs don’t pay enough to cover the basics.**
- In **three out of five families** in poverty that include a non-disabled adult, **at least one adult is working** (see graph).<sup>38</sup>

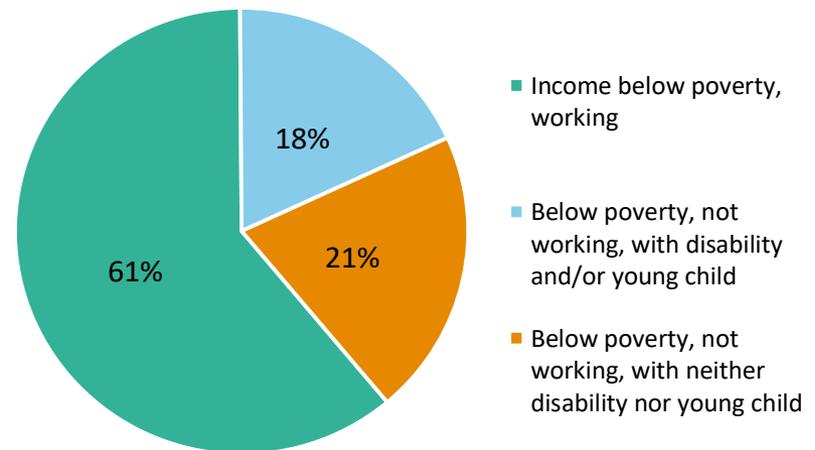
### Most Low-Income Families Include a Working Adult

Mass. Families in Poverty with a Working-Age Non-Disabled Adult



- **When adults are not working, there is often a particular reason.** For those other families where there is not a working adult, a large portion have a small children at home or the adult has a disability (see graph).<sup>39</sup>
- Although not included in these figures, other non-working low-income adults may also be at home taking care of another **household member with a disability, such as a disabled older child or an elder relative.**

### Poor Adults are Typically Working, Taking Care of a Young Child, or Themselves Have a Disability



## Persistently low wage growth creates household incomes that aren't enough to meet basic needs.

- For most people, household **income comes mostly from wages**.
- Since median wages for workers of color are lower than for white workers, **families in communities of color are more likely to have lower incomes than white families** (see table).<sup>40</sup>
- **Access to economic opportunity varies across the Commonwealth** along geographic and racial lines, based on factors such as access to employment opportunities and transportation, availability of well-resourced schools, availability of affordable housing, and more.
- Limitations in the available data hide important variations within these larger categories.

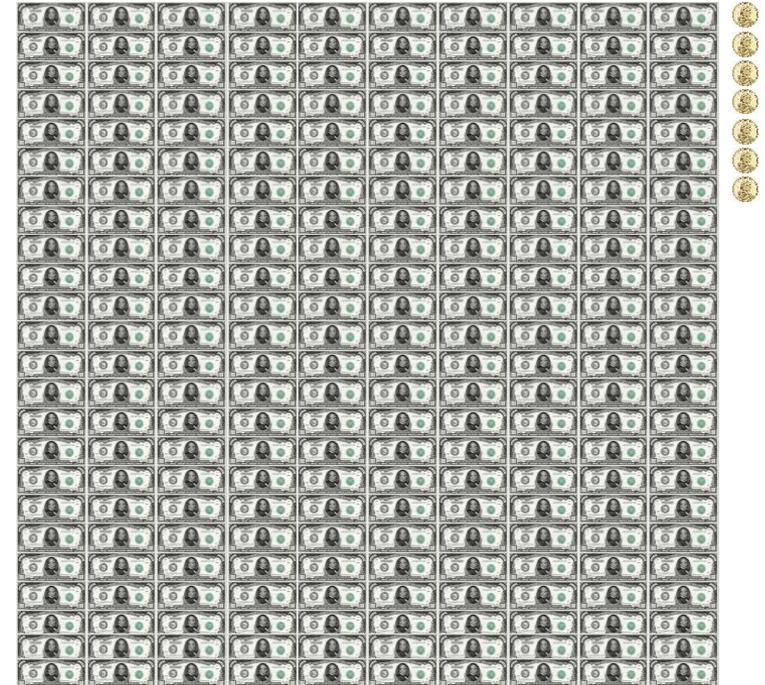
**Statewide Median Family Income  
by Race or Ethnicity  
(adjusted for inflation 2018 \$)**

	2009	2018	Change
All families	\$94,833	\$101,548	7%
White (Non-Latinx) families	\$103,238	\$111,614	8%
Black/African-American families	\$58,391	\$66,436	14%
Asian families	\$104,111	\$116,065	11%
Families of more than one race	\$55,086	\$74,685	36%
<i>Latinx/Hispanic families</i>	<i>\$42,531</i>	<i>\$48,801</i>	<i>15%</i>

Latinx/Hispanic is not mutually exclusive of the other categories. See data for additional years at the [Kids Count Data Center](#).

## There are huge disparities in wealth in Massachusetts, primarily a legacy of patterns of access to education, jobs, and housing.

- **Wealth differences are even more unequal** than income differences.
- Income is essential for day-to-day expenses like housing or groceries, while wealth (as in savings or checking accounts, real estate, other investments) allows families to make **longer term investments** in the future.
- Just as income growth has concentrated at the top of the income distribution, growth in **wealth has concentrated at the top** of the wealth distribution.
- But “**wealth differences reflect an accumulated lifetime of income disparities.**”<sup>41</sup>
- Non-white households are less likely to own homes, yet non-white homeowners are more likely to have **mortgage debt**. Non-white households are also more likely to have **student loans** and **medical debt**.
- In Greater Boston (eastern Massachusetts), **white households have a median net worth of \$247,500, while Black households have a median net worth of just \$8.21** (see illustration).<sup>42</sup>
- A deeper look into the data that describe our communities can give more detail about how these inequalities in income and wealth affect opportunity for families across Massachusetts.



Median White household net worth = \$247,000



Median Black household net worth = \$8

## PART 3: COMMUNITIES AND OPPORTUNITY. Well-resourced communities can lower barriers to opportunity for children and families.

- Data describing our communities tell an important story about how different the roads to opportunity are across the state.
- **Children do best when they live in thriving, stable and well-resourced communities.** Families do best when their incomes are enough to afford at least the basics, such as a safe and stable home, and food on the table.
- Good public schools, safe and affordable housing, strong civic institutions, places for children to play, and access to libraries, the arts, and reliable transportation are among the essentials for healthy communities. Yet these **essentials are often not available to many people, particularly in low-income communities.**
- Although there have been policies that have created barriers to economic opportunity for many families across the Commonwealth, or allowed these barriers to remain, **good public policy and effective public investment** is central to creating stable and thriving communities everywhere.



## For families with children, in some communities median household income is barely above the poverty line.

- Although overall median income for families with children is \$104,500, there is wide variation across the state (see tables). In some of the state's Gateway cities, the **median income for families with children** is not much above the poverty threshold (\$25,750 for a family of four in 2019.)<sup>43,44</sup>
- Families struggle to make ends meet in the state's **remotest towns** as well as in the largest cities. Even though some costs are lower in the **western parts** of the state, **additional transportations costs** can more than make up the difference.<sup>45</sup> Median incomes are notably lower there than along the coast.

### Median Incomes for Families with Children by County

Barnstable	\$82,000	Hampshire	\$105,000
Berkshire	\$76,200	Middlesex	\$140,700
Bristol	\$81,200	Norfolk	\$153,100
Essex	\$93,600	Plymouth	\$119,300
Franklin	\$72,000	Suffolk	\$65,300
Hampden	\$63,300	Worcester	\$101,600

### Median Incomes for Families with Children For 25 Selected Cities

<b>Massachusetts</b>	<b>\$104,500</b>	Leominster	\$62,000
Boston	\$52,100	Lowell	\$49,500
Brockton	\$49,900	Lynn	\$44,800
Cambridge	\$123,200	Malden	\$65,500
Chelsea	\$44,900	New Bedford	\$38,800
Chicopee	\$47,900	Pittsfield	\$48,300
Everett	\$53,600	Quincy	\$90,500
Fall River	\$38,000	Revere	\$58,400
Fitchburg	\$59,700	Salem	\$71,400
Framingham	\$82,000	Somerville	\$83,100
Haverhill	\$68,100	Springfield	\$31,100
Holyoke	\$30,700	Taunton	\$61,500
Lawrence	\$36,600	Worcester	\$48,100

See complete listings for cities and towns and years at [Kids Count Data Center](#).

# For many, being able to pay for even basic needs such as housing is a challenge. Housing costs in Massachusetts are an obstacle to opportunity.

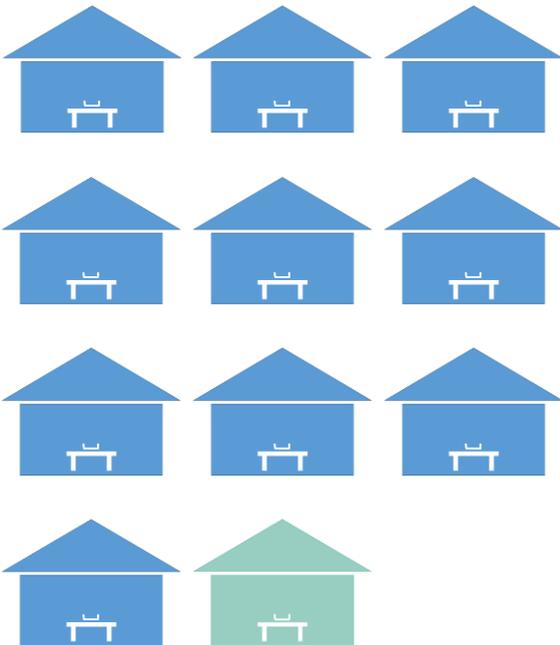
- There are many workers who find that their incomes are **not enough to keep a roof overhead and have enough left over for other necessities.**
- In Massachusetts, 23 percent of households who rent—or **close to one of every four—pay half of their incomes or more on rent each month.**<sup>46</sup>
- Moreover, close to **half of the state’s lowest income households (that rent) pay over half of their incomes on rent** (see table).<sup>47</sup>
- In some cities, renters face even higher obstacles. **About one in three households who rent in Springfield (almost 10,000 households) use half or more of their income just on rent alone.** In Lawrence and Lowell almost 30 percent of households who rent use half or more of their incomes on just rent alone.<sup>48</sup>



Renters Paying 50% or More of Income on Rent			
County			
Barnstable	22%-27%	Hampshire	24%-29%
Berkshire	19%-24%	Middlesex	21%-22%
Bristol	21%-24%	Nantucket	8%-24%
Dukes	5%-19%	Norfolk	20%-23%
Essex	24%-26%	Plymouth	23%-26%
Franklin	22%-29%	Suffolk	25%-26%
Hampden	26%-29%	Worcester	21%-23%
Selected Cities			
Boston	24%-26%	Lynn	24%-29%
Brockton	23%-28%	New Bedford	23%-26%
Cambridge	19%-23%	Quincy	19%-24%
Fall River	21%-25%	Somerville	15%-18%
Lawrence	26%-31%	Springfield	31%-35%
Lowell	26%-31%	Worcester	25%-29%

Estimates show a range due to unreliability of survey data.

## Even in a relatively wealthy state like Massachusetts, income for some families doesn't stretch far enough to always keep food on the table.



1 out of 11 households in Massachusetts is "food insecure"

- Low-wage jobs don't always pay enough to keep food on the table.
- The term "**food insecurity**" means that family has had to cut back on the type of food they eat, and may even need to go without sometimes.<sup>49</sup>
- As many as 9.3 percent (about **one in eleven**) of the state's households are considered "**food insecure**," based on data from 2016-2018.
- Food insecurity is **not as widespread** in Massachusetts as in many other states, and only eight states have lower rates of food insecurity than Massachusetts.
- However, the **rate has gotten worse** over the past years. About 6.2 percent of families in Massachusetts (about one in 16 families) in 2001-2003 were food insecure.
- In more extreme cases, referred to as "very low food security," families report that there are multiple times over the course of a year when they don't have enough to afford balanced meals, or they cut down on the size of meals, or one or more family members goes hungry.
- In Massachusetts, about **3.2 percent of households have "very low food security."** This is less than the national average of 4.6 percent.<sup>50</sup>

## The economic future of Massachusetts will depend on the well-being and future success of all children across the state.

- **One out of eight** children in Massachusetts is growing up in a family struggling to make ends meet.<sup>51</sup> Growing up in poverty can affect a person's **educational opportunities, outcomes, job prospects, and health outcomes.**
- The 2019 federal poverty level is **\$25,750 for a family of four.**<sup>52</sup>
- Massachusetts, like the United States overall, is becoming **more diverse.** More than one-quarter of the state identifies as Black, Latinx or as some other person of color.<sup>53</sup>
- Economic and housing policies that allow obstacles to opportunity to remain in place have **disproportionately affected communities of color.** This leaves a larger share of children in communities of color with incomes below the poverty level.
- When parents or caretakers earn **low wages or when their pay is stagnant,** children face significant barriers right from the start. The economic security of the Commonwealth will be much stronger when **all children** receive the support they need to thrive and reach their full potential.
- Policies can build an economy where **all working parents can earn enough to support their families.** This will give children a better chance to succeed.

### Poverty Rates (<100% Federal Poverty Level) For Children by Race or Ethnicity

	Number	Percent
<b>All children</b>	<b>163,800</b>	<b>12%</b>
White (non-Latinx) children	46,000	6%
Black/African-American children	29,000	22%
Asian (and Pacific Islander) children	9,000	9%
More than one race	15,000	16%
<i>Latinx/Hispanic children</i>	<i>77,000</i>	<i>30%</i>

Latinx/Hispanic is not mutually exclusive of other categories. See data for additional years at the [Kids Count Data Center](#).

## Children growing up in high-poverty (“concentrated”) poverty neighborhoods face many obstacles—public programs create opportunity.

- About 90,000 children in Massachusetts live in **high-poverty neighborhoods**—neighborhoods of concentrated poverty where **30% or more of the residents have incomes below the poverty level** (\$25,750 for a family of four).<sup>54</sup>
- There are neighborhoods in Boston, Worcester, Springfield, Lowell, and Holyoke **where well more than half of the families** live with incomes below the poverty line. This affects the lives of thousands of children (see table.)
- High-poverty neighborhoods are often the **legacy of long-standing patterns** of housing discrimination against people of color, under-funded schools, and poor public transportation.
- Children in these communities are **at risk for poorer health and other life outcomes**, simply because of the obstacles created by living in these under-resourced communities.<sup>55</sup>
- Investments in affordable housing, education, and public transit are among the **policies that can help create affordable and healthy neighborhoods** with opportunity for everyone.

### Children Living in High-Poverty Neighborhoods and Number of Neighborhoods with Concentrated Poverty For Selected Counties

	<i>Estimated Number of Children</i>	<i>Number of Neighborhoods</i>
Suffolk County	24,600	35
Hampden County	22,300	22
Worcester County	13,200	15
Bristol County	12,000	16
Essex County	6,500	8
Middlesex County	6,300	6
Plymouth County	2,000	2
Hampshire County	1,300	2

“Concentrated poverty” here is 30% or more of residents in a neighborhood (census tract) under poverty. Census tracts typically are about 4,300 people.

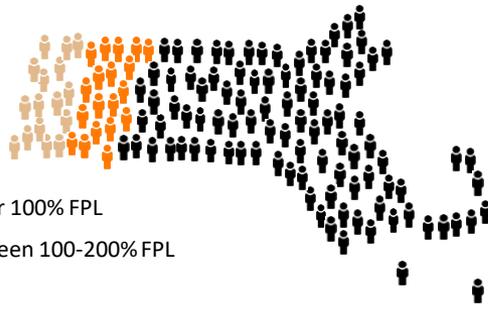
# Even families who are “near poor”—incomes double the poverty level—will struggle to make ends meet with Massachusetts’ high cost of living.

Statewide Number of Poor and Near Poor		
	Total People	Children
<b>Poor &lt;100% FPL</b>	663,900	163,800
<b>Near Poor 100-200% FPL</b>	826,100	198,900
<b>Total Poor or Near Poor</b>	1.49m	362,700
<b>Total Population</b>	6.67m	1.35m

Many families with incomes double the official poverty level (federal poverty level or FPL)—about **\$51,500 a year for a family of four in 2019**—also face economic hardship, and could be called “near poor.” In some cities and

towns, more than half or even two-thirds of children are poor or near poor (see tables).<sup>56</sup>

## Massachusetts Children



- = 10,000 kids under 100% FPL
- = 10,000 kids between 100-200% FPL
- = all other kids

Rate of Poor or “Near Poor” (<200% Federal Poverty Level) For 25 Selected Cities					
	Total	Children		Total	Children
<b>Massachusetts</b>	<b>22%</b>	<b>27%</b>	Leominster	30%	38%
Boston	36%	50%	Lowell	42%	53%
Brockton	37%	50%	Lynn	37%	51%
Cambridge	23%	25%	Malden	32%	40%
Chelsea	45%	60%	New Bedford	45%	60%
Chicopee	34%	47%	Pittsfield	35%	48%
Everett	34%	43%	Quincy	25%	29%
Fall River	44%	57%	Revere	35%	50%
Fitchburg	35%	43%	Salem	29%	36%
Framingham	27%	37%	Somerville	25%	34%
Haverhill	28%	39%	Springfield	53%	71%
Holyoke	50%	69%	Taunton	30%	42%
Lawrence	53%	65%	Worcester	41%	53%

See complete listings for cities and towns and years at [Kids Count Data Center](https://datacenter.kidscount.org/).

## In low-income communities, the buildings where some families are making their homes can be obstacles to a healthy life for children.

- Seven out of ten housing units in Massachusetts, and **as much as 90 percent of housing in some towns was built before the 1978 ban on adding lead to paint.**<sup>57</sup>
- **Lead poisoning—elevated levels of lead in one’s blood—is a serious health hazard,** and low-income children with few options for housing are at highest risk.
- Accidentally swallowing chips of old paint containing lead from window sills or walls, or breathing air containing dust from lead paint can lead to **permanent brain damage, learning disabilities, or behavioral problems.**<sup>58</sup>
- **Thanks to effective policies, lead poisoning of young children statewide has dropped,** from 1.47% of children tested in 2001 to 0.31% in 2017.<sup>59</sup>

**Childhood Lead Poisoning in High Risk Communities**  
Cases with Elevated Blood Lead Levels ( $\geq 10$   $\mu\text{g}/\text{dL}$ ) for 2013-2017

	Cases (2013-2017)	Incidence per 1,000		Cases (2013-2017)	Incidence per 1,000
<b>Total High Risk</b>	<b>1,347</b>	<b>4.4</b>	Lawrence	62	3.8
Boston	281	3.2	Lowell	94	4.8
Brockton	130	7.0	Lynn	105	5.4
Chelsea	25	2.5	Malden	30	3.0
Chicopee	22	3.1	New Bedford	111	6.1
Everett	25	3.0	North Adams	18	8.8
Fall River	44	3.4	Pittsfield	26	4.3
Fitchburg	19	3.4	Southbridge	20	9.0
Gardner	15	6.8	Springfield	175	6.6
Holyoke	37	5.1	Worcester	108	3.7

- In 2013-2017, 4.4 out of 1,000 young children had elevated lead levels (see table).
- In 2017, there were **73 cases of outright lead poisoning ( $\geq 25$   $\mu\text{g}/\text{dL}$ ) and 566 young children (9 to 47 months) with elevated blood lead levels ( $\geq 10$   $\mu\text{g}/\text{dL}$ ).** The state Department of Public Health now recommends further screening at an even lower level of exposure ( $>5$   $\mu\text{g}/\text{dL}$ ) **bringing the total to 2,750** (see table on next page).<sup>60</sup>

## For families with low incomes limiting where they can live, old housing that has not been updated puts children at risk for lead poisoning.

### Screening and Prevalence of Childhood Blood Lead Levels for Young Children 9-47 Months: 2017 For 25 Selected Cities

	Children Screened	Confirmed & Unconfirmed $\geq 5 \mu\text{g/dL}$	Confirmed Elevated $\geq 10 \mu\text{g/dL}$	Pre-1978 Housing Units		Children Screened	Confirmed & Unconfirmed $\geq 5 \mu\text{g/dL}$	Confirmed Elevated $\geq 10 \mu\text{g/dL}$	Pre-1978 Housing Units
<b>Massachusetts</b>	<b>73%</b>	<b>2,754</b>	<b>556</b>	<b>71%</b>	Leominster	78%	14	Suppressed	66%
Boston	77%	305	51	80%	Lowell	69%	99	18	78%
Brockton	80%	142	31	83%	Lynn	80%	142	27	87%
Cambridge	81%	22	7	76%	Malden	75%	47	13	78%
Chelsea	93%	44	9	79%	New Bedford	80%	129	33	85%
Chicopee	65%	28	5	83%	Pittsfield	75%	33	<i>Suppressed</i>	83%
Everett	77%	27	6	90%	Quincy	80%	37	5	72%
Fall River	75%	58	14	82%	Revere	83%	35	4	74%
Fitchburg	65%	25	<i>Suppressed</i>	77%	Salem	67%	11	<i>Suppressed</i>	80%
Framingham	66%	25	3	79%	Somerville	82%	20	4	88%
Haverhill	59%	23	6	67%	Springfield	77%	183	26	84%
Holyoke	73%	34	9	83%	Taunton	77%	25	7	65%
Lawrence	70%	47	15	82%	Worcester	77%	122	25	78%

Data from Mass. Dept. of Public Health, Childhood Lead Poisoning Prevention Program. To protect privacy, data are suppressed when the number is between 1-5 and the total number of children screened is less than 1,200. See complete listing at [Kids Count Data Center](#).

## PART 4: REMOVING OBSTACLES. Public policy choices can stabilize communities and remove obstacles to opportunity for families and children.

- **Work supports for low-income families, housing or food assistance, support for early education and care, or resources that help shore up families encountering difficult times, are investments that are crucial to family well-being.**
- Thriving communities need safe and affordable housing, well-resourced schools, strong civic organizations, affordable transit so people can get to work, and well-maintained roads, bridges, bike lanes and walking paths.
- There is a critical role for both **federal and state policy to continue the supports that have proven successful**, and that can adapt to the changing needs of our communities.



## Policies that help make work pay and that help balance the demands of work and family go a long way towards removing obstacles to opportunity.

### Minimum Wage

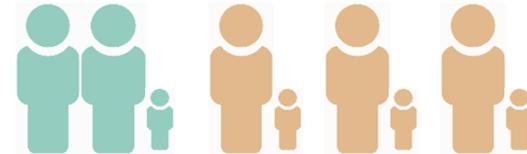
- When even full-time workers struggle to support themselves or their families, **an increase in the minimum wage can help raise the standard of living** for lower-income workers.
- In fact, wages for the lowest wage workers tend to rise only following an increase in the minimum wage (see graph.)<sup>61</sup>

**Minimum Wage Increases Reverse Wage Declines for Lowest-Wage Workers**



### Paid Sick Time and Paid Family and Medical Leave

- **Paid sick time and paid family and medical leave for working parents can remove obstacles** to economic opportunity, particularly for working mothers.
- Paid family and medical leave allows someone who is working to take **time off to care for a new baby, or a sick child or other family member**.
- Low-wage jobs with limited benefits put families with only one earner in greatest jeopardy when a child or other relative needs care. In Massachusetts, over **three out of four families with children earning incomes under the poverty line are headed by a single parent**.<sup>62</sup>

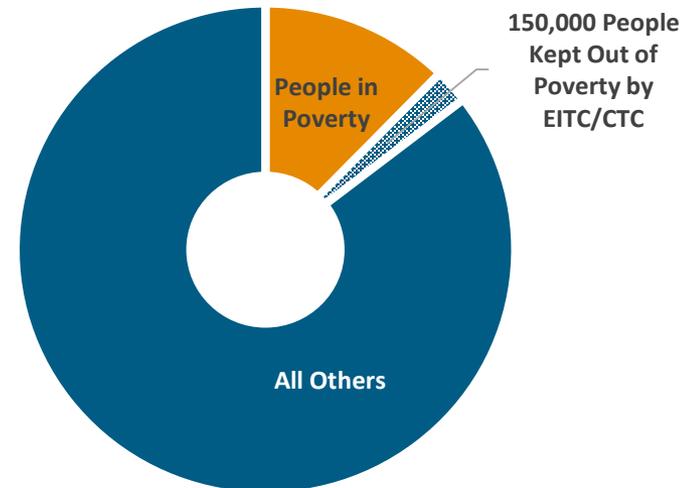


- **Families headed by women are particularly at risk when there is no paid family and medical leave**, as women still tend to shoulder the heavier load in family caretaking responsibilities—whether for their own children or for other family members such as an elderly relative.<sup>63</sup>

## The federal Earned Income Tax Credit and the Child Tax Credit are two benefits that have helped low-income working families stay out of poverty.

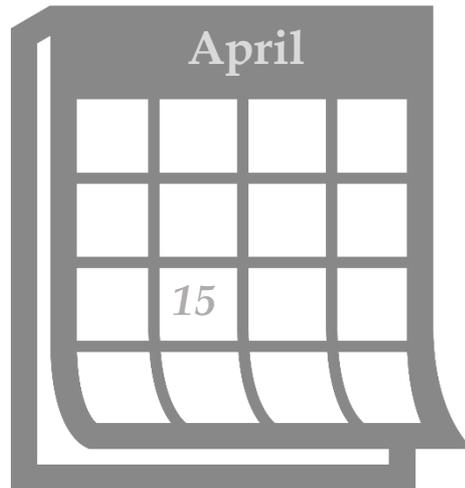
- **The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) provide important benefits** for low-income working families.
- The economic boost provided by these credits can **improve children's health** and even **improve long-term educational outcomes**.<sup>64</sup>
- These two credits are particularly important for low-income working families because they are **refundable or partially refundable**, so if the amount of the credit is more than taxes owed, the tax payer gets a refund.
- The **federal EITC is available to low- and moderate-income working families, and also to some workers without children**. The amount of the credit phases out as income increases. In 2019, the maximum benefit for a married family with two children is about \$5,830 (at an income of \$24,800).
- The **federal CTC is available to most middle- and upper-income families**, providing a maximum \$2,000 credit for each eligible child. However, the first \$2,500 in earnings do not count. For the lowest-income eligible workers who do not file taxes, the credit is only partially refundable.<sup>65</sup>

- Approximately **1.1 million people** in Massachusetts benefitted from the EITC and CTC in Massachusetts. This total includes about **580,000 children**.
- Approximately **150,000 people in Massachusetts have been kept out of poverty** thanks to the federal EITC and CTC as measured by the Supplemental Poverty Measure (see graph).<sup>66</sup>



## The Massachusetts Earned Income Tax Credit is tied to the federal credit. Volunteer tax preparers help families do their taxes and access the EITC.

- Massachusetts, along with 28 other states, Puerto Rico and the District of Columbia, has a state-level Earned Income Tax Credit (EITC).<sup>67</sup> As in most of these states, **Massachusetts ties the value of the state credit directly to the federal credit.**
- The value of the Massachusetts EITC is simply **30 percent of the amount of the federal EITC.** (This percentage, also known as the match rate, increased from 23 percent on January 1, 2019.) The federal EITC and the Massachusetts state EITC are both refundable.
- In tax year 2017, the latest year for which data are available, more than **394,000 Massachusetts tax filers claimed the state EITC.** Tax filers in Massachusetts received tax credits totaling more than \$189.7 million (see table on next page).<sup>68</sup>



### Volunteer Income Tax Assistance (VITA)

- Anyone who has ever filed income taxes knows that this can be a complicated and sometimes intimidating process, but hiring professional help can be expensive.
- The Internal Revenue Service sponsors **Volunteer Income Tax Assistance (VITA) programs to provide free tax assistance** for low- and moderate-income households, persons with disabilities, and people with limited English language. The **Tax Counseling for the Elderly (TCE) program also provides tax assistance for elders.**
- In tax year 2017, **VITA prepared approximately 34,350 tax returns** in Massachusetts. TCE prepared 32,360. These volunteer preparers are particularly important for low-income households who are eligible for the EITC, as more than one out of six households using volunteer tax preparers benefited from the EITC in 2017.<sup>69</sup>

## The benefits of the state EITC reach families in every city and town in the Commonwealth.

**Number of EITC Filers, Estimated Share of Tax Filers Claiming EITC, Total EITC Claimed For 25 Selected Cities**

	Number of EITC Filers	% of All Filers Claiming EITC	Total State EITC Claimed		Number of EITC Filers	% of All Filers Claiming EITC	Total State EITC Claimed
<b>Massachusetts</b>	394,160	10%	\$189,758,162	Leominster	3,051	14%	\$1,556,461
Boston	48,394	15%	\$24,435,891	Lowell	11,301	21%	\$5,910,137
Brockton	11,903	24%	\$6,359,464	Lynn	10,528	23%	\$5,837,089
Cambridge	3,989	7%	\$1,492,734	Malden	4,869	15%	\$2,242,691
Chelsea	4,050	23%	\$2,265,496	New Bedford	10,787	25%	\$6,120,200
Chicopee	4,989	19%	\$2,573,589	Pittsfield	3,786	17%	\$1,841,323
Everett	3,817	17%	\$1,904,162	Quincy	6,589	13%	\$2,906,841
Fall River	9,182	23%	\$4,920,646	Revere	4,397	16%	\$2,245,958
Fitchburg	4,007	22%	\$2,200,101	Salem	2,996	13%	\$1,490,324
Framingham	3,282	10%	\$1,606,940	Somerville	3,269	7%	\$1,234,657
Haverhill	5,074	16%	\$2,584,645	Springfield	20,932	32%	\$12,458,563
Holyoke	4,683	28%	\$2,747,843	Taunton	4,408	15%	\$2,232,899
Lawrence	14,452	35%	\$8,603,689	Worcester	17,882	21%	\$9,782,278

Data from Mass. Department of Revenue for Tax Year 2017 (Preliminary). See data at the [Kids Count Data Center](#) for other cities and towns.

## Policies that help families afford the high cost of housing are essential for supporting housing stability and helping families keep a roof overhead.

Federal and state **funded housing assistance programs keep about 220,000 people in Massachusetts out of poverty** as measured by the Supplemental Poverty Measure (see graph).<sup>70</sup>

### Mass. Rental Voucher Program

- The Mass. Rental Voucher Program (MRVP) provides a **rental subsidy voucher** to eligible low-income renters. About 8,500 households currently lease with MRVP vouchers,<sup>71</sup> but at its height and before state funding cuts the program assisted as many as 20,000.<sup>72</sup>

### HomeBASE/RAFT

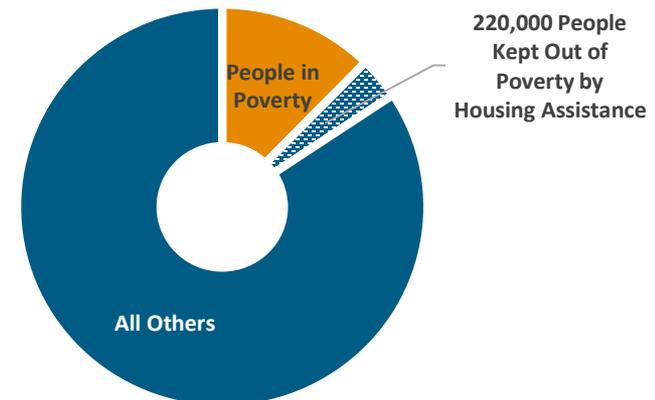
- HomeBASE and Rental Assistance for Families in Transition (RAFT) currently provide **up to a total of \$10,000 for one year of housing assistance** for low-income families who are either moving from shelter into housing or are at risk of becoming homeless.<sup>73</sup>
- HomeBASE helped keep 1,100 families from becoming homeless in FY 2018, and another 2,000 used HomeBASE support upon leaving a shelter.<sup>74</sup> About 4,400 families received RAFT support.<sup>75</sup>
- For many families, this funding alone is **not sufficient to provide long-term housing stability**.

### Section 8 Housing Choice Vouchers

- Federal Section 8 Housing Choice Vouchers give a **subsidy to eligible families seeking rental housing in the private real estate market**. It can take years to move off the **wait list** to receive a voucher, but there are about 22,000 Massachusetts households currently getting Section 8 housing assistance.<sup>76</sup>

### Public Housing

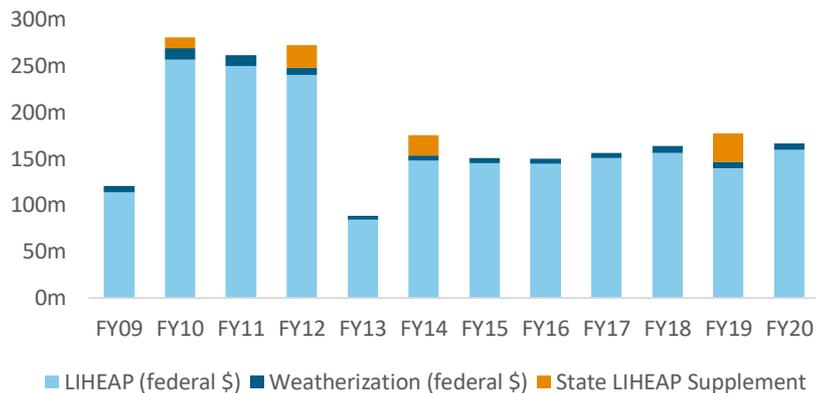
- Local housing authorities** manage the federal public housing programs. There are about 34,500 units<sup>77</sup> of federal public housing across the state, and most tenants pay 30 percent of their income on rent.<sup>78</sup>



## When low-income families are forced to pay a large share of their income on rent, little is left over for other basic needs, including paying for utilities.

- The federal fuel assistance program, known as the **Low Income Home Energy Assistance Program (LIHEAP)**, helps protect low-income families from having to choose between paying for heat or paying for food or other basic necessities.
- In 2017, over 180,000 households in Massachusetts received LIHEAP benefits.<sup>79</sup> This program is federally-funded, but **in some years the state provides additional funding mid-year** to meet immediate need (see graph).<sup>80</sup>

LIHEAP Funding, Including State Supplement



- About three-quarters of LIHEAP funds go to pay for heat, and more than 10 percent pays for weatherization.<sup>81</sup> **The LIHEAP benefit is based on a family's income, as well as the type of residence and type of energy supplier.** Households may receive as much as \$1,100 towards deliveries of oil, propane, or similar; or \$900 to support the costs of heat from gas or electric utilities.<sup>82</sup> The state's weatherization program also provides heating system repairs or replacement, or other modifications for low-income eligible households.
- Although data are not available for Massachusetts, **nationally LIHEAP has kept about a quarter of a million people out of poverty**, as measured by the Supplemental Poverty Measure.<sup>83</sup>



## When work doesn't pay, policies that help families put food on the table are critical for families to thrive and for children to stay healthy.

There are several significant **food assistance programs funded by federal dollars, sometimes in conjunction with state support**, that provide important buffers against food insecurity for low-income families.

### WIC

- The federally-funded Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) provides **nutritious food, counseling on healthy eating, support for breastfeeding, and referrals to health care** for low-income pregnant women, infants and children.
- There are close to **22,800 infants, 57,900 children, and 22,700 women** in Massachusetts participating in the WIC program.<sup>84</sup>
- A wide range of research has documented the impact of WIC on **improving health outcomes for mothers and children.**<sup>85</sup>

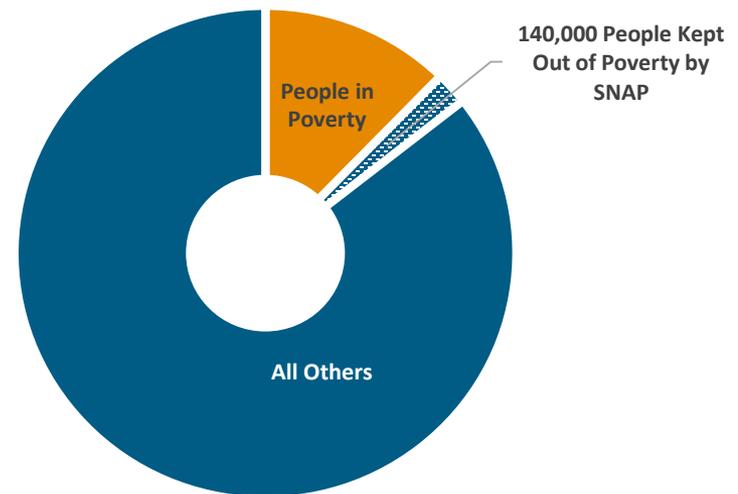


### School meals

- The federally-funded school meals program serves more than **9.6 million lunches and 4 million breakfasts each month** to students in the Massachusetts public schools.<sup>86</sup>
- For students in families under 133 percent of the federal poverty level, these meals are available to students at **no cost**. For students between 133 percent and 185 percent of the federal poverty level, the meals are available at a **reduced cost**.
- These school meal programs are critical for keeping children from trying to learn while hungry. School districts that have a large share of low-income students can participate in the federal **Community Eligibility Program, where meals are available for free to all students, regardless of income.**<sup>87</sup>
- Schools with a large share of low-income students may provide **free breakfast in the classroom after the school day starts (“after the bell”)**. There is ample research documenting the benefits of this program, including improved health and improved academic outcomes, and pending legislation would require certain districts to offer this option.<sup>88</sup>

## The federally-funded Supplemental Nutrition Assistance Program (SNAP) has a long record of combating hunger and economic insecurity.

- The federal **Supplemental Nutrition Assistance Program (SNAP)** has a long history, starting well before the initiatives of the War on Poverty.
  - The first experimental “food stamp” program was created with a dual purpose: to provide **food assistance to unemployed people during the Great Depression**, and to boost the country’s agricultural sector by **supporting the purchases of unmarketable food surpluses**.<sup>89</sup>
  - SNAP is an entitlement, meaning that **anyone who is eligible can receive benefits**.
  - The program is **responsive to changes in economic circumstances**. When there is an economic downturn, families in need can immediately enroll in the program.
  - Today, the program plays a **key role in reducing food insecurity** across the country, for children in particular as well as for families overall.<sup>90</sup>
  - SNAP benefits alone have **kept an estimated 140,000 people out of poverty** in Massachusetts, based on the Supplemental Poverty Measure (see graph).<sup>91</sup>
- Three-quarters of Massachusetts families receiving SNAP are **working**<sup>92</sup> and yet about 7 out of 10 households receiving SNAP have incomes below the official poverty line.<sup>93</sup>
  - Across the Commonwealth, SNAP helps pay for food shopping in the state’s **grocery stores and farmers’ markets** for close to 750,000 people each month (see table on next page).<sup>94</sup>



## SNAP goes a long way towards helping many across the Commonwealth pay for food.

**Number of SNAP Recipients and Estimated Share of Population Receiving SNAP For 25 Selected Cities**

	SNAP Recipients	Est. % of Population Receiving SNAP		SNAP Recipients	Est. % of Population Receiving SNAP
<b>Massachusetts</b>	<b>752,862</b>	<b>11%</b>	Leominster	5,278	13%
Boston	107,403	16%	Lowell	24,509	22%
Brockton	24,660	26%	Lynn	21,535	23%
Cambridge	6,176	6%	Malden	7,333	12%
Chelsea	7,594	19%	New Bedford	28,658	30%
Chicopee	12,269	22%	Pittsfield	8,527	20%
Everett	5,612	12%	Quincy	10,049	11%
Fall River	25,811	29%	Revere	7,665	14%
Fitchburg	9,120	22%	Salem	6,487	15%
Framingham	6,059	9%	Somerville	4,770	6%
Haverhill	10,095	16%	Springfield	62,778	41%
Holyoke	14,873	37%	Taunton	10,331	18%
Lawrence	27,419	34%	Worcester	40,224	22%

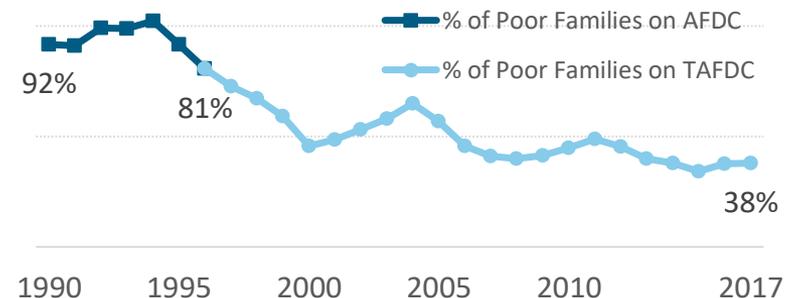
See complete listing at [Kids Count Data Center](#).

## Cash assistance used to be a reliable back-up for the lowest-income families. Today, the benefit reaches only a small share of needy families.

- **Cash assistance (Transitional Assistance for Families with Dependent Children or TAFDC) provides a small monthly cash grant** to families with children and pregnant women with little or no income or assets.
- Unless exempted for a variety of specific reasons, **participants are expected to look for work or go to school** while receiving benefits.<sup>95</sup>
- **Aid to Families with Dependent Children (AFDC) cash assistance was an important income support** for many low-income families.
- **“Welfare reform” in the 1990s converted the Aid to Families with Dependent Children (AFDC) into the current TAFDC program.**
- **TAFDC reaches less than half the number of poor families compared to AFDC.** There were 91,500 Massachusetts families with children on the program in 1995-1996, and there are just about 31,000 households now.<sup>96,97</sup>
- **Caseload does fluctuate with the economy.** When unemployment increases during a recession, the number of families seeking cash assistance is likely to increase.
- The caseload drop is **not due to a drop in needy families.**

- The benefits do not reach all needy families (see table on next page.)<sup>98</sup>
- The **“AFDC/TAFDC-to-poverty ratio”** shows how well benefits reach needy families.
- In 2017, for every 100 families ***under the federal poverty line***, only **38 received TAFDC**. This number was 81 in 1996 (see graph).<sup>99</sup>

**Cash Assistance Has Been Reaching Fewer Poor Families Over Time**



Data from Center on Budget and Policy Priorities, based on analysis of U.S. Census Current Population Survey and caseload data collected from state agencies.

## Transitional assistance (cash benefits) reaches only a small share of low-income people across the Commonwealth.

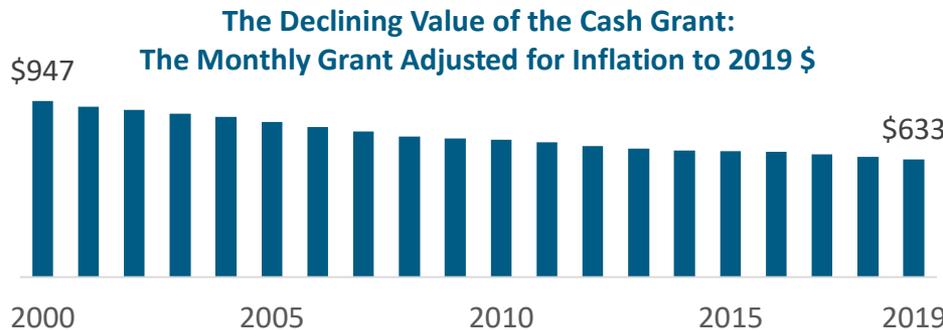
### Number of TAFDC Recipients and Estimated Share of Population Under 100% of Poverty Level Receiving TAFDC For 25 Selected Cities

	TAFDC Recipients	TAFDC % of Population Under 100% Poverty		TAFDC Recipients	TAFDC % of Population Under 100% Poverty
<b>Massachusetts</b>	<b>69,115</b>	<b>10%</b>	Leominster	320	6%
Boston	9,565	7%	Lowell	2,387	10%
Brockton	1,878	12%	Lynn	1,914	11%
Cambridge	371	3%	Malden	426	4%
Chelsea	809	11%	New Bedford	4,121	19%
Chicopee	1,393	18%	Pittsfield	985	15%
Everett	380	6%	Quincy	445	5%
Fall River	3,283	19%	Revere	586	8%
Fitchburg	691	10%	Salem	557	9%
Framingham	636	8%	Somerville	296	3%
Haverhill	721	9%	Springfield	9,039	21%
Holyoke	2,369	21%	Taunton	1,216	16%
Lawrence	1,547	8%	Worcester	4,451	12%

See complete listing at [Kids Count Data Center](#).

# The state’s cash assistance amount is so low it does not even bring families out of “deep poverty”, that is, above 50 percent of the poverty level.

- The current monthly TAFDC cash grant for a family of three with no countable income amounts to about **\$7,100-\$7,600 a year**, depending upon the type of housing the family lives in.<sup>100</sup>
- **This grant level is so low it does not even reach the level of what is known as “deep poverty.”** There are more than 74,000 children in Massachusetts in deep poverty.<sup>101</sup> People in deep poverty have incomes **half the poverty threshold or less**. The poverty threshold for a family of three is an income of \$21,330 a year. **Deep poverty is \$10,665** (see graph at right).<sup>102</sup>
- The amount of this grant is **not enough to provide economic stability**—such as cover the costs of rent, child care, or other necessities.
- The grant amount has also not appreciably changed in over a decade, and it has **lost value over the years** due to inflation.<sup>103</sup>



## The right supports for the youngest residents of a community and their parents help set young families on the road to opportunity.

### Benefits for Children

- Every young child, before entering formal schooling in kindergarten, benefits from **high-quality early education and care**.
- From the earliest days of life, **infants and toddlers “build” their brains** as they learn by interacting with the world.
- These interactions right from the start create the foundations for lifelong development.<sup>104</sup>

### Benefits for Two Generations

- High-quality programs with nurturing and enriching environments **benefit the parents as well as the children**.
- Parents are able to go to work while knowing that their children are in good hands.
- The **extreme stresses of persistent poverty can have impacts** on the well-being of children and can increase their risk for behavioral health problems later in life.<sup>105</sup>
- But at the same time these **early education programs can protect children from the impacts of adversity early in life**.
- Early childhood programs, home visiting, and similar programs **benefit both generations**.<sup>106</sup>



### Essential ingredients for early education and care:

Affordable • Convenient • Active family engagement  
Well-trained staff • Well-paid staff  
Thoughtful, developmentally appropriate activities

## Community organizations provide valuable supports to help the very youngest children get their best start at a bright future.

### Early Intervention

- Early Intervention programs for infants and toddlers from birth to age 3 provide **family-centered home or community-based services to children not reaching age-appropriate developmental milestones**, or who have a medical or social history that puts them at risk of developmental delay.
- Services can include physical therapy, speech therapy, occupational therapy, and other **developmentally appropriate and targeted specialized services**.
- There are **no out-of-pocket costs to families** for these services, as they are paid for by private insurance, MassHealth (Medicaid), or by federal and state budget dollars from the Department of Public Health.<sup>107</sup>



### Head Start and Early Head Start

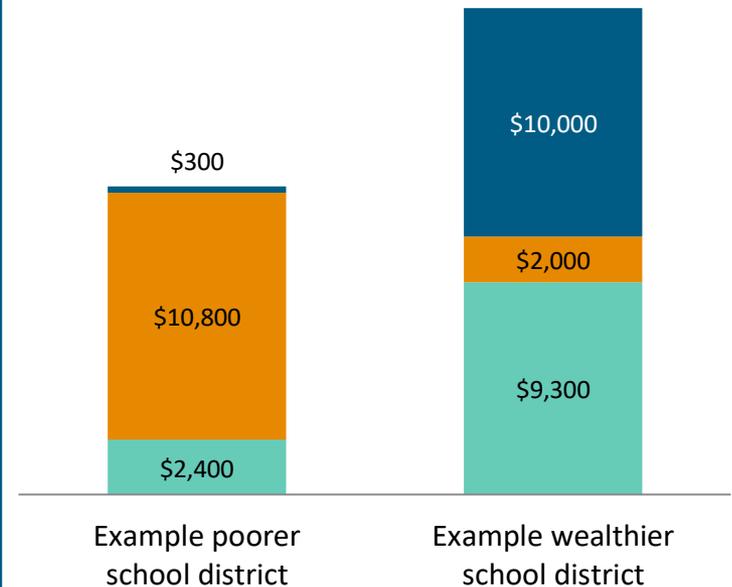
- Head Start and Early Head Start are locally-run and federally-funded programs that help **low-income young children from birth to age 5 prepare for kindergarten**. Head Start accepts 3 and 4 year olds with low incomes. Head Start and Early Head Start provide comprehensive services and early education to children and families in a variety of settings: center-based care, home visiting, and family child care.
- In 2019, there were 11,219 children served in the state's 27 Head Start programs, 3,248 more served in 25 Early Head Start programs, and 114 in the program for migrant and seasonal children. During this period, **13,505 families** were served by the program.<sup>108</sup>
- One of the well-documented strengths of the Head Start program is the role it plays in providing a **safe and stable learning environment for very young children during a crucial developmental phase**. Not only does the program provide stability for children, it helps stabilize families by providing **high quality comprehensive services**.<sup>109</sup> This support is essential as in Massachusetts, **1,403 of the families served by the program in 2019 experienced homelessness** at some point during the year.<sup>110</sup>

## Communities with low-income students receive additional state K-12 education funds to remove obstacles to learning faced by those children.

- **Well-funded schools provide possibly the single greatest strategy to remove obstacles to opportunity for low-income children.**
- Not only are children offered **essential learning and the critical thinking skills** that help them become engaged members of their communities as adults, schools can also be a **safe haven** providing food, health care, social and emotional support, and more.<sup>111</sup>
- The Massachusetts public schools educate just under one million children.<sup>112</sup> Lawmakers designed the **education funding formula to direct state education dollars to provide adequate funding for the needs of school districts with more low-income students.**
- Each district has a **unique “foundation budget” based on the characteristics of the students in that district** estimating how much funding that district should spend to provide an adequate public education. If a district is wealthy enough, the majority of that spending comes from the district’s own resources. **For lower-income school districts, the state helps more with costs.** This strategy has been successful overall, with a larger share of state funding dollars helping to support poorer districts and districts with poorer students.
- **However, better-off school districts have been spending substantially more** than the amount that had been set in this foundation budget (see graph), evidence that the foundation budget has been too low.<sup>113</sup>

### Poorer School Districts Cannot Spend as Much Per Student Compared to Wealthier Districts

- Amount of extra school district spending per student
- Chapter 70 state education aid per student
- Amount school district must contribute per student



## Newly-enacted education funding law will allow educational investments to remove obstacles to opportunity facing low-income students.

- Newly-enacted legislation funding K-12 education will increase state support to schools by \$1.5 billion, targeting resources to schools with low-income students and English language learners.<sup>114</sup>
- With more adequate school funding at the local level, a variety of supports in the classrooms could provide opportunities for all children to thrive. See MassBudget's *Roadmap to Opportunity* for a range of options.<sup>115</sup>

### Using Resources to Reduce Class Sizes

- Reducing overall class sizes would have long term academic benefits, particularly for the youngest students. Combining reduced class sizes with **increased teacher training and support** can have the strongest benefits.<sup>116</sup>



### Using Resources for English Language Learners

- For **one in five** students in the state's public schools, English is not their first language.<sup>117</sup>
- Schools are expected to ensure that students whose native language is not English have access to **the age-appropriate subject content**, and address any language barriers that prevent the students from participating successfully in the classroom.<sup>118</sup>
- More students are coming into the schools with what is known as **interrupted education**—perhaps because they are refugees from war-torn regions, or who have come here as a result of some other significant life upheaval. Not only do these students face language obstacles to their learning, they may also have **social or emotional** needs as well.<sup>119</sup>

### Using Resources for Appropriate Behavioral Health Supports

- Providing appropriate **behavioral health supports** for students in crisis is critical for student success. Specially-designed **Bridge for Resilient Youth in Transition (BRYT) programs that help students with behavioral health needs stay in school after significant absence** have also succeeded at keeping students on track to graduate.<sup>120</sup>

## Community resources coordinated with the schools can help adolescents and young adults stay on track on the road to opportunity.

### Staying on Track Towards the Right Next Step

- Whether a young person is on the path to a **college education, a career, the military, or has other plans**, well-resourced schools and community organizations are essential for helping each young person find the **right next step**. But **high school graduation** is key.

### The Benefits of Staying In School

- There is **no “one-size-fits-all” approach** to ensuring that every child graduates from high school.
- Graduating from high school and from college pays off in many ways, but especially in terms of **life-long earnings**. Workers with associate’s degrees earn appreciably more than high school graduates, and workers with bachelor’s degrees have nearly twice the earnings of workers who have not attended college.<sup>121</sup>



### Pathways to Opportunity Through Vocational or Technical Training

- Schools can have an important role to play in helping young people along a path to a **vocational or technical career**.
- These training programs (see table) **combine skills training with other academic skills**, often in regional vocational schools, or in programs that operate within larger traditional high schools.
- There are currently wait lists for these programs, with more than 3,000 young people waiting for a space in one of these programs. The state cannot meet this demand without investing additional resources.<sup>122</sup>

#### Massachusetts Career, Vocational, Technical Education Clusters

Agriculture & Natural Resources • Arts & Communication •  
 Business & Consumer Services • Construction • Education •  
 Health Services • Hospitality & Tourism •  
 Information Technology • Legal & Protective Services •  
 Manufacturing, Engineering, & Technology • Transportation

## PART 5: NEW AND EMERGING ROADBLOCKS. Recent federal proposals and policies have been creating new obstacles to opportunity.

- Over the decades since the 1960s, the **state and federal governments have successfully worked together** to support the important work of expanding opportunity and ensuring the well-being of the residents of the Commonwealth.
- Policies implemented during the War on Poverty and many of those that followed have **reduced poverty and expanded opportunity** for low-income families and children.
- However, there are **new threats at the federal level** that have significant impacts in Massachusetts and create **new roadblocks** on the road to opportunity for low-income families and for children.
- Federal tax legislation, immigration policy, rules and procedures governing a wide variety of the historically successful benefit programs, and continuing federal budget threats have **all recently risked destabilizing the partnership between the state and federal governments**.
- All of these challenges also come together to put at risk a complete and accurate count in **the 2020 Census**.



## The 2017 federal tax law mostly benefitted the wealthy and has left a budget hole threatening benefits for low- and middle-income families.

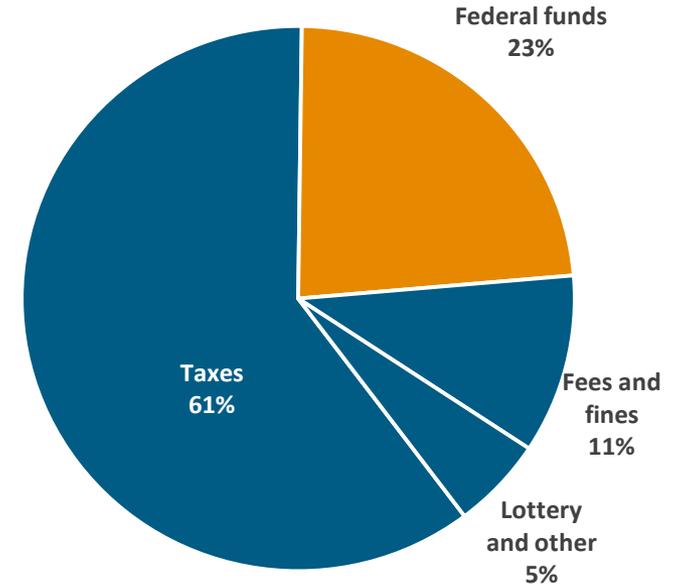
- In December 2017 the President signed **tax legislation that reduces tax revenue by approximately \$1.9 trillion over ten years** by giving deep tax cuts to the wealthy and corporations.
- The **wealthiest received large tax cuts**, and the share of the tax cut that goes to the highest-income one percent of taxpayers in Massachusetts is more than the share of the tax cut going to the bottom 80 percent of all taxpayers in Massachusetts combined.<sup>123</sup>
- Removing this amount of tax revenue from the federal budget leaves a **big budget hole**.
- With this revenue loss, Congress will have to either allow for a significant **increase in the federal deficit, or raise new revenue, or cut spending on programs, services, and benefits people count on**.
- If over time Congress closes the \$1.9 trillion gap by cutting spending, there would likely be cuts to both what is called “mandatory spending” and “discretionary spending.”
- Federal **“mandatory” spending is based on formulas** established in law. Reducing federal mandatory spending requires changing the enabling statutes of programs, benefits, or services.
- **Congress determines “discretionary” spending each year** in the annual appropriations process. Defense spending in the federal budget is discretionary, and the remainder of the discretionary spending is known as “non-defense discretionary” spending.<sup>124</sup>
- **Non-defense discretionary spending is always at most risk** for cuts during the budget appropriations process.



## Federal budget cuts could have a significant impact on the state's ability to support important services for families and children.

- Almost **one-quarter of the state's budget comes from federal funds** (see graph).<sup>125</sup> Massachusetts receives more than \$11 billion from the federal government each year to help pay for health insurance coverage and payments to health care providers, and also to pay for child welfare programs and foster care, early education and care, cash assistance, and more. The single largest source of federal revenue that comes through the state budget is funding to reimburse the state for about half of its spending on Medicaid and the Children's Health Insurance Program (CHIP). These are **"mandatory" federal funds supporting the state budget**.
- **State government serves as an intermediary for an additional \$2.5 billion in federal funds each year**, most of which goes directly to municipalities, local school districts, or as benefits to individual recipients (see table on next page). These are mostly federal **"discretionary" funds**, and include **funding for education, the WIC program, Head Start, LIHEAP, public health programs, supports for people with disabilities, job training programs, and more**.
- Cuts to federal funding would have an impact on a variety of state-provided services and supports, as **many of the state agencies that administer these benefits and services rely heavily on federal funds**.

Revenues Making Up the  
FY 2020 State Budget



## Federal funds support crucial services across the state budget, as well as important programs at the local level.

Funds to Selected State Agencies (FY 2020)	Federal Funds	Federal % of Total
Exec. Office Health and Human Services	\$9.330 b	53%
Dept. Developmental Services	\$793 m	38%
Dept. Early Education and Care	\$420 m	64%
Dept. Transitional Assistance	\$262 m	40%
Dept. Children and Families	\$265 m	25%
Dept. Public Health	\$170 m	24%
Dept. Mental Health	\$152 m	17%
Dept. Elder Affairs	\$112 m	20%
Selected Federal Funds Outside the State Budget That Go to Localities (FY 2020)		
National School Lunch Program (Special Assistance Funds)		\$338 m
Special Education (Individuals with Disabilities in Education Act)		\$298 m
Housing Choice Vouchers and Moving to Work (Section 8)		\$274 m
Title I (Education for Low-income Students)		\$236 m
Low Income Housing Energy Assistance Program (LIHEAP)		\$159 m
Women, Infants, and Children (WIC)		\$77 m

## Federal immigration policy has had a significant impact on immigrants and their families over the past two years, affecting the well-being of many.

- Over the past 400 years, **immigrants have come to this country with the hope of building a new life** for their families.
- Policy changes as well as the political climate and current immigration policy discussions have had an effect on the well-being of immigrant children and their families.
- **The Trump Administration has proposed policy changes that if implemented as proposed would make it very difficult for many immigrants** to receive Green Cards or visas allowing them to enter or stay in this country legally.
- Although as of publication this particular **“public charge” rule** has not yet been implemented, it would make family income and the potential future use of health care, nutrition, or housing programs central considerations in whether or not to offer people the chance to make a life in the U.S.
- Not only would this new rule make a long-standing existing standard much more restrictive, it could have—and may already be having—a significant **“chilling effect.”** People who fear they might be subject to the rule (even if in fact they would not be affected by it) may avoid receiving publicly-funded benefits out of fear of potential repercussion.
- This **chilling effect has people putting their well-being at risk** in the fear of affecting a family member’s potential immigration status.<sup>126</sup>



- **State policies** also make a difference in the well-being of immigrants. For example, immigration status limits whether many working immigrants can obtain **state driver’s licenses**.
- If all drivers could access driver’s licenses regardless of immigration status, this would improve families’ **access to work, improve public safety, and would generate million of dollars for the economy.**<sup>127</sup>

## It will be critical for communities to come together to get a complete and accurate count in the 2020 Census

- By constitutional requirement, **every ten years** the United States takes a full census of its population.
- These numbers are used to determine **political representation** at the federal, state, and local levels.
- These numbers create the basis for all the **health and social statistics** that describe who we are.
- These numbers are critical for the **distribution of billions in funding**, as a wide range of federal funds come to the state based on funding formulas determined by census results.
- Low-income communities, communities with large numbers of immigrants, large numbers of students or renters or people who are unstably housed are particularly vulnerable to being **undercounted** in the census and are known as **hard to count**.
- **Young children under five are also at high risk of being missed**, sometimes because families simply leave them off the form. Not counting young children in the census means that these children will be missing from the data and left out of funding for ten years—almost their **entire childhood**.
- Community leaders are important **trusted messengers** for getting a complete and accurate count.<sup>128</sup>



## Current Administration proposals continue to threaten the very policies that have made progress in removing obstacles to opportunity.

- The President's **budget proposals, executive orders, and policies** have made clear the priorities of this Administration.
- The budget and policy debates under the current Administration have taken a direct and straight aim at reducing or limiting food assistance, housing assistance, income supports, and many other **benefits designed to help low-income families stay out of poverty. Risks to the census leave communities vulnerable to not getting their fair share of federal resources.**
- One of the legacies of the **Great Society** is the enactment of policies that have been successful at helping **remove obstacles to opportunity** for low-income families and children.
- Policy choices can ensure **adequate wages and healthy working conditions.**
- Policy choices at the federal, state, and local levels can ensure adequate and equitable investments so that **every child grows up in a healthy and well-resourced community.**
- Policy choices can ensure **access to opportunity regardless of immigration status.**
- Policy choices can create **a smoothly-paved road to opportunity** and a bright future for everyone in Massachusetts.
- **Public policies represent the decisions and choices that we make** to create the kind of society we want to live in. These policies are among our most powerful tools for removing long-standing barriers to opportunity for children and families.

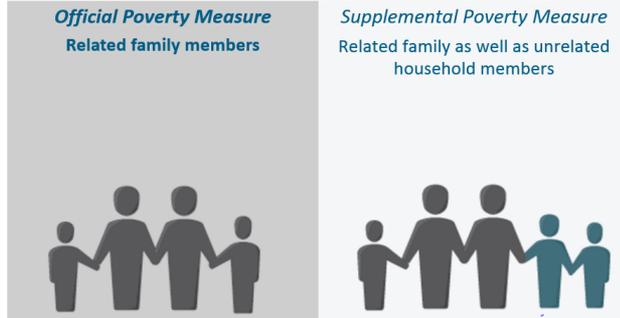


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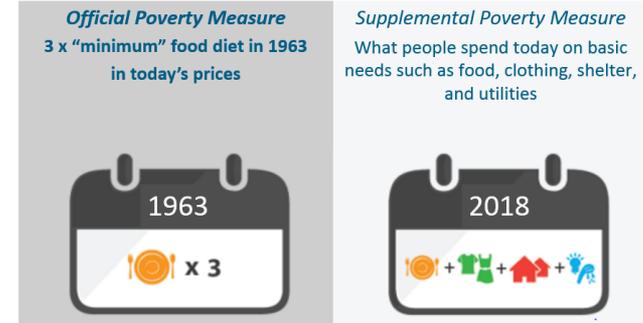
## APPENDIX A: Understanding the Supplemental Poverty Measure

The official poverty rate is not the only way to measure poverty. **The Supplemental Poverty Measure adjusts for costs of living and different housing circumstances** (such as whether a household owns or rents a home); it includes non-cash public benefits when considering a family's income; it takes into account the costs of such expenses as child care; and it also uses a broader definition for a "household." See [https://www.census.gov/library/visualizations/2014/demo/poverty\\_measure-how.html](https://www.census.gov/library/visualizations/2014/demo/poverty_measure-how.html).

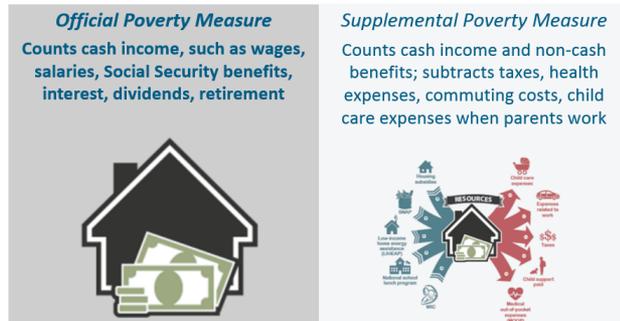
### Who shares resources?



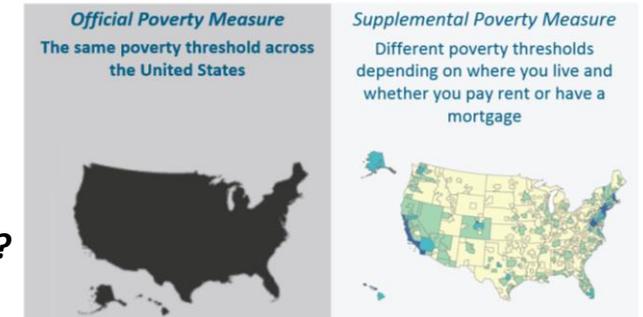
### What's the minimum income you need?



### What resources do you have?



### Is the minimum income you need the same everywhere?



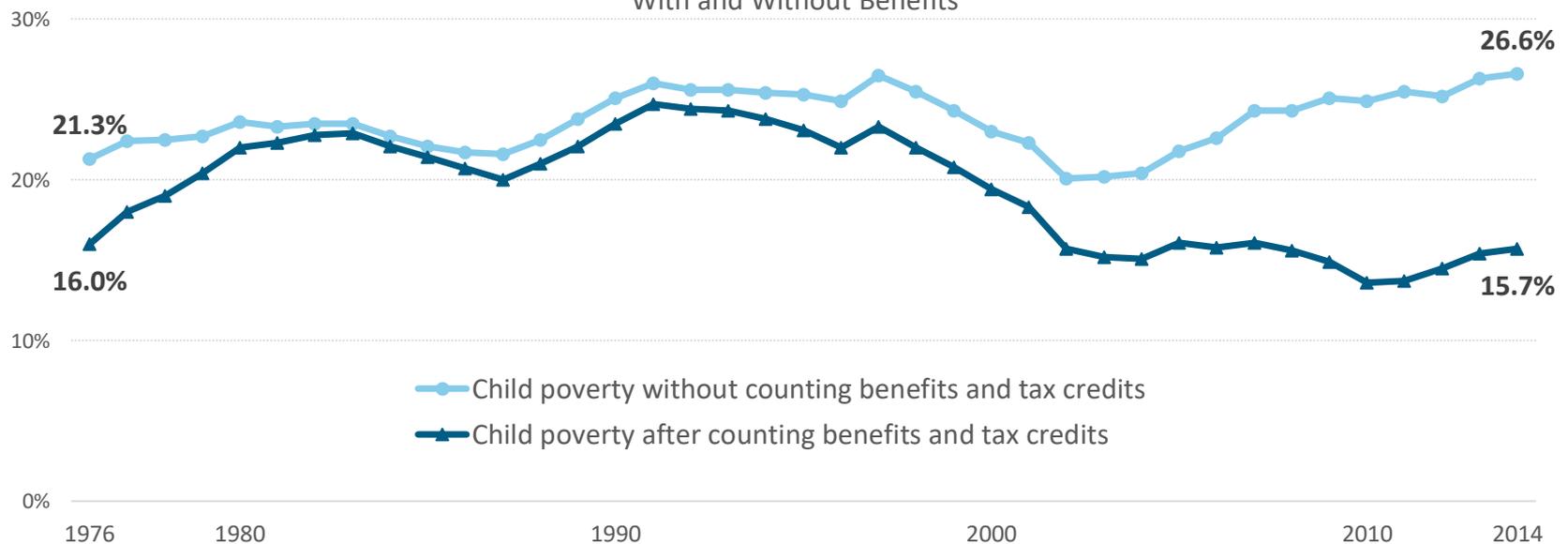
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## APPENDIX B: The Anchored Supplemental Poverty Rate

The Anchored Supplemental Poverty Rate documents over time that public benefits and tax credits have lowered the poverty rate for children in Massachusetts. Researchers at the Center on Poverty and Social Policy at Columbia University have taken the methodology used to create the Supplemental Poverty Measure (SPM) and have projected it backward several decades to create an historical estimate called the “Anchored Supplemental Poverty Rate.” They have further created state estimates for this measure. Data on this page from the Center on Poverty & Social Policy at Columbia University, *Poverty in the 50 States*.

### Publicly-Funded Programs Have had a Significant Impact on Child Well-Being in Massachusetts

Child Poverty Rates as Measured by SPM  
With and Without Benefits

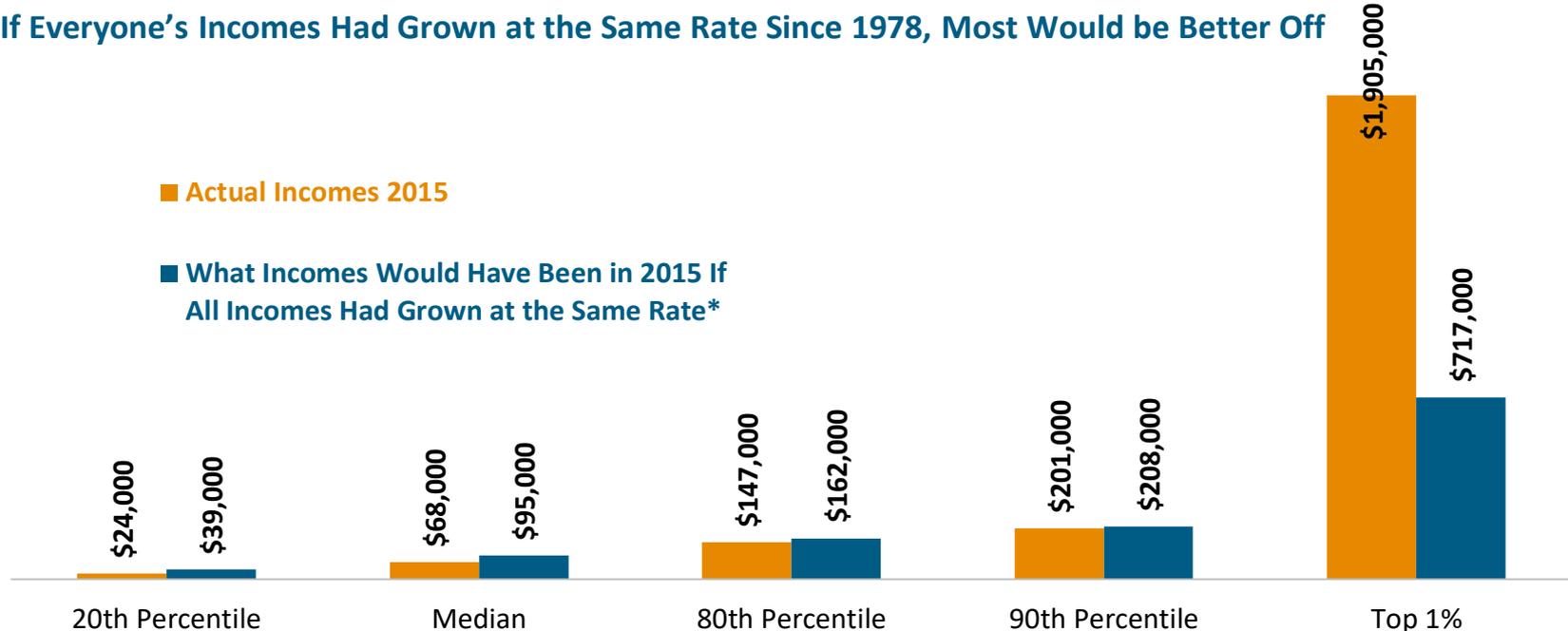


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## APPENDIX C: The Impacts of Income Inequality

- Wages and **incomes have been stagnant** for most households since the 1970s, but **not at every income level**.
- Overall, income in Massachusetts grew **78 percent** between 1978 and 2015
- If everyone's income had grown by 78 percent\* during this time, the **vast majority of households would have higher incomes today**.
- Instead, **much of that growth went to households at the very top**—the top 1 percent.

### If Everyone's Incomes Had Grown at the Same Rate Since 1978, Most Would be Better Off



Data on this page from Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey microdata and from Sommeiller, Estelle, and Mark Price. 2018. *The New Gilded Age: Income Inequality in the U.S. by State, Metropolitan Area, and County*. Economic Policy Institute, July 2018. Data for the 20<sup>th</sup>, median, 80<sup>th</sup>, and 90<sup>th</sup> percentiles show incomes at that percentile. Data for the top 1% show incomes at the 99<sup>th</sup>-100<sup>th</sup> percentile. All data in dollars adjusted for inflation to 2015.

## IMAGE SOURCES

Unless otherwise noted, photographs from iStock.com.

Pages 2, 46, 54: image of non-binary teens, photo credit Zackary Drucker, The Gender Spectrum Collections.

Page 3: Excerpt from 1790 Census, from U.S. Census Bureau, available at <https://www.census.gov/library/publications/1793/dec/number-of-persons.html>

Page 4: Lawrence Mill Strike, 1912. Boston Globe file photo. <https://www.bostonglobe.com/lifestyle/2014/08/28/from-archives-bread-and-roses-strike/Mn4sge9D1hGh0t2Glw4SQK/story.html>

Page 5: 1950s Ford Motor Company Advertisement. Image drawn from eBay sale listing. See also John McDonough and Karen Egolf, eds., *The Advertising Age Encyclopedia of Advertising*, for a discussion of car advertising in the 1950s; excerpt available on <https://books.google.com>

Page 6: Home Owners' Loan Corporation (HOLC), Maps of Greater Boston, Brockton, Haverhill, Holyoke, from "Mapping Inequality: Redlining in New Deal America" at <https://dsl.richmond.edu/panorama/redlining/#loc=5/36.704/-96.943&opacity=0.8>

Page 7: More Than Half of the Families in Massachusetts Have Incomes of \$6,000 or More. Source: U.S. Census Bureau, Census of Population: 1960 Massachusetts Volume I Part 23, Characteristics of the Population, Graphic Summary, p. ix, Table 10. Available at <http://www2.census.gov/prod2/decennial/documents/37722946v1p23.zip>

Page 8: Lyndon B. Johnson: "Annual Message to the Congress on the State of the Union," January 8, 1964. <https://www.npr.org/sections/itsallpolitics/2014/01/28/265226599/top-moments-in-state-of-the-union-history>

Page 9: Current Anti-Poverty Network Created By the Economic Opportunity Act of 1964. <https://www.masscap.org/agencies/>

Page 37: Photos from the U.S. Department of Agriculture, Agricultural Research Service, <https://www.ars.usda.gov/oc/images/photos/photos-people>

Page 48: Image of U.S. Capitol. [https://commons.wikimedia.org/wiki/File:United\\_States\\_Capitol\\_-\\_west\\_front.jpg](https://commons.wikimedia.org/wiki/File:United_States_Capitol_-_west_front.jpg); Image of Massachusetts State House. [https://commons.wikimedia.org/wiki/File:Massachusetts\\_State\\_House\\_-\\_Boston,\\_MA\\_-\\_DSC04664.JPG](https://commons.wikimedia.org/wiki/File:Massachusetts_State_House_-_Boston,_MA_-_DSC04664.JPG)

## ENDNOTES

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Endnote numbers [linked](#) to return to text.

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