

child poverty in Massachusetts

a tale of two states



Massachusetts Kids Count
Massachusetts Citizens for Children

Massachusetts Citizens for Children

Massachusetts Citizens for Children (MCC) is the oldest state-based child advocacy organization in the country. It was founded in 1959 by pediatrician Martha May Eliot, MD, who served as Chief of the U.S. Children's Bureau and held influential positions in both the World Health Organization and the United Nations Children's Fund (UNICEF). With active support from Governor Foster Furculo, they established MCC as a permanent, independent citizens' voice for Massachusetts' most vulnerable children.

Over its nearly 50-year history, the organization's work has been grounded in the belief that all Massachusetts children have the inherent right –

- To be safe from abuse, neglect, and violence;
- To be economically secure and free from poverty;
- To receive quality medical and preventive care;
- To learn in quality child care and school settings; and
- To live in caring families and healthy communities.

Since 1994, MCC has been the site of **Massachusetts Kids Count** – an Annie E. Casey Foundation-supported initiative to track the status of children in the United States. In 1986 it was selected to serve as the Massachusetts Chapter of **Prevent Child Abuse America**. Its current focus is to prevent physical child abuse through the work of the **Shaken Baby Syndrome Prevention Center**. It is lead agency for the **Massachusetts Child Sexual Abuse Prevention Partnership** and staffs the **Enough Abuse Campaign** – a statewide public engagement initiative to educate and mobilize parents, professionals and communities to prevent child sexual abuse. MCC also serves as the Massachusetts member of **Voices for America's Children**, a national network of state and city multi-issue child advocacy organizations. Highlights of MCC's work and accomplishments for children can be found by visiting www.masskids.org.

*It's only fair
that each child
be cherished.*

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Boston, Massachusetts
September 2008

we gratefully acknowledge.

Annie E. Casey Foundation

We express our sincere thanks to the **Annie E. Casey Foundation** for its vision in creating the National Kids Count Project and for its leadership in stimulating national, state and local discussions on ways to secure better futures for America's children. Through the valued support of the Casey Foundation, MCC's data-driven advocacy reports have informed and influenced public policies and promoted model programs to strengthen families for children in Massachusetts. Massachusetts Citizens for Children is honored to be part of the dedicated national Kids Count network of child advocates.

The Child Poverty Reduction Working Group

We are grateful to the **Child Poverty Reduction Working Group**, a diverse and talented cadre of public and private Massachusetts leaders in child advocacy, social policy, education, and research for collaborating with Massachusetts Kids Count on this report. Through their individual contributions, policymakers and citizens will gain greater understanding of how child poverty expresses itself in Massachusetts and the compelling reasons why we must work to end it. We very much appreciate the thoughtful and generous efforts of:

- **Randy Albelda**, Professor, Economics Department, University of Massachusetts - Boston
- **Douglas Anderton**, Director, Social and Demographic Research Institute, University of Massachusetts - Amherst
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- **Marilyn Anderson Chase**, Assistant Secretary for Children, Youth and Families, Executive Office of Health and Human Services, Commonwealth of Massachusetts
- **Brian Condron**, Director of Advocacy and Public Policy, The Home for Little Wanderers
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- **Joseph Diamond**, Executive Director, Massachusetts Association for Community Action (MASSCAP)
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- **Carol Kamin**, Board Member, Massachusetts Citizens for Children, Former President and CEO, Children's Action Alliance, Arizona
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- **Glenis Smith**, Trust Accountant, Fidelity Investments
- **Barbara Talkov**, Executive Director, Children's League of Massachusetts
- **Nancy Topping-Tailby**, Executive Director, Massachusetts Head Start Association
- **Elizabeth Toulan**, Coordinator, Family Economic Initiative, Greater Boston Legal Services
- **Sandra Venner**, Program Director, Institute on Assets and Social Policy, Brandeis University
- **Valora Washington**, President, Cayl Institute

We look forward to the ongoing involvement of these colleagues and encourage the ideas and energy of other advocates as well, as we build a new public and political will to reduce and eventually end child poverty in Massachusetts.

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child poverty in Massachusetts:

a tale of two states

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to every child



*you are
amazing
grace.
you are a
precious
jewel.
you -
special,
miraculous,
unrepeatable,
fragile,
fearful,
tender,
lost,
sparkling
ruby
emerald
jewel
rainbow
splendor
person.*

introduction.

In 1967, Robert F. Kennedy toured Southern states to shed a compassionate light on the hidden lives of poor children and their families in the United States. For those raised during the 1950's post-war economic boom, the revelation of this "other America" was both startling and sobering. Stark black and white television images captured a visibly troubled yet resolved Kennedy amidst distressed families and children without adequate food, shelter, education, or economic opportunity.

While America has changed dramatically since Robert Kennedy's death 40 years ago, we cannot escape the sad realization that not since then has the issue of ending poverty been squarely on the American agenda. While some policies and programs adopted during the "War on Poverty" did result in improving the standard of living for many poor Americans, some have argued the effort was more a "skirmish" than a war, and that America must now wage a new bipartisan campaign to fundamentally address and eventually end poverty.

A public opinion survey conducted by Massachusetts Citizens for Children and the University of Massachusetts Poll confirmed that most Massachusetts citizens underestimate the extent of child poverty in the state. Few realize that child poverty numbers have not changed significantly over the past several decades. The fact is that in Massachusetts the rate of child poverty persists and, even in better economic times, has resisted change. The scope and impact of child poverty in Massachusetts is obscured behind our state's great wealth, our favorable national ranking on child well-being indicators, and an outdated federal measure that underestimates it.

Robert Kennedy, according to colleagues, always saw poverty through the lens of children and young people. He could not have imagined that four decades after his visit to Mississippi, his rich native state would be home to 178,000 poor children and that over 82,000 of these children would be living in "extreme poverty" — that is, in families that earn less than \$10,600 per year to support a family of four.

He would be incredulous that low-income children and families in Massachusetts today perceive themselves to be worse off than other low-income families and children living in every other state. His notion of social equality would be jolted by Massachusetts' current income gap — the difference

between what the wealthiest and poorest residents earn. This income divide is now 4th largest in the country and the 3rd fastest growing.

While most citizens can identify a few cities in the state that face tough economic times, most are unaware that one of our cities is among the top ten poorest in America and that two other Massachusetts cities are among the country's top 50 poorest. But poverty in our state is not confined to a few isolated pockets. Poor communities abut affluent ones and even some wealthy towns are home to poor neighborhoods.

Today the Massachusetts story is a tale of two states.

Just as the other America was unmasked in the 60s, our goal in this time is to tell "a tale of two Massachusetts" — a tale that will inform policymakers and citizens about striking incongruities that threaten to undermine our state's bright future.

In one Massachusetts, children have plentiful and nutritious food to grow and maintain good health. In the other Massachusetts, poverty denies children adequate nutrition. They are thin from chronically insufficient food intake or obese from cheap foods high in empty calories and lacking in body and brain-building proteins.

In one Massachusetts, children live in warm, comfortable homes. In the other, parents are forced to confront the wrenching dilemma of whether to "heat or eat." In the shadow of Boston's best hospitals, bundled infants lie motionless and hungry in barely warm surroundings as energy required to play and explore their world is used to conserve precious body heat. Normal physical and brain development is derailed for these children and their percentile growth falls far behind.

In one Massachusetts, children go to the best schools and enjoy a range of recreational and cultural opportunities that are among the best in the world. Infants and toddlers participate in enriching child care opportunities that improve their cognitive and language development. In the other state, children struggle to learn in failing schools housed in substandard buildings. In that state, infants and toddlers are not exposed to high quality early education and care, and thus are 30% less likely to graduate from high school and 50% less likely to go to college.

While it is a sobering tale, it is also a hopeful one.

We can be proud that in challenging, and even regressive, political times over the past four decades, Massachusetts Senator Edward Kennedy has remained a bold and effective champion for those without power — the poor, children, minorities, immigrants and others. Through his tireless advocacy to empower the disadvantaged and to fight for the dignity of workers, he has succeeded in resisting one of the major threats to needed social change — what his brother called "*the danger of timidity and the lure of comfort.*"

Senator Kennedy has been a key leader in current national efforts to address child poverty. In 2005 and 2006 he introduced legislation — the End Child Poverty Act — articulating an aggressive national goal to cut child poverty in half in a decade. Since this bill was introduced, the importance of establishing such a goal has gained both popular support and political momentum. In the next Congress, Senator Kennedy plans to elaborate on his vision by putting forward a comprehensive proposal of policy reforms that can make this ambitious goal a reality. He is preparing the way for a renewed commitment in our time to achieve equality of opportunity for all America's children and their families.

Massachusetts is also privileged to have in Governor Deval Patrick, a person who knows first-hand how opportunity can transport a child from poverty into a life filled with every possibility for achievement and self-realization. This Governor knows instinctively that if a goal can be envisioned, it can be achieved. His life experience makes him uniquely positioned to provide the leadership to establish an achievable poverty reduction initiative for the Commonwealth, one with a timetable for action and benchmarks to measure progress along the way.

The recent bold actions of Massachusetts legislative leaders to improve access to health care and to quality education for all children must also be applauded. These are asset-building blocks upon which future child poverty reduction efforts can be built and achieved.

Policymakers, several whose own poor beginnings evolved into rich futures, have been asking themselves a simple yet revealing question: "What made the critical difference for me growing up?" If these leaders can continue to articulate the

ingredients for success and ensure their application to each Massachusetts child living in poverty today, we will bust the grip of persistent disadvantage for our children and end what RFK called "*the obscenity of poverty.*"

Massachusetts has the ability to engage the best minds in business, economics, and social policy to achieve child poverty reduction. Its citizens can be counted upon to support these new efforts as well. More than at any other time since the "War on Poverty," citizens polled across the country are indicating widespread, bipartisan support for providing greater economic opportunities and resources to help lift children and their families out of poverty.

We believe it is time to weave our strengths together and build Massachusetts into a single, strong state where *all our children* and their families have the basic right to be economically secure and free from the debilitating effects of poverty. We hope this report will serve as a catalyst to help achieve this just vision.

Jetta Bernier, Executive Director
Massachusetts Citizens for Children
September 2008

executive summary.

Grantees of the Annie E. Casey Foundation's Kids Count Project are charged with providing data-driven reports to influence advocacy and policy direction on a wide variety of children's issues and indicators of child well-being. In this Massachusetts Kids Count data report we provide a broad overview of the scope and reasons for child poverty in the state, along with an introduction to the individual and broader social and economic costs. Child poverty is a root cause of many problems facing children, from inadequate housing and reduced educational opportunities, to poor nutrition, greater health risks, and neglect. The issue is more hidden in this state than in others, and yet it still affects children in nearly every one of our 351 towns and cities. In this report, we build on a new political momentum for alleviating poverty, and a growing receptivity by citizens to discussing it and supporting its elimination.

poverty divides.

- **Massachusetts continues to be one of the wealthiest states in the nation.** In 2006, Massachusetts had one of the highest median incomes for families with children – \$76,200 – compared with \$54,500 nationally, ranking it 4th highest in the country on this measure. When looking at children of all incomes, Massachusetts now ranks either 2nd, 3rd, or 4th best nationwide on a variety of child well-being indicators including infant mortality, child deaths, high school dropouts, teens out of school and not working, teen deaths, and births to teens.
- **But Massachusetts is also a state where children struggle, indicated by a child poverty rate that has hovered around 13% for a decade.** In 2006, 178,000 children lived at the official federal poverty level, and struggled to meet life's basic needs. A legislator driving on the Massachusetts Turnpike from his or her district to the State House in Boston would pass a child who is poor every four feet or nearly 1,300 children every mile of the 138-mile highway that stretches from Stockbridge to Boston.
- **And the chasm between rich and poor widens.** The state now has the 4th largest disparity in the nation between high-income and low-income residents. The state's growth in income inequality over the past two decades was the 3rd largest.

poverty hides.

- **Poverty is concealed behind an outdated poverty measure that underestimates its scope.** In the 1960's, when the federal poverty measure was developed, it was based on the amount that a family spent on food, which was about one-third of living expenses at that time. Now, food is about one-eighth of living expenses. The annual earnings threshold that determined poverty was nearly 50% of the state's median household income. Today, that threshold is about 29% of median household income.
- **Poverty is obscured by our state's great wealth.** A recent Annie E. Casey Foundation study found that when looking just at a cohort of low-income children rather than a cohort of children of all income groups, Massachusetts ranks as the worst state in the nation on six domains of child well-being. This finding may result from low-income families not being able to afford the high cost of living here and because they, more than in other states, perceive themselves to be less well-off than other families.
- **The state's favorable child poverty ranking (5th best in the country) masks the disadvantage of many of our children.** The facts are that one in eight of our state's children lives at the official federal poverty level; one in four lives in a low-income family; and one in three lives below the Family Economic Self-Sufficiency measure.

poverty isolates.

Like other states, Massachusetts poverty takes aim at children, single parents, racial and ethnic minorities, women, immigrants and parents with less education.

- **Massachusetts children of color are more likely to grow up in families with low incomes.** A higher proportion of African American and Latino children under 18 live in families who are poor (29% and 36% respectively) compared to White children (7%). A higher proportion of these children live in families without secure parental employment (45% and 51% respectively). The percentage is significantly less for White children (24%). For most minorities, disparities in assets such as home ownership are far greater than disparities in income. The inequality is passed down from one generation to another when there is no private family wealth to draw upon to gain economic leverage.

- **Of the 84,000 Massachusetts families living below the poverty line in 2006, 68,000 were headed by single parents.** The ten Massachusetts towns with the highest percentage of children in single-parent households were among the poorest in the state: Monroe, Springfield, Holyoke, Lawrence, New Bedford, Boston, Fall River, Southbridge, Chelsea, and North Adams.
- **Children who are poor live in nearly every county, city and town in Massachusetts.** Twenty-one cities and towns with child poverty rates of 20% or higher contain well over half of the state's children who live at the poverty level. These are dispersed across 10 of the 14 Massachusetts counties. Most of these places (including Springfield, Lawrence, New Bedford, Boston, Worcester and Lowell) are densely populated. Eight (including North Adams, Greenfield and Tisbury) are relatively isolated and rural, with populations under 20,000.

poverty denies.

- **Massachusetts has better children's health policies than other states.** As a result, we have some of the best health outcomes for children in the country. For example, in 2006, 91% of all our two-year-olds were immunized compared with 83% nationally. Massachusetts ranks 4th best in the nation in infant mortality. But according to the 2006 Massachusetts Survey of Health Insurance Status, the uninsured rate for children 18 years old and under, was 2.5% or 38,512 children. Most of these uninsured children (nearly 75%) are from low- and moderate-income families. Children from these families are less likely to be immunized or have access to dental care. They are more likely to die as infants, suffer from lead poisoning, asthma and childhood obesity.⁶ Neuroscientists have found that many children growing up in poor families experience unhealthy levels of stress hormones which can impair language and memory. This in turn, may contribute to the inability to escape poverty.
- **One in three children in 35 of our cities and towns lives in a family struggling to put food on the table.** Data on food insecurity point to 8% of our state's households that experience food insecurity without hunger and 3% that experience food insecurity with hunger. One in five Massachusetts children birth through five-years-old participate in the Women, Infants and Children (WIC)

nutrition program. **Policy note:** While Food Stamp usage recently has increased, as of April 2008, Massachusetts households received an average of \$181 in Food Stamp benefits, which still falls short of the cost of a diet that meets nutrition guidelines.

- **Poverty keeps children in the cold.** During the winter when low-income and poor parents cannot afford both high heating and food costs, many end up sacrificing on both fronts, living with food scarcity while heating their homes with cooking stoves and space heaters. These choices, according to Boston pediatricians, wreak havoc on the health of children. When babies' and toddlers' bodies have to divert already scarce calories to maintain body heat, cold and hunger combine to weaken their health, growth, ability to learn and to relate to others. Research from the Boston Medical Center found a 33% increase in the proportion of underweight infants and toddlers in their emergency room in the three months after the coldest months compared with the rest of the year. **Policy note:** Legislators and advocates have urged increased funding for the Low Income Home Energy Assistance Program (LIHEAP), an important hedge against cold and the illnesses and hospitalizations it can cause.
- **Poverty undermines success in school.** Children in low-income communities are more likely to attend schools that lack resources, and they have fewer opportunities to participate in extracurricular activities. Children from poor families are twice as likely to repeat a grade and three times as likely to be expelled from school. **Policy note:** The earlier the intervention, the better the outcome in the end, because the brain loses its adaptability as the child becomes older. Early education and care in Massachusetts costs a parent, on average, \$10,000 per child. In March 2008, there were 59,866 children from infant-toddler through school-age who received assistance from the Department of Early Education and Care. Because of inadequate funding, there are still about 18,000 mostly eligible children on the waiting list for state financial assistance.
- **Poverty locks children out of stable homes.** The U.S. Centers for Disease Control and Prevention report that on any given day, there are more than 50,000 school-aged children and youth, along with 50,000 younger children who are homeless in the Bay State. Massachusetts children

who end up homeless may suffer twice as many chronic illnesses – from ear infections and diarrhea to headaches. They go hungry at twice the rate of other children and are more likely to have academic problems due to changing schools frequently. Nearly half exhibit mental health problems such as anxiety, depression or withdrawal.

Policy note: Despite recent progress in increasing affordable housing in suburban communities, fewer than one in seven Massachusetts communities meets the state goal of 10% affordable housing.

- **Child poverty neglects. Families who are poor are not inherently more abusive than other families. But a number of problems associated with poverty can contribute to child maltreatment.** The National Incidence Study of Child Abuse and Neglect found that children from families with annual incomes below \$15,000 were over 44 times more likely to experience some form of maltreatment than children from families with annual incomes above \$30,000. On the national level, neglect occurs in half the 1,500 child deaths attributed to maltreatment annually. In Massachusetts, neglect is by far the greatest cause of deaths from child maltreatment, for example, comprising nine out of the ten deaths in 2006.

poverty persists.

- **Child poverty is rooted in job losses over time and changes in demand for job skills. It is fueled by stagnant earnings in our high-cost-of-living state.** While the state economy ranks near the top of the nation in labor productivity, nearly one-third (or 434,000 children in 2006) were living in Massachusetts homes in which no parent was employed full-time, year-round. The percentage for this indicator has fluctuated only minimally between 31% and 30% over the past five years. We are down about 100,000 jobs from the peak of the business cycle in 2001 and we ranked next to last in job creation between 2001 and 2006.
- **Wages for workers in the bottom fifth of the income distribution have remained flat since 1990; the stagnation in wages is made worse by the state's high cost of living.** The state now ranks 28th in the nation in working families not being able to meet a family budget. Over three-quarters (77%) of the Commonwealth's low-income children, compared with 66% in the U.S., live in households where housing costs exceed 30% of income.

- **Poverty also continues because of policies and programs that often are inadequate to sustain even families who work full-time.** About one of every three persons not meeting their family budget is eligible for six programs aimed at helping working families: Earned Income Tax Credit (EITC), Food Stamps, housing assistance, Medicaid (Mass Health), and the State Children's Health Insurance Program (SCHIP). Transitional Aid to Families with Dependent Children (TAFDC) provides assistance and work opportunities to families through federal grants to states. According to some policy groups, however, there is little evidence that these reforms have helped most low-income parents earn the wages required to support a family in Massachusetts

poverty costs.

- **Poverty costs not only the poor but all of us in real economic terms – in reduced productivity and economic output, increased costs of crime, and higher health expenditures.** Massachusetts' share of children who are poor as a percentage of the total number of children who are poor in the country is 1.3%. If we apply this percentage to the national cost of poverty of \$500 billion, the cost of child poverty in the Commonwealth could be as much as \$6.5 billion dollars annually.

end child poverty.

Recent developments are fueling optimism about ending child poverty.

- **Poverty reduction campaigns are gaining political momentum.** Governments are finding that while reducing poverty costs money, sustaining it is even more expensive. Poverty reduction targets like those initiated in Great Britain in particular are gaining momentum in this country, with 15 states on board since 2006 and growing. For example, Connecticut has established by law a Child Poverty Prevention Council, and aims to reduce poverty by 50% by 2014. Minnesota has established a Bipartisan Legislative Commission to End Poverty by 2020. Illinois has created a Commission on Poverty Eradication aimed at reducing extreme poverty by 20% by 2018.
- **Poverty is increasingly a bipartisan issue.** Seventy-one percent (71%) of likely voters from the Democratic and Republican parties polled about child poverty in four early primary states said they were more likely to vote for a

presidential candidate whose agenda included providing greater economic opportunities and resources to help lift children and families out of poverty.

- **There are solutions to the health, hunger, education, housing, neglect, and economic problems associated with Massachusetts child poverty.** According to the Center for American Progress report, *From Poverty to Prosperity*, poverty could be cut by more than 25% just by increasing the minimum wage, earned income tax credits, child tax credits and child care subsidies.

establish a child poverty reduction initiative in Massachusetts.

Massachusetts Citizens for Children recommends that the Commonwealth establish the **Massachusetts Child Poverty Reduction Initiative**. Forming such an Initiative can provide the vision to drive change and make tangible the bipartisan political commitment to measurably reduce poverty in our state. Here are some first steps and questions that could help form a plan of action:

1. Organize the infrastructure.

- *What have other states done to organize their poverty reduction efforts?*
- *How can different Massachusetts initiatives that might influence child poverty be brought together under a Poverty Reduction Initiative?*
- *What overall structure would work best to drive change in the Commonwealth?*
- *Should the Initiative be established through Executive Order, legislative mandate, or other avenue?*

2. Examine promising programs and policies.

- *What is the extent of poverty that is not captured by the current federal poverty measure and how can we count it more accurately?*
- *What would be the cost of poverty reduction programs compared with savings for eliminating poverty's inevitable consequences?*
- *What policies and programs are working in Massachusetts? Which ones should be sustained, expanded, or suspended?*
- *What innovative approaches in other states should we consider adopting or adapting for our state?*

3. Establish targets, timetables and benchmarks.

Targets express the political commitment behind reducing poverty. They keep the vision central and the commitment focused. **Targets grab attention.** In the UK, when the first benchmark found child poverty down 23% rather than 25%, the political resolve was not diminished but strengthened. **Targets provide an operational framework**

for reducing poverty. They let leaders and the public know *whether the game has been won or lost and whether particular policy approaches, new or old are effective.* Some questions to ask:

- *What poverty reduction target should Massachusetts set – to reduce it by what percentage and by when? Should the target call for elimination and in what timeframe?*
- *Are there geographic priorities with regard to poverty reduction, e.g., areas where poverty has been persistent and entrenched?*
- *What are the interim measures or benchmarks for achieving success toward our target?*
- *Which state agencies should be engaged in implementing, reporting, and providing oversight to the effort?*

4. Engage the public.

The public attitude toward poverty is shifting. Of likely voters polled during the 2008 presidential primary season by Republican consultant Jim McLaughlin, most (83%) said that spending money was a good investment in reducing social costs such as poor health and lack of education. The Massachusetts Child Poverty Reduction Initiative can leverage this momentum by further educating the public about the scope and dynamics of poverty, and its individual, social, and economic costs.

- *What bridges can we create between communities on either side of the economic chasm in our state?*
- *How can we generate opportunities for dialogue between citizens and policymakers about the issue?*
- *What should be done to organize local community support for poverty reduction?*
- *How can citizens be active partners in a collective statewide effort?*

Massachusetts is moving forward with many progressive programs and policies in areas affecting children, from health care and hunger to education and homelessness prevention. The state is uniquely positioned to join with other states now in the growing movement to end child poverty across our country. We can map the scope and human dimension of poverty by listening to those affected, examine innovative programs, assess the resources in place to address it, prioritize efforts, and set achievable child poverty reduction targets. Working together, policymakers, citizens and advocates can resolve the paradox of child poverty in our rich and capable Commonwealth.

**Data included in the Executive Summary is also contained in the full Report. Please see Reference section for a full listing of citations.*



poverty divides.

True compassion is more than flinging a coin to a beggar: it understands that an edifice which produces beggars needs restructuring. A true revolution of values will soon look uneasily on this nation's glaring contrast of poverty and wealth.

Dr. Martin Luther King
Southern Christian Leadership Conference
Atlanta, August 16, 1967

a tale of two states.

Massachusetts is a tale of two states when it comes to its 1.4 million children. The first can be proud of its high family incomes, top-rated hospitals, renowned colleges and universities and its overall high ranking on indicators of child well-being. The other state remains mired in child poverty that persists despite economic ups and downs, denies children high quality education, food, housing and heat, and is at risk of ensnaring more children in a widening gap of income disparity.

a state where children thrive.

Massachusetts continues to be one of the wealthiest states in the nation. In 2006, Massachusetts had one of the highest median incomes for families with children - \$76,200 - compared with \$54,500 nationally, ranking it 4th highest in the nation on this indicator.¹

Kids Count data, derived from U.S. Census, American Community Survey and other federal sources, show that indicators of child well-being are among the best in the country.

- When looking at children of all incomes, Massachusetts now ranks **3rd best** in the nation on an overall measure of child well-being, which is based on a variety of health, education and income indicators.
- Massachusetts ranks **2nd best** in its low child death rate, and has the **4th lowest** infant mortality rate in the nation.
- The state has better education outcomes, and it **ranks in the top nationally** in the percentage of fourth graders who scored at or above a proficient reading level in 2007 (49% versus 32% national average).
- We have better youth outcomes, including fewer teens out of school and not working, and lower youth crime rates. We

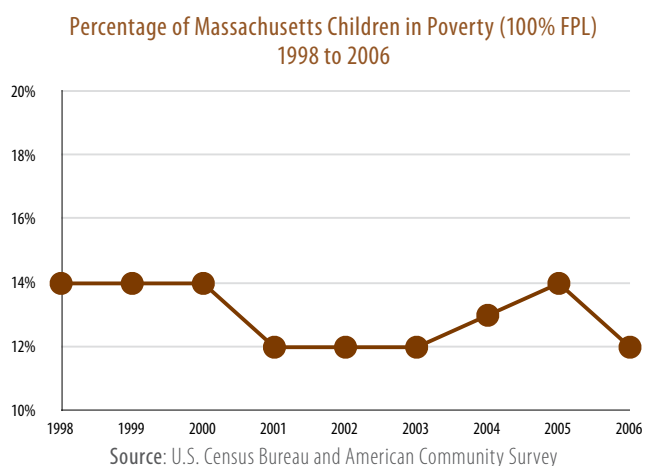
have the **2nd** lowest high school dropout rate (with our rate improving by 50% between 2000 and 2006, from 8% to 4%), **the 3rd lowest** teen death rate, and the **3rd lowest** teen birth rate.²

- Massachusetts has **better health coverage and health outcomes**. Just 6% of children under 18 years old were uninsured in 2005, compared with 11% nationally, and this percentage should improve with the new Massachusetts health insurance law.³ Nearly all two-year-olds are immunized in Massachusetts - 91% compared with 83% nationally.⁴

a state where children struggle.

In the other Massachusetts, children struggle to meet life's basic needs. As is the case nationally, young children in the state are more likely to be poor than any other age group. Children are poor because their families don't have enough income. Children in poverty are more likely to have health and behavioral problems, have difficulty in school, become teen parents, earn less as adults, and be unemployed.⁵

- Over the past decade, the Massachusetts' **child poverty rate has hovered around 13%**, even during periodic improvements in overall economic conditions in the state. The percentage of children in poverty, living in families whose income is at 100% of the federal poverty level (FPL), (\$21,200 annual income for a family of four in 2008), increased from 12% in 2003, to 13% in 2004, and to 14% in 2005, before falling back to 12% in 2006.⁶
- The improvement between the child poverty rate of 14% in 2005 (194,000 children) to 12% in 2006 (178,000 children) represents 16,000 children for whom conditions improved – *at least by the official measure*.



- While child poverty rates remained relatively constant, another indicator of poverty – use of food pantries – has increased over time. **Between 2001 and 2005, food pantry usage in Massachusetts increased 14%**. According to reports from food pantry workers, usage continues to rise.⁷

the chasm between rich and poor widens.

A recent study jointly authored by the Washington-based Economic Policy Institute and the Center on Budget and Policy Priorities showed that (based on Census inflation-adjusted income data) the gap between the nation's richest and poorest families and between the richest and middle-income families grew significantly in most states over the past 25 years. This process has accelerated in the last decade.⁸

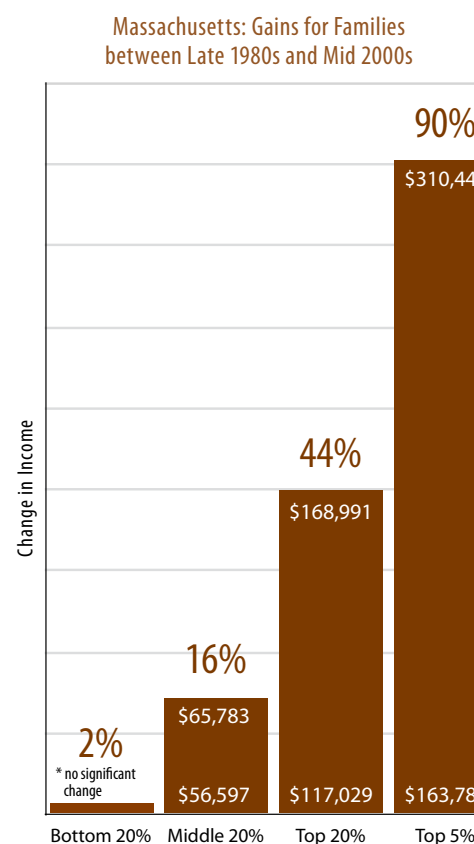
Wages have eroded for workers with less than a college education and these workers are among the lowest-earning of the workforce. Long periods of higher-than-average unemployment, globalization, a shift from manufacturing to low wage service jobs, immigration, weakening unions and a declining value of the minimum wage all contributed to widen this chasm. Expanded investment income, which primarily accrues to those at the top of the income ladder and government tax policies have widened the gap even further.⁹

The higher up on the income scale, the greater the degree of income concentration:

- Nationally, incomes have **declined by 2.5% among the bottom fifth** of families since the late 1990's, and have **increased 9.1% among the top fifth**.
- As the table above shows, while this gap between rich and poor is growing in all states, the size of the income gap in Massachusetts **is now the 4th largest in the country**. That is, in Massachusetts, the richest 20% of families at the top of the income scale have average incomes **over eight times as large** as the poorest 20% of families at the bottom. Between the late 1980s and mid 2000s, the growth of income inequality in Massachusetts was the **3rd largest in the nation**.
- As the graph at right shows, the average income of the richest 5% of families in Massachusetts increased by 90%, from \$163,783 to \$310,440. In comparison, the middle 20% experienced just a modest gain in income while the bottom 20% increased by \$324 (from \$20,285 to \$20,609) – an insignificant change.¹⁰

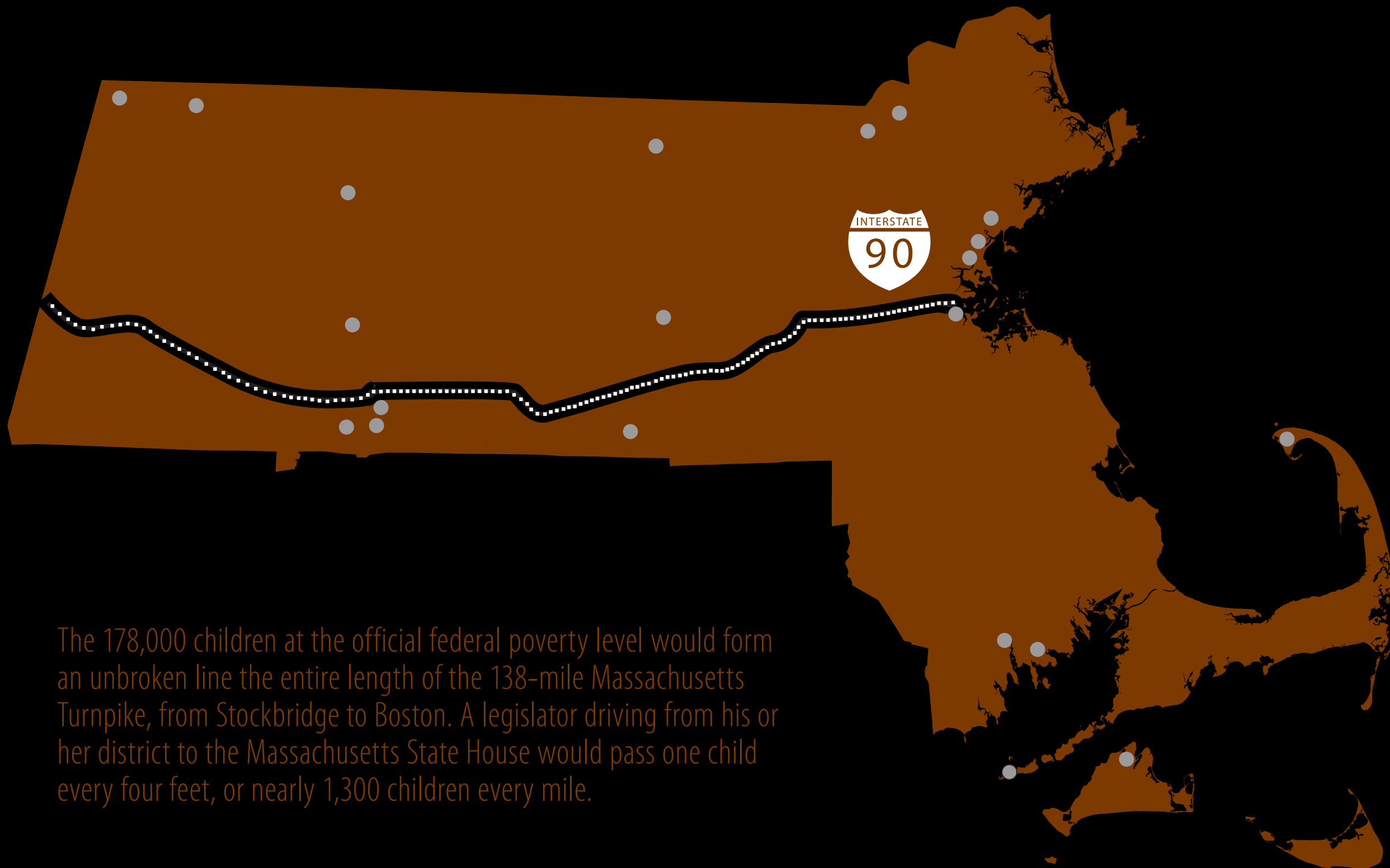
| Greatest Income Gap between Top and Bottom Earners Mid 2000s | | Greatest Increase in Income Gap Between Top and Bottom Earners Late 1980s-Mid 2000s | |
|--|----|---|----|
| New York | 1 | Connecticut | 1 |
| Alabama | 2 | Rhode Island | 2 |
| Mississippi | 3 | Massachusetts | 3 |
| Massachusetts | 4 | Alabama | 4 |
| Tennessee | 5 | New York | 5 |
| New Mexico | 6 | Kentucky | 6 |
| Connecticut | 7 | Maryland | 7 |
| California | 8 | Kansas | 8 |
| Texas | 9 | New Jersey | 9 |
| Kentucky | 10 | Washington | 10 |

Source: Pulling Apart: A State-by-State Analysis of Income Trend, Center on Budget and Policy Priorities, 2008



Source: Pulling Apart: A State-by-State Analysis of Income Trend, Center on Budget and Policy Priorities, 2008

A widening gulf among the income groups can have broad implications – from reducing social cohesion to low participation in the democratic process. Uneven distribution of the country's prosperity has left families at the bottom and middle of the income scale ill-prepared to weather the current economic downturn.¹¹



The 178,000 children at the official federal poverty level would form an unbroken line the entire length of the 138-mile Massachusetts Turnpike, from Stockbridge to Boston. A legislator driving from his or her district to the Massachusetts State House would pass one child every four feet, or nearly 1,300 children every mile.

| | |
|--|---|
| | = 1,300 children who are poor |
| | = cities/towns with 20% or more children who are poor |



poverty hides.

If we are serious about fighting poverty, we also have to start getting serious about accurately measuring poverty. Since the mid-60's the economy has vastly changed. So has society and so have government benefits but the poverty formula hasn't adjusted in response. We can't devise effective strategies for tackling poverty until we understand its full dimensions.

Mayor Michael Bloomberg
New York City, July 2008

poverty is concealed behind an outdated poverty measure.

The U.S. government officially uses the federal poverty level (FPL) – a measure that was developed 50 years ago. It was based on the amount that a family spent on food, which was about one-third of basic living expenses. In spite of updates, the measure does not reflect changes in patterns of consumption or changes in the relative importance of goods within a family’s budget.

Families today spend more on work-related expenses such as commuting and child care, more on housing and rent, and only about one-eighth on food. Since more money is required to maintain the same standard of living today than in the 1960’s, the poverty measure underestimates poverty’s scope. It’s not difficult to see how working families earning at or just above the FPL (\$21,200 to \$42,200, depending on the family’s size) face material hardship.

- The erosion in the FPL’s ability to measure poverty adequately over time is demonstrated by the fact that in the 1960’s the annual earnings threshold that determined poverty was **nearly 50%** of the state’s median household income. Today, that threshold is **about 29%** of median household income.¹
- In contrast with the FPL, other poverty measures incorporate what it actually costs to run a household today. These measures vary with different costs of living in different places. For example, the Family Economic Self-Sufficiency measure (FESS) calculates that a Worcester family of four needs to earn **\$52,246** annually - about 300% of the FPL - to cover basic expenses of child care,

housing, food, healthcare, and transportation. The FESS measure was developed by Massachusetts’ Educational and Industrial Union, now the Crittenton Women’s Union.²

New York City Mayor Michael Bloomberg has proposed a new measure to gauge poverty in the United States, modeled on a proposal developed by the National Academy of Sciences. This new measure factors in more costs than the current formula, which is heavily weighted to grocery spending. At the same time, it counts tax credits and other government benefits while adjusting for geographic differences such as housing costs. The measure sets the poverty threshold at about 80% of the median amount of what families spend on expenses like food, shelter, utilities and clothing.³

Number of Poor Children by Different Income Measures

| | Income Measure | Equivalent Annual Amount | Number of Children in Massachusetts |
|--------------|---|--------------------------|-------------------------------------|
| Extreme Poor | 50% FPL | \$10,000 | 82,000 |
| | 100% FPL | \$20,000 | 178,000 |
| Poor | 150% FPL | \$30,000 | 276,000 |
| | 200% FPL | \$40,000 | 371,000 |
| Low-income | 250% FPL | \$41,500 | 477,000 |
| | 2006 Family Economic Self-Sufficiency Measure | \$52,246 | |

Amounts Apply to 2006 and a Family of Four
Source: American Community Survey and Crittenton Women’s Union, 2006

Massachusetts National Ranking on the Condition of Children in its Low-Income Families

| Domain | Description | Massachusetts National Rank 1=best |
|--|--|------------------------------------|
| Health | Child health, activity level, overweight | 50 |
| Social/Emotional | Emotional/behavioral difficulties, depression, anxiety, social behavior | 50 |
| Cognitive Development/Educational Attainment | English speaking, high school dropout, risk of developmental delay, learning disabled, amount of reading | 49 |
| Family Activities | Being read to, participation in clubs, volunteering, religious services, family eats meals together | 35 |
| Family/Neighborhood | Household members smoke, parent mental health, relationship with adults, supportive neighborhood, safety | 45 |
| Social/Economic | Lives in single-parent household, secure parental employment, telephone and vehicle, parent is a high school dropout | 44 |

Source: States Ranked on the Basis of Child Well-Being for Children in Low-Income Families
Kids Count Working Paper, November 2007

poverty is obscured by our state’s great wealth.

A recent Kids Count Working Paper, *States Ranked on the Basis of the Condition of Children in Low-Income Families*, finds that when looking at a cohort of low-income children rather than children of all income groups combined, Massachusetts ranks among the worst in the nation on six domains of child well-being. These areas include children’s physical and emotional health, cognitive development, and the quality of their family and neighborhood environments.

Low-income children at 200% of the FPL or below in wealthy Massachusetts may be worse off than their counterparts in other states in both real and relative terms: a dollar in Massachusetts buys less and the gap between rich and poor is so much wider than in other states.

The study points out that Massachusetts – along with Washington, New Mexico, California and Alaska – also has the largest difference between the well-being of low-income children and their higher income peers. These findings suggest that Massachusetts is doing many things right for children overall, but failing to address the needs of those most vulnerable.⁴

poverty is masked by the state’s national ranking on child poverty.

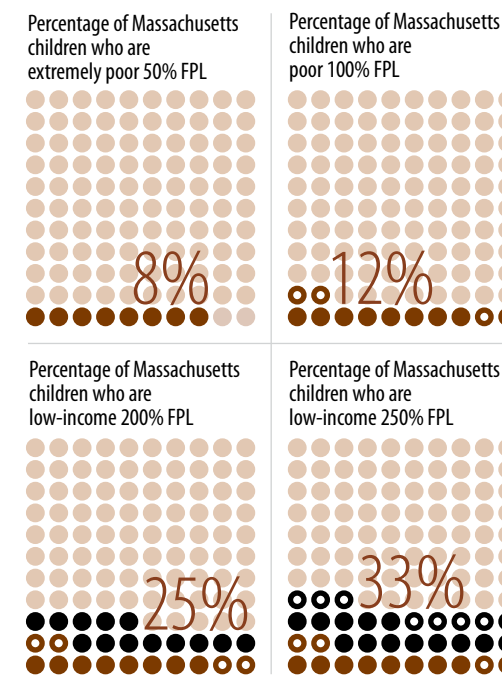
The Massachusetts child poverty rate in 2006 of 12% compares favorably to the national rate of 18% and ranks the state fifth best in its percentage of children who are poor. Only Maryland, New Hampshire, Hawaii and Connecticut have a lower percentage of children who are poor.⁵

Nevertheless, numbers matter.

- **One in 12** Massachusetts children, or 82,000, lives in extreme poverty, or at **50% below the FPL** in our rich state. These children come from families with incomes of \$10,600 or less each year, and suffer from profound deprivation of food, clothing, shelter, education and health care.

- **One in eight** Massachusetts children, or 178,000, lives at or below **100% of the FPL**, defined as income of \$21,200 or less each year.
- **One in four** Massachusetts children, or 371,000, lives at or below **200% of the FPL**, with family incomes of \$42,200 or less each year.
- **One in three** of the state’s children, or 477,000, lives at or below **250% of the FPL**, which is still less than the annual Family Economic Self-Sufficiency (FESS) budget of \$52,246 needed for a family of four living in Worcester. These children live in families struggling to earn enough to meet basic needs in our high-cost state.⁶

Percentage of Massachusetts Children Who are Poor by Poverty Level, 2006



Source: U.S. Census Bureau and American Community Survey, 2006



poverty isolates.

There will be no forgotten people in the country we want to build. And we will eradicate child poverty within a generation – it will take a long-term commitment, but I believe it can be done.

Prime Minister Tony Blair
United Kingdom, 1999

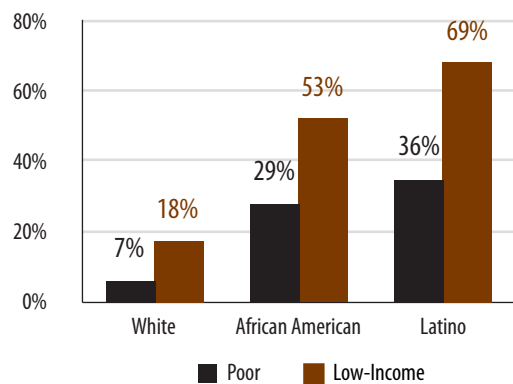
poverty is biased.

There are more low-income White children (197,674) in Massachusetts than African American (58,150) and Latino (108,502). However, Massachusetts' children of color are more likely to grow up in families with low incomes.

African American families in the state have a median family income of just \$38,565 per year compared with \$65,327 for White families. Latinos have a median family income of just \$27,885.¹ For most minorities, disparities in assets such as home ownership are far greater than disparities in income. The inequality is passed down from one generation to another when there is no private family wealth to draw upon to gain economic leverage.²

- A higher proportion of African American and Latino children under 18 live in families who are **poor** (29% and 36% respectively) than White children (7%).
- A higher proportion of African American and Latino children under 18 live in **low-income** families (53% and 69% respectively) than White children (18%).
- A higher proportion of African American and Latino children under 18 have **insecure parental employment** (47% and 51% respectively) than White children (24%).
- A higher proportion of African American and Latino children under 18 live in **single-parent families** (58% and 59% respectively) than White children (20%).³

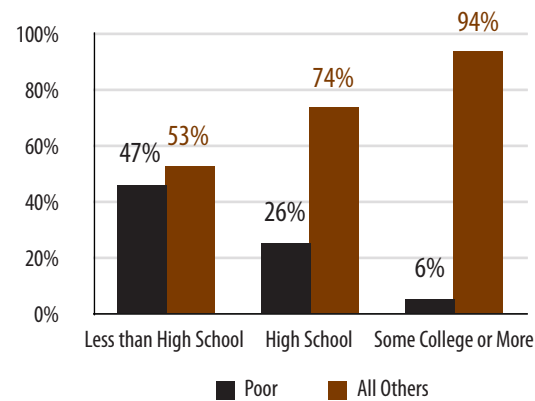
Percentage of Massachusetts Children under Age 18 Living in Poor and Low-Income Families by Race



Source: Annual Social and Economic Supplement of the Current Population Survey (Average of 2004, 2005, 2006) National Center on Child Poverty

- Fifteen percent (15%) of Massachusetts children of **immigrant parents** are poor compared with 12% of U.S.-born parents. And, nearly 40% of Massachusetts children of immigrant parents are low-income, compared with 25% of children with native-born parents.⁴
- Education, like race, is another systemic root of intergenerational poverty. Low levels of parental education are a primary risk factor for being low-income. While 6% of children under 18 years old whose parents have **some college** are poor at the 100% FPL, over one-quarter of children with parents that have a **high school degree** are poor, and about half of children with parents that have **less than a high school education** are poor.⁵

Percent of Massachusetts Children under Age 18 who are Poor vs. All Others by Parental Education



Source: Annual Social and Economic Supplement of the Current Population Survey (Average of 2004, 2005, 2006) National Center on Child Poverty

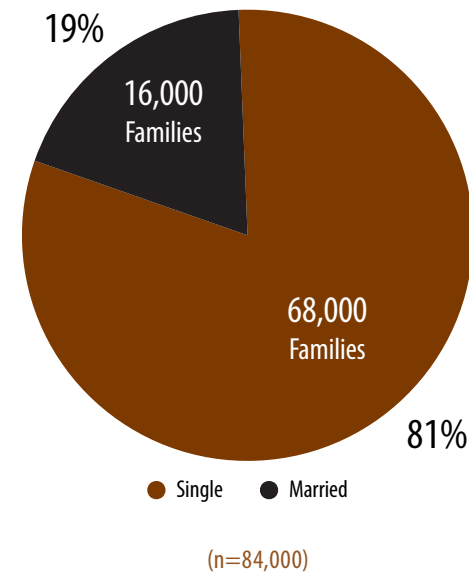
These persistent disadvantages thwart economic mobility. A recent Brookings Institution analysis indicates that only 36% of persons born into poverty move into the middle class as adults. The majority, or 58%, stays in low-income groups.⁶

poverty singles out single parents.

You're more likely to be poor if you're a single parent. The ten Massachusetts towns with the highest percentage of children in single-parent households were among the poorest communities in the state: **Monroe** (47.8%), **Springfield** (46.7%), **Holyoke** (46.1%), **Lawrence** (45.8%), **New Bedford** (41.4%), **Boston** (40.3%), **Fall River** (38.5%), **Southbridge** (38.2%), **Chelsea** (37.5%), and **North Adams** (37.3%).⁷

- Of the **84,000** Massachusetts families living below the poverty line in 2006, **68,000** were headed by single parents, while only **16,000** were headed by married couples.⁸
- Single-parent families headed by a female are more likely to be poor because a woman's wages are likely to be less than a man's. In Boston, where nearly half of all families with children under 18 are headed by a single mother, the median income for these families is \$33,097.⁹

Percent Families who are Poor by Marital Status of Parents



Source: Annual Social and Economic Supplement of the Current Population Survey (Average of 2004, 2005, 2006) National Center on Child Poverty

poverty exists in urban and rural pockets across the state.

Children who are poor live in nearly every county, city and town in Massachusetts. The 21 cities and towns with child poverty rates of 20% or more are located throughout ten of the 14 Massachusetts counties. They contain 104,183 children, which is well over half of the 178,000 children in the state who are poor. Most of these localities are densely populated. However, eight of the poorest communities are relatively isolated and rural, with populations under 20,000.

Neighborhoods of concentrated poverty, in which residents are economically isolated, exact real costs on individuals and society, from reduced private-sector investment and local jobs, to increased consumer prices for the poor, high levels of crime, and poor mental and physical health.¹⁰

Neighborhoods are a child's world. Children in low-income neighborhoods are less likely to be enrolled in organized child care, are more likely to attend schools that lack resources and rigor, and have fewer opportunities to participate in extracurricular school or recreational activities.¹¹

The 15 Massachusetts cities in which the largest proportion of children under 18 live in neighborhoods where 20% or more of the population is below poverty include: **Chelsea** (97.4%), **Holyoke** (85%), **Lawrence** (77.1%), **Springfield** (52.5%), **New Bedford** (52.3%), **Amherst** (47.3%) **Boston** (42.4%), **Lynn** (41.9%), **Fall River** (41.7%), **Worcester** (38.1%), **Fitchburg** (37.5%), **Southbridge** (36.7%), **Lowell** (31.8%), **Brockton** (29.9%) and **West Springfield** (25.5%).¹²

Massachusetts Cities and Towns and Cities with the Largest Percentages of Children who are Poor under Age 18

| Poverty Rank 1=worst | Town | County | Percentage of Children under 18 in Poverty | Number of Children under 18 in Poverty | Total Town/City Population |
|----------------------|----------------|------------|--|--|----------------------------|
| 1 | Holyoke | Hampden | 41.90% | 4,758 | 39,958 |
| 2 | Gosnold | Duke | 40% | 20 | 86 |
| 3 | Springfield | Hampden | 34.30% | 14,637 | 154,092 |
| 4 | Lawrence | Essex | 32.10% | 7,220 | 72,043 |
| 5 | North Adams | Berkshire | 31.50% | 991 | 14,681 |
| 6 | Monroe | Franklin | 30.80% | 4 | 93 |
| 7 | New Bedford | Bristol | 29.50% | 6,694 | 93,768 |
| 8 | Chelsea | Suffolk | 29.10% | 2,715 | 35,080 |
| 9 | Southbridge | Worcester | 26.40% | 1,133 | 17,214 |
| 10 | Boston | Suffolk | 25.90% | 29,499 | 590,763 |
| 11 | Fall River | Bristol | 25.80% | 5,612 | 91,938 |
| 12 | Worcester | Worcester | 25.10% | 10,062 | 175,898 |
| 13 | Tisbury | Dukes | 24.80% | 201 | 2,467 |
| 14 | Lowell | Middlesex | 23.60% | 6,429 | 103,111 |
| 15 | Lynn | Essex | 23.30% | 5,464 | 89,050 |
| 16 | Provincetown | Barnstable | 22.70% | 63 | 3,431 |
| 17 | Fitchburg | Worcester | 21.40% | 2,113 | 39,102 |
| 18 | W. Springfield | Hampden | 20.80% | 1,309 | 154,082 |
| 19 | Chicopee | Hampden | 20.60% | 2,488 | 54,653 |
| 20 | Revere | Suffolk | 20.60% | 2,000 | 47,283 |
| 21 | Greenfield | Franklin | 20.10% | 771 | 18,168 |

Source: U.S. Census Bureau



poverty denies.

Living in or near poverty has always been a form of exile, of being cut off from the larger society. To be poor in America today, even more than in the past, is to be an outcast in your own country. And that, the neuroscientists tell us, is what poisons a child's brain.

Paul Krugman

*Poverty is Poison, New York Times
February 18, 2008*

poverty robs children's health.

Massachusetts has better children's health policies than other states. Massachusetts is **one of nine states** that supplement their nutrition program for women, infants and children (WIC); **one of seven states** in which 80% of children on Medicaid receive an annual health screening under the EPSDT (Early and Periodic Screening, Diagnosis, and Treatment); and **one of six states** that include at-risk children in their definition of eligibility for early intervention, special education and preventive health and mental health services under the Individuals with Disabilities Education Act (IDEA).¹

As a result, we have some of the best health outcomes for children in the country: In 2006, **91%** of all our two-year-olds were immunized compared with **83%** nationally, for a rank of **2nd** best in the country.² On a city level, Boston's immunization rate of **81.4%** was one of the highest compared with Detroit's low rate of **65.2%**.³

In 2005, Massachusetts ranked **2nd** best in child deaths (10 deaths per 100,000 resident children statewide compared with the U.S. average rate of 20 per 100,000)⁴ and **4th** best in infant mortality (5.2 infant deaths per 1,000 live births statewide compared with 6.9 per 1,000 nationally).⁵

■ Massachusetts' new Health Care Access Law went into effect on July 1, 2006, which resulted in an estimated 439,000 uninsured persons in the state receiving health care coverage.⁶ With regard to children, the 2006 Massachusetts Survey of Health Insurance Status shows that 2.5%, or 38,512 children under 19, were uninsured that year. Other data show that Massachusetts was ranked to be 3rd best in the country in health insurance coverage for children under 17, with 6% covered compared with 11% nationally in 2005.⁷

■ **Still, most of the remaining uninsured children (nearly 75%) are from low- and moderate-income families.**⁸ Children from these families are less likely to be immunized or have access to dental care. They are more likely to die as infants, suffer from lead poisoning, childhood obesity, and asthma (found in high rates because of substandard housing conditions and other environmental allergens).

■ Poor children are more likely to be teen parents, who themselves have inadequate prenatal care which may result in low-birthweight babies, contributing to further health problems.⁹

■ A compelling reason all Massachusetts children need health insurance is that **poverty affects children's brain development.** Neuroscientists have found that many children growing up in poor families with low social status experience unhealthy levels of stress hormones. Excessive levels of these hormones disrupt the formation of synaptic connections between cells in the developing brain and affect its blood supply. The effect is impaired language development and memory - which may contribute to inability to escape poverty.¹⁰

poverty under-nourishes.

The absence or inadequate supply of nutritious food stunts brain growth and development. The effects are devastating in prenatal life and early childhood *when humans undergo unprecedented growth of the body and brain.*¹¹

Children affected by food insecurity are less likely to have the social and cognitive skills and abilities that help them do well in school.¹² Hungry school-age children have higher school absentee rates, lower grades, and more behavior problems.¹³

Food insecurity is defined as uncertain or limited availability of nutritionally adequate and safe food or ability to acquire food in socially acceptable ways. It is associated with more risk of obesity and overweight, a limited variety of foods, foods that are cheap and energy dense (high in fat and sugar) and fewer fruits and vegetables, whole grains, fish and low-fat dairy.

Not surprisingly, research has found that fast food restaurants that offer inexpensive high-calorie food present real nutrition risks. There are six times more fast food restaurants in predominantly Black neighborhoods. Low-income and minority neighborhoods are less likely to have large supermarkets that offer healthier foods.¹⁴

■ In 2004, **8%** of our state's households experienced food insecurity without hunger, while **3%** experienced food insecurity with hunger.¹⁶ One in five Massachusetts children birth through five-years-old participated in the Women, Infants and Children (WIC) program in 2005.¹⁷

■ The average monthly income of **\$12,210** of people receiving food assistance was well below the federal poverty level.¹⁸

■ About **a third** of the households that received emergency food assistance had at least one child under 18.¹⁹

■ The 2006 *Study on Hunger in America, Commonwealth of Massachusetts*, conducted by the Greater Boston Food Bank, found that the number of people seeking food assistance in the Commonwealth had increased **14%** since 2001.²⁰

The Food Stamp Program is the nation's largest child nutrition program because nearly 80% of Food Stamp beneficiaries are families with children. In April 2008, Massachusetts households received an average of \$181 in Food Stamp benefits a month, up from \$158 in 2004. Yet according to experts at the Massachusetts Department of Public Health, low-income families in Boston relying on Food Stamps still have significant difficulty purchasing a diet that follows recent nutrition guidelines.²¹



poverty keeps children in the cold.

Energy insecurity is the inability to afford sufficient energy to sustain a healthy and safe life in the geographic area where a household is located. In February 2007, Boston Medical Center's Dr. Deborah Frank testified before the U.S. House of Representatives that the health effects of energy insecurity appear in hospital emergency rooms across the country during the cold of winter.

Recognizing that cold is imminently more life threatening than lack of food, parents often choose to use limited dollars for fuel instead of food. Many inevitably sacrifice on both fronts, living with food scarcity while heating their homes with cooking stoves and space heaters that do not keep their children warm and can pose serious safety hazards.²²

These choices, say Boston pediatricians, wreak havoc on the health of children. Babies and toddlers lose body heat more rapidly than older children and adults because of their higher surface area to mass ratio. When babies bodies have to divert already scarce calories to maintain body heat, cold and hunger intertwine to jeopardize their health and growth as well as their ability to learn and relate to others.

- A 2006 Study conducted by the Children's Sentinel Nutrition Assessment Program (C-SNAP) entitled *Heat or Eat: The Low-Income Home Energy Assistance Program (LIEHP) and Nutritional and Health Risks Among Children Less than Three Years of Age* looked at children in LIEHP-eligible homes at the Boston Medical Center. The study found that **babies**

and toddlers whose families received LIHEAP were significantly less likely to be underweight and to be admitted to the hospital.

- Boston Medical Center conducted research over three years, of 11,118 children, ages 6 months to 24 months, who visited the Center's pediatric emergency room. They found a 33% increase (6.6% to 8.8%) in infants and toddlers with extremely low weight for their age (below the 5th percentile) during the three months following the coldest months, compared with the rest of the year.²³
- Other studies confirm that while rich and poor families alike increased their expenditures on home fuel in unusually cold months, this expenditure was associated with a decreased expenditure on food in poor families — specifically, a **20% increase in energy expenditures meant a 10% decrease in food expenditures.**²⁴

LIEHP is the primary federal government program for assisting low-income families in paying their energy bills. But the average Massachusetts LIHEAP benefit is about half the average heating expenditure in the state, and its reach will continue to be smaller with increasing fuel costs. Legislators and advocates have urged policymakers to increase funding for LIHEAP and to support additional consumer shut-off protections to help children at risk of energy insecurity.²⁵

Weatherization programs that both reduce heating bills and discount utility rates, available for people at or below the 200% FPL, are also important hedges against cold and, therefore, hunger for children and families who are poor.

poverty undermines success in school.

Massachusetts Education Secretary Paul Reville understood the relationship between poverty and educational achievement when he asserted to a group of key education leaders in July 2008: **"We have underestimated the power of poverty in determining school achievement. Certain disadvantages accrue to poverty that are impediments to learning at a high level."**

Indeed, children in low-income communities are less likely to be enrolled in organized child care; more likely to attend schools that lack resources and rigor; and have fewer opportunities to participate in extracurricular activities such as sports and music lessons. Children from poor families are twice as likely to repeat a grade and three times as likely to be expelled from school.

In contrast, children who are not poor read three times as many books, are read to more often, watch far less television, and are more likely to visit museums or libraries.²⁶

- Early education and care in Massachusetts costs a parent, on average, **\$10,000** per child. In March 2008, there were **59,866 children** from infant-toddler through school-age who received assistance from the Department of Early Education and Care. Yet, because of inadequate funding, there were nearly **18,000 likely eligible children** on the waiting list for state financial assistance.²⁷
- High quality education is a way for children to move up the economic ladder. Scholars who have examined the long-term effects of high quality early childhood education, starting with infants, have found that young children who receive high quality services show **better cognitive development at 24 months of age and better language development at 36 months.** They are **30% more likely to graduate from high school** than children from similar backgrounds who don't have the same exposure to high quality early education. They are **40% less likely to need special education** or be held back, and are **50% more likely to go to college.**²⁸

Massachusetts education reformer Horace Mann stated that "...education, beyond all other devices of human origin, is the great equalizer of the conditions of man, the balance-wheel of the social machinery." And more recently, 2005 Nobel Laureate and economist James Heckman has shown that investment in education ultimately improves economic productivity. Not only

does child care assistance help people stay employed, but for every \$1 spent on quality early childhood education, we save \$17 by reducing the need for special education, children repeating grades, substance abuse, teen pregnancy, juvenile delinquency, high school dropouts, long-term welfare, and incarceration costs. Because the brain loses its adaptability as the child becomes older, the earlier the intervention to counteract the impact of poverty, the better the outcome.²⁹

poverty locks children out of stable homes.

Low-income households cannot afford the high cost of rent in Massachusetts. Children who end up homeless may suffer twice as many ear infections, diarrhea and stomach problems, anemia, eczema, headaches, and other chronic illnesses. They go hungry at twice the rate of other children. Homeless newborns have higher rates of low birthweight and need special care after birth four times as often as other children.

Homeless children are more likely to have academic problems due to changing schools frequently. They are six times more likely to have speech and stammering problems. Nearly half have problems such as anxiety, depression, or withdrawal. Over one-third manifest delinquent or aggressive behavior.³¹

- According to the Department of Housing and Urban Development's *Third Annual Homeless Assessment Report to Congress*, the Bay State bucked a national trend of a decline in homelessness. Nationally, the number of **homeless decreased by 12%** between 2005 and 2007. But the **Massachusetts homeless rate increased by 10.8%** during that period, with **homeless families accounting for the rising rate.**³²

- A survey of 23 major U.S. cities in 2007 found that **over half (52%) of people who are homeless in Massachusetts are parents with children**, a much higher proportion than the **national average of 23%**. The average age for the head of household was 31 years and the average family consisted of a mother and two children.³³

- In fact, on any given day, more than **50,000 school-aged children and youth** as well as **50,000 younger children** are homeless in the Bay State. Some of these children live with their families in public shelters, while thousands more sleep on floors and couches of friends and relatives or in other makeshift arrangements.³⁴

Percentage Increase in Low Weight-For-Age Infants and Toddlers in the Three Months Following Coldest Months



Source: *Seasonal Variation in Weight-for-Age in a Pediatric Emergency Room*, Boston City Hospital, 1996

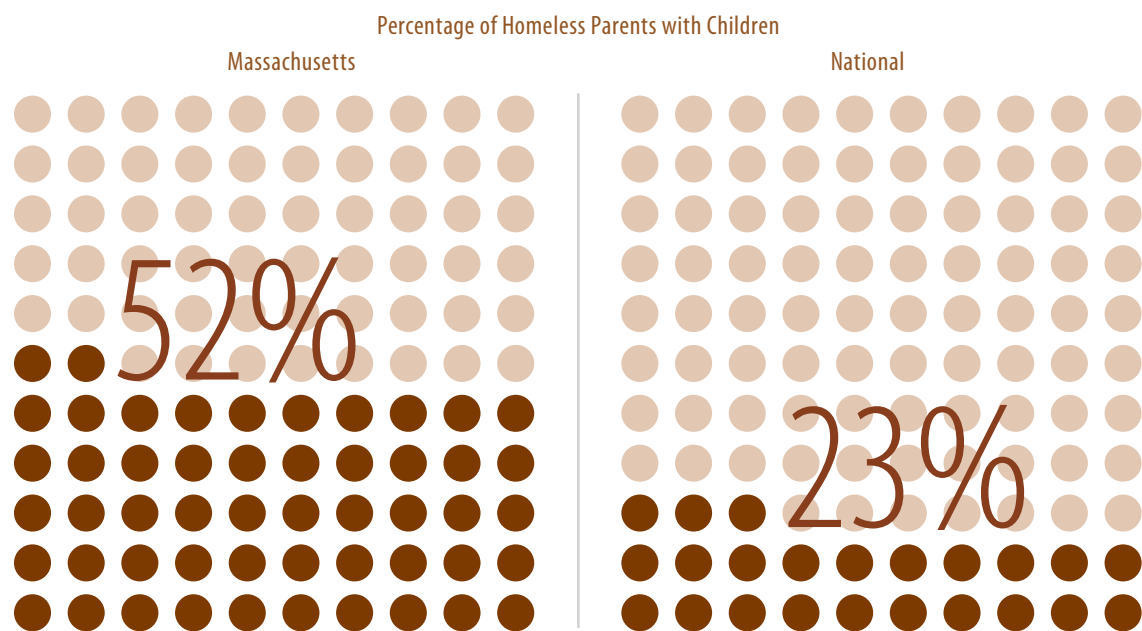
■ The 2007 Report *Bridging the Gap: Early Education and Care for Massachusetts Young Homeless Children*, found that of young children, birth through five years of age living in shelters, **just under half (48%) participate in early care and education**. In the western and southeastern regions of the state, children in shelters have less access to early education and care than their counterparts in other regions.³⁵

Despite recent progress in increasing affordable housing in suburban communities, fewer than one in seven Massachusetts communities meets the state goal of 10% affordable housing.³⁶ Massachusetts has already lost almost 12,000 subsidized units and is at risk of losing 21,948 more by December 31, 2010 through expiring use provisions. Moreover,

due to the shortage of affordable housing in Massachusetts, there are only **four units of affordable housing for every ten low-income families who need it**.³⁷

Several programs need more capacity: Residential Assistance for Families in Transition (RAFT) helps families transition from shelter life to an apartment or house. In 2006, RAFT was funded at \$5 million and was expected to serve about 3,000 families. However, each year thousands of eligible households are turned away due to inadequate funding.³⁸

In 2008 the Massachusetts House added \$1 million to Massachusetts Rental Voucher funding, but opportunity to house low-income households is still limited. There are over **57,000 households on the state's housing agency waiting list** for federal rental assistance.



Source: U.S. Conference of Mayors, 2007

poverty neglects.

Families who are poor are not inherently more abusive than other families. But a number of problems associated with poverty can contribute to child maltreatment.

While most poor families do not neglect their children, the most recent National Incidence Study of Child Abuse and Neglect found that children from families with annual incomes below \$15,000 were over 44 times more likely to experience

some form of maltreatment than children from families with annual incomes above \$30,000.³⁹

The most common form of child maltreatment, child neglect, is a complex and multi-faceted problem. Neglect has been defined as the failure of a parent or caregiver to provide the child with needed care and protection, including adequate food, shelter, clothing and supervision.

Neglect disproportionately affects infants and preschoolers who are at their most vulnerable developmental stage. In cases of failure to thrive, infants can suffer irreversible brain damage caused by lack of parental affection and stimulation. Older children can experience educational neglect when they become chronically truant because of the need to care for younger siblings or their parents' inability to monitor their school attendance.⁴⁰

Neglect can be fatal or it can slowly and almost invisibly undermine a child's cognitive and psychological development until the child has little ability to bond with others. Neglected children suffer mental and physical health problems, such as depression and heart disease, decades later. Neglect contributes to juvenile delinquency and adult criminal behavior, and the monetary costs are enormous.⁴¹

■ Child neglect does not evoke the strong reaction that abuse does. But it should: It accounts for **two-thirds of the three million reports made to child protective services annually in the U.S.**⁴²

■ In Massachusetts, the annual average number of reports of child neglect increased 7.4% between 2005 and 2007, from **56,091 to 60,246** reported cases.⁴³

■ On the national level, neglect occurs in **half the 1,500 child deaths** attributed to maltreatment annually. In Massachusetts, neglect contributes to the majority of child deaths attributed to maltreatment, comprising nine out of the ten deaths in 2006 alone.⁴⁴

Several states are modifying their approach to neglect, replacing child protective investigations of parents with evaluations in the community of what parents need to care for their children. States' success in reducing child neglect hinges on compassionate family support solutions such as parent aide services, home visitation, affordable day care, accessible medical and mental health care and low-income housing, as well as tackling poverty with asset-building policies such as expanding the earned income tax credit.⁴⁵

Child Fatalities in Massachusetts from Maltreatment 2004-2006

| | 2004 | 2005 | 2006 |
|---------------------|----------|----------|-----------|
| Child Neglect | 8 | 7 | 10 |
| Physical Abuse | 2 | 1 | 1 |
| Neglect and Abuse | --- | 1 | 1 |
| Total Deaths | 8 | 7 | 10 |

Source: Massachusetts Department of Children and Families, 2008



poverty persists.

Overcoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right, the right to dignity and a decent life . . .

Nelson Mandela
Former President of South Africa
and Nobel Peace Prize Winner
G8 Summit, July 2005

poverty is rooted in the economy.

The economy influences poverty because it creates the jobs that constitute the first line of defense against poverty and toward economic self-sufficiency.¹ The Massachusetts economy is the envy of many other states. We rank near the top of the nation in our level of labor productivity and have outpaced the nation in recent years in the rate of growth (11.5% versus 10.6%). We have the most educated workforce in the nation and we score near the top in terms of knowledge jobs and innovation capacity.²

Despite these attributes:

- Nearly one-third or 434,000 children live in Massachusetts homes in which no parent is employed full-time, year-round. This percentage has fluctuated only minimally between 31% and 30% over the past five years.³
- Nationally, 56% of low-income children have at least one parent who works full-time, year-round; in Massachusetts, the figure is 41%.⁴
- We are down about 100,000 jobs from the peak of the business cycle in 2001 and ranked next to last in job creation (Michigan was the only state that was worse) between 2001 and 2006.⁵

A decline in unionization and an increase in globalization – with low and moderately skilled production going offshore – have reduced demand for manufacturing workers and increased opportunities for highly skilled ones. In fact, along with other New England and Eastern Seaboard states, Massachusetts’ decline in manufacturing is one of the worst.⁶

However, a recent Northeastern University Study shows that manufacturing is actually a larger part of the state’s economy. This sector continues to grow, comprising 13.3% of the state’s output compared with 10.9% ten years ago. While college readiness is a major focus, the study suggests a wider role for the state’s 38 vocational schools. College is not the only route to success for the state’s young people.⁷

Yet another study by MassINC points out that the Massachusetts economy has shifted toward knowledge-based industries such as education, health care, and professional and business services. These jobs reward those with the right education and skills and provide few options for people without them.⁸

In spite of different analyses about the role of manufacturing in the state’s economy, any strategy for moving people into the middle class requires a strong commitment to skills training and education. Massachusetts shows room for improvement:

- Massachusetts ranks 46th in the nation in state spending on a per pupil basis. Massachusetts ranks 49th on the level of tax appropriations for higher education per \$1,000 of personal income.⁹
- State funding for higher education has fallen by 17.5% in real terms since 2001. This decline has made it harder for state and community colleges to provide high quality education.¹⁰ Fees at community colleges in Massachusetts have increased by 67% since the 1995-1996 school year, after controlling for inflation. Increased fees can reduce access to higher education, particularly for lower income students.¹¹

- The need for employment training exceeds the number of slots available: **Thirty-two One-Stop Career Centers** across Massachusetts administer federal adult training programs, dislocated worker programs, and individuals transitioning off welfare programs. But few people are given Individual Training Account (ITA) vouchers due to insufficient funding. Boston annually receives federal funding to train 360 individuals, although there may be as many as 35,000 Boston residents in need of these services.¹²
- The state has created the **Workforce Training Fund**, financed by a surcharge on the unemployment tax, to help employers train workers, with a priority on low-skilled, low-wage workers. However, the program largely leaves out access to training the unemployed and those who work for employers who are not in the Unemployment Insurance system.¹³

poverty is fueled by stagnant earnings.

Wages for workers in the bottom fifth of the income distribution have remained flat since 1990. In 1990, the inflation-adjusted hourly wage of these workers was \$10.42.¹⁴ By 2006, it dropped to \$10.08. The state now ranks 35th in the nation in working families not being able to meet a family budget.¹⁵

The stagnation in wages is made worse by the state’s high cost of living. For example, Massachusetts ranks at the bottom nationally in affordable housing. Over three-quarters (77%) of our children, compared with 66% nationally, live in low-income households where housing costs exceed 30% of income.¹⁶

Some state policies could go further to alleviate the issue of low wages in a high-cost-of-living state:

- The Massachusetts minimum wage is one of the highest in the country. Yet the wage is still not indexed to inflation and is not adequate to raise a family. It does not raise residents to the relative same standard of living as minimum wage does in other states.¹⁷
- Low-wage workers are provided a wage supplement through the Earned Income Tax Credit (EITC). Qualified individuals with taxable income, regardless of their income level, can apply for tax deductions such as the dependent child care deduction, renter’s deduction, and the disabled dependent care deduction. The Massachusetts EITC is 15% of the federal EITC, while in some states it is over 40%.¹⁸

poverty is sustained by inadequate work supports.

According to *Bridging the Gaps*, a project of the Center for Social Policy at the University of Massachusetts, many families face an **Eligibility Gap**. They earn too much to qualify for certain work supports like child care and housing assistance, but not enough to pay for these expenses themselves. Other families face a **Coverage Gap**. They are eligible for work supports but do not receive them. For example, there are nearly 18,000 children whose families meet the eligibility criteria for child care subsidies, but who are on waiting lists due to limited funding. Finally, some families are not eligible for supports due to a **Hardship Gap**. Eligibility rules for some programs are pegged to the federal poverty line, not the cost of living.¹⁹

Monthly Budget Required for Self-Sufficiency for Households in Boston and Worcester

| Household Budget | Boston | Worcester |
|--------------------------|----------|-----------|
| Housing | \$1,304 | \$857 |
| Food | \$718 | \$594 |
| Early Education and Care | \$1,490 | \$1,148 |
| Transportation | \$142 | \$546 |
| Health Care | \$387 | \$360 |
| Other | \$404 | \$351 |
| Taxes | \$996 | \$764 |
| Child Care Tax Credit | -\$100 | -\$100 |
| Child Tax | -\$167 | -\$167 |
| Monthly Total | \$5,175 | \$4,354 |
| Annual Total | \$62,095 | \$52,246 |

Source: Crittenton Women’s Union, 2006
Note: Budgets are for Two Adults, Two School-Aged Children

Per pupil spending of State Taxes on Public Education

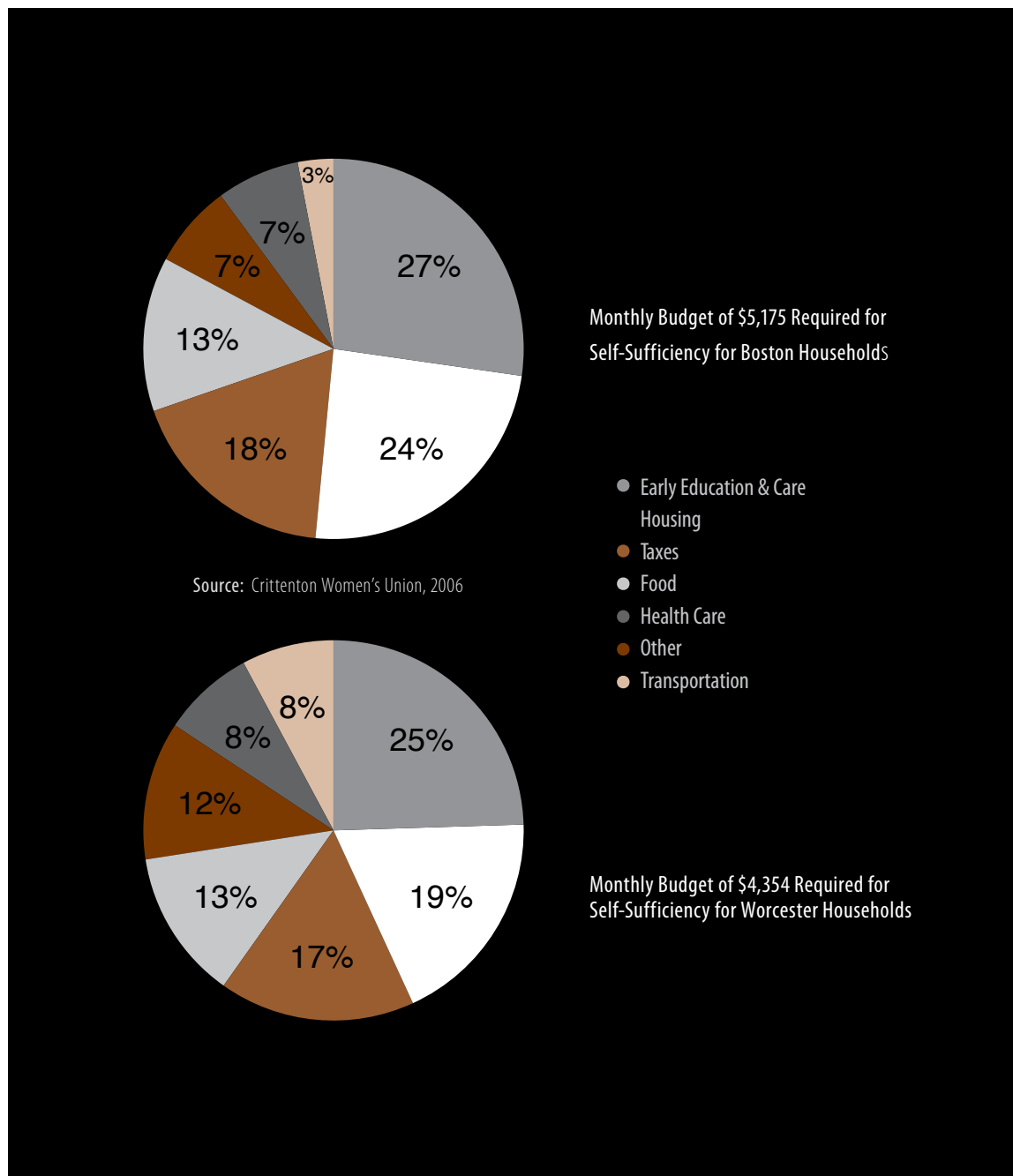
| Top Five States | | | Bottom Five States | | |
|-----------------|------------|----------|--------------------|---------------|----------|
| 1 | Wyoming | \$536.96 | 46 | Massachusetts | \$163.03 |
| 2 | New Mexico | \$488.05 | 47 | Missouri | \$159.05 |
| 3 | Hawaii | \$431.90 | 48 | Colorado | \$151.75 |
| 4 | Alaska | \$430.55 | 49 | Vermont | \$141.96 |
| 5 | Alabama | \$418.45 | 50 | New Hampshire | \$101.54 |

Source: Center for the Study of Education Policy, Illinois State University

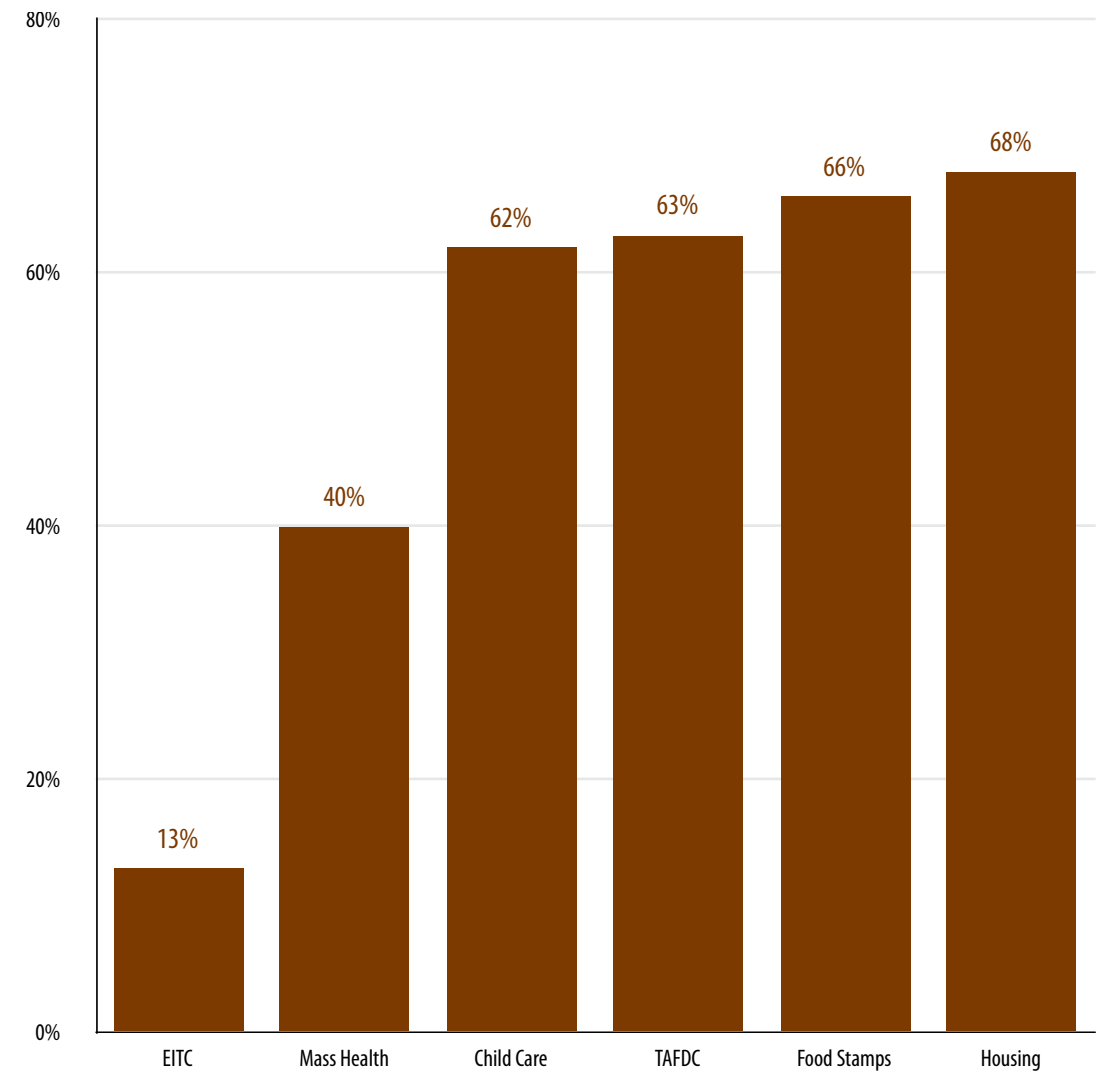
Many families do not meet the budget required to maintain family-self sufficiency. Further only about **one of every three persons** not meeting their basic family budget is eligible for any of these six programs: Earned Income Tax Credit (EITC), Food Stamps, Housing Assistance (Section 8 and public housing), Medicaid (Mass Health), State Children’s Health Insurance Program (SCHIP) and Transitional Aid to Families with Dependent Children (TAFDC).²⁰ Each program listed above has different eligibility criteria and means tests. See previous table and the chart below.

TAFDC provides assistance and work opportunities to needy families through federal grants to states to develop and

implement their own welfare programs. The new law shifted the focus away from providing long-term cash payments to requiring low-income parents to work. Single parents who seek cash assistance and are deemed able, are required to be engaged in an authorized work activity 20 hours a week if the youngest child is between ages two and six years old; 24 hours a week if the youngest child is between school-age and age eight, and 30 hours a week if the youngest child is age nine or older. However, there is little evidence that these reforms have helped most low-income parents earn the wages necessary to support a family in Massachusetts. Some of the reasons are:



The Coverage Gap
Percentage of Persons Eligible For but Not Receiving Work Supports by Program



Source: Bridging the Gaps, Center for Economic and Policy Research and the Center for Social Policy, University of Massachusetts, 2007

- While work activity can include basic skills training and education at a two-year college, education and training can count toward the work requirement for **no longer than 12 months**.
- Training at community colleges has decreased dramatically since welfare reform. The number of eligible women enrolled in community colleges **fell from over 7,000 in 1994 to slightly more than 400 by 2006**. Time limits imposed by the new welfare law make it difficult for low-income working parents to complete a community college degree. Education beyond an Associate Degree does not meet the work requirement.²¹
- For individuals required to work under TAFDC, the lowest income disregard policy in Massachusetts is less generous than in many other states. As a result, cash benefits terminate **even though many families are still below 50% of the federal poverty level**.²²

Massachusetts residents should have the opportunity to enter and stay in the economic mainstream through job-related benefits such as child care that allow them to live securely and have something left over to save.

The Center for American Progress and other advocacy groups have recommended :

1. **modernizing means-tested benefits programs** by developing a coordinated system
2. **expanding earned income disregard for families with dependent children** to reflect the expenses other than child care associated with workforce participation, such as transportation costs, and clothing, and
3. **strengthening the social safety net** via such programs as Family Medical Leave and Unemployment to help families make ends meet in the short run and become employable over the long term.²³



poverty costs.

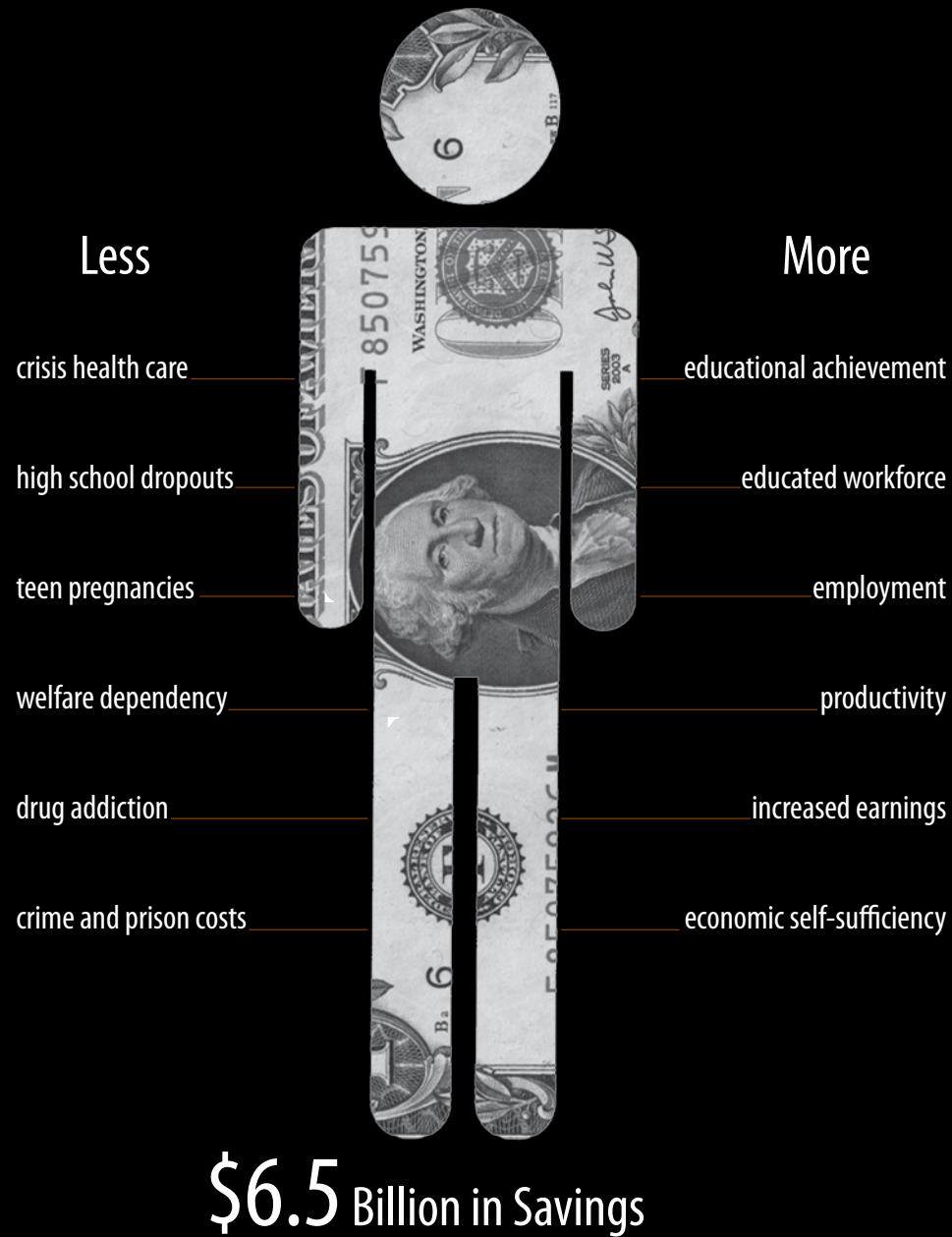
Calculate the money we would save due to fewer high-school dropouts, fewer teen pregnancies, higher levels of educational achievement, higher employment and earnings, less welfare dependency, fewer drug addictions, less crisis health care, less crime, and lower prison costs. Savings would be enormous. This picture of the future is not a pipe dream. It is a real possibility.

Catholic Charities USA

Poverty in America: A Threat to the Common Good

2006 Policy Paper

Potential Savings From Reducing Child Poverty



poverty costs billions of dollars.

Business and other community leaders are recognizing more and more that it is wiser to invest now in eliminating poverty than wait and pay the greater accumulated cost later.

Businesses pay for child poverty through a less educated workforce, lower productivity, employee turnover and higher training and insurance costs. Absenteeism is also a problem. In a 2006 Center for Law and Social Policy study, three-quarters of parents receiving Transitional Aid to Families with Dependent Children (TAFDC) reported that their child's illness was a barrier to finding and keeping a job.¹

Taxpayers pay for child poverty through more public spending on health care, crime, social services and safety net programs. Just one example: The average cost of a three to four day pediatric hospitalization for medical conditions caused by not having enough food or heat is more than \$11,000.²

Communities pay in reduced private-sector investment and job opportunities, higher crime levels, and low-quality schools.

People who are poor pay for poverty in increased prices from food to financial services. As African American writer and civil rights activist James Baldwin observed, "Anyone who has ever struggled with poverty knows how extremely expensive it is to be poor".

Specifically, the Institute for Research on Poverty has estimated that childhood poverty costs America \$500 billion per year, which is the equivalent to nearly 3.8% of Gross Domestic Product (GDP). That is, child poverty reduces productivity and economic output in foregone earnings by about 1.3% of GDP; it raises the cost of crime by 1.3% of GDP; and it raises health expenditures and reduces the value of health by 1.2% of GDP.³

Massachusetts' share of children who are poor as a percentage of the total number of children who are poor in the country is 1.3%. If we apply this percentage to the \$500 billion, the cost of child poverty in the Commonwealth could be as much as \$6.5 billion dollars annually.

The potential savings of \$6.5 billion from reducing child poverty is equal to one-quarter of Massachusetts' 2008 budget of \$26.8 billion. Investing in poverty will pay for itself. It is the best monetary and human investment that the state could make.



end child poverty.

Many Americans share broad and deep hopes of a land where every child born has a decent opportunity for education, medical care and employment, where poverty is a thing of the past. . . we cannot stand idly by and expect our dreams to come true under their own power. The future is not a gift; it is an achievement.

Robert F. Kennedy
1964

Recent developments are fueling optimism about ending child poverty. Poverty reduction campaigns are gaining political momentum.

Governments are finding that while reducing poverty costs money, sustaining it is even more expensive. There is a new awareness of the importance of providing resources for material and social well-being early on in life to build the economy and save money later.

In 1999, under Tony Blair's leadership, the United Kingdom set benchmarks to end child poverty by 2020. By 2004/2005, it had reduced poverty by 23%, resulting in 800,000 fewer children living in low income households.

In this country, Senator Edward Kennedy's introduction of the End Child Poverty Act in 2005 and 2006 articulated an aggressive national goal to cut child poverty in half in a decade and to eradicate it fully as soon as possible after that. In the 111th Congress next year, Senator Kennedy plans to elaborate on his vision by putting forward a comprehensive proposal of policy reforms that can make this ambitious goal a reality.

Other recent initiatives include:

- In 2006, the bipartisan **U.S. Conference of Mayors** created a **Taskforce on Poverty and Opportunity**.
- In 2007, the **National Governors Association Center for Best Practices** and the **National Conference of State Legislatures** hosted a three-day Institute to help state policymakers develop strategies to reduce child and family poverty. Ten states participated.
- In 2008, the **Center for American Progress** convened a group of national leaders to examine the causes and consequences of poverty in America and make recommendations for national action. The Report called for a national goal of cutting poverty in half in the next ten years. The **Half in Ten Initiative** was subsequently launched to achieve that poverty reduction goal. The Initiative is advocating for policies such as extending Unemployment Insurance and Child Tax Credits.
- In 2008, a **New England Region Poverty Consortium** of child advocacy organizations and members of **Voices for America's Children** was launched. (Connecticut, Vermont and Maine have formal poverty reduction initiatives.)

Poverty is increasingly becoming a bipartisan issue.

Opinion polls conducted during the 2008 presidential

primaries indicate widespread support for tackling poverty in a new Administration. Seventy-one percent (71%) of likely voters from the Democratic and Republican parties from four early primary states said they were more likely to vote for a presidential candidate whose agenda included providing greater economic opportunities and resources to help lift children and families out of poverty.¹ As the Center for Law and Social Policy (CLASP) points out, poverty is owned by both parties. Of the ten states with the highest poverty rates, 70% of Senators are Republican. Of Districts with the highest poverty rates in the House, more than 80% are Democratic.²

A poll conducted during the 2008 primary season by Republican consultant Jim McLaughlin found that eight out of ten likely voters surveyed do not think poverty is the individual's fault. A large majority, 83%, said that spending money was a good investment in reducing social costs such as poor health and lack of education. While some public support is grounded in a belief in social inclusion, the recent shift in attitude may be that people fear falling into poverty themselves. One-quarter of those polled worried about someone in their family going hungry.³

establish a Massachusetts Child Poverty Reduction Initiative.

Massachusetts Citizens for Children recommends that the Commonwealth establish the **Massachusetts Child Poverty Reduction Initiative**. Forming an Initiative can provide the vision to drive change and make tangible the bipartisan political commitment to measurably reduce poverty in our state. Here are some first steps and questions that could help form a plan of action:

1. organize the infrastructure.

Investigate how other states have organized and what infrastructures they have established to get the work done.

Nearly one-third of the nation's states have launched comprehensive efforts to address poverty by creating task forces or commissions to produce recommendations, holding summits to raise awareness, and convening legislative caucuses to foster lawmakers' expertise. For example, Connecticut legislation established a Child Poverty Prevention Council. Minnesota set up a Bipartisan Legislative Commission to End Poverty by 2020. Illinois created a Commission on Poverty Eradication aimed at reducing extreme poverty by 20% by 2018. Maine formed a Council on Poverty and Economic Security.

Some questions to begin the process include:

- What have other states done to organize their poverty reduction efforts?
- How can various Massachusetts initiatives that might influence the reduction of child poverty be brought together under the tent of a Poverty Reduction Initiative?
- What overall structure would work best to drive change in the Commonwealth?
- Should the Initiative be established through Executive Order, legislative mandate, or other avenue?
- Who should be at the table? A poverty reduction initiative will require the commitment of legislators from both parties, and the intellectual energy and resources of businesses, universities, child advocates, and citizens.

Three New Poverty Reduction Initiatives

The Center for Economic Opportunity (CEO) was established by New York City Mayor Michael Bloomberg in 2006 to identify and implement innovative ways to reduce the nearly 20% poverty rate in the five boroughs. CEO now collaborates with City agencies, non-profits, and the private sector to implement 41 initiatives, all of which were serving clients by Spring of 2008. Programs are aimed at reducing poverty in three key populations: the working poor, young adults 16 to 24 years-old, and children birth through age five.

Projects include a web-based tool that screens for over 35 City, State, and Federal human service benefit programs; the New York City Child Care Tax Credit (the first local credit in the nation), estimated to benefit up to 49,000 low-income families; language access initiatives to ensure that City services are responsive to non-English speakers; a multi-agency effort to increase receipt of the EITC; and the Office of Financial Empowerment, which works to educate New Yorkers with low incomes on building assets.

Other programs include a model education program to provide literacy skills to formerly incarcerated youth; a nurse training program to create career ladders for low-wage employees in health care; and Opportunity NYC, a privately-funded \$53 million pilot built on lessons learned from conditional cash transfer (CCT) programs internationally. It will test the impact of monetary incentives on health, education, and employment outcomes, and overall poverty reduction.

The 18-member bipartisan **Legislative Commission to End Poverty in Minnesota** was formed in 2006 by Governor Tim Pawlenty. The Commission's three-part goal is to eliminate child poverty by 2020 by developing public and private sector initiatives to help people achieve economic self-sufficiency, and building economic and developmental assets. The Minnesota legislature appropriated \$250,000 for the Commission's operation. Staff hold monthly hearings in the Capitol and travel across the state to see first-hand the struggles of people and communities. A web site archives Commission sessions.

The Ohio Anti-Poverty Task Force, created in 2008, includes 30 Governor-appointed members from a range of public and private entities across the state. Five work groups, comprised of 250 people are developing recommendations and are supported by state-paid facilitators. The five work groups include: 1) Interagency Coordination, which is doing an initiative inventory to obtain a sense of anti-poverty efforts and investments already in play; 2) Benchmarks and Measures (annual and multi-year); 3) Self-Sufficiency Pathways, which is developing the actual anti-poverty policies; 4) Public/Private Collaboration; and 5) Community Engagement.

2. examine promising programs and policies.

There are solutions to the health, hunger, education, housing, neglect, and economic problems associated with Massachusetts child poverty. According to the Center for American Progress report, *From Poverty to Prosperity*, poverty could be cut by more than 25% just by increasing the minimum wage, earned income tax credits, child tax credits and child care subsidies.⁴

With an Initiative in place, the following questions could be investigated:

- What is the extent of poverty which is not captured in the current federal poverty measure and how can we count it more accurately?
- What would be the cost of poverty reduction programs compared with savings for eliminating poverty's inevitable consequences?

- What policies and programs are working in Massachusetts? Which ones should be sustained, expanded, or suspended?
- What innovative programs and policies in other states should we consider adopting or adapting for our state?

See Appendix for some current and promising programs in Massachusetts.

3. establish targets, timetables and benchmarks.

Targets express the political commitment behind reducing poverty. Solutions can be elusive, in part, because the right mix of programs and policies needs to be calibrated in a constantly changing environment. Targets keep the vision central and the commitment focused.

Targets grab attention. In the United Kingdom, the numerical targets have been critical in ensuring that eradicating child poverty in a generation is more than an aspiration. When the first benchmark found child poverty down 23% rather than 25%, the political resolve was not diminished but strengthened.

Targets provide an operational framework for reducing poverty. Targets could help harness the intellectual energy and resources in the Commonwealth needed to develop programs and legislation around priorities. They let leaders and the public know whether the game has been won or lost and whether particular policy approaches, new or old are effective.⁵

- What poverty reduction target should Massachusetts set – to reduce it by what percentage and by when? Should the target call for elimination and in what timeframe?
- Are there geographic priorities with regard to poverty reduction, e.g., areas of persistent and entrenched poverty that call for special targets?
- What are the interim measures or benchmarks for evaluating success in moving toward the target?
- Which state agencies should be engaged in implementing, evaluating, reporting, and providing oversight to the effort?

State Poverty Reduction Initiatives and Targets

| State | Initiative | Poverty Target / Recommendation |
|-------------|--|--|
| Alabama | House Task Force on Poverty (2007) | Create permanent bipartisan commission. |
| California | Poverty Target Bill specifying Poverty Impact statements in the state budget | Cut poverty by 50% by 2016. Eliminate it by 2026. |
| Colorado | Common Good Caucus (2007) | Bicameral, bipartisan caucus to develop 2009 agenda. |
| Connecticut | Child Poverty Prevention Council (2006) | Cut child poverty 50% by 2014. |
| Delaware | Child Poverty Task Force (2007) | Cut child poverty by 50% in 2017. |
| Illinois | Commission on Poverty Eradication (2008) pending | Cut extreme poverty 50% by 2015. |
| Iowa | Successful Families Caucus | Comprised of a fifth of the General Assembly. Legislation is pending. |
| Louisiana | Child Poverty Prevention Council (2008) | Cut child poverty 50% by 2018. Child Poverty Prevention Fund to oversee grants to parishes with high poverty. Council to include representatives from six state departments. |

4. engage the public.

The public attitude toward poverty is shifting. The Massachusetts Child Poverty Reduction Initiative can leverage this momentum by further educating the public about the scope and dynamics of poverty, and its personal, social, and economic costs affecting all of us.

- What bridges can we create between communities on either side of the economic chasm in our state?
- How can we generate opportunities for dialogue between citizens and policymakers about the issue?
- What should be done to organize local community support for poverty reduction?
- How can citizens be active partners in a statewide collective effort?

Conclusion

Massachusetts is moving forward with many progressive programs and policies in areas affecting children, from health care and education to hunger and homelessness prevention. The state is uniquely positioned to join with other states now in the growing movement to end child poverty in this country. An overarching question embedded in the four action steps above is, *what more is required to formally establish a comprehensive initiative to reduce child poverty in the Commonwealth?* We can map the scope and human dimension of poverty by listening to those affected, examine innovative programs, assess the resources in place to address it, prioritize efforts, and set achievable child poverty reduction targets.

Working together, Massachusetts’ policymakers, citizens, and child advocates *can* resolve the paradox of child poverty in our rich and capable Commonwealth.

| State | Initiative | Poverty Target / Recommendation |
|----------------|---|--|
| Michigan | First Poverty Summit sponsored by State (2008) | Leading up to summit, Michigan Commission on Community Action and Economic Opportunity to hold six forums across the state. |
| Minnesota | Bipartisan Legislative Commission to End Poverty by 2020 (2006) | End overall poverty by 2020. Recommendations due December 2008. Commission has held nine regional meetings with \$250,000 appropriation. |
| New Mexico | Governor’s Task Force on Poverty Reduction (2008) | Short-and long-term recommendations due September 2008 for legislative, regulatory, and infrastructure initiatives to reduce poverty and income in equality. |
| North Carolina | Benchmarks Progress Board | 90% of children would live above the poverty line by 2020. |
| Ohio | Ohio Anti-Poverty Task Force Executive Order Commission (2008) | Five working groups consisting of 250 individuals from public and private sectors are developing recommendations. |
| Oregon | Oregon Progress Board (1989) | Cut overall poverty from 12% to 10% by 2010. Board established benchmarks on a range of issues. |
| Rhode Island | Commission on Family Income and Asset-Building (2007) | Report and recommendations due June 2008. |
| Vermont | Child Poverty Council Fight to Eradicate Poverty Initiative | Cut child poverty by 50% by 2017. |

Source: *Seizing the Moment: State Governments and the New Commitment to Reduce Poverty in America*, April 2008



appendix. references.

appendix.

The Child Poverty Reduction Initiative can build upon current efforts in Massachusetts that are working to make our state more inclusive. Some programs include:

children's physical and mental health.

- Massachusetts' new Health Care Access Law went into effect on July 1, 2006, which resulted in about 439,000 uninsured persons in the state receiving health care coverage. While children are exempt from this mandate, more children are expected to be covered when parents buy coverage for themselves, and lower-income families can purchase inexpensive coverage for their children through Medicaid.¹
- Massachusetts legislators passed a **Children's Mental Health Bill** in August 2008. The bill will improve the systems of care for children living with mental illness by coordinating services and providing more access to prevention and early identification; giving schools tools to identify and manage children with mental health needs; ensuring that children are in the most appropriate settings; and, improving communication among state agencies to ensure coordination of care.²
- The Massachusetts advocacy group **Health Care for All** and its advocacy organization, **Children's Health Access Coalition (CHAC)**, has successfully lobbied for improvements in healthcare policy, from the Children's Mental Health Bill cited above to expanding Mass Health to cover youths through age 20. CHAC is a statewide coalition of over 50 organizations committed to ensuring that all Massachusetts children get affordable, comprehensive health services.³
- The **Watch your Mouth Coalition**, an advocacy group working in Massachusetts, New Hampshire and Maine, is successfully educating the public and policy leaders about childhood tooth decay and disease, and its connection to school performance and overall health. The 2009 Massachusetts budget allocates funding for oral health.⁴

hunger.

- The **Massachusetts Department of Transitional Assistance (DTA)** has been working on increasing Food Stamp participation in Massachusetts, which has been among the lowest in the country. The DTA has shortened

the application, implemented online applications, set up new satellite offices and increased income and resource limits. These efforts, along with increasing food and fuel costs, resulted in more than 500,000 people statewide receiving Food Stamps in April 2008, a 67% increase from 2003 and 11% increase from 2007.⁵

- Massachusetts held its first **Hunger Summit in March 2008**, an event that brought to the table partners from local, state, federal agencies, foundations, corporations, community non-profits, hospitals, universities, and faith-based organizations, for a full day of discussion and problem-solving around reducing hunger.⁶
- Massachusetts has the second largest emergency food purchasing program in the nation, with a budget of \$6.4 million. **Project Bread** is the state's leading anti-hunger organization. Through citizen and corporate contributions generated by its annual Walk for Hunger, the group provides donated funds to 400 emergency food programs in 126 communities statewide.⁷

success in school.

- The **2008 Education Action Agenda** lays out a vision for educational reform in Massachusetts. It springs from the work of the Readiness Project, a statewide initiative involving over 200 educators, business, and community leaders in the development of a strategic blueprint for the next phase of education in the Commonwealth. The Agenda calls for longer school days, especially to restore art, music and enrichment classes for low-income students; human service coordinators in urban schools; Readiness Schools with flexible scheduling, budgeting and staffing; universal preschool — signed into law in the summer of 2008; a pilot program to provide community college training to early educators and eligible parents; a Task Force to establish a statewide birth-to-school-age strategy; and an intergovernmental Youth Readiness Cabinet responsible for advancing the health and well-being of all children and youth.
- The **Department of Early Education and Care** has awarded \$12 million in grants to fund universal preschool pilot programs to promote universally accessible, high quality early education and care, and study what it would take to implement a statewide system. The pilot program serves 220 sites statewide. In Worcester, grants paid for longer days and extended school year, which has helped out

parents and has earned teachers more money. In Boston, grants have paid for substitutes so teachers can take college courses and for mental health services for children. In Springfield, grants will allow a center to expand quality programs and services.⁸

- In 2008, the House appropriated an **additional \$30 million for child care vouchers** for families transitioning from assistance to work, an appropriation that will improve the prospects of thousands of children by preparing them for success at school and in life.
- In January 2008, **The Eos Foundation pledged \$15 million** (along with a plan to raise matching funds) to be paid over five years to combat poverty in the Boston area. The money will be used to start an independent non-profit, Boston Rising, which is modeled after Robin Hood, an innovative New York City-based group that draws significant support from hedge fund, financial, and industry leaders.
- The **2007 Massachusetts Special Commission on After-School and Out-of-School Time** recommends how to expand, finance and improve quality out-of-school-time programming for school-age children in Massachusetts. Co-chaired by Senator Thomas McGee and Representative Marie St. Fleur, this diverse Commission focuses on the 1.25 million children in the state ages five to 19-years-old, with special attention on children and youth who are poor.⁹
- **United Way of Massachusetts Bay and Merrimack Valley** is developing a pilot initiative in Allston-Brighton called the Early Childhood System of Care that creates a network of services organized by a lead agency, similar to the Harlem Children's Zone.

housing and homelessness.

- The FY09 State Budget has adopted a recommendation by the Commission to End Homelessness to establish a **\$10 million reserve fund**. The fund's goal is to shift dollars from programs that have institutionalized shelter systems into programs that support families in their own homes. The fund would pay for pilot implementation of several housing solutions for homeless families across the state, including rental assistance, emergency assistance, and the development of assessment tools to identify and serve homeless or potentially homeless populations. An interagency on housing and homelessness will implement the Commission's recommendation.¹⁰

- The Boston Foundation formed the **Commonwealth Housing Task Force**. The Task Force consists of a group of housing advocates, real estate developers, organized labor, environmentalists, elected officials, and higher education and offers a case study in building a coalition of diverse interests into an effective advocacy group. The group drafted new legislation to promote Smart Growth housing in Massachusetts in 2004. The 2005 Smart Growth School Reimbursement Act (Chapter 40S) subsequently was passed. To date, 16 communities have approved Smart Growth districts that will add some 5,600 units of new housing, with 30 more towns in the pipeline.¹¹
- In 2003, a collaboration of The Boston Foundation, Tufts Health Plan, the Starr Foundation of New York City, and the Massachusetts Medical Society and Alliance Charitable Foundation launched the **Homelessness Prevention Initiative**, a collaborative effort to support and disseminate the most promising efforts to prevent homelessness among families and individuals in Massachusetts' communities.¹²

neglect.

- **Healthy Families America (HFA)** is Prevent Child Abuse America's (PCAA) national signature prevention program to support parents in providing a healthy start for their children from the prenatal period to the early years of life. An evaluation of Healthy Families in Massachusetts (HFM) by Tufts University found that fewer HFM teen mothers were reported for child maltreatment compared with teen mothers in a comparable study. More HFM teen mothers enrolled in school or graduated than a comparable group. Children in HFM, on average, were developmentally on target despite national research that shows children of teen parents are at greater risk for developmental delays. The program, which is administered by the Massachusetts Children's Trust Fund has served 26,000 families since funding began in 1997.¹³ However, a 48% reduction in funding (from \$23.6 million in FY02 to \$12.2 million in FY06) has resulted in fewer teens receiving this effective family support service.¹⁴ Other home visiting programs such as **Parents as Teachers** and the **Parent Child Home Program**, which targets low-income families, also have been effective in enhancing the skills of parents and caregivers in Massachusetts.

workforce development.

- The Patrick Administration's vision for economic and workforce development seeks to build the capacity of the workforce, employers, and the system of educational institutions and workforce intermediaries. A **Development Cabinet** consisting of the Governor's Office, Energy and Environmental Affairs, Housing and Economic Development, Labor and Workforce Development, and Transportation and Construction is tackling revitalization for the Springfield and the South Coast Rail Line; an expanded Massachusetts Sales Force is growing small businesses; Pathways to Success by 21 is working to open up opportunities for vulnerable youth. The Administration has also proposed making community colleges free.¹⁵
- State and federal funds have been harnessed to establish collaborations between community colleges and local employers to develop specialized skills training for better paying jobs. Programs include the state-funded **Community College Workforce Training Incentive Grants** operating in several states, and **BayState Works**, in which state agencies have pooled funds for workforce development provided through a partnership of business and workforce trainers.¹⁶
- **SkillWorks** is a partnership of local foundations, and city and state government. It has developed innovative programs to provide sector-based workforce training that improves skills and job opportunities for lower wage workers while expanding the labor base for employers. The SkillWorks model has been incorporated into the state's Workforce Competitiveness Trust Fund.¹⁷

financial asset development.

- The 2006 *Act Relative to Economic Investments in the Commonwealth to Promote Job Creation, Economic Stability, and Competitiveness in the Massachusetts Economy* established an **Asset Development Commission**. The Commission makes recommendations on the development of financial assets as a way to ensure that all people in Massachusetts achieve long-term, sustainable economic security and self-sufficiency, and enjoy economic opportunity. Three Asset Commission Working Groups target research and policy development efforts at very low-income, low-income, and moderate-income residents respectively.¹⁸ The Commission's policy considerations include:

- Improving access to public and employer benefits
- Changing TAFDC eligibility asset test to permit people to keep more assets; changing perception regarding savings
- Supporting changes in consumer regulations and the Community Reinvestment Act (CRA) that guide and provide incentives for banks to meet the financial service and product needs of low- and moderate-income customers
- Facilitating credit repair and debt reduction
- Improving/expanding financial education for adults
- Offering/mandating age-appropriate financial education for K-12 students
- Expanding opportunity to acquire knowledge-based skills for the workforce
- Increasing the state's Earned Income Tax Credit percentage
- Providing small business assistance and funding
- Assisting with home ownership acquisition and retention
- Creating a state housing land trust fund
- Providing financial support to bring International Development Association (IDA) and other matched savings accounts (such as family self-sufficiency program) to scale
- Offering state-matched, Section 529 college savings plans for low-income contributors; lowering the amount that can be applied to a tax deduction so the majority of the benefit does not go to those who can afford to make substantial contributions

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