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Obstacles on the Road to Opportunity: Finding a Way Forward



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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

Executive Summary and Table of Contents

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Section One: The Promise of Opportunity, p.4

- 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.
- From the late 1940s to the 1970s, incomes for most working people grew at about the same rate as the U.S. economy grew. But there were still barriers keeping prosperity from reaching some people, even during a time of broadly-shared growth. In 1964, a “War on Poverty” confronted head-on the obstacles faced by those left behind by post-war prosperity. This War on Poverty and programs created as part of what was known as the “Great Society” used a community-based approach to address those obstacles to opportunity. Poverty dropped initially, but has persisted despite the documented success of these initiatives..

Section Two: Obstacles Blocking the Road, p.12

- While effective public programs can help remove obstacles along the road to opportunity, good jobs play a central role in paving that road. But too many jobs in today’s economy do not pay enough for working families to keep food on the table, keep a roof overhead, save for college, and put money aside for 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 unlike in the post-World War II era, this growth has not translated into increased wages for low- and moderate-income families. In fact, over the past several decades, national economic policies stopped emphasizing wage growth, Congress allowed the real value of the minimum wage to decline, and labor law enforcement agencies weakened protections for workers.

Section Three: Communities and Opportunity, p. 18

- Well-resourced communities can lower barriers to opportunity for children and families, and public policy can help build stable and thriving communities. But 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.



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

Section Four: Removing Obstacles, p. 31

- 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, earned 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, 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.

Section Five: New and Emerging Roadblocks, p. 49

- New federal tax cuts for the wealthy and corporations will lead to a deep hole in the federal budget. To make up for that revenue loss, Congress and the Administration are proposing cuts to spending on programs benefiting low-income families. 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 programs rely heavily on federal funds.

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THE PROMISE OF OPPORTUNITY: Children need economic security today to have a bright future tomorrow.

The future of Massachusetts depends upon the success of our children. There are 1.6 million families in Massachusetts and 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. Public policies play a crucial role in creating these essential conditions for the best opportunity for every child.

But the road to that opportunity is not always smooth. Although everyone experiences bumps along the way, sometimes there are real barriers that present obstacles to success. Just as some public policies create conditions for success, other policies have created obstacles to opportunity for some, or allowed those obstacles to persist.

Over fifty years ago, the country committed to waging a War on Poverty and creating a Great Society focused on removing the barriers blocking too many families from getting ahead. Yet child and family poverty persist. Why?

First of all, our economy is out of balance—tilting opportunity towards those with the highest incomes. In an economy that offers opportunity for everyone, 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 opportunity for everyone.

Second, our public investments are falling short, leaving children, families, and communities with unmet needs. At the federal level, Congress is considering dismantling income and work supports and other effective initiatives that for decades have been successful at removing obstacles along the road to opportunity for children and families.



From the late 1940s to the 1970s, the U.S. economy grew, as did incomes for most working people.

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 the income spectrum. The economy was growing rapidly and working peoples’ incomes were growing as well. This growth was widely-shared and consistent across all income levels. (See graph and [Data Sources](#).)

During this period, incomes grew because wages grew, and they both grew right alongside economic productivity (see MassBudget’s [State of Working Massachusetts](#) for more).¹ Productivity gains translated into hourly wage increases for workers.

During this period, the economy seemed to offer a promise of growing prosperity for anyone who had access to opportunity and a good job.

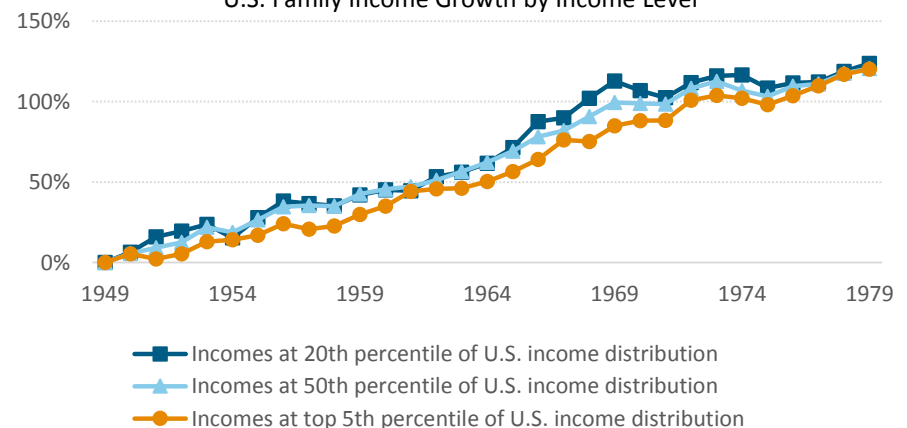
However, even in the post-war economic boom, there were still some families who were not yet benefitting from this broadly-shared economic prosperity.



1950 Ford Motor Company advertisement

Incomes Grew At All Income Levels After WWII

U.S. Family Income Growth by Income Level



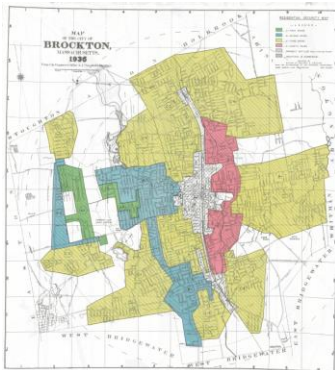
There were still barriers keeping prosperity from reaching some people, even during a time of broadly-shared growth.

The post-World War II economic boom did not touch all communities equally. There was deep poverty affecting many communities in rural America, as farming methods and industries changed.² And while access to generous veterans' benefits such as subsidized higher education, home loans, job training, and small business support brought new-found prosperity to many, these benefits were not even equally available to all veterans, particularly African-American veterans.³

Moreover, practices known as "red-lining" explicitly denied access for people of color to certain communities, which meant that not all prospering

communities were equally accessible to all residents (see map).⁴

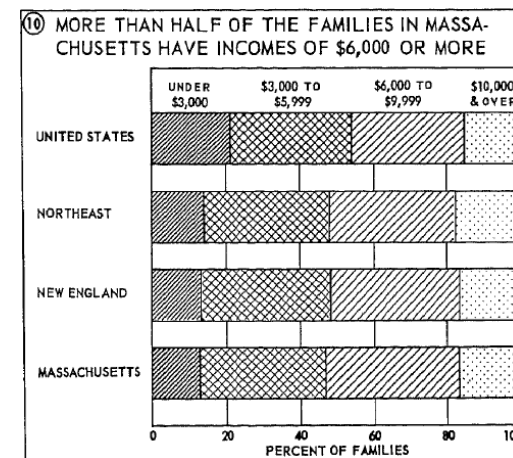
Education also was not equally accessible. In spite of the national commitment to universal public education for every child, schools were not the same in all communities.



Home Owners' Loan Corporation,
Map of Brockton, 1936

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.⁵

Massachusetts, although relatively better off than many other states in 1960 (see illustration), was a state that had gone through a transition. During what is known as the "Second Great Migration," thousands of African-Americans came north to the cities, presumably for better educational opportunities for their children and for employment in the state's manufacturing centers.⁶



From the U.S. Census, 1960

In 1964, a “War on Poverty” confronted head-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, 1964⁷

SELECTED GREAT SOCIETY LEGISLATION ([Linked](#))

- [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 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 1964, President Lyndon B. Johnson and the Congress 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 so that more Americans would have access to jobs, thriving communities, and a good education (see list).

Recognizing the central 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.

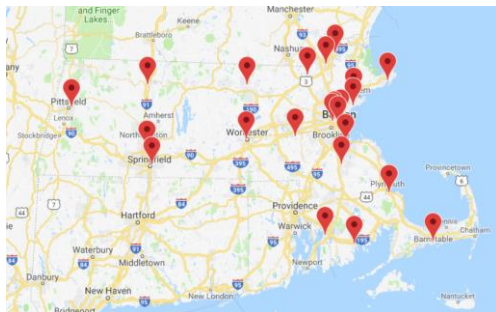
To boost the incomes of people with low-wage jobs, Congress increased the minimum wage and funded extensive job training. President Johnson also declared a “war on hunger,” broadly expanding Food Stamps (now called SNAP) and the school meals program.⁸

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

To implement programs and support community development, Congress created networks of community-based programs (see map below) that provided services to the low-income communities in which they were located. They also employed residents of their local communities. As stated in the “declaration of purpose” of the Economic Opportunity Act:

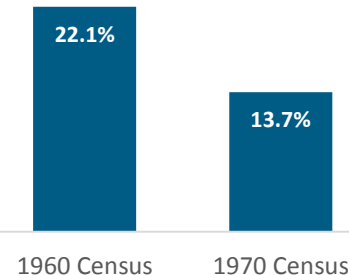
The United States can achieve its full economic and social potential . . . only if every individual has the opportunity to contribute to the full extent of his [sic] capabilities and to participate in the workings of our society. It is, therefore, the policy of the United States to eliminate the paradox of poverty in 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.⁹

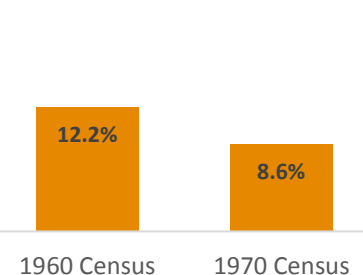


Current Anti-Poverty Network Created By The Economic Opportunity Act of 1964

Poverty Rate: United States



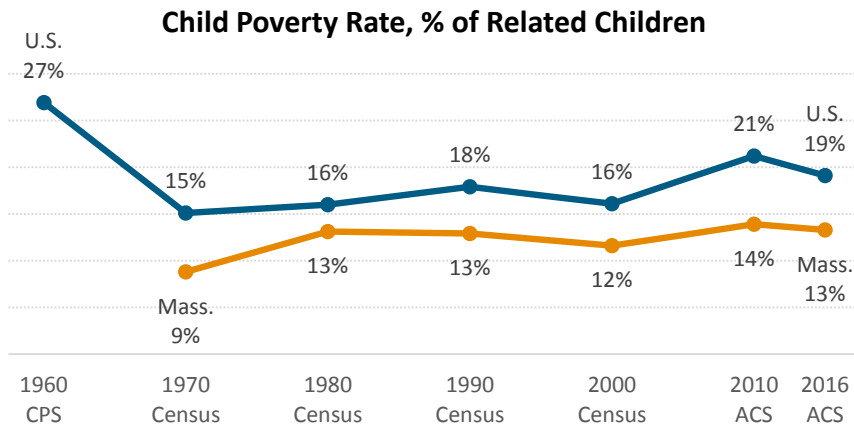
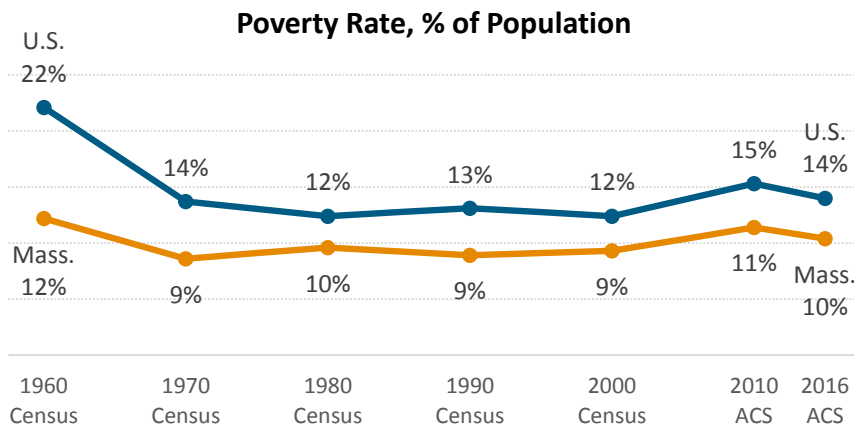
Poverty Rate: Massachusetts



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.¹⁰

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 and [Data Sources](#)).

Rising wages and the War on Poverty led to a dramatic drop in poverty right from the start, but this progress slowed since the 1970s.



During the first decade of the War on Poverty, poverty overall and for children in particular dropped dramatically (see charts and [Data Sources](#)), but since then poverty rates overall and for children have not continued to drop based on the official poverty measure.

If anti-poverty and community-building programs have been successful, why would poverty persist as those programs became better established?

First, the official poverty measure is not the only or most accurate way to track economic well-being, and in particular the way it is measured does not account for the impact of these Great Society programs. The Census Bureau has recently developed an alternative poverty measure, the “Supplemental Poverty Measure.” This new measure does tell an important story about the legacy of the Great Society programs in combatting poverty.

Second, many families are still economically insecure, and the policies that regulate the economy still create obstacles to opportunity or allow existing obstacles to persist.

The Supplemental Poverty Measure is a better poverty measure, and it documents the impact of Great Society programs on poverty.

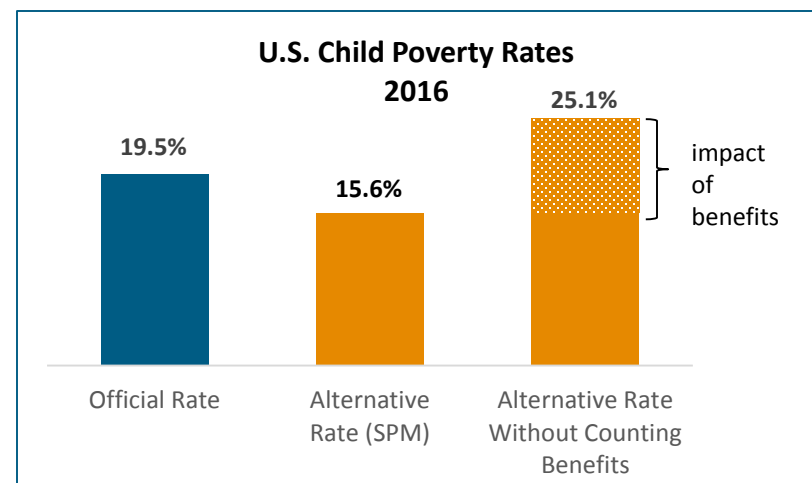
The official poverty measure has limitations as it does not account for the actual costs of basic living expenses, and does not account for a variety of non-cash and tax benefits.

The Supplemental Poverty Measure (SPM) is a more accurate way of measuring poverty. The SPM poverty threshold is different, because it estimates household costs covering a variety of basic needs, such as the costs of food, clothing, shelter, and utilities. It also calculates income differently, by including the value of non-cash public benefits such as SNAP (formerly known as “food stamps”) 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 or out-of-pocket medical expenses. Finally, the SPM adjusts for differences in the cost of living across the country. (See [Appendix A](#) and [Appendix B](#) for more detailed explanations of these poverty measures.)

Unlike for the nation as a whole (see chart and [Data Sources](#)) 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.¹¹

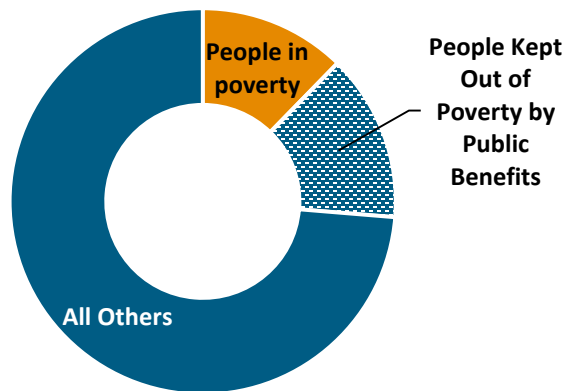
The Supplemental Poverty Measure shows the dramatic impact of public programs in keeping both adults and children out of poverty.¹²

According to the SPM, without benefits such as SNAP, child tax credits, housing assistance, school meals, and more, more than one-quarter of children across the country would be in dire economic straits. Yet when counting the value of these benefits, this poverty measure drops by more than nine percentage points to 15.6 percent. That’s an important drop, but still far too high (see graph and [Data Sources](#)).

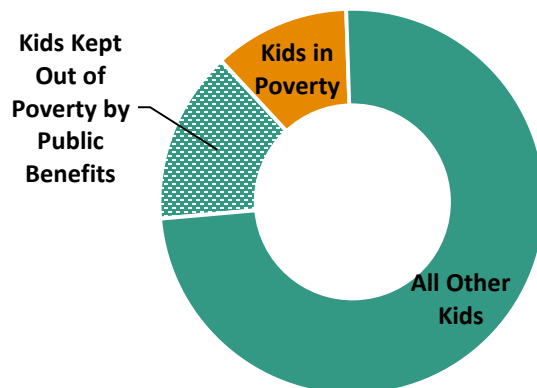


Although not visible in official poverty measures, thanks to benefits such as SNAP, housing assistance, and more, poverty has been cut in half.

Public Programs Cut Poverty Just About in Half In Massachusetts



Public Programs More Than Cut Child Poverty in Half In Massachusetts



The “alternative” poverty measure—the Supplemental Poverty Measure (SPM)—documents that public benefit programs are responsible for helping hundreds of thousands of people in Massachusetts make ends meet. The official poverty measure cannot track this.

Programs like SNAP (the Supplemental Nutrition Assistance Programs or “food stamps”), 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 provided the resources for approximately 920,000 people in Massachusetts (including close to 200,000 children) that move them over this poverty line. (See graphs and [Data Sources](#).)

These public programs 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.)¹³

But public programs alone cannot completely eliminate poverty. People need good jobs with good wages that grow over time.

OBSTACLES BLOCKING THE ROAD: Even for many working families across the Commonwealth, economic opportunity now seems out of reach.

While effective public programs 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.

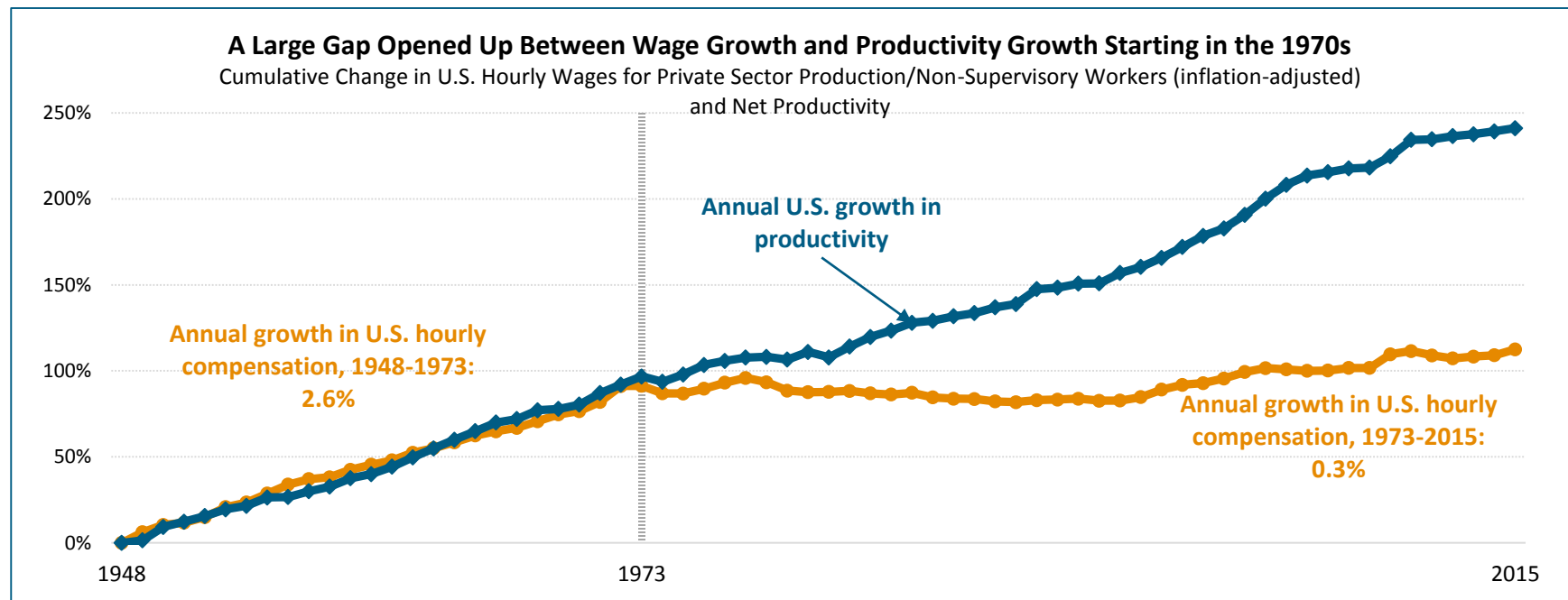
Why does a family's hard work no longer pave the road to opportunity?



The economy has continued to grow in recent decades, but this growth has not translated into increased wages for low- and moderate-income families.

By the 1970s, national economic policies stopped emphasizing wage growth. Congress allowed the real value of the minimum wage to decline; labor law agencies, Congress, and courts weakened protections for workers and unions; and the architects of macroeconomic policy focused more on fighting inflation than on supporting full employment.

Not surprisingly, wages for most working people stopped growing with the economy (as measured by productivity) in the mid-1970s (see graph and [Data Sources](#)). The economy continued to grow, but wages barely grew. In fact, there has been very little wage growth for most workers for the past four decades.¹⁴



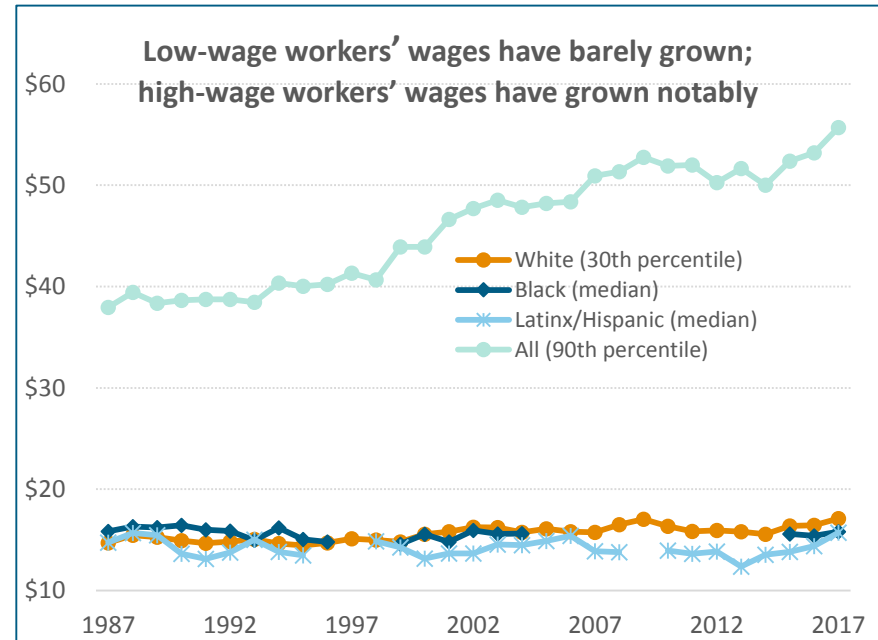
The road to a good job with good wages and incomes sufficient to make ends meet has not been equally accessible to everyone across the Commonwealth.

When economic 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. Yet 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.

For the lowest-paid workers (the 10th percentile), wages barely grew over the period and only went up when the state increased the minimum wage.¹⁵

Economic policies that have held down wages for 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.¹⁶

Wages for workers making about \$15 an hour in 2017 dollars have barely grown between 1987 and 2017. The median wage for Black workers did not increase from \$15.84 in 1987. Latinx median wages grew 6.6%, or 0.2% on average annually from \$14.73 in 1987 to \$15.70 in 2017. Wages for White workers at



the 30th percentile grew 16.4% over the period, 0.5% on average annually, from \$14.69 to \$17.10 in 2017.

On the other hand, gains from economic growth flowed disproportionately to the highest wage workers over the past two decades. Wages at the 90th percentile grew 46.8%, 1.3% on average annually, from \$37.94 per hour in 1987 to \$55.71 in 2017 (see graph and [Data Sources](#).)

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.

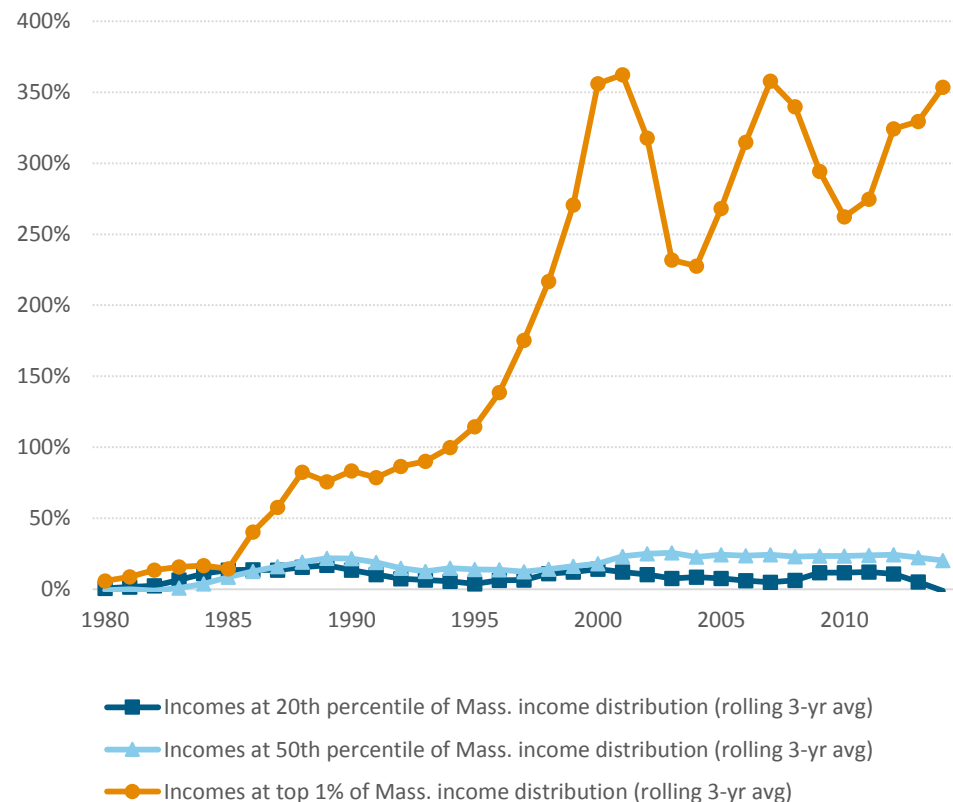
Even though total income overall has grown, this income growth has been very uneven. See [Appendix C](#) for a more detailed discussion.

When adjusted for inflation, incomes for those in the middle (at the 50th percentile of the state's income distribution) and those at the lower end of the income spectrum have essentially been flat (see graph and [Data Sources](#)).

Incomes for the top 1 percent of households, however, even when adjusted for inflation, have more than *tripled*. In inflation-adjusted dollars, the three-year average income for the top 1 percent in Massachusetts rose from about \$430,000 from 1978-1980 to over \$1.8 million in 2012-2014.¹⁷

In Massachusetts, Income Growth for Those At the Very Top Has Far Outstripped Income Growth for Anyone Else

Average Mass. Household Income by Income Group



There is a direct and specific link between low wages, household income, and poverty.

When too many of the jobs available to workers offer wages that are low; when jobs do not provide full-time hours or full-year work; when people are working at wages that generate household incomes that aren't enough to make ends meet: *that* is the direct link between work, wages, and poverty.

This connection is very easy to see by comparing the value of the minimum wage with the federal poverty level (see table and [Data Sources](#)).

A Massachusetts single parent with two children who works at the state minimum wage would have to work for 50 weeks over the year and about 36 hours per week to just reach the official poverty level.

Family Size	Official Poverty Level (2017 Census)
One adult & one child	\$16,900
One adult & two children	\$19,730
Two adults & one child	\$19,750
Two adults & two children	\$24,860

Federal minimum wage:
\$7.25

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

Massachusetts minimum wage: \$11.00

**Annual income working full-time at
Massachusetts minimum wage:**
\$22,000

Note: For these calculations, full-time full-year work is 40 hours per week for 50 weeks out of the year.

Stagnant wages and incomes themselves become 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 almost two-thirds of families in poverty that include a non-disabled adult, at least one adult is working (see graph and [Data Sources](#)).

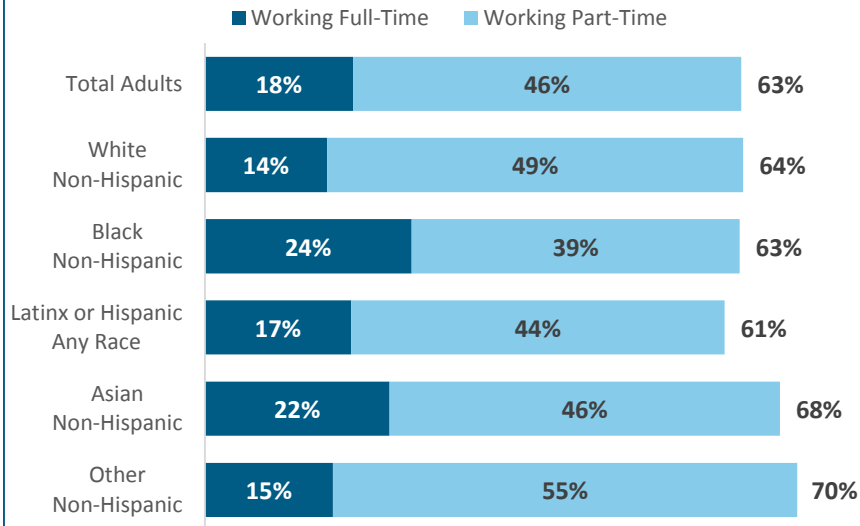
For parents with children, trying to make ends meet with

low-wage work is even more challenging. Across the state, half of working-age adults in families with children living in poverty work full- or part-time.¹⁸

When adults are not working, there is often a particular reason. For those other families where there is not a working adult, about three out of every five either have small children at home or the adult has a disability (see graph and [Data Sources](#)).

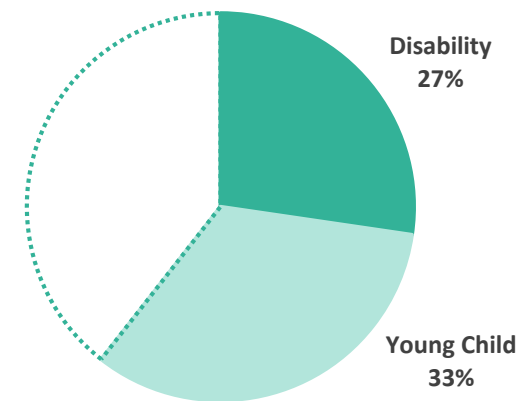
Most Low-Income Families Include a Working Adult

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



Most Non-Working Adults With Incomes Under Poverty Have Young Children or a Disability

Non-Working Adults Below Poverty with Related Children Under 18



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

Children do best when they live in stable and well-resourced and thriving 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.



Persistently low wage growth has led to household incomes for some that aren't enough to meet basic needs; disparities in wealth are also significant.

The vast majority of households count on wages from work for most of their household income. Just as economic growth in Massachusetts hasn't meant equitable wage growth for all workers, household incomes in Massachusetts haven't grown equally either. 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.

There is a direct connection between unequal access to economic opportunity, patterns in wage growth, and patterns in income growth. Median wages for workers of color have been lower than for White workers, so families in communities of color are less likely to earn incomes sufficient for basic needs (see table and [Data Sources](#).)¹⁹

Wealth differences are even more unequal than income differences. While income is essential for day-to-day expenses like housing or groceries, 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. Nationally, the top 1% of households received about 1/6 of income and held more than 1/3 of wealth in 2010.²⁰

In eastern Massachusetts, recent research shows that particularly due to patterns of residential segregation and unequal access to credit and homeownership, White households have a median net worth of \$247,500, while Black households have a median net worth of just \$8.²¹

Statewide Median Family Income
(adjusted for inflation 2016 \$)

	2005	2016	Change
White families	\$94,179	\$101,635	8%
Black/African-American families	\$52,100	\$55,628	7%
Asian families	\$96,306	\$102,094	6%
Families of more than one race	\$67,688	\$63,295	-6%
<i>Latinx/Hispanic families</i>	<i>\$39,273</i>	<i>\$43,186</i>	<i>10%</i>

American Community Survey 1-year estimates for selected races and ethnicities as self-reported. Latinx/Hispanic category is not mutually exclusive of other categories. See [Data Sources](#).

Although Massachusetts overall has a relatively high median income, there are wide disparities in median incomes across the Commonwealth.

There are families struggling in every city or town in the Commonwealth. But it would be wrong to suggest that these struggles are equally distributed. In some communities, the median household income is not much above the poverty threshold.

Although statewide median income for families with children is \$98,400 (see table and [Data Sources](#)), there are also significant differences across the state.

It's not just in the Commonwealth's largest cities that families struggle to make ends meet. The median income for families with children in Berkshire County overall, for example, is about \$64,000, and \$71,500 in Franklin County.²²

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

Massachusetts	\$98,364	Leominster	\$64,728
Boston	\$49,746	Lowell	\$48,565
Brockton	\$46,613	Lynn	\$42,430
Cambridge	\$111,662	Malden	\$65,667
Chelsea	\$45,586	New Bedford	\$36,860
Chicopee	\$47,604	Pittsfield	\$45,000
Everett	\$47,423	Quincy	\$80,583
Fall River	\$35,491	Revere	\$54,813
Fitchburg	\$55,250	Salem	\$67,992
Framingham	\$85,137	Somerville	\$81,183
Haverhill	\$65,939	Springfield	\$30,363
Holyoke	\$30,959	Taunton	\$68,356
Lawrence	\$32,747	Worcester	\$50,571

State estimate from American Community Survey 2016 1-year estimate; others from pooled 2012-2016 American Community Survey data. See [Data Sources](#) and complete listing at [Kids Count Data Center](#).

For many, being able to pay for even basic needs such as housing is a challenge. Housing costs present a particular obstacle to opportunity.

There are many workers who find that their incomes do not bring home enough to reliably keep a roof overhead.

In Massachusetts, 24 percent of households who rent—or close to one of every four—pay half of their incomes or more on rent each month. These numbers are consistent across almost all counties in the Commonwealth (see table and [Data Sources](#)). Close to half of the state's lowest income households (that rent) pay over half of their incomes to rent.²³

In some cities, renters face even higher obstacles. More than one in three households who rent in Springfield (more than 10,000 households) use half or more of their income just on rent alone. In Lawrence, Lynn, and Lowell, almost 30 percent of households who rent use half or more of their incomes on just rent alone.



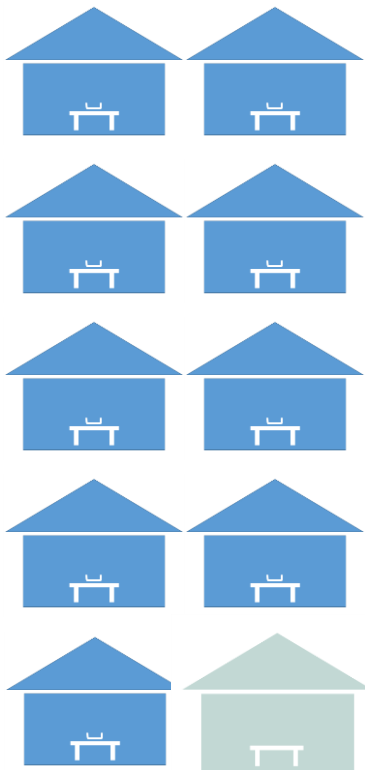
Renters Paying 50% or More of Income on Rent

County			
Barnstable	22%-26%	Hampshire	26%-31%
Berkshire	21%-25%	Middlesex	21%-22%
Bristol	22%-24%	Nantucket	6%-19%
Dukes	7%-21%	Norfolk	21%-24%
Essex	24%-26%	Plymouth	23%-26%
Franklin	21%-27%	Suffolk	24%-26%
Hampden	27%-29%	Worcester	21%-23%
Selected Cities			
Boston	24%-26%	Lynn	25%-30%
Brockton	23%-29%	New Bedford	23%-27%
Cambridge	19%-23%	Quincy	19%-24%
Fall River	23%-27%	Somerville	14%-18%
Lawrence	28%-33%	Springfield	33%-38%
Lowell	27%-31%	Worcester	25%-28%

Estimates show a range due to unreliability of survey data. From pooled 2012-2016 American Community Survey data. See [Data Sources](#).

Even in a relatively wealthy state like Massachusetts, incomes for many families aren't enough to keep food on the table.

1 out of 10 households in
Massachusetts is
“food insecure”



Low-wage jobs don't always pay enough to keep food on the table.

The term “food insecure” means either low or very low food security. Low food security means that a family reports that they have actually had to cut back on food in the house, and have had to change the quality or variety of their diet. Nationally, about a quarter of households with incomes between 130 percent and 185 percent of the official poverty line in 2016 (approximately incomes of \$26,200 to \$36,500 for a single parent with two children—presumably these are households with work-related income) have some level of reported food insecurity.

As many as 10.3 percent of the state's households are considered “food insecure,” based on data from 2014-2016. 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 10 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 4.4 percent of households have “very low food security,” about the national average.²⁴

The economic future of the Commonwealth will depend on the well-being of all children across the state.

Low wages and stagnant incomes leave children across the Commonwealth facing significant barriers right from the start. The economic future and economic security of the Commonwealth will be much stronger if all children receive the support they need to thrive and reach their full potential.

The population of Massachusetts, like the population of the United States overall is becoming more diverse. Currently, about one-quarter of the state's population identifies as Black, Latinx or as some other person of color.²⁵

Notably, the economic and housing policies that have allowed obstacles to opportunity to remain in place have disproportionately affected communities of color, leaving a larger share of children in communities of color living with incomes below the poverty level (see table and [Data Sources](#).)

Policies that build an economy in which all working parents can earn enough to support their families will give the Commonwealth's children a better chance to succeed and contribute to a stronger economy and brighter future for all.

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

	Number	Percent
All children	184,700	14%
White (non-Latinx) children	54,000	6%
Black/African-American children	36,000	29%
Asian (and Pacific Islander) children	8,000	9%
More than one race	17,000	19%
<i>Latinx/Hispanic children</i>	<i>80,000</i>	<i>33%</i>

Estimates from American Community Survey 2016 1-year estimate with race or ethnicity as self-reported. Latinx/Hispanic is not mutually exclusive of Black, White, or Asian. See [Data Sources](#) and additional years at the [Kids Count Data Center](#).

Economic well-being is not evenly distributed across the Commonwealth, reflecting uneven access to economic opportunity statewide.

There are communities in Massachusetts in which more than **one out of every three** children lives below the official federal poverty line. In some communities, it's even higher. (See table, map following, and [Data Sources](#).)

These children are more likely to be at risk for many long-term challenges. Children may be living in substandard housing, or may be exposed to environmental contaminants in the community or even in the home. Children may experience psychological stress from housing instability, or even be at risk of homelessness. Families may have limited access to affordable and healthy food. Families may struggle to get affordable high-quality child care.

All of these challenges can have long-term impacts on children's development and their physical and mental health.²⁶

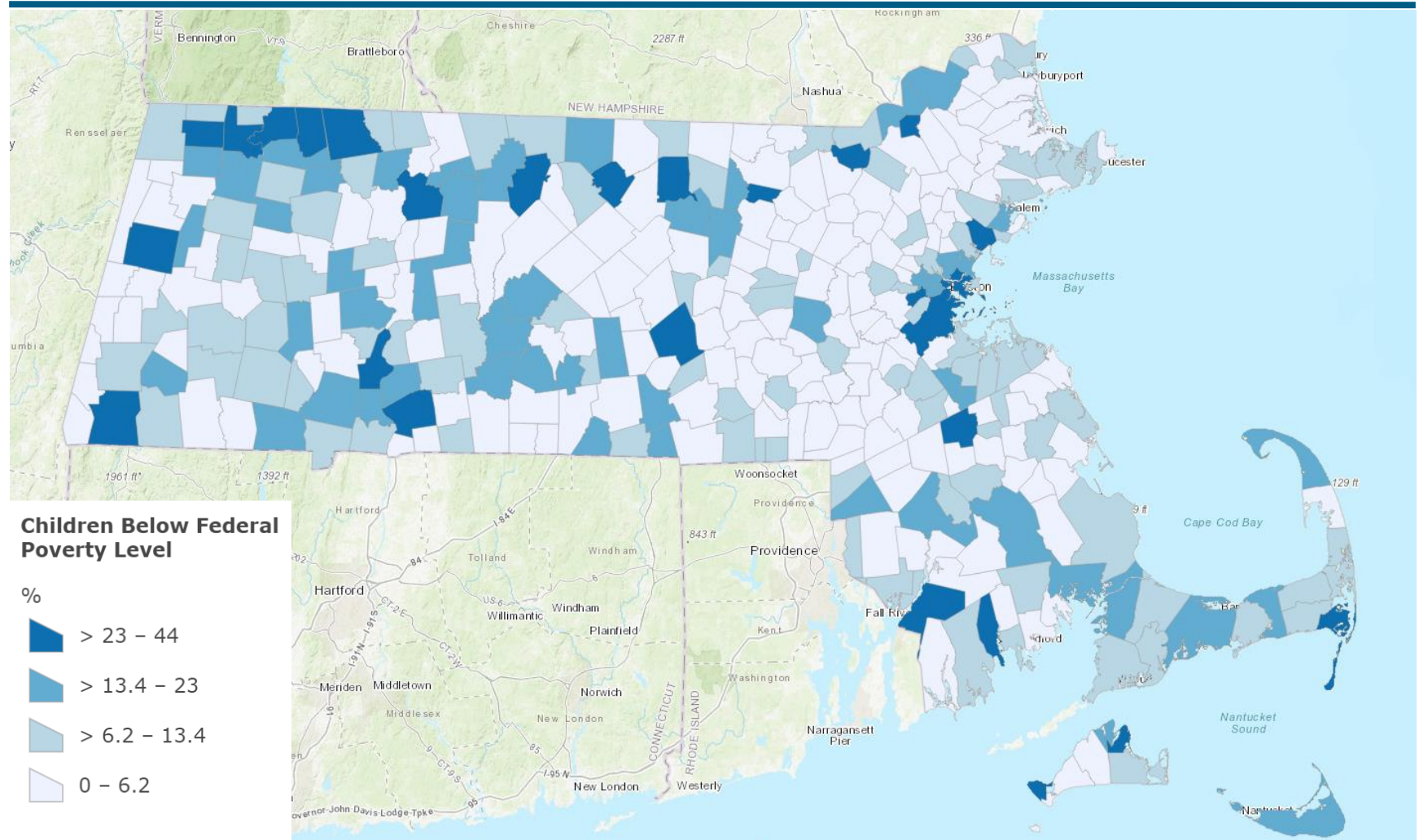
**Poverty Rates (<100% Federal Poverty Level)
For 25 Selected Cities**

	<i>Total Poverty</i>	<i>Child Poverty</i>		<i>Total Poverty</i>	<i>Child Poverty</i>
Massachusetts	10%	14%	Leominster	14%	20%
Boston	21%	30%	Lowell	22%	30%
Brockton	18%	28%	Lynn	20%	31%
Cambridge	14%	14%	Malden	15%	17%
Chelsea	19%	27%	New Bedford	24%	35%
Chicopee	15%	21%	Pittsfield	17%	26%
Everett	15%	20%	Quincy	10%	12%
Fall River	22%	34%	Revere	13%	19%
Fitchburg	19%	27%	Salem	15%	23%
Framingham	11%	15%	Somerville	13%	21%
Haverhill	13%	19%	Springfield	30%	44%
Holyoke	29%	45%	Taunton	13%	16%
Lawrence	26%	34%	Worcester	22%	31%

State estimate from American Community Survey (ACS) 2016 1-year estimate; others from pooled 2012-2016 ACS. See [Data Sources](#) and complete listing at [Kids Count Data Center](#).

Children Under 100% of the Federal Poverty Level

Estimates may be unreliable for smaller towns. For details, see data at [Kids Count Data Center](#).



Children growing up in areas of more concentrated poverty confront substantial obstacles to opportunity.

Approximately 40,000 children in Massachusetts live in neighborhoods with a high poverty concentration—that is, in census tracts with poverty rates of 40% or more (see table and [Data Sources](#)). Census tracts typically have about 4,300 people.

The Commonwealth’s “Gateway Cities,” especially Worcester, Springfield, Lowell, and Holyoke, as well as Boston, include neighborhoods with heavily concentrated poverty. In fact, there are census tracts in these cities where more than half of the households have incomes below the poverty line.²⁷

The concentration of poverty in neighborhoods is often the legacy of historic patterns of residential exclusion, housing discrimination, and disinvestment.

Children in these communities are at risk for poorer life outcomes, simply because of the obstacles created by living in under-resourced communities.²⁸

**Children Living in Neighborhoods With Concentrated Poverty
And Neighborhoods with Concentrated Poverty
For Selected Counties**

	<i>Estimated Number of Children</i>	<i>Number of Neighborhoods</i>
Bristol County	700	2
Essex County	1,800	2
Hampden County	19,500	18
Hampshire County	500	1
Middlesex County	1,800	2
Plymouth County	700	1
Suffolk County	10,000	17
Worcester County	5,500	9

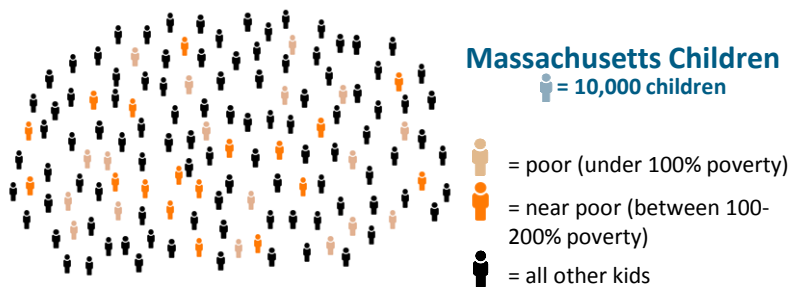
Estimates from American Community Survey data, pooled 2012-2016 estimates. See [Data Sources](#).

Even families who are “near poor”—twice the official poverty line—struggle to make ends meet in a state like Massachusetts with a high cost of living.

	Total	Children
Poor <100% FPL	686,600	184,700
Near Poor 100-200% FPL	779,700	183,500
Total Poor or Near Poor	1.47m	368,200
Total Population	6.57m	1.36m

It's not just people who are living with incomes under the official federal poverty threshold (FPL) who struggle to make ends meet. Many families with incomes at twice the official poverty

threshold also face economic hardship, and could be called “near poor.” In some cities and towns, more than half or even two-thirds of all children are poor or near poor (see table, map following, and [Data Sources](#).)



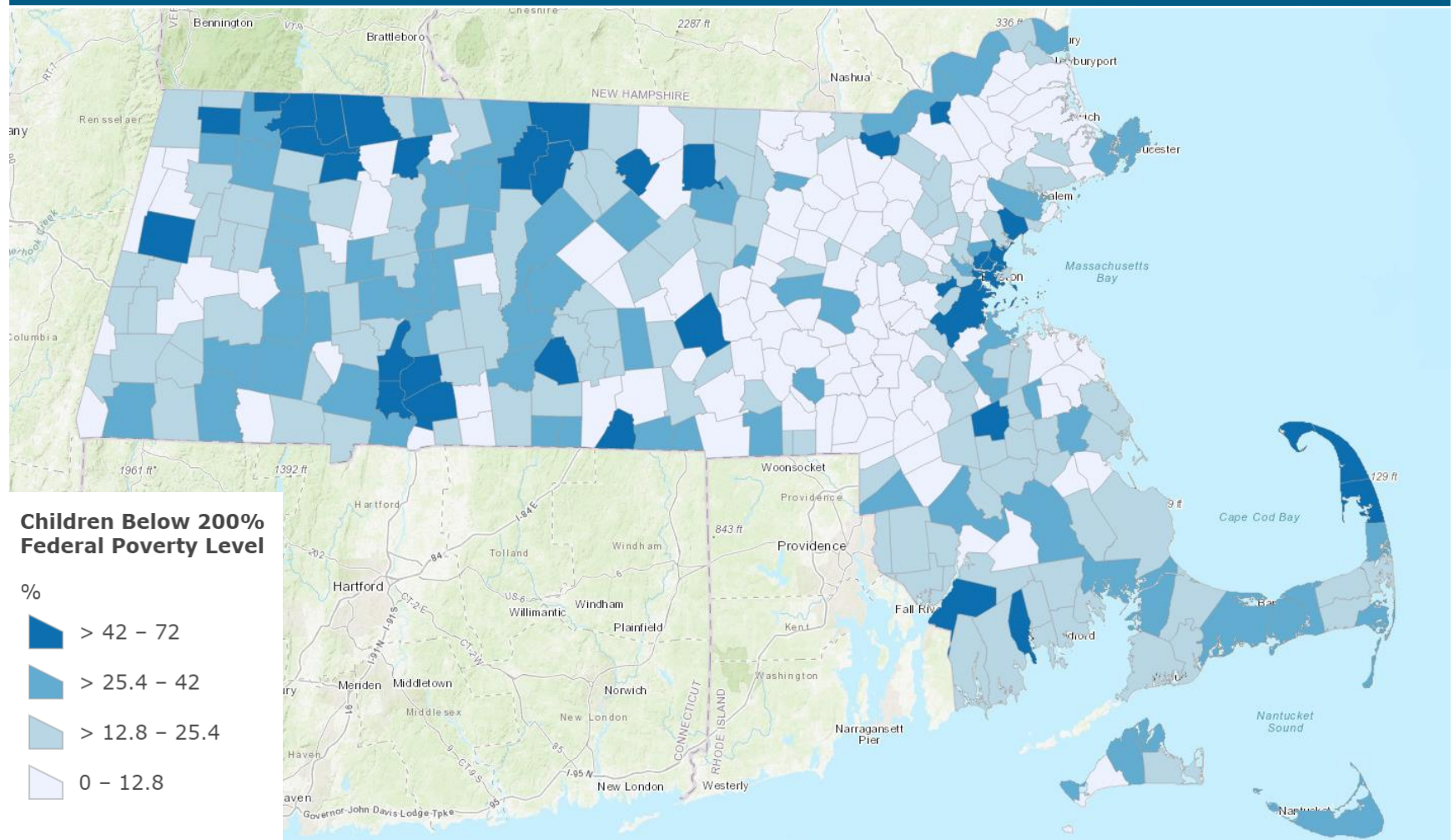
Rate of Poor or “Near Poor” (<200% Federal Poverty Level) For 25 Selected Cities

	Total	Children		Total	Children
Massachusetts	22%	27%	Leominster	30%	37%
Boston	37%	50%	Lowell	42%	54%
Brockton	38%	53%	Lynn	39%	53%
Cambridge	25%	25%	Malden	34%	38%
Chelsea	46%	61%	New Bedford	46%	60%
Chicopee	34%	47%	Pittsfield	37%	50%
Everett	38%	48%	Quincy	26%	32%
Fall River	44%	57%	Revere	34%	47%
Fitchburg	38%	46%	Salem	29%	38%
Framingham	26%	35%	Somerville	27%	38%
Haverhill	29%	41%	Springfield	54%	72%
Holyoke	50%	68%	Taunton	29%	38%
Lawrence	56%	69%	Worcester	41%	51%

State estimate from American Community Survey 2016 1-year estimate; others from pooled 2012-2016 data. See [Data Sources](#) and complete listing at [Kids Count Data Center](#).

Children Under 200% of the Federal Poverty Level

Estimates may be unreliable for smaller towns. For details, see data at [Kids Count Data Center](#).



In low-income communities, even the buildings in which families live can create obstacles to healthy lives for some children.

Lead poisoning—elevated levels of lead in one’s blood—is a serious health hazard, and low-income children in poorly-resourced communities are at highest risk. Thanks to effective federal and state policies, lead poisoning has dropped dramatically in Massachusetts, from 3.23 percent of children tested in 1997 to 0.33 percent in 2015.²⁹

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.

Seven out of ten housing units in Massachusetts, and in some towns, even as much as 90 percent of housing was built before the 1978 ban on the addition of lead to paint.³⁰

The Department of Public Health runs the state’s lead poisoning prevention

Childhood Lead Poisoning in High Risk Communities
Cases with Elevated Blood Lead Levels (≥ 10 $\mu\text{g/dL}$) for 2012-2016

	Cases (2012-2016)	Incidence per 1,000		Cases (2012-2016)	Incidence per 1,000
Boston	308	3.5	Lowell	93	4.7
Brockton	133	7.1	Lynn	101	5.2
Chelsea	28	2.8	New Bedford	112	6.1
Everett	24	2.9	North Adams	19	9.1
Fall River	40	3.1	Pittsfield	29	4.8
Fitchburg	20	3.5	Southbridge	20	8.9
Haverhill	43	4.5	Springfield	197	7.2
Holyoke	37	5.0	Ware	15	14.4
Lawrence	70	4.2	Worcester	110	3.7

program, identifying young children at highest risk for lead poisoning in low-income communities with older housing (see table and [Data Sources](#)).

In 2016 statewide, 651 young children (9 to 47 month) had elevated blood lead levels (≥ 10 $\mu\text{g/dL}$), and there were 57 cases of outright lead poisoning (≥ 25 $\mu\text{g/dL}$). However, the federal Centers for Disease Control currently recommends public health action at an even lower level of lead exposure (>5 $\mu\text{g/dL}$) (see table following and [Data Sources](#)).³¹

For families with low incomes limiting where they can live, housing that is old and 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: 2016
For 25 Selected Cities**

	Children Screened	Confirmed & Unconfirmed ≥5 µg/dL	Confirmed Elevated ≥10 µg/dL	Pre-1978 Housing Units		Children Screened	Confirmed & Unconfirmed ≥5 µg/dL	Confirmed Elevated ≥10 µg/dL	Pre-1978 Housing Units
Massachusetts	77%	3,500	651	71%	Leominster	84%	24	<i>Suppressed</i>	66%
Boston	78%	361	79	80%	Lowell	74%	111	23	79%
Brockton	84%	173	44	83%	Lynn	84%	137	21	88%
Cambridge	84%	24	6	77%	Malden	76%	46	9	79%
Chelsea	87%	48	7	79%	New Bedford	80%	171	33	85%
Chicopee	62%	19	5	83%	Pittsfield	71%	31	9	83%
Everett	79%	40	4	90%	Quincy	81%	49	15	72%
Fall River	72%	66	13	83%	Revere	86%	31	4	74%
Fitchburg	60%	40	8	77%	Salem	78%	30	<i>Suppressed</i>	79%
Framingham	67%	43	4	80%	Somerville	83%	26	7	88%
Haverhill	64%	56	8	66%	Springfield	70%	218	47	84%
Holyoke	72%	34	5	84%	Taunton	79%	28	5	65%
Lawrence	77%	81	17	82%	Worcester	73%	200	29	79%

Data from Mass. Dept. of Public Health. 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 [Data Sources](#) and complete listing at [Kids Count Data Center](#).

REMOVING OBSTACLES: State and federal investments can help stabilize communities and remove obstacles to opportunity for families and children.

When the state provides 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, it is making 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 go a long way towards improving the well-being of families and removing obstacles to opportunity.

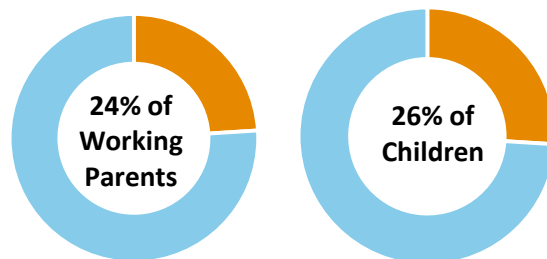
Policies that focus on improving wages and benefits can substantially improve economic opportunity for low-income families.

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.

If Massachusetts were to increase the minimum wage (currently \$11 an hour) to \$15 an hour by 2022, wages would increase for close to one-quarter of the state's working parents. More than one-quarter of all of the state's children live in households that would benefit from the increase (see graph and [Data Sources](#)).³²

Many Working Parents and Children Benefit from an Increase in the Minimum Wage



Earned Paid Sick Time and Paid Family and Medical Leave

Earned 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, more than four out of five families with children earning incomes under the poverty line are headed by a single parent.³³



Families headed by women are particularly at risk when there is no paid family and medical leave, as women still shoulder the heavier load in family caretaking responsibilities—whether for their own children or for other family members such as an elderly relative.³⁴

The 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. Research links the economic boost provided by these two credits with improved child health and even long-term educational outcomes.³⁵

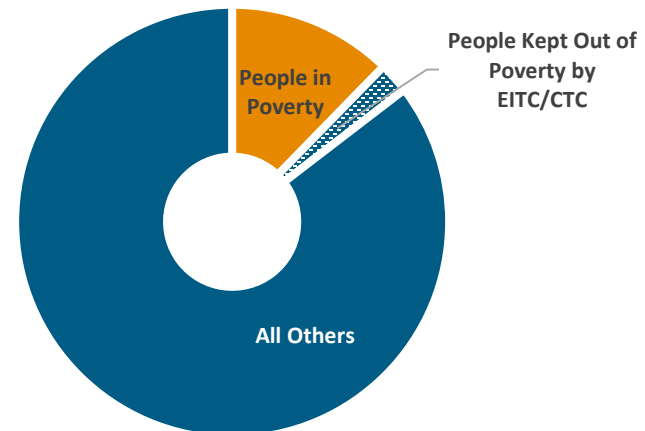
These two credits are particularly important for low-income working families because they are refundable or partially refundable, so if the amount of the credit is more than taxes owed, the tax payer gets a refund.

The 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 2018, the maximum benefit for a married family with two children is about \$5,700 (at an income of \$24,400.)³⁶

The federal CTC is available to most middle- and upper-income families, providing a maximum \$1,000 credit for each eligible child. However, the first \$3,000 in earnings do not count. For the lowest-income workers who do not file taxes, the credit is only partially refundable.³⁷

Approximately 1.1 million people in Massachusetts benefitted from the EITC and CTC in Massachusetts. This total includes about 580,000 children.³⁸

Approximately 150,000 people in Massachusetts have been kept out of poverty based on the Supplemental Poverty Measure (see discussion above) thanks to the EITC and CTC (see graph and [Data Sources](#)).³⁹

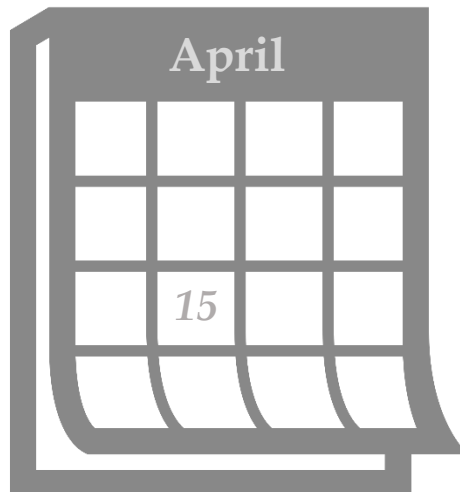


Massachusetts has a state Earned Income Tax Credit tied to the federal credit. Volunteer tax preparers help families do their taxes and access the EITC.

Massachusetts, along with 28 other states and the District of Columbia, has a state-level Earned Income Tax Credit (EITC). As in all but one of these states, Massachusetts ties the value of the state credit to the federal credit.

The federal EITC and the Massachusetts state EITC are refundable. The value of the credit is simply 23 percent of the amount of the federal EITC. (This percentage, also known as the match rate, increased from 15 percent on January 1, 2016.)

In tax year 2015, the latest year for which there are data available, close to 440,000 tax filers claimed the EITC in Massachusetts, with tax credits totaling more than \$134.4 million.⁴⁰



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.⁴¹

In tax year 2015, VITA prepared approximately 36,400 tax returns in Massachusetts. TCE prepared 31,400. These volunteer preparers are particularly important for low-income households who are eligible for the EITC, as close to one-fifth of households using these preparers benefited from the EITC in 2015.⁴²

See table on next page, map following, and [Data Sources](#) for data on the reach of the **state EITC** across the Commonwealth.

The benefits of the state EITC reach families in almost every community in the Commonwealth.

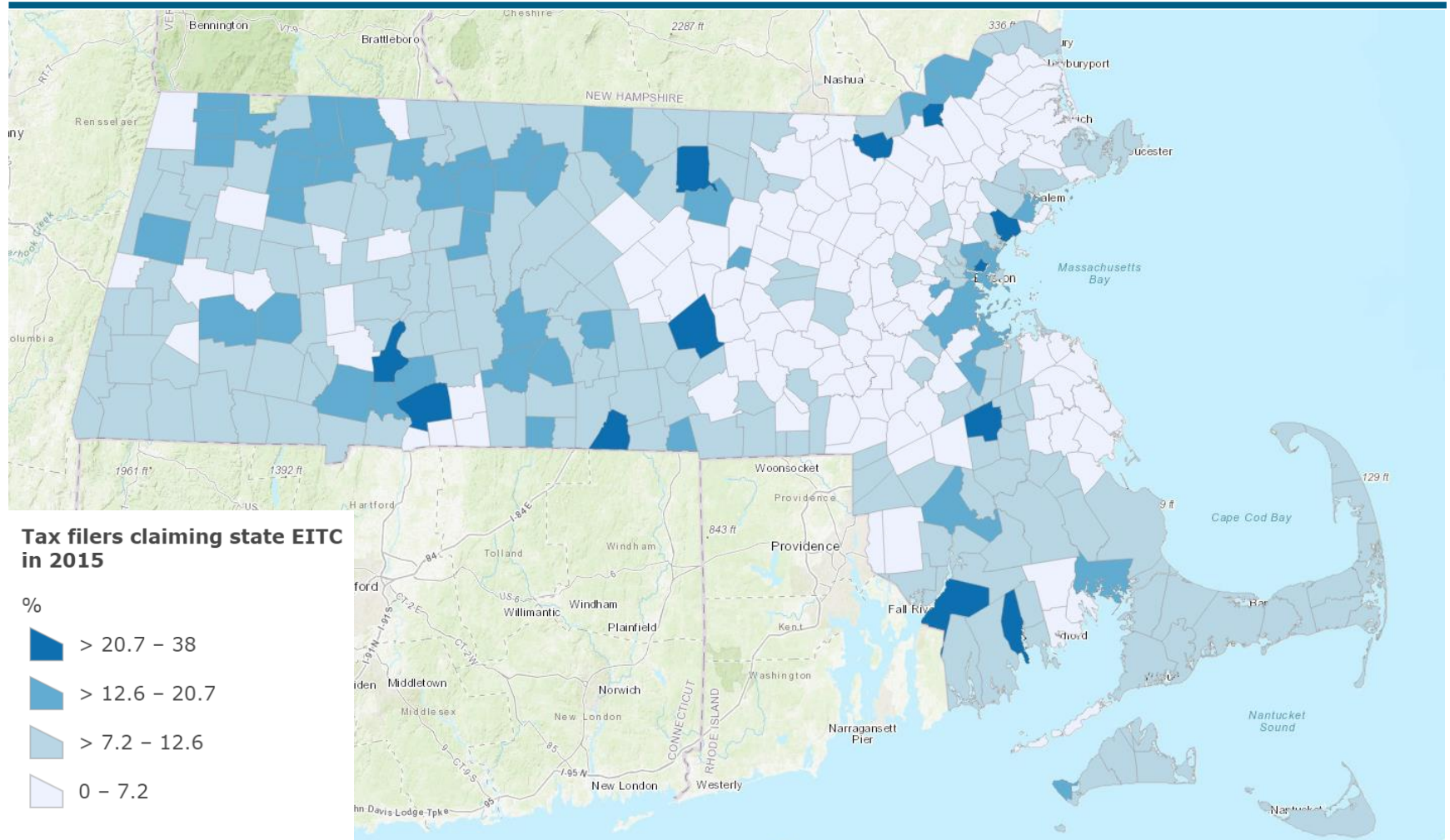
**Number of EITC Filers, Estimated Share of Tax Filers Claiming EITC, Total EITC Claimed
For 25 Selected Cities**

	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
Massachusetts	440,089	12%	\$134,448,051	Leominster	3,216	15%	\$1,046,835
Boston	52,074	16%	\$17,034,016	Lowell	11,940	23%	\$4,082,143
Brockton	12,147	26%	\$4,302,903	Lynn	10,734	24%	\$3,857,430
Cambridge	4,211	8%	\$1,035,375	Malden	5,322	17%	\$1,619,096
Chelsea	4,571	26%	\$1,676,752	New Bedford	11,081	26%	\$4,068,336
Chicopee	4,966	19%	\$1,642,412	Pittsfield	4,010	18%	\$1,282,512
Everett	4,175	19%	\$1,391,061	Quincy	6,834	14%	\$1,977,749
Fall River	9,356	24%	\$3,183,435	Revere	4,699	18%	\$1,526,312
Fitchburg	4,009	23%	\$1,417,391	Salem	3,224	15%	\$1,011,813
Framingham	3,646	11%	\$1,157,755	Somerville	3,841	9%	\$924,675
Haverhill	5,130	16%	\$1,696,491	Springfield	21,290	33%	\$8,179,247
Holyoke	4,817	29%	\$1,830,181	Taunton	4,506	16%	\$1,436,610
Lawrence	14,903	38%	\$5,845,674	Worcester	18,425	22%	\$6,434,008

Data from Mass. Department of Revenue for Tax Year 2015.

Percent of tax filers claiming the state Earned Income Tax Credit

For details, see data at [Kids Count Data Center](#).



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

About 220,000 people in Massachusetts are kept out of poverty as measured by the Supplemental Poverty Measure (see discussion above) thanks to federal and state funded housing assistance programs (see graph and [Data Sources](#)).

Mass. Rental Voucher Program

The Mass. Rental Voucher Program (MRVP) provides a rental subsidy voucher to eligible low-income renters. There are about 9,400 vouchers awarded or contracted, but at its height, before state funding cuts, the program assisted 20,000 households.⁴³

HomeBASE

HomeBASE currently provides one year of Housing Assistance of up to \$8,000 to low-income families who are either moving from shelter into housing or are at risk of becoming homeless. Approximately 2,900 families received support from that program in FY 2017, but for many families, the limited funding alone is not sufficient to provide long-term housing stability.⁴⁴

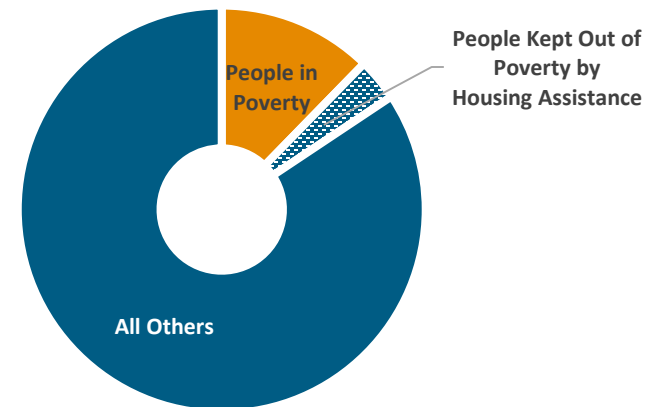
Section 8 Housing Choice Vouchers

The federal Section 8 Housing Choice Voucher program

provides a subsidy for eligible families seeking rental housing in the private real estate market. Approximately 22,000 households receive Section 8 rental assistance in Massachusetts, and the wait to obtain a voucher can be several years long.⁴⁵

Public Housing

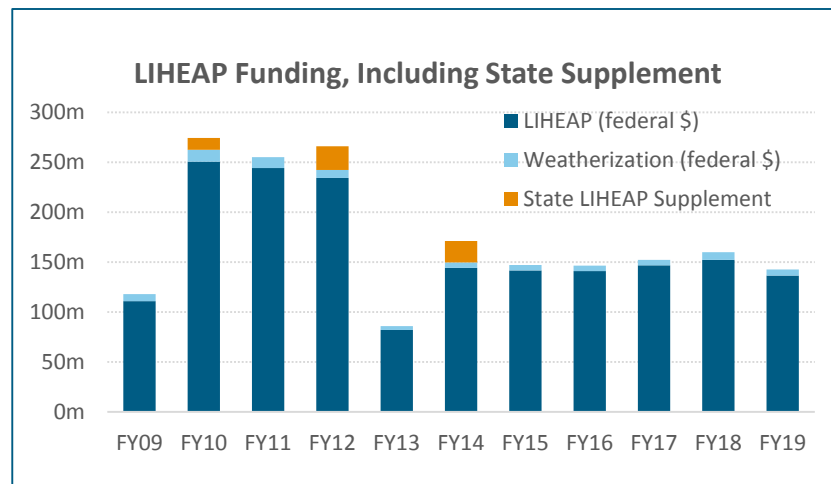
Local housing authorities administer publicly-subsidized apartments. Tenants typically pay 30 percent of their income on rent, and there are about 50,000 units of public housing across the state.⁴⁶



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.⁴⁷ This program is federally-funded, but in some years the state provides additional funding mid-year to meet immediate need (see chart and [Data Sources](#)).



More than three-quarters of LIHEAP funds go to pay for heat, and a small share pays for weatherization. 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 \$1,400 towards deliveries of oil, propane, or similar; or \$850 to support the costs of heat from gas or electric utilities.⁴⁸ 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 reduced the national poverty rate by about half a percentage point, as measured by the Supplemental Poverty Measure.⁴⁹



Policies that help families put food on the table are critical when work doesn't pay, so that families and children can thrive.

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 currently close to 24,800 infants, 62,000 children, and 24,400 women in Massachusetts participating in the WIC program.⁵⁰

A wide range of research has documented the impact of WIC on improving outcomes for mothers and children.⁵¹

School meals

The federally-funded school meals program serves more than 9 million lunches and half a million breakfasts each month to students in the Massachusetts public schools.⁵²

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.⁵³

Schools with a large share of low-income students may choose to 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.⁵⁴



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—previously called “Food Stamps”) has a long history, starting well before the initiatives of the War on Poverty.

The first experimental 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.⁵⁵

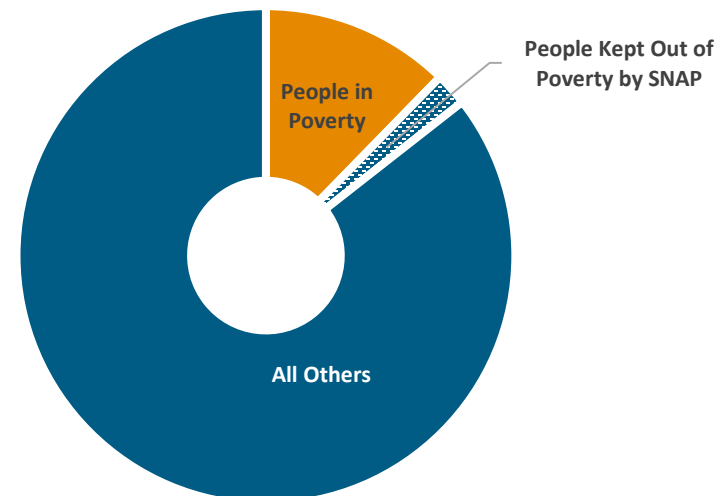
The program is an entitlement, meaning that anyone who is eligible can receive benefits. This also means that the program is responsive to changes in economic circumstances: when there is an economic downturn, families in need can immediately enroll in the program.

Today, the program plays a key role in reducing food insecurity across the country, for children in particular as well as for families overall.⁵⁶

SNAP benefits alone have kept an estimated 140,000 people out of poverty in Massachusetts, based on the Supplemental Poverty Measure (see discussion above, graph, and [Data Sources](#)).

Close to three-quarters of the families receiving SNAP in Massachusetts are also working.⁵⁷

See table on next page and [Data Sources](#) for data on the reach of SNAP across the Commonwealth.



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
Massachusetts	772,997	11%	Leominster	5,412	13%
Boston	113,124	17%	Lowell	25,310	23%
Brockton	25,102	26%	Lynn	22,671	25%
Cambridge	6,279	6%	Malden	7,940	13%
Chelsea	8,721	23%	New Bedford	28,862	30%
Chicopee	12,310	22%	Pittsfield	8,813	20%
Everett	6,076	14%	Quincy	9,970	11%
Fall River	26,047	29%	Revere	8,186	15%
Fitchburg	9,611	24%	Salem	6,736	16%
Framingham	6,400	9%	Somerville	5,255	7%
Haverhill	9,982	16%	Springfield	64,408	42%
Holyoke	15,297	38%	Taunton	10,409	18%
Lawrence	28,531	36%	Worcester	40,928	22%

State population estimate from American Community Survey 2016 1-year estimate; other population estimates from pooled 2012-2016 American Community Survey data. SNAP participation from February 2018 data on November 2017 caseload from Mass. Dept. of Transitional Assistance. See [Data Sources](#) and complete listing at [Kids Count Data Center](#).

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

The cash assistance (Transitional Assistance for Families with Dependent Children or TAFDC) program provides a small cash grant to families with children and pregnant women only if they have little or no income or assets.

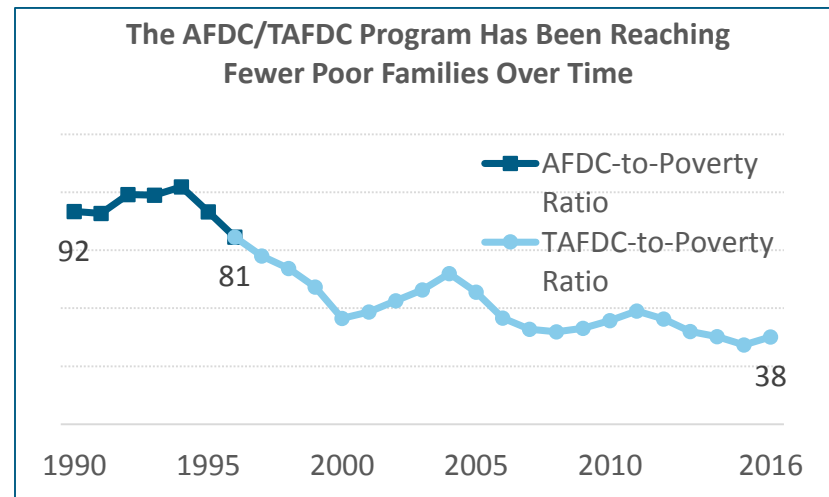
Unless exempted for a variety of specific reasons, participants are expected to look for work or go to school while receiving benefits. Even so, the state Department of Transitional Assistance notes that access to training, affordable transportation and child care may pose a limit to a participant's ability to work.⁵⁸

The current value of the cash grant for a family of three is approximately \$7,400 a year,⁵⁹ which is way below the poverty threshold and not enough to provide economic stability. The grant amount has not appreciably changed in over a decade.⁶⁰

"Welfare reform" in the 1990s converted the Aid to Families with Dependent Children (AFDC) into the current TAFDC program. Under AFDC, cash assistance was an important income support for many low-income families. TAFDC reaches less than half the number of poor families than did the AFDC program. There were 91,500 families with children on the program in

1995-1996, and there are just about 30,000 cases now.⁶¹

The caseload drop is not due to a drop in needy families. Although caseload does fluctuate some with the economy, the AFDC/TAFDC-to-poverty ratio shows how the program reaches needy families. In 2016 (2015-2016), the TAFDC-to-poverty ratio in Massachusetts suggests that for every 100 families under the federal poverty line, only 38 received TAFDC. This number was 81 in 1995-1996 (see graph and [Data Sources](#)).⁶²



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
Massachusetts	60,864	9%	Leominster	353	6%
Boston	7,844	6%	Lowell	2,103	9%
Brockton	1,471	9%	Lynn	1,680	9%
Cambridge	292	2%	Malden	433	5%
Chelsea	842	12%	New Bedford	3,656	17%
Chicopee	1,127	14%	Pittsfield	756	11%
Everett	413	6%	Quincy	427	4%
Fall River	2,931	15%	Revere	536	8%
Fitchburg	646	9%	Salem	461	7%
Framingham	519	7%	Somerville	324	3%
Haverhill	650	8%	Springfield	8,203	19%
Holyoke	2,105	19%	Taunton	990	14%
Lawrence	1,381	7%	Worcester	3,887	10%

State population estimate from American Community Survey 2016 1-year estimate; other population estimates from pooled 2012-2016 American Community Survey data. TAFDC participation from February 2018 data on January 2018 caseload from Mass. Dept. of Transitional Assistance. See [Data Sources](#) and complete listing at [Kids Count Data Center](#).

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

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 through the neural connections created as they learn by interacting with the world. These interactions right from the start create both emotional and cognitive foundations for lifelong development.⁶³

When parents seek care and education for their youngest children outside their own homes, 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.

Benefits for Two Generations

When families experience significant stress, including, for example, the extreme stress associated with persistent poverty, there can be lifelong impacts on the well-being of children. This can, in turn, increase their risk for behavioral health problems later in life.⁶⁴

But at the same time, positive interventions can go a long way towards protecting young people from the impacts of



Essential ingredients for early education and care:

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

adversity early in life. Strong early childhood programs, and home visiting and other supports for parents can benefit both generations.⁶⁵

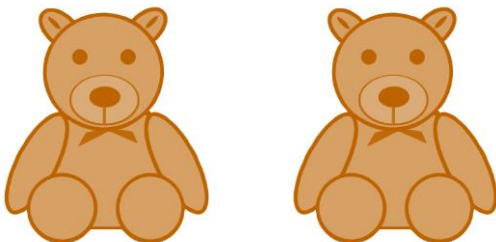
Community organizations across the Commonwealth provide valuable supports to help the youngest children get a good start on a bright future.

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.

Other than an annual program participation fee based on family size and income, there are no 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.⁶⁶



Head Start and Early Head Start

Head Start and Early Head Start are locally-run and federally-funded preschool programs that help low-income young children prepare for kindergarten. Head Start accepts 3 and 4 year olds with incomes under the federal poverty threshold, and provides free center-based care, home visiting, and access to a variety of comprehensive health care services. Early Head Start provides services to infants and toddlers.

In 2017, there were 12,180 children served in the state's 28 Head Start programs in Massachusetts, and 2,950 more served in Early Head Start programs. The program reached more than 11,200 families that year.⁶⁷

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.⁶⁸ For example, in Massachusetts, close to 900 of the families served by the program in 2017 experienced homelessness at some point during the year. Not only does the program provide stability for children, it helps stabilize families by connecting them with needed social services.⁶⁹

The state directs some additional funding for K-12 education to communities with low-income children, but current funding does not cover all needs.

Well-funded schools provide possibly the single greatest resource for removing obstacles to opportunity for low-income children. Not only are children given access to 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.⁷⁰

The public schools educate just under one million children across the Commonwealth. Lawmakers designed the state's education funding formula to make sure that state education dollars provide adequate funding for the needs of school districts with more low-income students. Each district has a unique "foundation budget" that estimates 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 districts, the state helps with costs. This strategy has been successful overall, with a share of state funding dollars helping to support poorer districts and districts with poorer students. The better-off school districts that have more resources are able to supplement the state-provided funding and spend substantially more than the amount set in the foundation budget.⁷¹

A recent review of the state's K-12 education funding formula by the Foundation Budget Review Commission found that according to the state's own estimates of what it would take to adequately educate Massachusetts' students, the current foundation budget (financed from both state and local sources) is too low by at least \$1 billion.⁷²



Targeted educational investments would remove obstacles to opportunity facing low-income students.

A variety of supports in the classrooms will provide opportunities for all children to thrive. See MassBudget's *Roadmap to Opportunity* for a range of options.⁷³

Enhanced Resources for English Language Learners

For one in five students in the state's public schools, English is not their first language. Recently-passed state legislation provides flexibility for school districts to incorporate bilingual education programs into their curriculum, as well as continuing to offer transitional bilingual education designed to be a bridge into the English-only classroom.

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.



Enhanced Resources to Reduce Class Sizes

Reducing overall class sizes would have long term academic benefits, particularly for the youngest students. Moreover, combining reduced class sizes with increased teacher training and support and targeting classrooms with the highest-need students can have the strongest benefits.

Expanding Community Eligibility for School Meals and Better Counting Low-Income Students

The expansion of the federally-supported universal free school meals (“community eligibility”) ensures that more students are well-fed and ready to learn. Database matching systems determine eligibility for this program and also identify low-income students for the purposes of enhanced funding in the school funding formula.

Enrolling all eligible students in public benefit programs and improving the data matching will both improve funding counts and feed more low-income students.⁷⁴

Community resources 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.

There is no “one-size-fits-all” approach to ensuring that every child graduates from high school, but a wide variety of supports for teachers, and providing additional learning time for students are useful strategies.⁷⁵

Providing appropriate behavioral health and social and emotional learning supports for students are critical components for keeping students on track to graduate. Specially-designed “bridge” programs that help students with behavioral health needs stay in school have also succeeded at keeping students on track to graduate.⁷⁶

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, and it could cost as much as \$27 million to expand the program to meet existing projected need.⁷⁷

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

The Benefits of Staying In 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 earn nearly twice what workers who have not attended college earn.⁷⁸

NEW AND EMERGING ROADBLOCKS: Federal proposals and policies create 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. The programs created 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 could have significant impacts in Massachusetts. Newly-enacted policies and other proposals could create new obstacles to opportunity for low-income families and for children.

Tax legislation recently enacted and a number of budget proposals under consideration by Congress in the coming months threaten to destabilize the partnership between the state and federal governments.



New federal tax law mostly benefits the wealthy, but leaves a budget hole that might be closed by cuts to supports for low- and middle-income families.

Congress recently enacted tax legislation that would reduce tax revenue by approximately \$1.5 trillion over ten years by giving deep tax cuts to the wealthy and corporations. The wealthiest would receive large tax cuts, and the share of the tax cut that would go to the highest-income one percent of taxpayers in Massachusetts would be more the share of the tax cut going to the bottom 80 percent of all taxpayers in Massachusetts combined.⁷⁹

Removing this amount of tax revenue from the federal budget leaves a big hole. This revenue loss means either that Congress would have to allow the federal deficit to increase, repeal the tax cut, raise new revenue, or cut funding for programs people count on.

If Congress closes the gap created by \$1.5 trillion in tax cuts by cutting spending, there would be cuts to both what is called “mandatory spending” and to “discretionary spending.” Federal “mandatory” funding supports programs with amounts that come to Massachusetts based on payment formulas as established in law. Reducing funding for these programs requires changing their enabling statutes.

Programs that do not receive “mandatory” funding are called “discretionary.” Congress determines “discretionary” spending each year in the annual appropriations process. Defense spending in the federal budget is discretionary, and the other discretionary spending is known as “non-defense discretionary” spending.⁸⁰ This type of spending is at risk for cuts during the appropriations process.



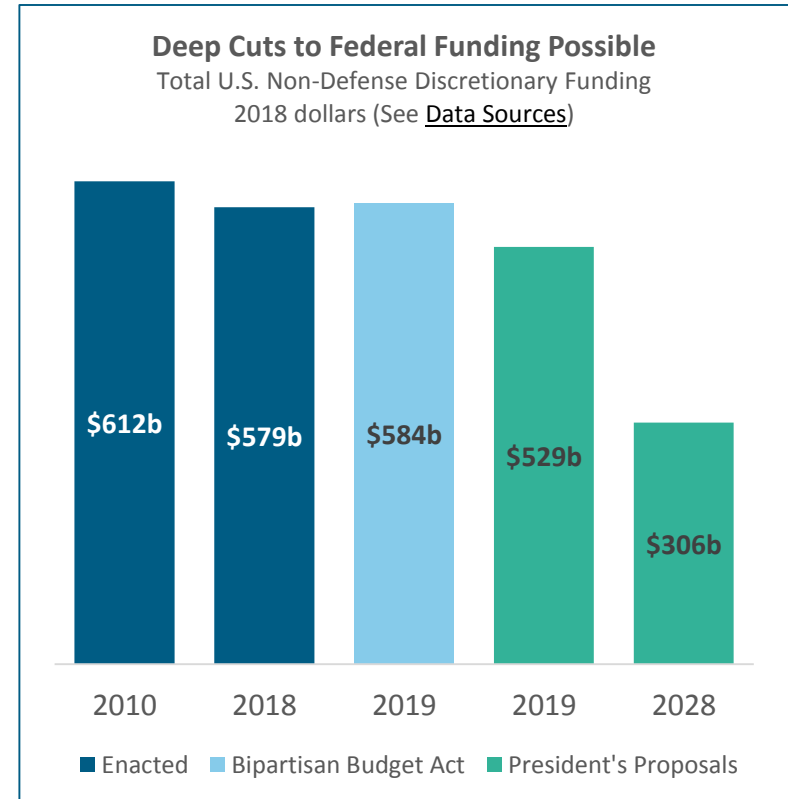
Proposals from the Trump Administration and Congress would deeply cut a wide variety of supports for education, housing, and more.

The Administration has already made clear its priorities for addressing the revenue shortfall created by the new tax legislation.

The Administration has proposed cuts to aid for elementary and secondary education and rental assistance; they have proposed completely eliminating funding for fuel assistance and for the community services block grant that supports community action agencies.⁸¹ They have also proposed sharp rent increases for public housing tenants, and Congress has proposed deep cuts in eligibility and benefits for the Supplemental Nutrition Assistance Program (SNAP).⁸²

A recent bipartisan agreement to increase caps on discretionary funding for 2018 and 2019 removes some immediate pressure, but this agreement does not restore total funding for non-defense discretionary programs to 2010 levels, adjusted for inflation (see graph and [Data Sources](#)).

The President has also shared his own budget priorities. Although these proposals have not always included specifics, the President has proposed funding levels for non-defense discretionary spending that would require deep cuts to a wide variety of programs and services, with total funding in 2028 at half the 2010 funding level (see graph).⁸³



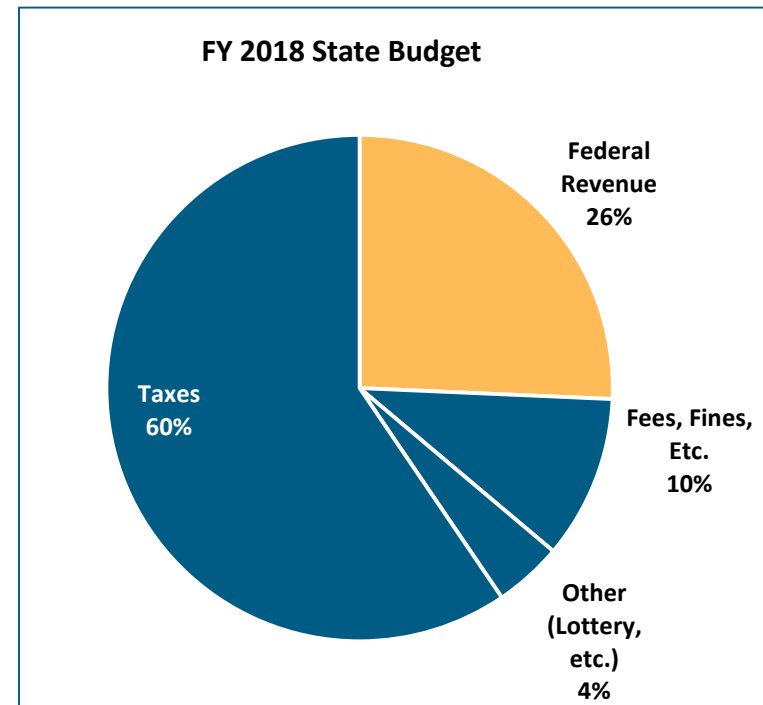
Federal budget cuts could have a significant impact on the state's ability to support important services for families and children.

More than one-quarter of the state's budget comes from federal funds, totaling over \$11 billion annually (see graph and [Data Sources](#)). State government serves as an intermediary for an additional \$2.4 billion each year, most of which goes directly to municipalities, local school districts, or as benefits to individual recipients.

The single largest source of federal revenue that comes through the state budget is funding to reimburse the state for a portion of spending on Medicaid and the Children's Health Insurance Program (CHIP). 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 foster care, early education and care, cash assistance, and more. These are "mandatory" federal funds supporting the state budget.

Discretionary funding available to states includes 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 programs rely heavily on federal funds. See table on next page and [Data Sources](#) for information on federal funds in the Massachusetts 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 2018)	Federal Funds	Federal % of Total
Exec. Office Health and Human Services	\$9.342 b	55%
Dept. Developmental Services	\$796 m	42%
Dept. Early Education and Care	\$412 m	70%
Dept. Transitional Assistance	\$254 m	40%
Dept. Children and Families	\$246 m	25%
Dept. Public Health	\$147 m	24%
Dept. Mental Health	\$120 m	15%
Dept. Elder Affairs	\$111 m	21%
Selected Federal Funds Outside the State Budget That Go to Localities (FY 2018)		
Special Education (Individuals with Disabilities in Education Act)	\$290 m	
National School Lunch Program (Special Assistance Funds)	\$240 m	
Title I (Education for Low-income Students)	\$236 m	
Housing Choice Vouchers and Moving to Work (Section 8)	\$232 m	
Low Income Housing Energy Assistance Program (LIHEAP)	\$149 m	
Women, Infants, and Children (WIC)	\$84 m	

The President's budget proposals target the programs that have a long successful history of paving the road to opportunity for low-income families.

The President's budget proposals and executive orders have set a policy framework for Congress and have signaled the priorities and values of this Administration. Changes that Congress has already enacted and regulatory actions that have already been put in place that will also have a deep impact.

The budget and policy debates under the current Administration have taken direct and straight aim at many of the programs such as food assistance, housing assistance, income supports, and many other designed to help low-income families stay out of poverty.

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 can ensure that every child grows up in a healthy and well-resourced community. Policy choices can help us find a way forward to ensuring a smoothly-paved road to opportunity and a bright future for everyone in the Commonwealth.

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.



APPENDIX A: The official poverty rate is not the only official way to measure poverty: understanding the Supplemental Poverty Measure.

[Click here to return to text](#)

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/content/dam/Census/library/visualizations/2014/demo/poverty_measure-how.pdf.

Who shares resources?

Official Poverty Measure
Related family members



Supplemental Poverty Measure
Related family as well as unrelated household members



What's the minimum you need?

Official Poverty Measure
3 x "minimum" food diet in 1963 in today's prices



Supplemental Poverty Measure
What people spend today on basic needs such as food, clothing, shelter, and utilities



What resources do you have?

Official Poverty Measure
Counts cash income, such as wages, salaries, Social Security benefits, interest, dividends, retirement



Supplemental Poverty Measure
Counts cash income and non-cash benefits; subtracts taxes, health expenses, commuting costs, child care expenses when parents work

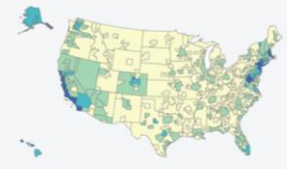


Is the minimum needed the same everywhere?

Official Poverty Measure
The same poverty threshold across the United States



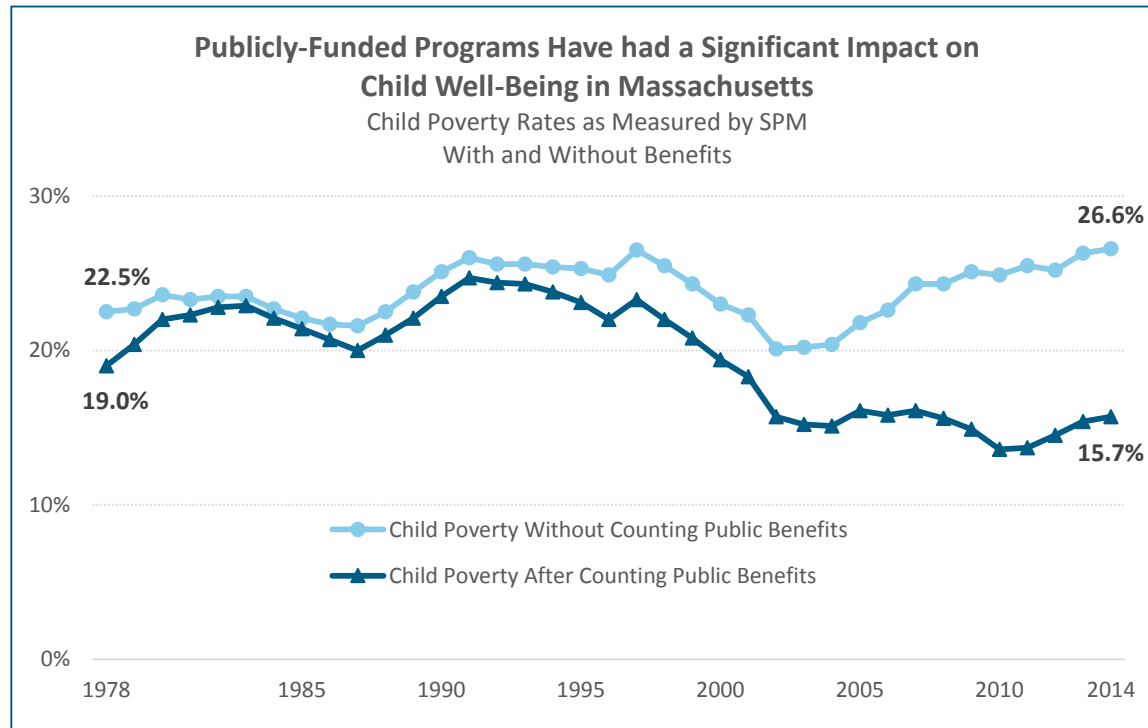
Supplemental Poverty Measure
Different poverty thresholds depending on where you live and whether you pay rent or have a mortgage



APPENDIX B: The Anchored Supplemental Poverty Rate creates historical estimates of the Supplemental Poverty Measure.

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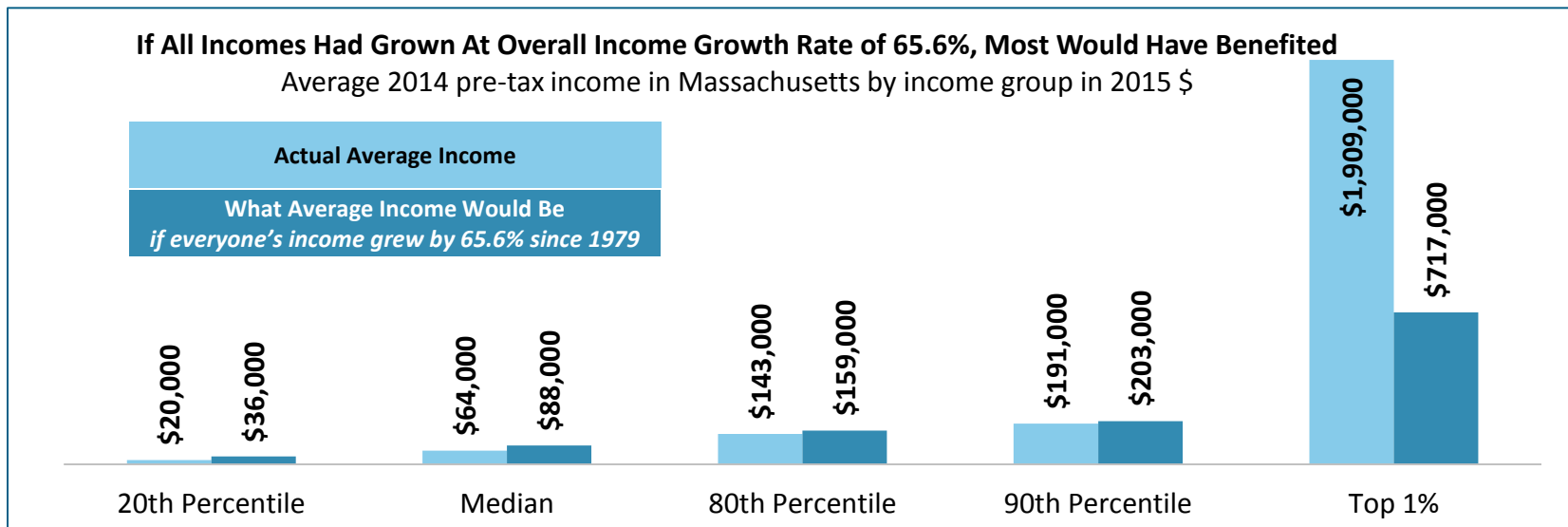
Researchers at the Center on Poverty and Social Policy at Columbia University have taken the methodology for the Supplemental Poverty Measure and extrapolated it backward several decades to create an historical estimate called the “Anchored Supplemental Poverty Rate.” They have further created state estimates for this measure. It is not currently possible to create a state-level estimate for the Anchored Supplemental Poverty Measure prior to 1978. See <https://www.povertycenter.columbia.edu/historical-spm-data-reg>.



APPENDIX C: Income growth has been unequal since the 1970s when productivity and wage growth diverged.

[Click here to return to text](#)

Declining wage growth has shown up in declining household incomes since the 1970s, but not equally for households at every income level. Incomes grew overall by 65.6 percent between 1979 and 2014. Had all households shared equally in that growth since the 1970s, the vast majority of households would have higher incomes today (see graph). Household incomes in the lowest-income 20 percent of the Massachusetts income distribution would be 80 percent higher per year: \$36,000 annually rather than \$20,000. The median household would be 38 percent more: \$88,000 rather than \$64,000. Incomes for those in the top 10 percent would be little changed, yet incomes for those in the top 1 percent would be 60 percent *lower*, \$717,000 annually rather than \$1.9 million. Data Source: Economic Policy Institute Analysis of Current Population Survey (for incomes at 90th percentile and below); Price and Sommeiler analysis of U.S. Internal Revenue Service Statistics of Income for incomes at top 1%. [Adapted from *2017 State of Working Massachusetts*, <http://massbudget.org/reports/swma/>.]



DATA SOURCES FOR CHARTS, GRAPHS, AND IMAGES

Page numbers are linked for returning to document text.

Find U.S. Census Bureau American FactFinder at <https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>. Unless otherwise noted, photographs from iStock.com

Page 5: 1950 Ford Motor Company advertisement. Image Source: 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 5: Incomes Grew at All Income Levels After WWII. Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements. Table F-1. Income Limits for Each Fifth and Top 5 Percent of Families (All Races): 1947 to 2016. Table F-7. Type of Family, All Races by Median and Mean Income: 1947 to 2016. (Families as of March of the following year. Income in current and 2016 CPI-U-RS adjusted dollars.) Available at <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-income-families.html>.

Page 6: Home Owners' Loan Corporation (HOLC), Map of the City of Brockton, Massachusetts, 1936. Image Source: Mapping Inequality: Redlining in New Deal America. <https://dsl.richmond.edu/panorama/redlining/#loc=5/36.704/-96.943&opacity=0.8>.

Page 6: 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 7: Lyndon B. Johnson: "Annual Message to the Congress on the State of the Union," January 8, 1964. Image Source: <https://www.npr.org/sections/itsallpolitics/2014/01/28/265226599/top-moments-in-state-of-the-union-history>.

Page 8: Current Anti-Poverty Network Created By the Economic Opportunity Act of 1964. Image source: <https://www.masscap.org/agencies/>.

Page 8: Poverty Rate: U.S.; Poverty Rate: Massachusetts. Source: U.S. Census Bureau, “Persons by Poverty Status, by State”, CPH-L-162, available at <https://www2.census.gov/programs-surveys/decennial/tables/cph/cph-l/cph-l-162.xls>.

Page 9: Poverty Rate, % of Population. Sources: 1960-2000 data from U.S. Census Bureau, Decennial Census, “Persons by Poverty Status, by State”, CPH-L-162, available at <https://www2.census.gov/programs-surveys/decennial/tables/cph/cph-l/cph-l-162.xls>. 2010-2016 data from American Community Survey, Table S1701: Poverty Status in the Past 12 Months, 1-Year Estimates, 2010 and 2016, at American FactFinder.

Page 9: Child Poverty Rate, % of Related Population. Sources: 1960 data from U.S. Census Bureau, Current Population Survey, “Table 3. Poverty Status of People, by Age, Race, and Hispanic Origin: 1959 to 2016.”, available at <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-people.html>. 1970-2000 data from “Related Children Under 18 Years, by Poverty Status in 1969, 1979, 1989, AND 1999 by State”, CPH-L-169, available at <https://www2.census.gov/programs-surveys/decennial/tables/cph/cph-l/cph-l-169.xls>. 2010-2016 data from American Community Survey, Table S1701: Poverty Status in the Past 12 Months, 1-Year Estimates, 2010 and 2016, at American FactFinder.

Page 10: U.S. Child Poverty Rates: 2016. Sources: “Alternative” poverty rate data from unpublished SPM data: Isaac Shapiro and Danilo Trisi, “Child Poverty Falls to Record Low, Comprehensive Measure Shows Stronger Government Policies Account for Long-Term Improvement,” Center on Budget and Policy Center, October 5, 2017, available at <https://www.cbpp.org/research/poverty-and-inequality/child-poverty-falls-to-record-low-comprehensive-measure-shows>. Official poverty rate data from American Community Survey, Table S1701: Poverty Status in the Past 12 Months, 1-Year Estimates, 2010 and 2016, at American FactFinder.

Page 11: Public Programs Cut Poverty Just About in Half in Massachusetts. Public Programs More Than Cut Child Poverty in Half in Massachusetts. Sources: All data based on Center on Budget and Policy Priorities Analysis of 2009-2012 Census Bureau data from the March Current Population Survey (CPS) and Supplemental Poverty Measure (SPM) public use files. Population totals from U.S. Census Bureau 2012 CPS data, 2013 Annual Social and Economic Supplement, POV46: Poverty Status by State: 2012 available at <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-46.html>.

Page 13: A Large Gap Opened Up Between Wage Growth and Productivity Growth Starting in the 1970s. Data are for wages and total economy net productivity. “Wages” are the inflation-adjusted average hourly compensation of private sector production/nonsupervisory workers. “Net productivity” is the growth of output of goods and services less depreciation per hour worked. Sources: Economic Policy Institute analysis of unpublished Total Economy Productivity data from Bureau of Labor Statistics Labor Productivity and Costs program; wage data from Current Employment Statistics; Employment Cost Trends data, and the Bureau of Economic analysis’ National Income and Product Accounts. See *2017 State of Working Massachusetts*, Mass. Budget and Policy Center, available at <http://massbudget.org/reports/swma/>.

Page 14: Low-wage workers’ wages have barely grown; high-wage workers’ wages have grown notably. Economic Policy Institute analysis of Current Population Survey data, inflated to 2017 dollars using CPI-U-RS.

Page 15: In Massachusetts, Growth for Incomes At the Very Top Has Far Outstripped Income Growth for Anyone Else. Source: Source: Economic Policy Institute analysis of Current Population Survey Annual Social and Economic Supplement microdata. Author’s calculations using 3-year rolling average.

Page 16: Official Poverty Level (2017 Census). Source: U.S. Census Bureau, available at <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>.

Page 16: Minimum wage. Source: <https://www.dol.gov/general/topic/wages/minimumwage> and <https://www.mass.gov/guides/massachusetts-law-about-minimum-wage>.

Page 17: Most Low-Income Families Include a Working Adult. Source: Center on Budget and Policy Center analysis of data from U.S. Census Bureau, American Community Survey 2015 1-Year Estimates. Families include any household and one or more related persons, regardless of the presence of children, and this analysis includes families with one or more working-age, non-disabled adult for whom poverty status can be determined.

Page 17: Most Non-Working Adults With Incomes Under Poverty Have Young Children or a Disability. Source: Mass. Budget and Policy Center analysis of public use microdata from U.S. Census Bureau, American Community Survey 2016 1-Year Estimates.

Page 19: Statewide Median Family Income by Race/Ethnicity in the Past 12 Months (2016 \$). Source: U.S. Census Bureau, American Community Survey, Tables B19113A, Tables B19113B, Tables B19113D, Tables B19113G, Tables B19113I: Median Family Income in the past 12 Months, 1-Year Estimates 2005 and 2016 at American FactFinder. Adjusted to 2016 dollars using CPI-U.

Page 20: Median Incomes for Families with Children For 25 Selected Cities. Source: U.S. Census Bureau, American Community Survey, Table S1903: Median Income in the Past 12 Months, 1-Year Estimate, 2016 and Table S1903: Median Income in the Past 12 Months, 5-Year Estimates, 2012-2016, at American FactFinder.

Page 21: Renters Paying 50% or More of Income on Rent. Source: U.S. Census Bureau, American Community Survey, Table B25070: Gross Rent as a Percentage of Household Income in the Past 12 Months, 5-Year Estimates, 2012-2016, at American FactFinder.

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ENDNOTES

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