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At a Crossroads Created by COVID: Families Moving Along the Road to Opportunity in Massachusetts

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Commissioned By:



Other reports in this series:

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Obstacles on the Road to Opportunity: Finding a Way Forward - May 9, 2018

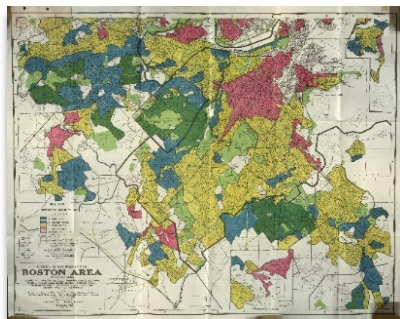
From Poverty to Opportunity: The Challenge of Building a Great Society - November 14, 2014

At a Crossroads Created by COVID: Families Moving Along the Road to Opportunity in Massachusetts

Executive Summary

PART 1: THE PROMISED DESTINATION.

We may have promised the children of Massachusetts that they can arrive at a bright tomorrow full of opportunity, but we have allowed many obstacles to get in the way of that promise for too many of our children. On top of that,



these past two years have created new obstacles, and have also put Massachusetts at an important crossroads. The twin health and economic emergencies of the pandemic and subsequent downturn have made long-standing racial and economic inequities worse.

Many of the obstacles on the road to opportunity have been here for generations. After World War II there was widespread prosperity, but employment discrimination, redlining and other discriminatory lending and housing policies created barriers that blocked many people from benefiting from decades of economic growth. In particular, Black veterans were not given

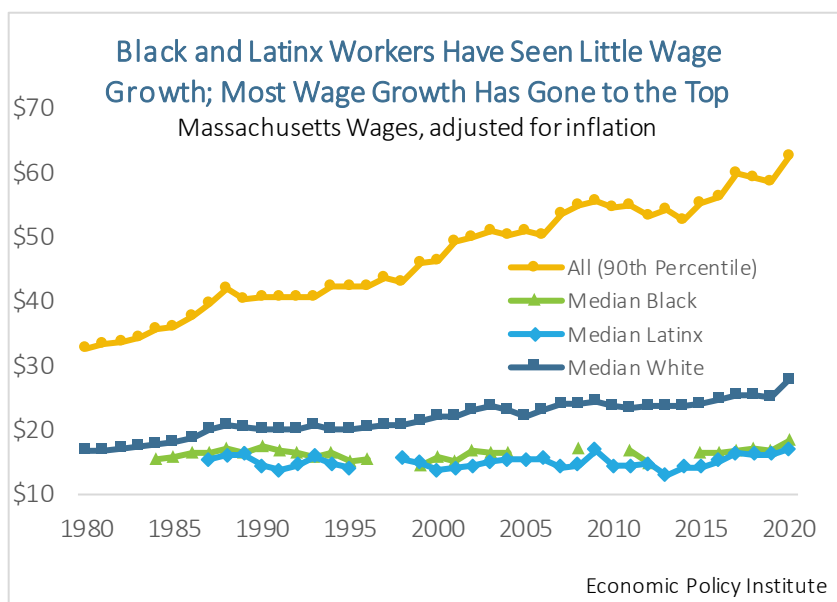
access to G.I. benefits, denying them opportunity for homebuying, business creation, and affordable higher education.

The federal government declared a “War on Poverty” in the 1960s to start to address some of the obstacles faced by those the post-war prosperity left behind. As part of the War on Poverty, the federal government created a new definition for “poverty” and started collecting data to track poverty across the nation.

PART 2: UNCOVERING ROADBLOCKS.

The official poverty measure is flawed in how it measures economic well-being, especially in a state like Massachusetts. Although not visible in the “official” poverty rate, spending on food assistance, tax credits, housing assistance, and more have cut poverty in half.

But public benefits alone cannot eliminate poverty, and people need good jobs with good wages that grow over time. Over the past several decades, even though the economy continues to grow, wages and benefits no longer keep up. Low wages mean that many workers need to work more than one job just to stay afloat.



Black and Latinx workers are more likely to have been stuck in lower wage jobs, so these workers are less likely to have incomes sufficient to make ends meet.

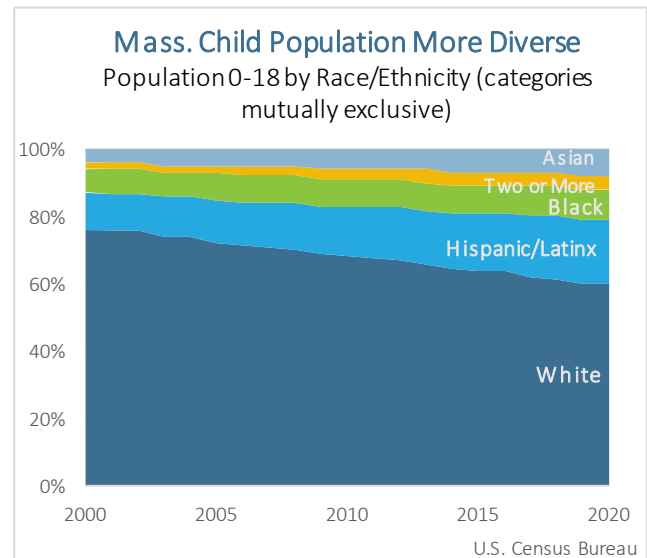
Over the past several decades just as wages have stagnated, incomes have also flattened for all but people with the highest incomes.

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

PART 3: COMMUNITIES IN TRANSIT.

As the population in Massachusetts grows and changes, old obstacles and new opportunities come into focus. Information about population changes comes from the Census, but early data releases have led to concerns that there might be meaningful undercounts of children and Black and Latinx residents.

Massachusetts continues to be an important destination for people from other nations, but is there a smooth pathway to opportunity for these immigrants?



PART 4: COMMONWEALTH AT THE CROSSROADS.

The long-standing inequities in housing and access to well-paid work played an important role in the spread of COVID. Communities with Black, Latinx, and low-income residents are more likely to be affected by environmental health hazards and poorer access to care, making them more at-risk to the virus. COVID-19 and the economic downturn hit hard, especially for families with fewer available resources to weather hard times.

More than 1 in 4 Black or Latinx Households with Children Have Lost Employment Income Since Spring 2021



Inequitable access to affordable and stable housing has been a problem in Massachusetts for generations, but the COVID pandemic has made a bad situation worse.

In early 2020, to help stop the spread of COVID-19, much of the state's child care system shut down; this

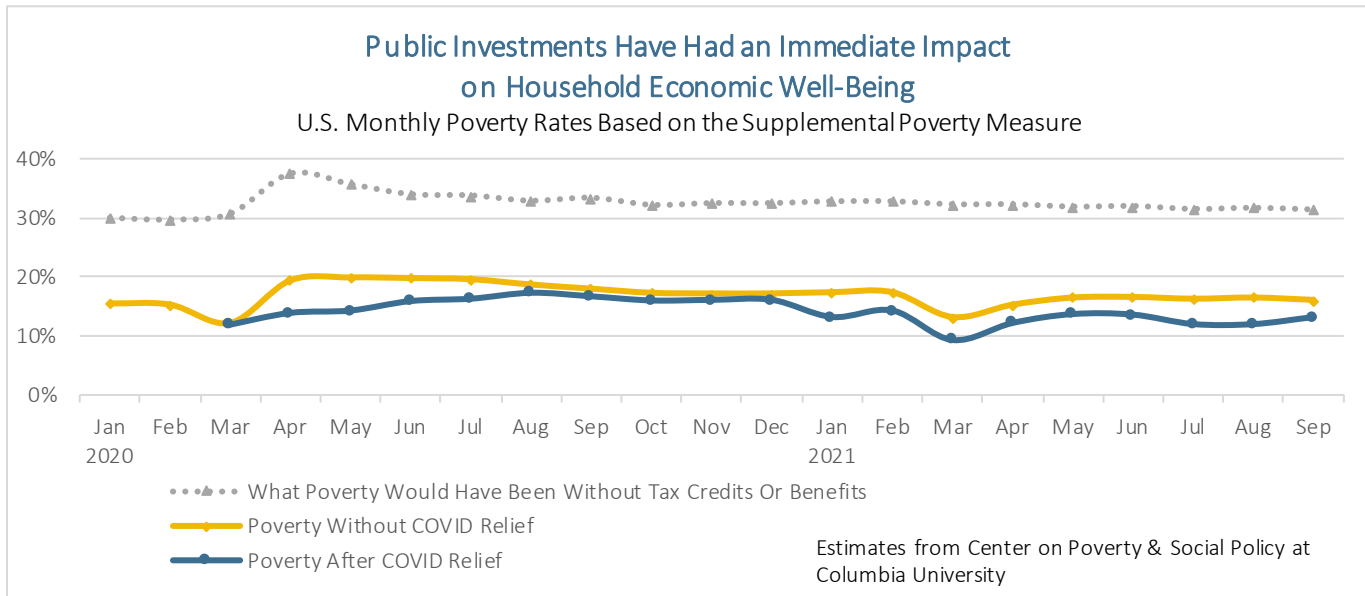
meant large swaths of the state's workforce could not work. School closures and other profound changes in routine and family life and affected the emotional well-being of children and have worsened inequities. The pandemic has worsened a children's mental health crisis, especially for children with fewer resources to draw on.

PART 5: A ROADMAP FORWARD.

Although progress is delayed, recent policy responses to the pandemic provide glimpses of a roadmap forward to opportunity and equity.

The urgency of need during the pandemic has led to local experiments in getting cash into the hands of families in crisis, including several guaranteed income program pilots.

The federal government has also played a role in helping make sure that families have enough money to make ends meet as a way to address challenges underscored by the pandemic. Financial assistance such as expanded unemployment benefits, expansion and extension of the child tax credit, and additional SNAP benefits all contributed to direct reductions in poverty. The targeted benefits in federal COVID relief legislation have also shown a way towards cutting child poverty in half.



There is also an **important role for the state itself** to step forward to ensure that current and historic barriers to opportunity are finally dismantled. These solutions can include policy initiatives that:

- Ensure that **every family—regardless of immigration status—has enough to make ends meet**. Providing an adequate guaranteed income, expanding a state match to the federal earned income tax credit, or establishing a state child tax credit, and supporting aggressive outreach to make sure that every eligible family receives benefits to which they are entitled are proven strategies.
- **Help support generational wealth building** to disrupt a history of racist policy-making. Whether this is supporting the establishment of community-based small businesses, homeownership programs, or initiatives that cancel student debt or provide a small asset for children that will grow with them into adulthood, there are options that can get a start on addressing wealth inequality.
- **Target resources to the communities that have suffered from historic underinvestment**. Expanding free public transit, providing universal high quality child care, fully funding our K-12 schools including mental health and other supports for students, making public higher education affordable, or addressing the root causes of unaffordable and unstable housing are all critical next steps to create well-resourced and healthy communities where everyone can thrive.

The revenue the Commonwealth raises to support these investments should not itself perpetuate inequities. Massachusetts' **tax system is "upside down,"** currently favoring people who have high incomes over those who do not. Yet taxes are how we raise money so that the state budget can provide what communities need.

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PART 1: THE PROMISED DESTINATION. The road to opportunity in Massachusetts has many obstacles, some of which have been here for generations.

We may have promised the children of Massachusetts that they can arrive at a **bright tomorrow full of opportunity**, but we have allowed many **obstacles to get in the way** of that promise for too many of our children. On top of that, these **past two years** have created new obstacles, and have also put Massachusetts at an important crossroads.

The **twin health and economic emergencies** of the pandemic and subsequent downturn have made long-standing racial and economic inequities worse.

We must **remove the obstacles to success that have blocked the way for Black, Latinx, and low-income residents in decades past and still today.**

This is the only way we can be sure that every resident of this Commonwealth has **a chance to thrive.**

One place to start is to consider the well-being of our 1.4 million children, as the future of Massachusetts depends on them. The best way to guarantee this future is to make sure that every child has the best chance to be well-fed, healthy and emotionally secure, and to receive a great education and live in flourishing communities.

These are not unrealistic aspirations. **Massachusetts is famous for being first.** Massachusetts is home to the first American public park, the first free public school, the first public library. Each of these famous firsts was the direct result of decisions to **invest in the public good, with an eye towards creating a road to opportunity for current and future generations.**

While these famous firsts are important, the state's history is also full of instances where the road to opportunity has **not been open to everyone**, and where the way has not always been smooth. Although everyone experiences bumps along the way, sometimes there are pathways with **nearly insurmountable barriers blocking success.**

When **policies—especially policies with deep and racist roots—create obstacles or allow obstacles to remain**, the children in our communities are denied their best chance at a bright future. That affects the future of the entire Commonwealth.

Poverty—the direct result of low-wage work and under-resourced communities—is one of the most challenging and persistent obstacles to opportunity. In an equitable economy, all parents—white parents together with Black and Latinx parents—would be able to **find jobs that provide enough to keep a roof overhead, feed a family, and save for retirement.**

Our **economy is off-balance—tilting the road to opportunity towards those who are already have had significant advantages.** We have allowed our **public investments to fall short**, and policies—including **fiscal and other tax policies**—have contributed to inequality.

The promise that **Massachusetts should be a place of opportunity** is not new. But making good on that promise has not been the same for all who live here, and the **past two years have delayed that promise** even more.



The history of Massachusetts time and time again has shown that the road to opportunity has been made smooth for some and full of obstacles for others.

The English settlers came to this continent with the vision of creating a Puritan utopian community: "...for wee must Consider that wee shall be as a City upon a Hill. The eies of all people are upon us. . ."¹

To create this utopia, the Europeans "claimed" land for the English king. They also brought heretofore unknown diseases to the continent. Yellow fever or other diseases and violent military conflicts decimated the Wampanoag, Pawtuxet and other native nations who had lived in these lands for millennia.^{2,3}

As early as 1638, English colonizers exchanged captured native Pequots for Africans who had been enslaved in the West Indies.⁴ The colony's leaders published their first established legal code in 1641, the *Body of Liberties*. It provided the legal basis for slavery, stating: "There shall never be any bond slaverie, villinage or Captivitie amongst us unless it be lawfull Captives taken in just warres, and such strangers as willingly selle themselves or are sold to us."⁵

For over 100 years, many wealthy Massachusetts colonists relied on the unpaid labor of enslaved people to help with their businesses, work in their gardens, or serve in their households. Even more important in Massachusetts, however, was the enormous wealth amassed by traders, and the colony's role in the shipping and sale of enslaved people, especially through the port of Boston.⁶

Slavery in Massachusetts ended gradually through a series of court cases in the late 18th century.⁷ There were no enslaved people in Massachusetts in the 1790 U.S. Census (see illustration). However, slavery was not formally abolished until ratification of the 13th Amendment to the Constitution in 1865.

Abolishing slavery did not end discrimination. Among Massachusetts' historic "firsts" is the first documented "Jim Crow" rule enforcing segregation by race in a public accommodation (the new train that ran between Boston and Salem).⁸

At this same time, Massachusetts educator Horace Mann began pushing the idea of free public education in the mid-1800s.⁹ Throughout the growth and development of the public education system, schools reflected the social and economic conditions of their times, and struggled to adapt to rapidly-changing communities.¹⁰ This meant that even as schools became established and more widespread, access to education was unequal for Black children, immigrant children, children with disabilities, and girls, and many of these children went to work to help support their families.

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

DISTRICTS.	Free white Males of sixteen years and upwards, including heads of families.	Free white Males under sixteen years.	Free white Females, including heads of families.	All other free persons.	Slaves.	Total.
Vermont	22435	22328	40505	255	16	85539
New Hampshire	36080	34851	70160	630	158	141885
Maine	24384	24748	46870	538	NONE	96540
Massachusetts	95453	87289	190582	5463	NONE	378787
Rhode Island	16019	15799	33652	3407	948	68835
Connecticut	60523	54403	117448	2808	2764	237946
New York	83700	78122	152320	4054	21324	340120
New Jersey	45251	41416	83287	2762	11423	184139
Pennsylvania	110788	106948	206363	6537	3737	434373
Delaware	11783	12143	22384	3899	8887	59094
Maryland	55915	51339	101395	8043	103036	319728
Virginia	110356	116135	215046	12860	292627	747510
Kentucky	15154	17057	28922	114	12430	73677
North Carolina	69988	77500	140710	4975	100572	393751
South Carolina	—	—	—	—	—	—
Georgia	15103	14044	25739	398	29264	82548
S. Western territory	6271	10277	15365	361	3417	35691
N. Ditto	—	—	—	—	—	—

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

October 24, 1791.

¹⁰ This return was not signed by the Marshal, but was enclosed and referred to in a letter written and signed by him.

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

Not at once; but woman is the mothering element in the world and her vote will go toward helping forward the time when life's Bread, which is home, shelter and security, and the Roses of life, music, education, nature and books, shall be the heritage of every child that is born in the country, in the government of which she has a voice. — Helen Todd, 1911¹¹

Upon the heels of the abolition movement, there were people speaking out for **women's suffrage, for temperance, and for workers' rights**, particularly for the well-being of **child workers**, but these entreaties did not always include recognizing the rights of all women and all workers, especially those of color.

The **industrial revolution** transformed the cities and towns of the northeast in the 1800s and early 20th century. Huge textile mills drew hundreds and thousands of **workers from the countryside and immigrants** looking to make their way in the new country. **Working conditions were dangerous, and the hours were long.** Many of the workers were **young children**.

The **Lawrence textile mill strike** began on Jan. 11, 1912, prompted in part by an unannounced pay reduction. Outraged, some of the women walked off the job. By the end of the 10-week strike, tens of thousands of workers had left their jobs (see illustration).¹²

The strike became known as the "Bread and Roses" strike, as workers made signs saying, "**We Want Bread, But Roses Too.**"¹³

For the first time, the state established a **minimum wage**, but only for women and children. The law was very weak, yet it did force a public recognition of the connection between wages and the well-being of workers.

The Massachusetts Commission on Minimum Wage Boards in 1912 wrote: "Whenever the **wages of such a woman are less than the cost of living and the reasonable provision for maintaining the worker in health**, the industry employing her is in receipt of the working energy of a human being at less than its cost, and that extent is **parasitic.**"¹⁴



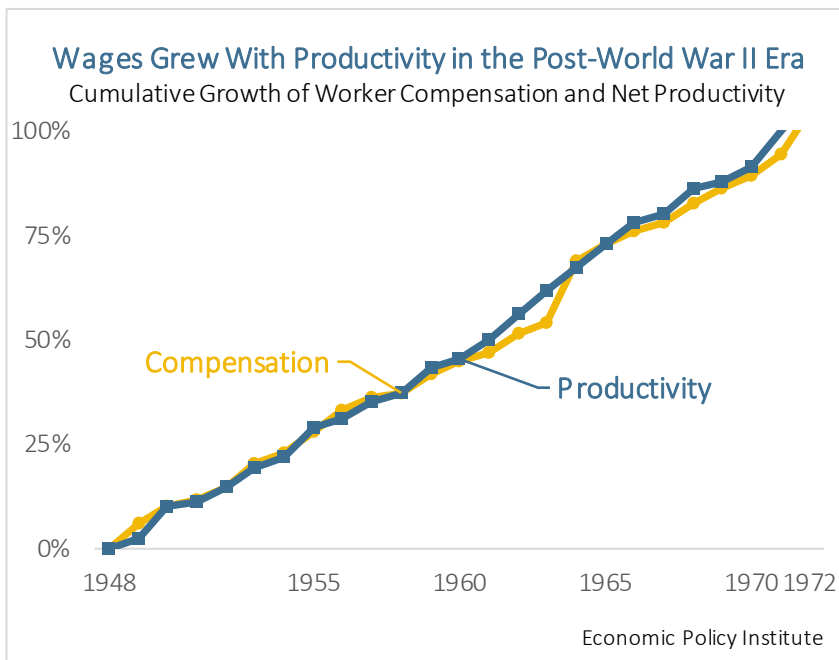
By the middle of the 20th century and after World War II, there was an economic transformation due to rapid post-war growth.

After World War II ended, the country experienced a period of rapid economic growth, referred to as the “post-war boom.”

From the late 1940s and into the 1970s, the **standard of living doubled** for people across all incomes.

While the economy grew, so did wages for people who had access to good jobs, and they grew at about the same rate. Policies such as regular increases in the **minimum wage, union bargaining for higher wages, and national policies supporting employment** all helped bring the benefits of economic growth to the workers who had good jobs.

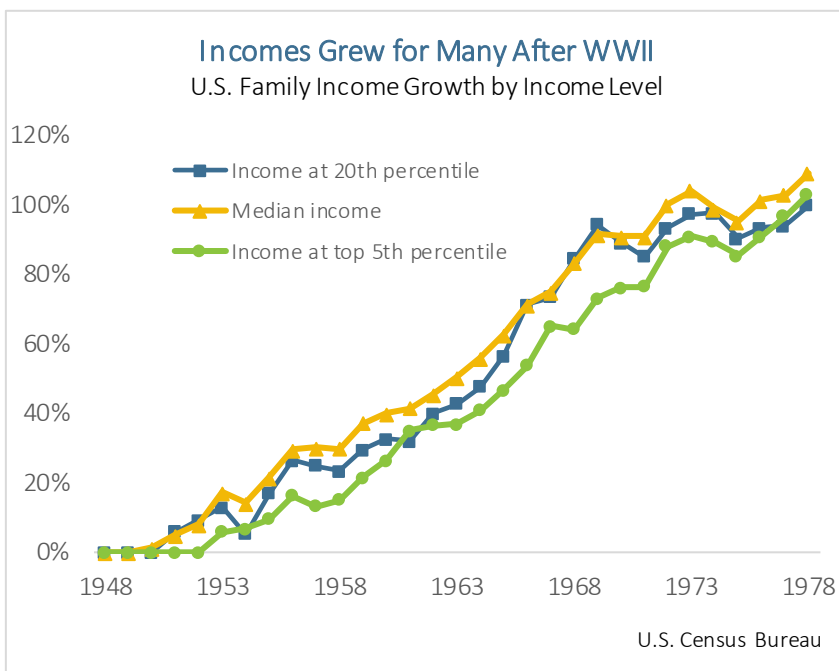
A way to visualize this is to see that **compensation (wages and benefits) grew at the same rate as economic productivity** (see graph).¹⁵



At this same time, family incomes grew. Lower income families up through those at higher incomes all saw their incomes grow (see graph).¹⁶ Notably, incomes at these **different levels grew at about the same rate**.

The economy seemed to offer a **promise of growing prosperity** for anyone who had access to opportunity, but of course with important **caveats**. These economic data are **not available disaggregated by race**. This means these data do not identify the **unique experiences of workers of color** during this time.

Black men experienced far greater unemployment in the post-World War II period than did white workers, and unemployment for Black women was also higher than for white women. Moreover, these are national data which can obscure dramatic differences among the **geographic regions**.¹⁷



Increasing post-World War II prosperity was not universal as there were still significant barriers blocking many people from access to the all the benefits that came from rapid economic growth.

Even though consumer goods were a visible symbol of growing prosperity and suburbanization (see illustration),¹⁸ the post-World War II economic boom did not touch all communities equally.



After World War II, many Black workers were denied the good jobs that were bringing prosperity to others.¹⁹

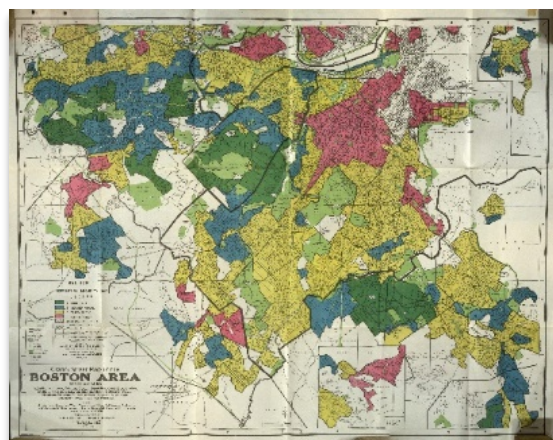
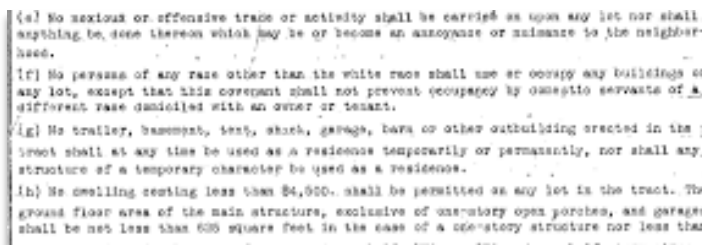
Access to generous veterans' benefits such as subsidized higher education, home and business loans, and job training, brought new-found prosperity to many. But these benefits were not available to all veterans, particularly Black veterans.²⁰

There was also deep poverty affecting many communities in rural America as farming methods and industries changed.²¹ These changes affected not only those on farms but in the small towns and villages across the country.

Moreover, in the 1930s, the federal Home Owners Loan Corporation had established lending practices that denied access to loans, mortgages, and other financial opportunities to neighborhoods simply based on race or ethnicity, and not on creditworthiness.

This practice, known as "redlining", created explicit obstacles to opportunity for many residents of color across Massachusetts (see illustrations below).²² These designations have had impacts in these communities lasting for decades.²³

People of color looking to move out of under-resourced neighborhoods and into the booming suburbs were often held back by discriminatory housing practices known as "residential covenants" that limited who could rent or purchase a property (see illustration). For example, this excerpt from a residential deed in Williamstown from a development built in 1939 has explicit language barring residence by anyone not white (except for "domestic servants.")²⁴



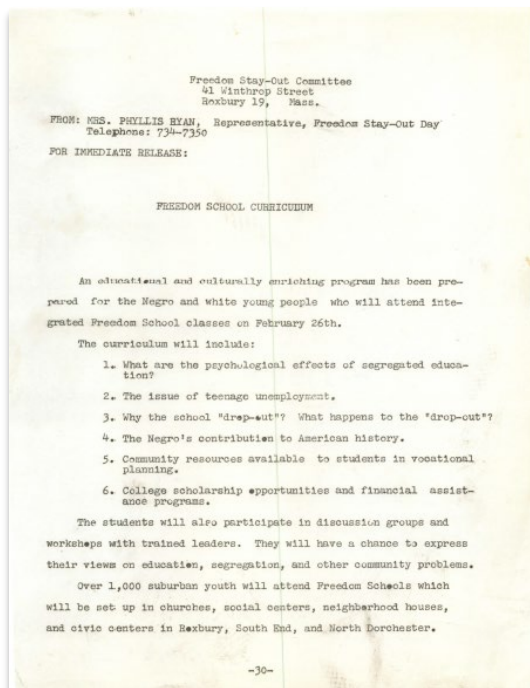
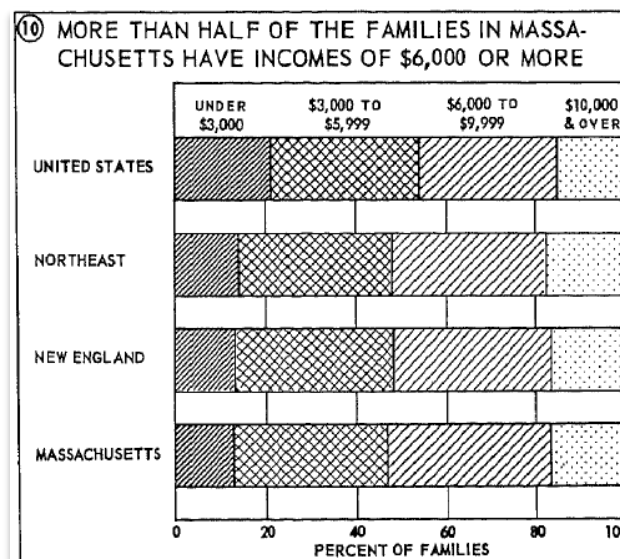
Into the middle of the 20th century, Massachusetts continued to be a relatively wealthy state with jobs and schools that attracted new residents.

During what is known as the “Second Great Migration,” thousands of Black southerners came north to the cities looking to **escape Jim Crow laws and the terrors of violent racism**. They came to Massachusetts looking for **better educational opportunities for their children and for better job opportunities** in the state’s manufacturing centers.²⁵

Just as there were barriers to housing for immigrants and people of color, **educational opportunities were not equitable—especially for Black and immigrant children**.

In 1954, the landmark Supreme Court decision in *Brown v. Board of Education* was an important step towards addressing these inequities and emphasized the **centrality of high-quality education for all children, regardless of race**.²⁶

Segregated schools were no longer legal after 1954, but that did not mean that schooling was equitable for all students. **Local school districts were largely responsible for funding their own schools**, which put school resources at the mercy of local school boards. And poorer school districts would not have as much **property tax revenue** to fund their schools as wealthier districts, leaving the districts with lower-income residents less able to provide resources for their students.



Massachusetts was relatively better off than many other states in 1960 (see illustration)²⁷ and continued to be a destination for people from other states and from other countries seeking better jobs and economic opportunity.

Although schools were no longer officially segregated, multiple policies that kept neighborhoods highly segregated, the reliance on local funding for school districts, and the decisions of unresponsive policymakers meant **students still sat in segregated classrooms with inequitable resources**.²⁸

In 1963, the local NAACP presented a Boston school **desegregation plan to push for high-quality education** for all students. Failed negotiations led to the “Stay Out for Freedom” actions organized by Black community leaders (see illustration). Thousands of teenage students attended community-run “Freedom Schools” to protest poor school conditions.²⁹

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

“This administration... declares unconditional war on poverty in America.... The program I shall propose will emphasize this cooperative approach to help that one-fifth of all American families with incomes too small to even meet their basic needs. Our chief weapons in a more pinpointed attack will be better schools, and better health, and better homes, and better training, and better job opportunities....” — Lyndon B. Johnson, Annual Message to the Congress on the State of the Union, January 8, 1964 ³⁰

SELECTED GREAT SOCIETY LEGISLATION (Legislation Titles Linked to Sources)

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

In the State of the Union address in 1964, President Lyndon B. Johnson declared a “War on Poverty” to bring the economic benefits of post-World War II America to those who post-war prosperity had not yet reached. The **Great Society legislation of the 1960s** addressed a variety of obstacles to opportunity faced by low-income families and children (see list).

Recognizing the importance of **early education for low-income children** who faced extra barriers to opportunity right from the start, Congress created Head Start for the youngest children, funded additional assistance for **reading instruction** in low-income communities, provided funding for **supports for teachers**, and more.

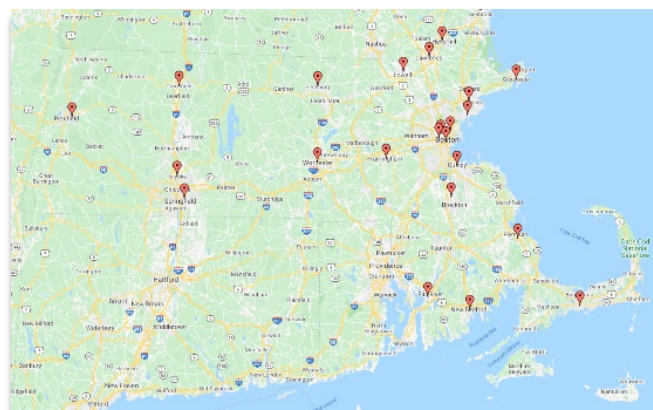
To **boost the incomes** of people with low-wage jobs, Congress increased the **minimum wage** and funded extensive **job training**.

President Johnson also declared a “**war on hunger**,” broadly expanding Food Stamps (now SNAP) and the school meals program. ³¹

With the goal of bringing the War on Poverty to the community, Congress created **networks of locally-based community action agencies** (see map for current community action agencies) to provide services to the low-income communities in which they were located. ³² **These organizations also employed local residents** and are still providing essential services in their communities today.

As stated in the “declaration of purpose” of the Economic Opportunity Act:

The United States can achieve its full economic and social potential . . . only if every individual has the opportunity to contribute to the full extent of his [sic] capabilities and to participate in the workings of our society. It is, therefore, the policy of the United States to eliminate the paradox of poverty in the midst of plenty in this Nation by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity. ³³

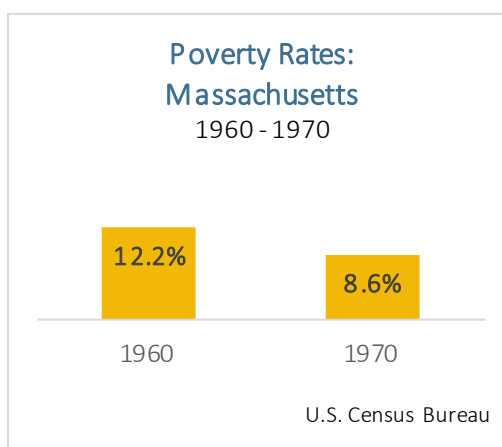
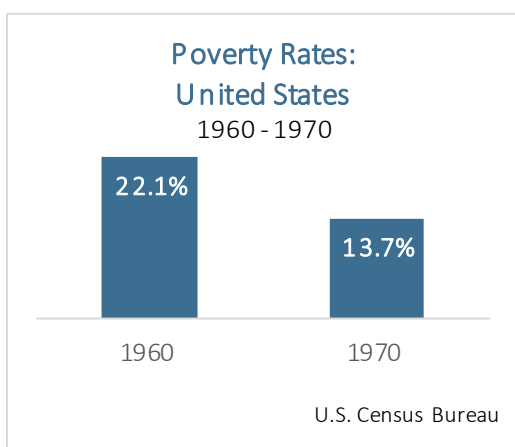


As part of the War on Poverty, the federal government created a new definition for “poverty” and started collecting data to track poverty across the nation.

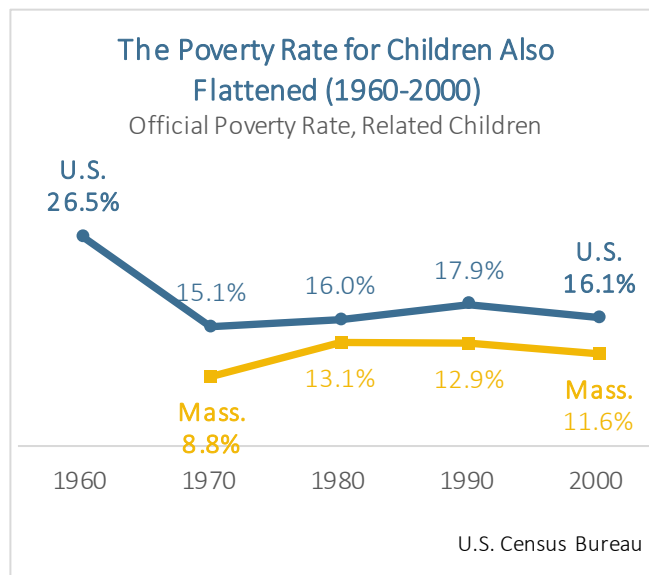
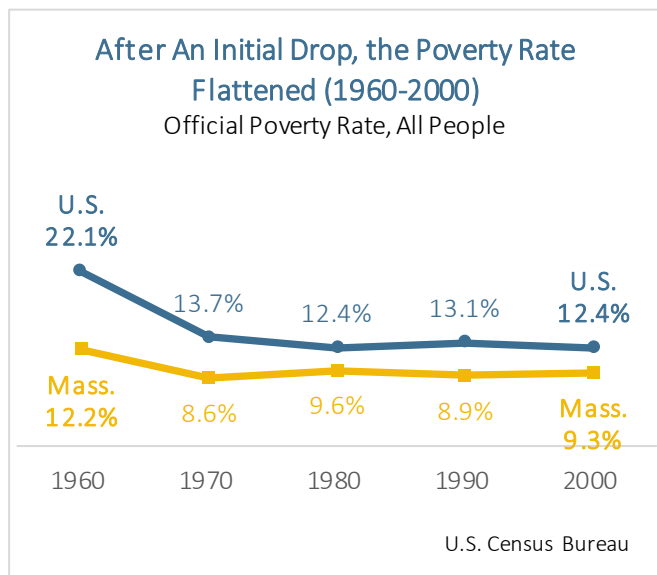
Along with creating an anti-poverty network, the federal government also created a **formal definition of poverty**. Known as “**the official poverty rate**,” this provided an opportunity to **measure poverty** and provide an early look at whether the anti-poverty programs were working. ³⁴

During the 1960s and 1970s—the **first decade of the War on Poverty**—the official poverty measures showed a dramatic drop in both overall and child poverty.

In Massachusetts between 1960 and 1970, the **combination of continually rising wages and the introduction of these anti-poverty initiatives together cut the poverty rate by about one-third**, from 12.2 percent to 8.6 percent (see graphs). ³⁵



The federal “War on Poverty” was important but not enough. The official poverty rate has not continued to drop (see graphs).³⁶ Although some of the policies and programs were important **advances intended to break the hold of racism and dismantle obstacles to opportunity**, a policy is itself a promise, and the promise of those policies has still been delayed.



PART 2: UNCOVERING ROADBLOCKS. For many families in Massachusetts, there are still roadblocks in the way of economic security and well-being.

Poverty will not disappear as long as racism lingers in the impacts of existing policy, as long as people are stuck in low-wage jobs, and as long as people are living in under-resourced communities.



Policy is a powerful tool to for remove obstades along the road to opportunity. But passing a policy is only part of the solution.

Policy implementation in the community matters. The best policy poorly or partly implemented is no guarantee of a successful outcome. The potential impact of policies created decades ago may have been eroded by years of underfunding, decades of neglect, changes in the underlying society or economy making the policy less effective, and more.

Furthermore, policy alone cannot create economic security for all, as the economy needs to be creating the good jobs that play a central role in paving the road to opportunity.

Unlike in the decades following World War II, the economy is not creating nearly enough jobs that pay enough for working families to keep food on the table, keep a roof overhead, put money aside for retirement, or perhaps save to enjoy a vacation now and again.

Why is hard work not enough to pave the road to opportunity? What are the obstacles blocking that road today?

Well-crafted and adequately funded public policy that centers equity and impact in the community can go a long way towards addressing the societal impacts of racism, can help people make ends meet, and can provide the resources that allow communities and their residents to flourish.

In addition, the official poverty measure is not the only or most accurate way to track economic well-being. This measure does not take into account the publicly funded benefits that have helped families make ends meet over the past decades.



The official poverty measure is flawed in how it measures economic well-being, especially in a state like Massachusetts.

The **official poverty measure is imperfect**. It does not account for the costs of basic living expenses and does not account for the value of non-cash and tax benefits.

The Census Bureau has developed an alternative poverty measure called the “**Supplemental Poverty Measure**” (SPM).³⁷ SPM is a **more accurate** way of measuring poverty.

The **SPM poverty threshold is different** because it takes into account the **costs of basic needs**, such as food, clothing, shelter, and utilities.

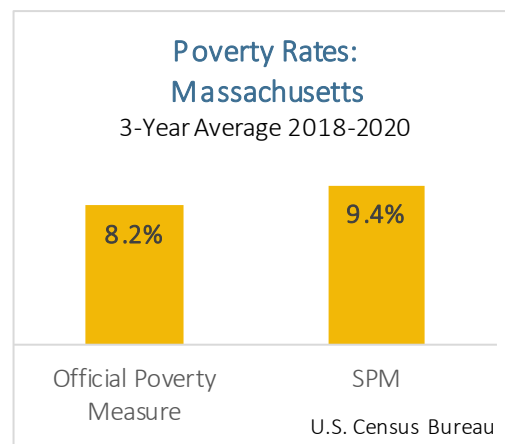
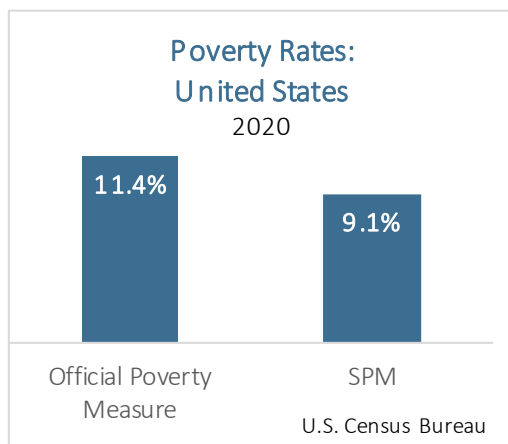
The SPM **calculates income differently** by including the **value of non-cash public benefits** such as the Supplemental Nutrition Assistance Program (SNAP) and housing assistance, and the value of tax credits such as the Earned Income Tax Credit (EITC).

The SPM also **deducts the costs of child care for working parents and out-of-pocket medical expenses**.

Finally, the SPM adjusts for **differences in the cost of living across the country**.³⁸

Unlike in the nation as a whole and most other parts of the country, the **Massachusetts SPM is HIGHER than the official poverty rate, in large part due to the state’s high housing costs** (see graphs).³⁹

See [Appendix A](#) for more details on differences between the official poverty rate and the SPM.



Although not visible in the “official” poverty rate, investments in food assistance, tax credits, housing assistance, and more have cut poverty in half.

The Supplemental Poverty Measure (SPM) documents that public benefits help hundreds of thousands of people in Massachusetts make ends meet. The official poverty measure cannot track this.

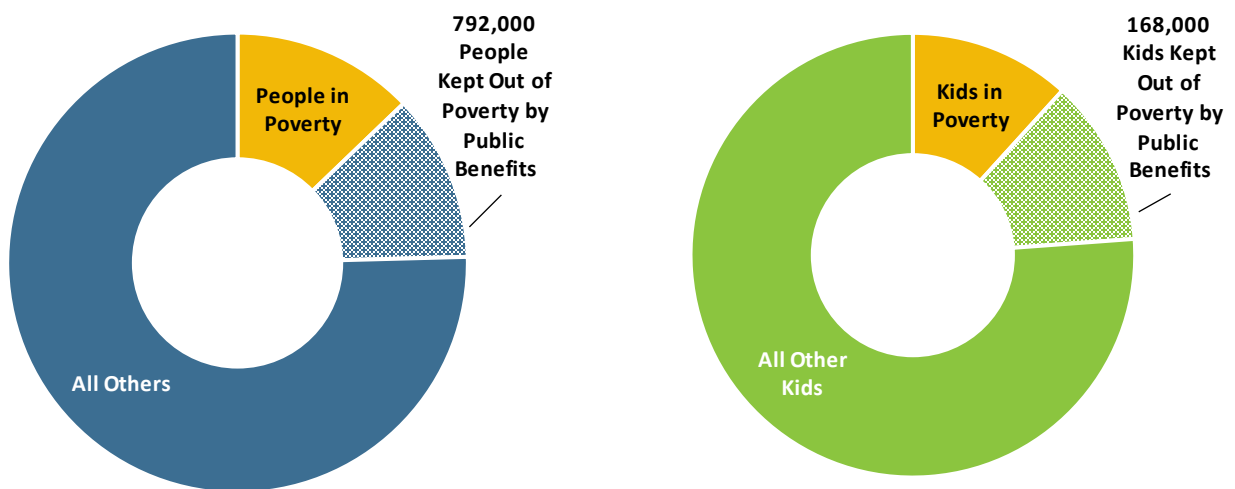
Food assistance, tax credits, and more are direct investments in child and family well-being. Programs like SNAP (Supplemental Nutrition Assistance Program), Social Security, housing assistance, child tax credits, school meals, the Women, Infants, and Children nutrition program (WIC), and fuel assistance have all been vital to the economic security of families.

The effect in Massachusetts of these benefits cut poverty for Black children from 42 percent to 21 percent, for Latinx children of any race from 37 percent to 20 percent, and for white children from 16 percent to 8 percent based on data from 2017.⁴⁰ These benefits have essentially cut poverty in half, and have cut child poverty by more than half, based on the SPM.

Based on past years’ data, these benefits, many of which were created as part of the War on Poverty, have each year kept approximately 792,000 people in Massachusetts (including close to 168,000 children) over this poverty line (see graphs).⁴¹

Public Programs Cut Poverty in Half in Massachusetts

Effect of Public Programs on Poverty as Measured by SPM 2013-2017



Center on Budget and Policy Priorities, Supplemental Poverty Measure

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

Even in a steadily growing economy over the past decades, **workers' wages** overall have not kept up.

Over the past several decades, **policy changes broke the link** that had previously tied wage growth to productivity growth. This is a dramatically different picture compared to the decades immediately following World War II.

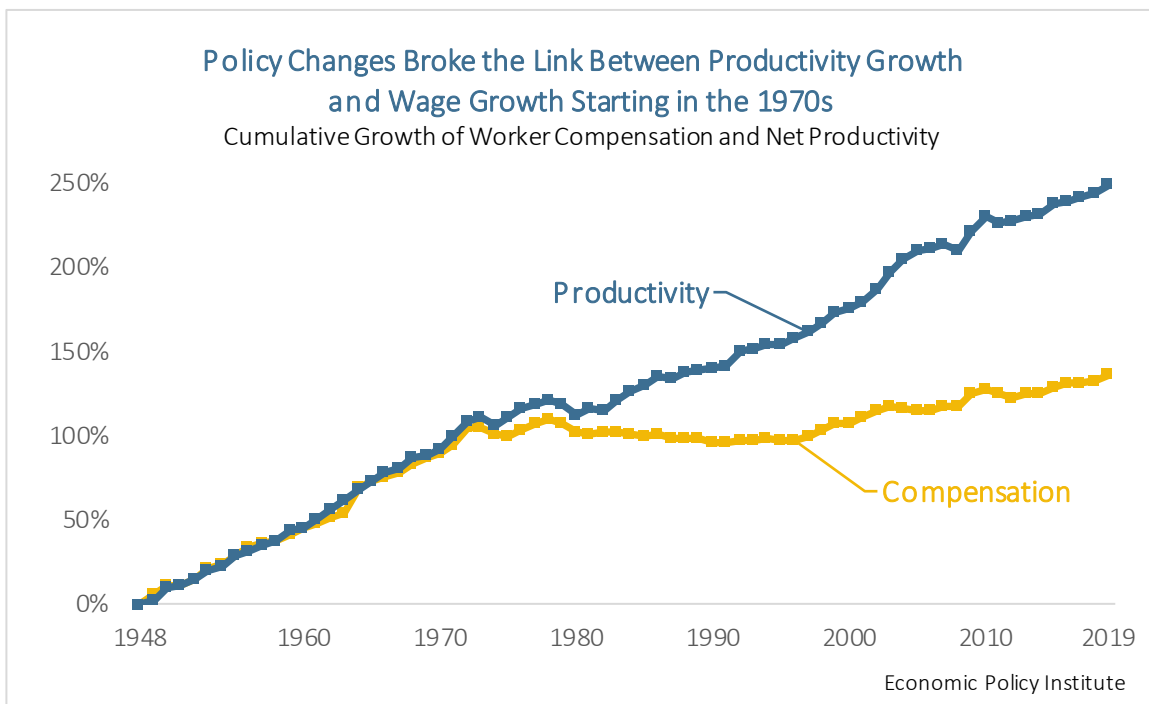
There is a **stark picture** when comparing growth in the U.S. **economy** (as measured by productivity) to growth in overall hourly worker **wages and benefits**.

Since the 1970s, productivity has grown steadily, but unlike in the decades after World War II, compensation (wages and benefits) has **not kept up**. There has been very **little wage growth overall for most workers** for the past four decades (see graph).⁴²

Several **overall policy shifts** led to this change.

Congress allowed the real value of the **minimum wage** to decline and starved the agencies responsible for enforcing **worker protections** of resources; Congress and the courts **weakened protections for workers and unions**; and the architects of macroeconomic policy focused more on fighting inflation than on supporting **full employment**.⁴³

When policies no longer support wage growth for all low- and middle-wage workers, families are less likely to have incomes sufficient to make ends meet.



Even full-time work at the minimum wage is barely enough to make ends meet. Low wages mean that many workers need to work more than one job just to stay afloat.

Federal minimum wage:

\$7.25

Annual income working full-time at
federal minimum wage:

\$14,500

Massachusetts 2021 minimum wage:

\$13.50

Annual income working full-time at
Massachusetts 2021 minimum wage:

\$27,000

Massachusetts 2022 minimum wage:

\$14.25

Annual income working full-time at
Massachusetts 2022 minimum wage:

\$28,500

When the available jobs only offer **low wages**, and **unstable, part-time, or part-year work**, household incomes won't be enough to make ends meet.

There is a direct line between work, low wages, and poverty.

This connection is very easy to see by **comparing the value of the minimum wage with the federal poverty guidelines** established to determine eligibility for selected public benefits (see table).⁴⁴

A Massachusetts single parent with two children paid minimum wage in 2021 would have to work **40 hours per week without a break for more than ten months** just to earn up to the poverty threshold.

In the more than dozen states that do not have a state minimum wage, this single parent with two children would have to work over 58 hours per week without a break at the federal minimum wage just to *reach* the poverty threshold.⁴⁵

The **official federal poverty guidelines** play an important role in determining eligibility for benefits, but they **are not a realistic threshold for a sustainable standard of living**—especially in Massachusetts where the cost of living is so high.

2021 Poverty Guidelines	
Persons in family/household	Income Threshold
1	\$12,880
2	\$17,420
3	\$21,960
4	\$26,500
U.S. Federal Guidelines Used to Determine Financial Eligibility for Certain Federal Programs. ⁴⁶	

Black and Latinx workers are more likely to have been stuck in lower wage jobs, so these workers are less likely to have incomes sufficient to make ends meet.

Throughout Massachusetts, high quality **education and training** hasn't been accessible to everyone, and inadequate and unaffordable **public transit** limits potential access to higher paying jobs.

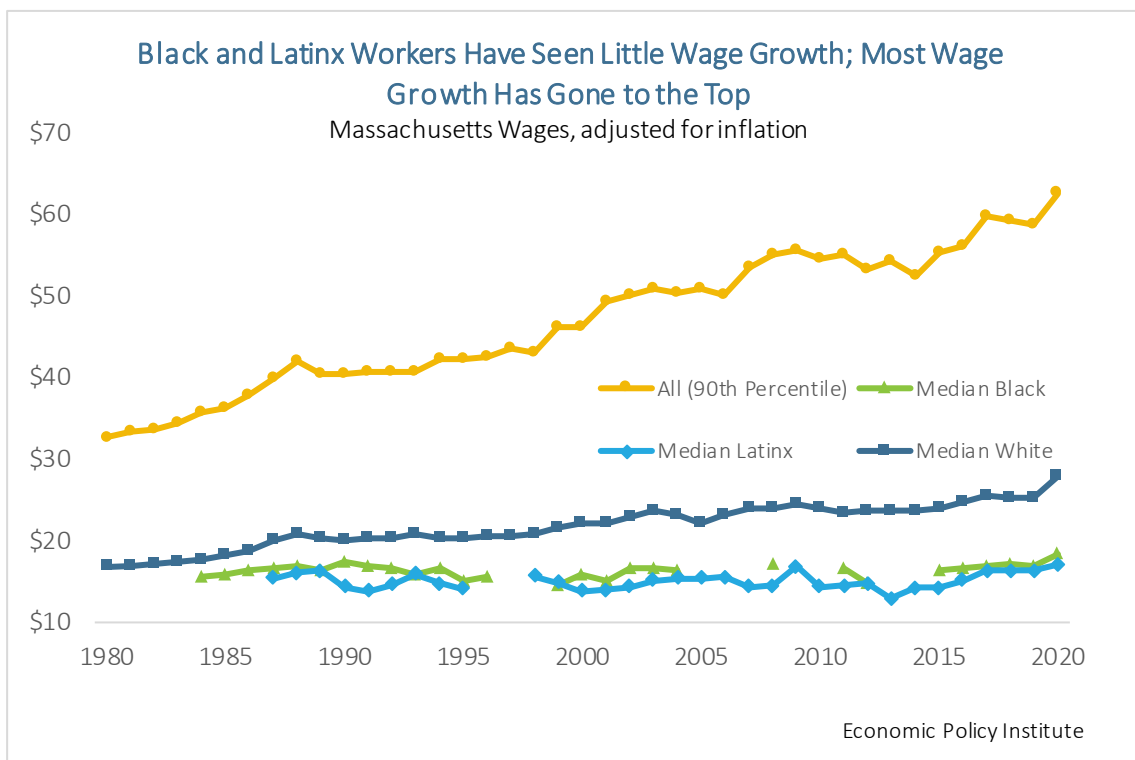
Residential segregation and employment practices that have discriminatory and racist impacts have kept Black and Latinx workers stuck in jobs with wages that haven't grown with the economy.

Over the past four decades, **median wages for Black and Latinx workers have barely budged, especially when compared to median wages for white workers** (see graph).⁴⁷

Median wages for **white workers** have grown on average 1.2 percent annually, about three times the growth in median wages for Black and Latinx workers. And starting back in 1980, median wages for white workers **were already twice the median wages of Black and Latinx workers and have continued to pull ahead since then.**

Wages for the **highest wage workers, on the other hand, have been pulling way ahead of wages for workers in the middle.** For workers in the top 10 percent, hourly wages have grown from \$33 in 1980 to more than \$62 in 2020, adjusted for inflation.⁴⁸

To this day, **Black and Latinx workers are far less likely to be represented in higher-paid professions, and in even when in those professions they are likely to be paid less.**⁴⁹



Over the past several decades just as wages have stagnated, incomes have also flattened for all but people with the highest incomes.

Starting in the 1970s, wages stopped growing at the same rate as the economy, and household incomes for most families barely grew as well.

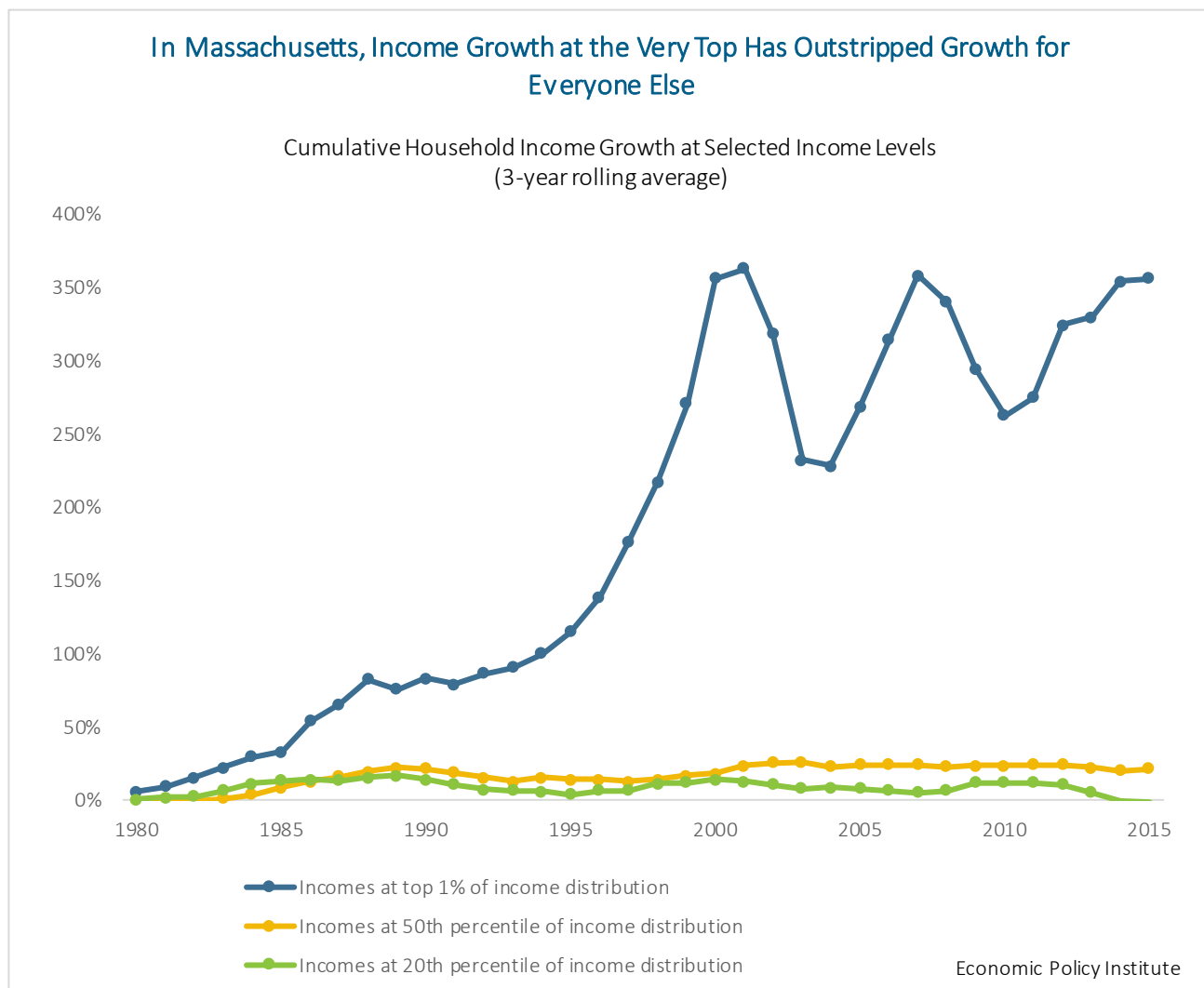
Even though total income overall has grown, this income growth has been very uneven. For some people income has barely grown at all. For others, income has skyrocketed.

When adjusted for inflation, incomes for those in the middle (at the 50th percentile of the state's income distribution) and those at the lower end of the income spectrum have essentially been flat since 1980 (see graph).⁵⁰

Incomes for the top 1 percent of households, however, even when adjusted for inflation, are almost *five times* what they were in 1980.

In inflation-adjusted dollars, the three-year average income for the top 1 percent in Massachusetts rose from about \$470,000 in 1978-1980 to over \$2.0 million in 2013-2015.

See [Appendix B](#) for a more detailed discussion.



There is observable income inequality across Massachusetts with family incomes overall varying by race and also by geographic location.

For most people, household income comes mostly from wages. Lower and middle income families in particular are less likely to receive pay for their basic needs from what is known as “unearned income.” Unearned income

includes capital gains (from the sale of stocks and bonds, for example) and other types of investment income (like interest earned on bank accounts).

In Massachusetts, unearned income flows largely to higher income households, which are mostly likely to be headed by white householders.⁵² Everyone else mostly relies on the incomes earned from their jobs.

Since median wages for Black and Latinx workers are lower than for white workers, families in communities of color are more likely to have lower incomes than white families.

Access to the building blocks for economic opportunity varies across the Commonwealth along geographic lines as well, based on factors such as access to employment opportunities and transportation.

This leads to notable variation in income levels across the state (see table).

These data—which are the most recent data available—are from 2019 before the COVID pandemic hit.

The income disparities in this table do not reflect any further income disparities that might be emerging based on differences in the impacts of job disruptions due to the pandemic (see [Part 4: Commonwealth at the Crossroads](#)).

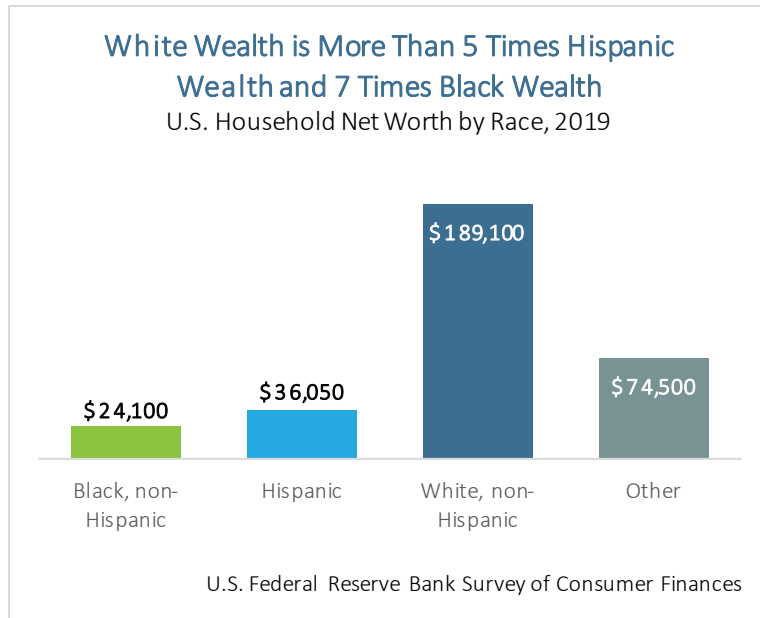
Statewide Family Median Income (Adjusted for inflation to 2021 \$)

By Race or Ethnicity	2010	2019
All Families	\$94,475	\$111,006
Asian	\$95,393	\$129,058
Black/African American	\$57,541	\$73,748
White (Non-Latinx)	\$104,116	\$123,477
More than one race	\$53,985	\$75,598
<i>Hispanic/Latinx</i>	\$40,472	\$55,480
By County	2010	2019
Barnstable	\$84,631	\$106,558
Berkshire	\$63,767	\$80,473
Bristol	\$78,600	\$92,287
Essex	\$94,383	\$106,545
Franklin	\$72,123	\$84,966
Hampden	\$70,854	\$77,603
Hampshire	\$96,389	\$101,791
Middlesex	\$114,119	\$139,528
Norfolk	\$123,320	\$135,460
Plymouth	\$100,943	\$110,233
Suffolk	\$68,922	\$94,760
Worcester	\$91,870	\$103,121

Dukes and Nantucket Counties excluded due to small sample sizes.
American Community Survey 2019 1-Year Estimates⁵¹

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

Wealth differences are even more unequal than income differences.⁵³



Income is essential for day-to-day expenses like housing or groceries, while wealth (as in savings or checking accounts, real estate, other investments) allows families to make **longer term investments** in the future.

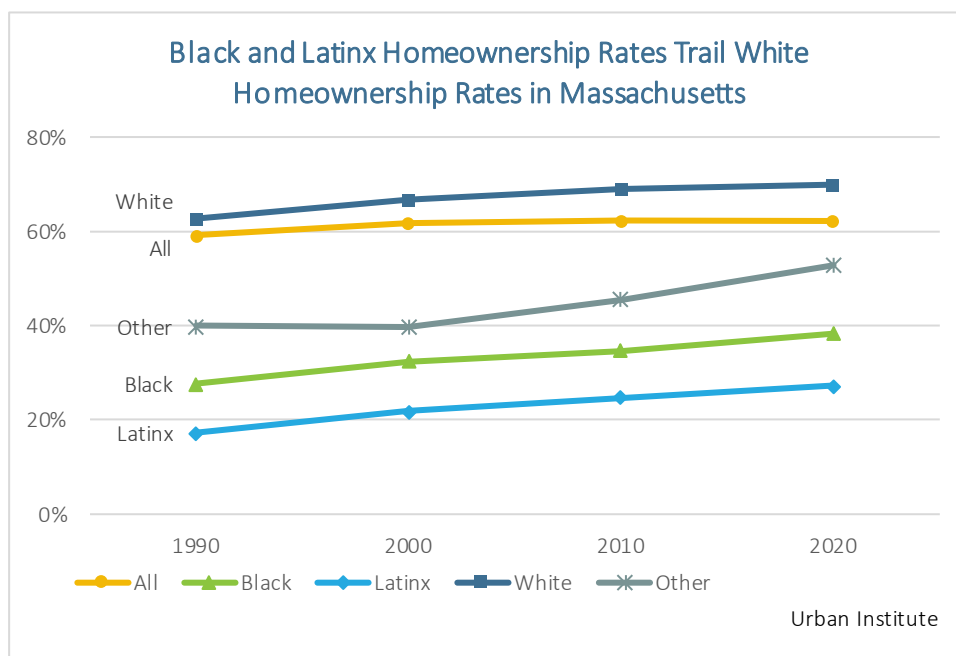
Just as income growth has concentrated at the top of the income distribution, growth in **wealth has concentrated at the top** of the wealth distribution.

But “**wealth differences reflect an accumulated lifetime of income disparities.**”⁵⁴

The long-standing patterns of income and wage disparities by race or ethnicity in Massachusetts have created **disparities by race or ethnicity in wealth accumulation** as well.

Nationally, **white household wealth (net worth) is more than seven times Black household net worth** and more than five times Latinx net worth (see graph)⁵⁵. In Greater Boston (eastern Massachusetts), a 2015 study estimated the racial wealth gap to be even more pronounced. This study found that households headed by people of color are more likely to have **student loans** and **medical debt**. Households headed by people of color are more likely to have **mortgage debt** than white households.⁵⁶

Owning a home is the most frequent path to wealth acquisition in this country. While rates of Black and Latinx homeownership have been increasing over the past decades in Massachusetts (see graph), they are **way below white homeownership rates.**⁵⁷



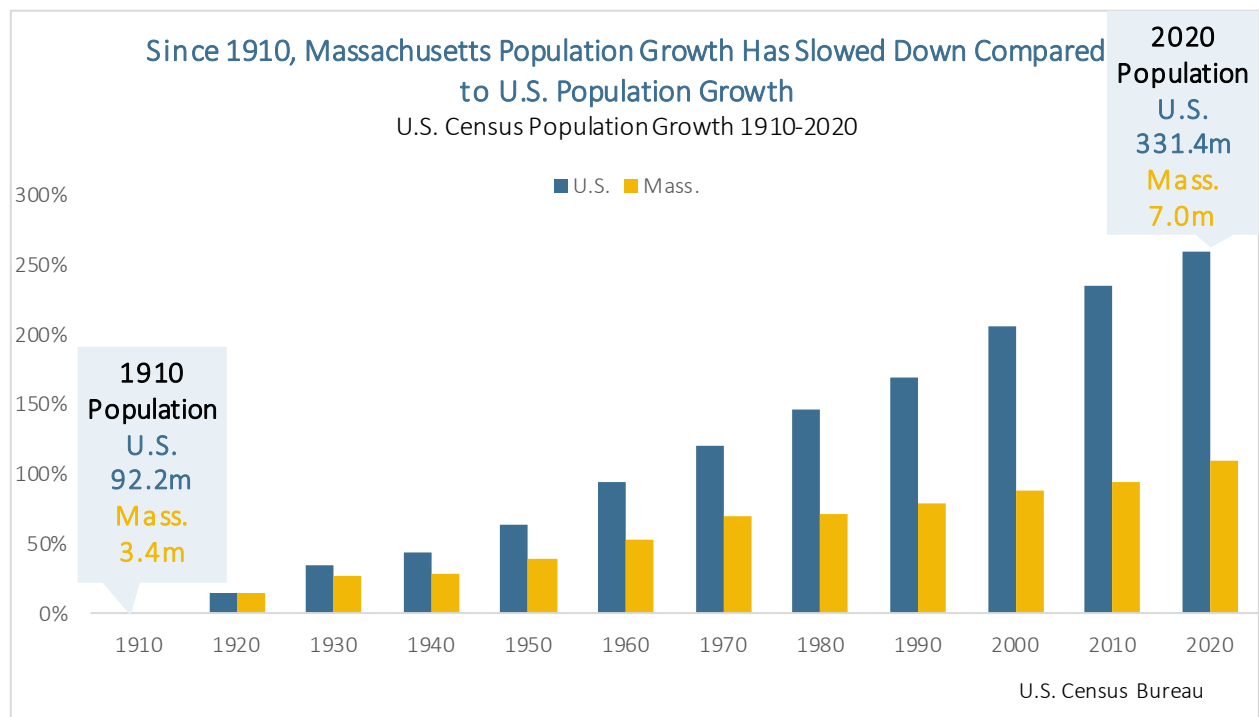
These deep-seated and long-standing inequalities in income and wealth continue to affect opportunity for families across Massachusetts.

PART 3: COMMUNITIES IN TRANSIT. As the population in Massachusetts grows and changes, old obstacles and new opportunities come into focus.

There are different policy opportunities to consider if the population is growing older or younger; or more urban or more rural; or whether people are moving away from or moving to the state. **Attention to how population changes over time provides guideposts for how to improve access to opportunity.**

Over the past decades, there have been dramatic shifts in the population of Massachusetts. While the U.S. showed continuous double digit population growth in the decades following World War II (see graph), **population growth in Massachusetts has not been so rapid.**

In fact, based on population counts from the decennial censuses, Massachusetts has only experienced **single digit population growth** over the past decades, with only negligible growth in some decades. This slower growth rate limited some of the pressures on Massachusetts' basic infrastructure and resources that have been felt by other more rapidly-growing states.



Since 2010 overall, the nation's population growth has centered in states in the **West and South**, but Massachusetts' population growth still stands out. Since 2010, Massachusetts' population growth has been **higher even than some states in the South and West and was higher than all other states in the Northeast.**⁵⁸

Between 2010 and 2020, U.S. Census counts state that **Massachusetts population grew by 7.4 percent.** This population growth helped spare the state from losing a **seat in Congress.**⁵⁹ Details underlying these 2020 numbers are not yet available, but some broad pictures have emerged.

Compared to 2010, Massachusetts cities and towns in the eastern part of the state saw **population increases.** Towns in western Massachusetts, especially in Berkshire and Franklin counties, **lost population.**

Information about population changes comes from the Census, but the 2020 Census was plagued with problems from the outset.

How accurate are the 2020 Census population counts? It is **hard to know** for sure. The 2020 Census was challenged by numerous problems—some of which were the result of **direct policy choices**, while other **problems were out of policymakers’ control**.⁶⁰

The **most significant factor** affecting the 2020 Census was the **COVID-19 pandemic**.

- The **pandemic hit almost exactly at the same time as the 2020 Census launched**. Census announcements were mailed in March 2020 and the Massachusetts declaration of a state of emergency was on March 10. “Census Day” was April 1 while Massachusetts was in the middle of a “stay-at-home” advisory.⁶¹
- Many **college students were sent home** in March. Colleges and universities had to contact students to make sure that they were counted at school, and not at their family residence.⁶²
- Many Massachusetts residents with **vacation homes** moved to those locations to get away from more populated areas.⁶³
- The Census Bureau **shut down its field operations for several months**. During the suspension, the Bureau could not do direct person-to-person non-response follow-up.⁶⁴
- With the extended data collection period, some **respondents might not have remembered exactly where they were living months prior on April 1** (“Census Day”).
- In addition to the pandemic, **hurricanes in the South and wildfires in the West** disrupted Census counts in those states.⁶⁵



Compounding the challenges from the pandemic, under the **previous presidential administration**, several crucial decisions may have had a meaningful impact on the ability to obtain an accurate count:

- The Census Bureau was **underfunded** and because of budget cuts was unable to plan for the 2020 Census.⁶⁶
- The publicized **attempt to add a citizenship question** may have ultimately scared away immigrants and their families from participating.⁶⁷
- A decision not to follow the recommendations from Census Bureau experts to modify the **questions about race and ethnicity** may have led to imprecise results for data disaggregated by race.⁶⁸
- Once the 2020 Census was in place, the **deadline for data collection** was extended to October 31 yet on October 13 the Census Bureau announced data collection would end on October 15.⁶⁹ This abruptly eliminated final follow-up with households that had not yet responded to the Census.

Even the early data releases have led to concerns that there might be meaningful undercounts of children and Black and Latinx residents.

Given all the difficulties in running the 2020 Census, there are **concerns** that the population totals may not be accurate, particularly of people who are known to be “hard to count.”

Hard to count communities include low-income residents, immigrants, Black and Latinx residents, and young children, especially the very young.⁷⁰

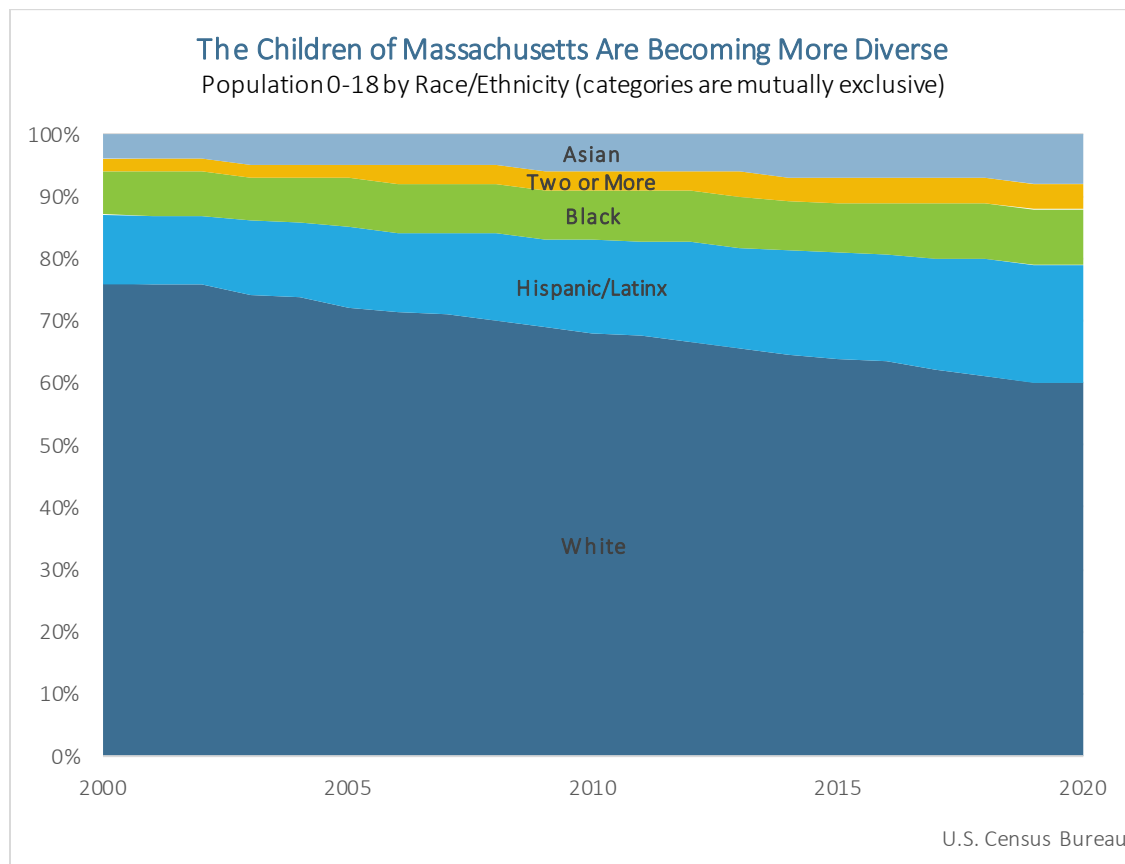
Alarming, a preliminary assessment of 2020 Census data has suggested that like in the 2010 Census—or perhaps even worse than in 2010—**Black and Latinx children may have been significantly undercounted.**⁷¹

An undercount of children in the Census would affect the **accuracy of re-drawn legislative districts**, and the **statistics** that affect countless business and government decisions.

Billions of federal dollars that come to Massachusetts are based on the Census in one way or another.⁷²

The “**net undercount**” is the difference between the estimated number of people double-counted and the number of people not counted at all. The net undercount of children in the 2010 Census was about 1.7 percent or 1.3 million children nationally, and analyses suggest the net undercount increased to **2.1 percent in 2020, or 1.6 million children.**

This potential undercount has implications for Massachusetts, as **more and more of the children of Massachusetts identify as Black, Latinx, or Asian**, while the percentage of children who identify as white has been shrinking (see graph).⁷³ The undercount for **states with growing communities of color** are then disproportionately affected by a potential Census undercount.



Massachusetts continues to be an important destination for people from other nations, but is there a smooth pathway to opportunity for these immigrants?

The 2020 Census data, even with all the challenges, confirm that Massachusetts' population is growing. Analyses to this point have shown that since 2010 there has been a **slight increase the number of births compared to the number of deaths** in the population, and an overall increase in the number of **people moving to Massachusetts** compared to the number of people moving *from* Massachusetts.



What is even more important, the people moving to Massachusetts are on net **people moving here from other countries**.⁷⁴ Over the past decade, tens of thousands of immigrants, especially from China, Brazil, India, and the Dominican Republic, as well as from many other countries have come to Massachusetts **seeking better work and greater opportunities** for their families.⁷⁵

From year to year, immigration patterns are affected by a wide variety of circumstances. **Refugees** come here fleeing war, political unrest, and natural disasters. Thousands come here to **study or to work**, and **family members** may follow later.

Immigrants have always been and continue to be critical to the Massachusetts economy. The Massachusetts economy has been dominated by service industries for decades, and immigrants have played an important role in that story.⁷⁶

Over the past three decades, **Massachusetts employment in service-providing industries has grown** from 77 percent of private sector employment in 1990 to 87 percent in 2020.⁷⁷ The largest private sector employers in the state continue to be mostly **hospitals, universities, grocery and retail chains**, as well as other service-focused businesses.

The Massachusetts service economy relies on immigrant workers, and immigrants often rely on the service economy to get a foothold in the Massachusetts workplace. Before the pandemic, 24 percent of Massachusetts workers born outside the U.S. worked in one of the service occupations. The number for U.S.-born workers was lower: 15 percent.⁷⁸

Although it is hard to know the precise number of immigrants who are here without fully-documented legal status, a 2019 estimate indicates that **Massachusetts could count among its residents more than 177,000 people who are here without full legal status, including more than 25,000 children.**⁷⁹

With a population that is diversifying, it becomes even more critical for the future of the state that we ensure that every resident, whether a newcomer to this country or someone whose relatives have been here for generations, has **equitable access** to all the opportunities available.

PART 4: COMMONWEALTH AT THE CROSSROADS. The COVID-19 pandemic has shined a spotlight on inequities in the Commonwealth.



In 2020 three simultaneous disruptions put the Commonwealth at a crossroads. Each of these three demands a conscious decision about which way we will turn, and whether we will choose to turn together.

The COVID-19 coronavirus pandemic hit Massachusetts hard and early.

Massachusetts was home to one of the first “super-spreader” events of the pandemic. A pharmaceutical conference at a Boston hotel in February 2020 was at first thought to have infected 99 people, but a further analysis linked this single event eventually to as many as 300,000 infections across the nation and internationally.⁸⁰

By April 1, 2020, there were already more than 1,000 reported COVID cases reported daily, with rates rising quickly through what became known as the “first surge.”⁸¹ Like some other states in the northeastern part of the country, Massachusetts quickly became one of country’s first COVID “hot spots.”

COVID lockdowns forced businesses to close, shoppers and workers to stay home, and people to remain in quarantine to help stop the spread of the virus. An economic recession hit at the same time in early March. Even though this downturn was officially the country’s shortest recession at only two months,⁸² the impacts of the severity of the downturn have had much longer and deeper impacts than the official measurements might have suggested.

The third disruption of 2020 came shortly thereafter. By late May and early June and following the murder of George Floyd by police officers in Minnesota, communities across the Commonwealth rose up together in what has been referred to as a “racial reckoning,” demanding accountability for unjust treatment of communities of color—especially Black men—by police and in the justice system.



Although spurred by current events, these demonstrations and the public conversation were not limited to the specifics of individual cases but pushed those listening to consider the current impacts of historical racism as well. This was the year when “systemic racism” entered the public conversation.⁸³

Just one of these three significant events would have been enough to push Massachusetts to a crossroads. While policymakers have been called to confront the health, economic, and racial disparities that these disruptions uncovered, the disparities were not created in 2020 but have been there in some form for generations.

The long-standing inequities in housing and access to well-paid work played an important role in the spread of COVID.

No one has been spared from being touched by COVID in some way. But the pandemic has particularly devastated **Black, Latinx, low-income, and immigrant** communities.

Right from the beginning, public health professionals recommended that one of the best ways to protect oneself from infection was to **maintain “social distancing,”** a distance that was determined to be about six feet apart.

It turns out that **social distance is a luxury** that many people simply cannot afford.

Many Massachusetts **“essential workers”** did not have the luxury to work remotely during the pandemic lockdown or during times of increased risk from the virus.⁸⁵

For people whose job involved providing **hands-on care or direct customer contact or close work on a production line,** social distancing might not have been possible.

This allowed the **virus spread in workplaces** among people whose **jobs did not allow for social distancing.**

When workers unknowingly were exposed at work, they might then **bring the virus home.** For lower-income workers, it is more likely their housing was slightly **more crowded,** or perhaps overcrowded.



Massachusetts COVID-19 Cases By Race and Ethnicity Cumulative through 10/21/2021			
	% of Mass. Population	% of Mass. COVID Cases*	Cases
Asian	7%	4%	23,024
Black/African American	7%	8%	50,374
Hispanic/Latinx	12%	31%	173,671
Native American	0.2%	0.1%	665
Native Hawaiian/Pacific Islander	0.04%	0.04%	220
White	71%	56%	319,485
Other, unknown, missing, or refused			272,378

*Percent of Mass. COVID Cases where race/ethnicity reported
Categories are based on self-reported data and are mutually exclusive.
Data from Mass. Department of Public Health.⁸⁴

For families without the space to spread out in their homes or **without ample ventilation or outdoor space,** the virus was more likely to spread at home.

According to an assessment by the state Department of Public Health, “factors such as **employment and housing are significant drivers of exposure to COVID-19.**”⁸⁶

Low-income workers also did not have the luxury of maintaining social distance **getting to and from work.**

During the height of the pandemic, **buses transporting lower-income essential workers** to their jobs stayed busy, while buses traveling through upper-income neighborhoods going to white-collar office buildings were noticeably emptier.⁸⁷

The workplace, transit access, and housing conditions are only some of the **social determinants of health** that have led to unequal

outcomes during the pandemic. These, along with other factors, have contributed to **the stark disparities in COVID infection rates by race and ethnicity in Massachusetts** (see table.)⁸⁸

Communities with Black, Latinx, and low-income residents are more likely to be affected by environmental health hazards and poorer access to care, making them more at-risk to COVID-19.

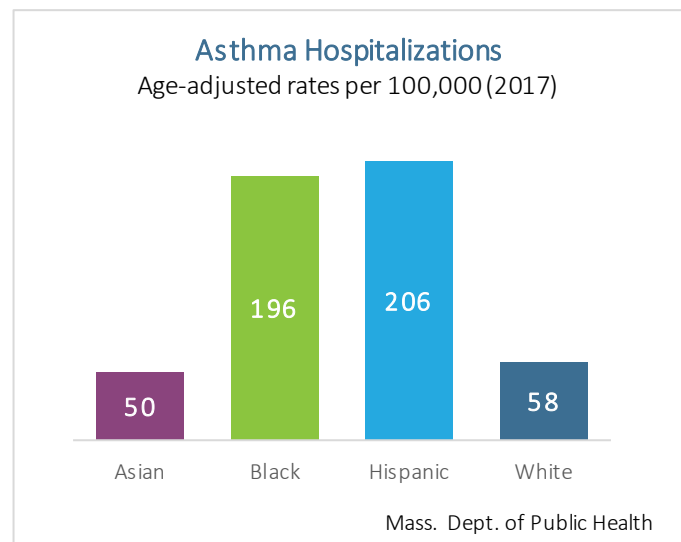
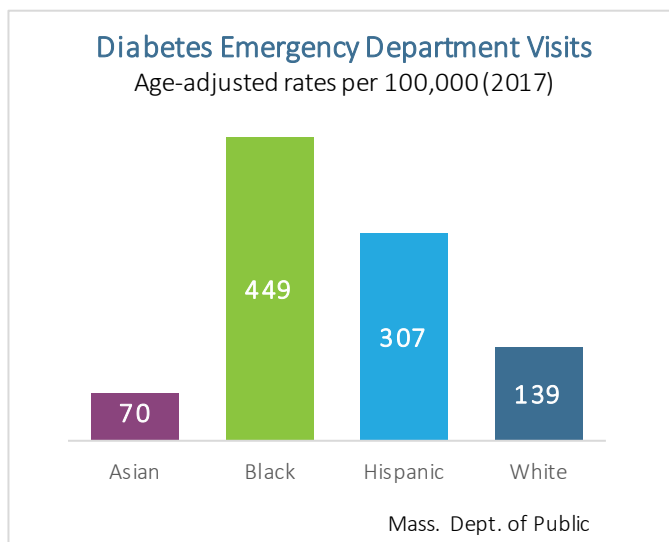
A long history of **unequal access to opportunity** has meant that communities with higher populations of Black, Latinx, and low-income residents are more likely to be communities with **higher environmental health risks**.

For example, these neighborhoods are more likely to be closer to toxic waste sites or near highways or other sources of **air pollution**. These communities are less likely to have ready access to **fresh and healthy food** or safe places for outdoor **exercise**. They are also more likely to be communities with **less-well maintained housing**.

Differences in access to **safe and uncrowded housing** and access to neighborhoods with **clean air** can play a role in rates of **respiratory diseases and asthma**. Differences in access to **healthy food and opportunities for exercise** as well as situations of **chronic stress** can play a role in rates of **diabetes**.

Conditions such as asthma and diabetes put people at **greater risk for severe COVID**.⁸⁹

For both of these chronic conditions, compared to white or Asian adults, **Black as well as Hispanic/Latinx adults have been much more likely to require emergency department visits for diabetes or hospitalizations for asthma** (see charts).⁹⁰



The overlap between COVID case rates and economic well-being are not coincidences as COVID has hit some of the **state's most under-resourced communities** the hardest.

During the first 18 months of the pandemic, **the communities with the highest case rates** have been communities with larger populations of people of color, communities that are lower-income, and communities with higher-rates of the types of chronic illness often associated with poorer access to healthy living situations (see table on next page.)

All of these communities listed are considered by the state's Department of Public Health to have neighborhoods meeting the criteria for **"environmental justice communities."**

COVID-19 Case Counts for Selected Cities With Demographic and Health Characteristics

COVID Case Counts as of October 26, 2021

	Case Counts per Population		Population % People of Color	% Poor or Near-Poor	Adult Asthma Emergency Dept. Visits	Diabetes Emergency Dept. Visits	DPH Environmental Justice Criteria
	% Infected	Rank	Total less Non-Hispanic White	200% FPL	Age-Adjusted Rate per 10,000	Rates per 100,000 people	Community of Color (C), Low-Income (I), English Isolation (E)
Massachusetts	11%		32%	22%	58.2	143.1	
Attleboro	11%	92	24%	21%	66.4	128.6	C, I
Barnstable	11%	78	24%	22%	82.1	304.0	C, I
Boston	12%	62	55%	34%	90.8	240.4	C, I, E
Brockton	16%	14	72%	33%	114.5	291.2	C, I, E
Cambridge	6%	243	45%	21%	40.1	105.8	C, I, E
Chelsea	26%	1	80%	42%	103.5	283.4	C, I, E
Chicopee	13%	41	33%	33%	112.9	217.1	C, I
Everett	19%	4	66%	32%	78.2	183.5	C, I, E
Fall River	19%	6	29%	43%	140.9	257.8	C, I, E
Fitchburg	14%	31	45%	34%	95.2	294.2	C, I
Framingham	12%	55	46%	22%	47.2	86.5	C, I, E
Haverhill	15%	20	34%	29%	72.3	195.4	C, I
Holyoke	17%	12	58%	49%	220.1	298.6	C, I, E
Lawrence	25%	2	88%	48%	126.2	401.5	C, I, E
Leominster	15%	19	36%	28%	72.2	217.2	C, I, E
Lowell	17%	10	59%	37%	85.3	289.0	C, I, E
Lynn	19%	5	66%	37%	80.9	174.4	C, I, E
Malden	12%	60	60%	32%	56.5	153.5	C, I, E
Methuen	16%	13	41%	24%	58.5	128.1	C, I, E
New Bedford	18%	7	43%	42%	109.4	308.6	C, I, E
Peabody	14%	25	23%	21%	53.8	83.2	C, I
Pittsfield	9%	150	22%	32%	80.3	261.8	C, I
Quincy	9%	153	46%	26%	38.9	108.5	C, I, E
Revere	20%	3	55%	34%	51.6	128.1	C, I, E
Salem	12%	54	31%	29%	64.0	120.6	C, I, E
Somerville	9%	141	35%	23%	53.4	137.2	C, I, E
Springfield	18%	8	72%	51%	192.6	425.5	C, I, E
Taunton	14%	33	27%	31%	81.8	230.4	C, I
Westfield	9%	128	18%	23%	75.8	141.0	C, I
Worcester	15%	23	51%	40%	94.5	181.9	C, I, E

Data in bold represent values greater than the state average.

Health and environmental justice data from Mass. Dept. of Public Health; Population data from 2020 Census, UMass Donahue Institute; Poverty data from American Community Survey 5-year estimates 2014-2019.⁹¹

COVID-19 and the economic downturn hit hard, especially for families with fewer available resources to weather hard times.



Prior to the pandemic, many low-income residents struggled with getting access to well-paid work. **Lower-paying service sector jobs**, such as those that produce food, stock shelves, or tend to children, elders, or persons with disabilities, are therefore often staffed by **people of color and immigrants**.⁹²

The COVID lockdown, quarantines, layoffs, illness, work disruptions, and all the **continuing uncertainties** of the pandemic created significant **economic distress** across the Commonwealth.

In just the one year after the pandemic hit in mid-March 2020, **more than half of Massachusetts households with children had**

lost employment income. For Black and Latinx households, the number was even higher.⁹³

In April 2020, the number of **people unemployed in Massachusetts** soared to over 550,000, more than five times the number just two months earlier in February. The **unemployment rate jumped from 2.8% in February to 16.4% in April**.⁹⁴

For most communities that were hard-hit by the economic downturn, employment has not returned to pre-pandemic levels. For many towns, the unemployment rate is still more than **twice the pre-pandemic level**.

Not surprisingly, the communities that experienced **higher rates of unemployment** during the pandemic are communities with larger percentages of the population who are **Black, Latinx, or other people of color**, and are also more likely to have larger numbers of **lower-income** residents (see table on next page.)

The employment hardships immediately turned into **economic hardships for families** during the pandemic. By the second half of 2020, more than **one-third** of households with children reported having **difficulty paying for usual expenses**. The number was even higher—**more than half—for Black or Latinx households**.⁹⁵

Many families are still struggling with the impacts of the economic downturn. Over the past six months, about **one in six households with children has recently lost employment income**. The challenges are **more persistent for Black and Latinx households** as still more than one in four has recently lost employment income.⁹⁶

Almost 1 in 5 Black or Latinx Households With Children Reported Not Having Enough to Eat During 2020



More Than 1 in 4 Black or Latinx Households With Children Have Lost Employment Income Since Spring 2021



Unemployment Rate for Selected Cities and Selected Months With Demographic Characteristics

	Population % People of Color	Poor or Near-Poor	Unemployment Rate				
			February 2020	April 2020	Sept. 2020	April 2021	Sept. 2021
Massachusetts	32%	22%	2.8	16.4	8.9	6.4	5.2
Attleboro	24%	21%	3.4	20.0	8.7	5.4	4.9
Barnstable	24%	22%	5.2	22.1	8.6	6.9	5.3
Boston	55%	34%	2.5	14.9	10.3	6.0	5.5
Brockton	72%	33%	4.1	22.0	14.2	9.4	8.4
Cambridge	45%	21%	1.7	7.2	5.5	3.5	3.5
Chelsea	80%	42%	3.2	20.4	13.4	7.2	6.5
Chicopee	33%	33%	4.0	19.4	10.5	8.0	7.0
Everett	66%	32%	2.3	18.6	12.3	6.1	5.6
Fall River	29%	43%	6.5	25.0	12.0	9.5	8.4
Fitchburg	45%	34%	4.7	19.8	12.4	9.0	7.7
Framingham	46%	22%	2.3	13.3	7.7	4.3	4.1
Haverhill	34%	29%	3.4	19.6	10.1	6.9	6.0
Holyoke	58%	49%	4.8	20.4	13.2	9.3	9.0
Lawrence	88%	48%	5.8	28.3	18.8	13.6	10.8
Leominster	36%	28%	3.7	17.7	10.1	6.7	5.8
Lowell	59%	37%	3.4	17.5	10.6	7.7	6.4
Lynn	66%	37%	3.3	21.7	13.7	8.5	7.2
Malden	60%	32%	2.4	20.5	12.5	6.6	5.8
Methuen	41%	24%	3.4	19.8	10.4	7.6	6.5
New Bedford	43%	42%	5.9	25.7	12.6	8.9	7.9
Peabody	23%	21%	2.8	19.1	9.8	6.1	5.5
Pittsfield	22%	32%	4.3	19.7	10.6	8.2	7.2
Quincy	46%	26%	2.7	22.0	11.7	6.8	5.4
Revere	55%	34%	3.1	25.0	15.3	7.5	6.5
Salem	31%	29%	3.0	19.4	10.4	6.6	6.1
Somerville	35%	23%	1.8	11.5	6.8	4.1	3.6
Springfield	72%	51%	5.1	21.1	15.2	10.9	10.5
Taunton	27%	31%	4.1	21.8	10.8	7.2	6.3
Westfield	18%	23%	3.5	15.5	8.1	6.3	5.7
Worcester	51%	40%	3.4	17.1	11.1	7.4	6.8

Data in bold represent values greater than the state average.

Population data from 2020 Census, UMass Donahue Institute; Poverty data from American Community Survey 5-year estimates 2014-2019; Unemployment data from Mass. Dept. of Unemployment Assistance.⁹⁷

Inequitable access to affordable and stable housing has been a problem in Massachusetts for generations, but the COVID pandemic has made a bad situation worse.

As the pandemic hit, the frightening combination of COVID and job loss threatened to put Massachusetts renters out into the streets. For families unable to pay rent, the prospect of being forced to double up with other families or moving into a shelter all of a sudden became not just a profound life disruption but also a serious health risk.

More Than 1 in 3 Black or Latinx Households With Children Were Housing Insecure as the Pandemic Progressed



Just as pandemic-related job losses were not distributed equally across the Commonwealth, concerns about housing were particularly acute for Black and Latinx households.

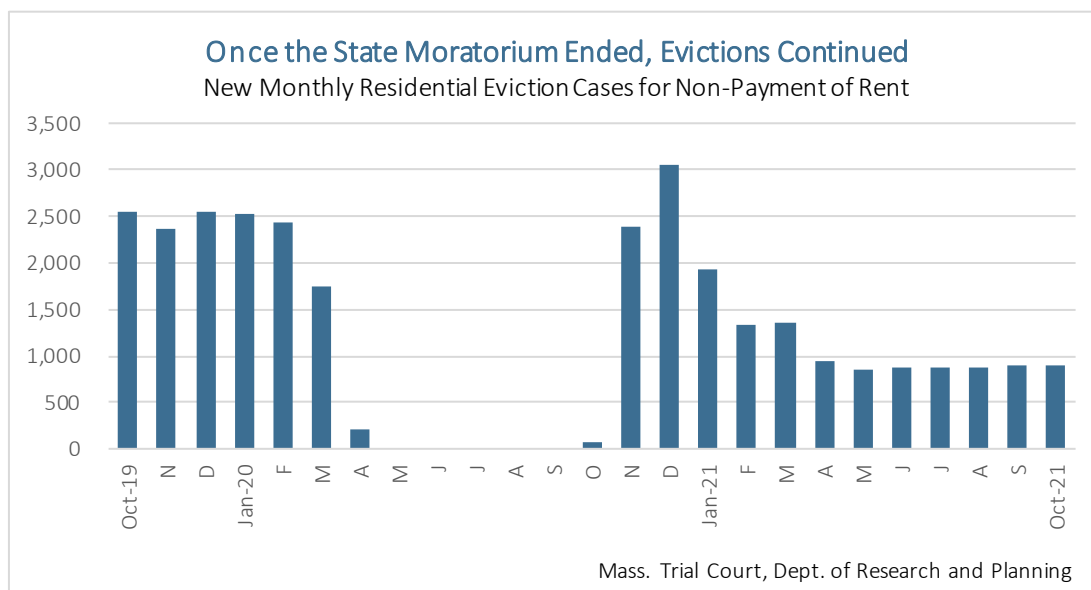
In the spring and summer of 2020, overall about **one in five households with children** were “housing insecure,” expressing concern about being able to pay the next month’s rent or mortgage. During this same period, the number for Black and Latinx households was even higher: more than one in three.⁹⁸

Both federal and state governments stepped in to address this health and housing crisis, creating temporary protections to help

people at risk of losing housing during the pandemic.

As early as March 2020, Massachusetts issued guidance asking for banks and other lenders as well as landlords to provide relief for both homeowners and renters at risk of foreclosure or eviction. In April, there was a state-level pause on evictions and foreclosures which was extended through October, when a less stringent federal eviction moratorium then took effect. The federal protection ended due to a Supreme Court ruling in August 2021.⁹⁹

Starting March 2020 and even including the eviction moratorium from April through October 2020, there have been slightly less than 1,000 new eviction cases on average filed each month for non-payment of rent in Massachusetts during the pandemic (see graph).¹⁰⁰



In early 2020, to help stop the spread of COVID-19, much of the state’s child care system shut down; this meant large swaths of the state’s workforce could not work.

Parents cannot go to work unless they know their children will be safe while they are gone.

Parents who were able to move to remote work had to juggle work demands while caring for their children at home.

The child care crisis directly led to what has been called the “she-cession”—an economic disruption particularly devastating for women and mothers.¹⁰¹

Prior to the pandemic, the state Dept. of Early Education and Care reported that there were about 2,800 child care centers and 5,300 family care homes, serving a total of about 240,000 children, including school-aged children receiving after-school care.¹⁰² One study estimated there were about 34,000 early child educators in the workforce.¹⁰³



In mid-March 2020, approximately 550 sites remained open as emergency child care to provide care for essential workers and others who had no safe alternatives for their children. This served about 4,000 children a day, but the providers that were open were strained by the need to modify practices to help keep staff and children safe.¹⁰⁴

Not only did the loss of child care affect families who counted on the care to do their own work, the shutdown put many child care workers out of work. The pandemic made child care workers—already a group not highly paid¹⁰⁵—even more economically vulnerable.

Child care workers are disproportionately women, and certain parts of the workforce (especially family care providers and educators at child care centers) are disproportionately women of color. About one of five child care workers is the sole earner in the family.¹⁰⁶

About 1 in 5 Households With Children Report a Child Was Unable to Attend Child Care Due to the Pandemic



It became clear very quickly that child care would have to be central in any return-to-work planning. As stated by the Dept. of Early Education and Care, “Along with transportation, child care is considered one of the critical enablers of employment and economic recovery through COVID-19 reopening.”¹⁰⁷

Yet even as the economy and child care system reopened, structural problems remain.

As of the summer of 2021, about 90% of the state’s licensed child care capacity had reopened,¹⁰⁸ but for a system that had long wait lists even pre-pandemic, that could still suggest that there is significant unmet need. And about one in five households with children still report the pandemic has disrupted a child’s access child care.¹⁰⁹

Staffing shortages and financial losses continue to threaten the stability of the remaining centers, and the high cost of care continues to burden families.¹¹⁰

School closures and other profound changes in routine and family life and affected the emotional well-being of children and have worsened inequities.

The pandemic has deeply affected the emotional well-being of many children. They **sense the stress and anxiety of the adults around them, and their own lives** have suffered serious disruption.

In addition to the upheavals created by lockdowns, quarantines, illness, and financial instability experienced by families due to the pandemic, school-aged children have also borne the challenges created by **school closures and remote learning**.

School closures meant more than just the shutdown of in-person learning as **schools play an important role in the stability of many families**.



School meals have always been critical for many families who struggle to make ends meet. At first schools continued to provide meals to students eligible for free and reduced-price meals **through “grab-and-go” set-ups**.

But as more families struggled during the economic downturn, it became evident school **districts needed to make nutritious meals available to all who needed them**, regardless of prior eligibility for free or reduced-price meals.

Even so, the demand for assistance from local food banks and food pantries soared, and **families continued to struggle to keep food on the table**.

During 2020, overall about **1 in 10 households with children in Massachusetts reported sometimes not having enough to eat**. The number was twice that (**about 1 in 5**) for Black or Latinx households.¹¹¹



A new federal “**P-EBT**” (pandemic electronic benefits transfer) program gave families **additional financial support to help pay for meals lost during school closure**. (Once schools were re-opened, **universal free school meals** were available to all students, and this benefit continues through the 2021-2022 school year.¹¹²)

In addition to this new benefit for families with school-aged children, the **federal Supplemental Nutrition Assistance Program (SNAP)** became an even more important resource for families.

Because **SNAP is an entitlement**, anyone eligible can receive benefits. Even so, **there have been challenging barriers making it difficult for people in need to access this resource**.

Shortly after the pandemic hit and the state went into lockdown, **Congress changed some of its SNAP requirements**. **Childless adults without disabilities** would no longer be subject to a harsh time limit on program participation, nor would they be subject to hard-to-meet work requirements.¹¹³

Congress also authorized extra emergency SNAP benefits, known as “**emergency allotments**.” These will continue as long as the **official public health emergency** lasts.

Overall, **SNAP participation rates have increased** dramatically across the Commonwealth over the course of the pandemic, emphasizing the importance of this program in helping families make ends meet (see table on next page.) In some communities, **more than a quarter or even a third of residents** receive SNAP.

SNAP Participation for Selected Months With Estimated % of Population Receiving SNAP

	February 2020		April 2020		April 2021		September 2021	
	SNAP Recipients	Est. % of Population Receiving SNAP	SNAP Recipients	Est. % of Population Receiving SNAP	SNAP Recipients	Est. % of Population Receiving SNAP	SNAP Recipients	Est. % of Population Receiving SNAP
Massachusetts	786,749	11%	860,204	12%	951,321	14%	974,753	14%
Attleboro	4,776	10%	5,498	12%	6,060	13%	6,263	13%
Barnstable	4,217	9%	4,821	10%	5,088	10%	5,169	11%
Boston	106,245	16%	119,862	18%	131,683	19%	134,058	20%
Brockton	24,240	23%	27,768	26%	31,316	30%	31,724	30%
Cambridge	6,206	5%	6,942	6%	8,066	7%	8,309	7%
Chelsea	7,226	18%	8,336	20%	9,457	23%	9,759	24%
Chicopee	12,458	22%	13,942	25%	14,893	27%	15,303	28%
Everett	5,310	11%	6,219	13%	7,452	15%	7,610	16%
Fall River	26,053	28%	28,363	30%	29,892	32%	30,321	32%
Fitchburg	9,372	22%	10,570	25%	11,405	27%	11,822	28%
Framingham	5,997	8%	6,717	9%	7,392	10%	7,633	11%
Haverhill	10,370	15%	12,060	18%	13,683	20%	13,987	21%
Holyoke	14,744	39%	15,874	42%	15,796	41%	16,072	42%
Lawrence	27,081	30%	32,184	36%	35,652	40%	36,498	41%
Leominster	5,289	12%	6,108	14%	7,063	16%	7,153	16%
Lowell	24,515	21%	27,310	24%	30,586	26%	31,241	27%
Lynn	20,963	21%	24,416	24%	26,614	26%	27,017	27%
Malden	7,116	11%	8,206	12%	9,727	15%	10,265	15%
Methuen	5,780	11%	7,181	14%	8,540	16%	8,911	17%
New Bedford	28,693	28%	31,143	31%	32,548	32%	33,211	33%
Peabody	4,682	9%	5,585	10%	6,218	11%	6,544	12%
Pittsfield	8,635	20%	9,451	22%	10,273	23%	10,460	24%
Quincy	10,061	10%	11,360	11%	13,214	13%	13,919	14%
Revere	7,363	12%	9,045	15%	10,438	17%	10,770	17%
Salem	6,430	14%	7,367	17%	7,820	18%	7,921	18%
Somerville	4,590	6%	5,250	6%	6,074	7%	6,176	8%
Springfield	63,272	41%	69,165	44%	71,235	46%	72,077	46%
Taunton	10,390	17%	11,808	20%	12,732	21%	12,925	22%
Westfield	5,582	14%	6,212	15%	6,628	16%	6,804	17%
Worcester	39,972	19%	44,931	22%	49,017	24%	49,910	24%

Data in bold represent values greater than the state value.

SNAP data from Mass. Dept. of Transitional Assistance; Population data from 2020 Census, UMass Donahue Institute.¹¹⁴

The pandemic has worsened a children’s mental health crisis, especially for children with fewer resources to draw on.

Students and families have had a lot to juggle. There have been **health worries**, concerns about **caring for siblings or ill family members**, **financial stresses** for students who lost after-school jobs. Families have had to juggle **competing demands for computers** or cell phones and **reliable access to the internet**. Especially during lockdowns, houses and apartments suddenly felt smaller and noisier with more **people at home all day**.

Navigating **constantly shifting educational and school practices** throughout the 2020 school year created a **pile-up** of challenges for students.

Not surprisingly, these challenges were **harder for students with fewer resources to draw upon**. While absenteeism increased among all students during the pandemic, lower income students (called “economically disadvantaged”) consistently were more likely to be absent from school than students overall (see table on next page.)



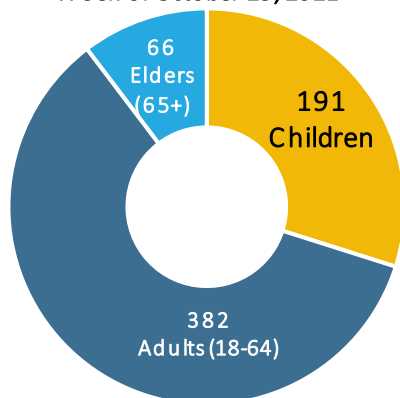
For some students, being separated from school didn’t just mean being **separated from social connections and friends**. Schools are where many students receive **behavioral health counselling, therapies, and other specialized services**.

Teachers, coaches, counsellors, school nurses, and other adults are often essential stabilizing influences for children in school, especially those who do not receive needed emotional support from the adults in their families.

In addition, the pandemic meant that students were also “**at heightened risk for exposure to traumatic experiences**, including abuse, neglect, and violence while adhering to stay-at-home advisories and other actions taken to contain the spread” of the COVID-19 virus.¹¹⁵

Unfortunately, but not surprisingly, **schools are not always well-equipped to address the complex mental health needs** of students in need of intensive services. Numerous studies over the past decade—even before the pandemic—have documented growing concerns about emotional well-being of children and increased psychiatric hospitalizations, and the **need for new and expanded school-based services**.¹¹⁶

Awaiting Proper Psychiatric Care
Week of October 25, 2021



Mass. Hospital Assoc.

On top of that, the mental health care system is itself under strain. **When children need care, it can be hard to find.**

There are not enough outpatient mental health clinicians, and there are not enough inpatient mental health beds.

This has led to a worsening crisis in “**psychiatric boarding**.” This is when people in **psychiatric crisis** are forced to wait, sometimes for weeks, in inappropriate places such as emergency rooms or medical care facilities for an inpatient mental health bed to become available.

During the **single week** starting October 25, 2021, there were **close to 200 children in psychiatric crisis awaiting proper care** (see chart).¹¹⁷

**Students Absent for 10 or More Days
for Selected School Districts
All Students and Economically Disadvantaged Students**

School District	School Year 2019 – 2020 (March)		School Year 2020 – 2021	
	All Students	Economically Disadvantaged Students	All Students	Economically Disadvantaged Students
Massachusetts	16.0	25.3	29.9	45.5
Attleboro	16.0	24.4	40.5	57.0
Barnstable	16.7	21.5	45.3	55.2
Boston	22.8	28.1	40.9	49.1
Brockton	20.8	24.9	39.5	44.8
Cambridge	19.2	28.0	21.5	36.1
Chelsea	21.9	23.6	40.5	43.7
Chicopee	18.9	25.1	43.6	54.6
Everett	22.6	25.5	38.2	43.6
Fall River	29.2	32.8	59.4	64.3
Fitchburg	24.1	28.1	46.2	54.3
Framingham	17.2	24.9	27.7	40.6
Haverhill	21.5	29.8	42.9	56.1
Holyoke	25.4	28.6	62.0	66.7
Lawrence	21.5	23.3	25.6	27.5
Leominster	16.2	22.2	34.9	45.1
Lowell	19.5	24.6	35.5	44.1
Lynn	18.6	22.0	35.6	40.7
Malden	18.9	23.1	28.7	35.3
Methuen	17.2	24.2	25.6	36.3
New Bedford	22.6	26.3	53.8	59.3
Peabody	17.1	25.9	48.4	64.4
Pittsfield	29.8	38.7	43.1	55.5
Quincy	13.3	18.1	25.0	34.3
Revere	16.3	19.6	28.0	33.3
Salem	26.6	35.4	45.1	57.0
Somerville	19.7	26.0	26.1	37.9
Springfield	25.5	28.2	38.4	41.6
Taunton	19.1	26.4	41.7	54.6
Westfield	19.6	30.3	28.9	45.6
Worcester	17.4	21.2	22.9	27.8

Data in bold represent values greater than or equal to the state value. 2019-2020 School year is through March. Attendance data from Mass. Dept. of Elementary and Secondary Education.¹¹⁸

PART 5: A ROADMAP FORWARD. Although progress is delayed, recent policy responses to the pandemic provide glimpses of a roadmap forward to opportunity and equity.

The past two years have made it seem that the decades-long journey towards opportunity has been indefinitely delayed, and that the pandemic has put Massachusetts at a crucial crossroads.

Fortunately, there is a visible road forward as long as the people of Massachusetts and policymakers use this moment to **make equity the guideposts**.

Sometimes the best way to see the big picture is to look at what's right in front of us.

The most significant step on this road is to center the voices and perspectives of communities affected by historic policy inequities to find the solutions that will work.

Now is also the time to grab the **partnership with the federal government** and use the powerful policy tool available in the **state budget** to overturn the impacts of generations of accumulated inequality.

Whether it has been the voices of workers protesting unfair or unsafe working conditions or poor wages, families worried about their children's education and well-being, community members concerned about housing or other neighborhood conditions, listening to the **perspectives of people most directly affected** is usually the most reliable way to get at solutions that will work.

States are not always in position to address these issues alone. Even though there may be flaws in the policy architecture created over generations by the federal government, these tested structures can still be useful if modified.



There are **available proven successes**, and policymakers can build **from there** as important first steps towards removing obstacles to opportunity and creating a path forward.

The past few years brought a pandemic, and economic downturn, and a racial reckoning. **Confronting the inequities revealed in this moment requires that Massachusetts address generations of wealth and income inequality and ensure that every community across the Commonwealth has access to the resources needed.** This is how we can make sure everyone has the best chance to thrive.

Over this past year, recognizing that states were not in a position to address the impact of the pandemic and economic downturn alone, the **federal government stepped in and has been a critical partner** in pandemic response.

The urgency of need during the pandemic has led to local experiments in getting cash into the hands of families in crisis, including several guaranteed income program pilots.

Inspired by an initiative in Stockton, California, an increasing number of communities are testing programs that provide **regular and recurring income** for low-income families.

The Stockton Economic Empowerment Demonstration¹¹⁹

Back in February 2019 the mayor of **Stockton, California** piloted a new program that provided 125 randomly-chosen lower-income residents with a guaranteed income of \$500 per month for 24 months. This **money was given unconditionally, with no strings attached.**



The amount of money was not enough on its own to create financial stability but was enough to make a meaningful difference in the lives of participants. A review of the program's first year found that the participants as well as their extended families benefited from **stabilized income, better job opportunities, as well as improved mental health and overall well-being.**

Chelsea Eats¹²⁰

In September 2020, the City of Chelsea launched a program called "Chelsea Eats." **For more than six months close to 2,000 low-income randomly-selected residents received \$200-\$400 a month on a debit card** to help buy groceries and other necessities from participating merchants.

Researchers found that about **three of every four dollars were spent by program participants in places** such as grocery stores, wholesale clubs, markets, and restaurants. As in the Stockton SEED program, participants appreciated that the cards could be used to purchase food as well as a wide range of other necessities.¹²¹

Cambridge Recurring Income for Success and Empowerment¹²²

Beginning in September 2021, **130 Cambridge low-income single caregivers with children under age 18 have been receiving \$500 monthly payments. This will continue for 18 months.** This money does not have strings attached. Part of the intent of this program is to allow participants to achieve some financial stability, but also to be a test a model that could be expanded at the federal level.

Lynn Family Health Project¹²³

The Family Health Project provides **fifteen new mothers in Lynn with a debit card with a guaranteed income of \$400 a month through the child's first three years.** There are no strings attached to the use of this money. Participants also receive social service support. The program is considering how to successfully expand to more participants.

Massachusetts is of course not the only state testing out these local models. But already the documented success of the Stockton and Chelsea models have suggested that providing **a meaningful amount of money on a recurring basis that can be used for whatever a family needs can have significant and lasting benefits**—far greater than just what the dollars can purchase.

The federal relief legislation has included new initiatives to address the challenges for families that have been underscored by the pandemic.

The state's **partnership with the federal government** has been critical in the response to the pandemic and economic downturn.

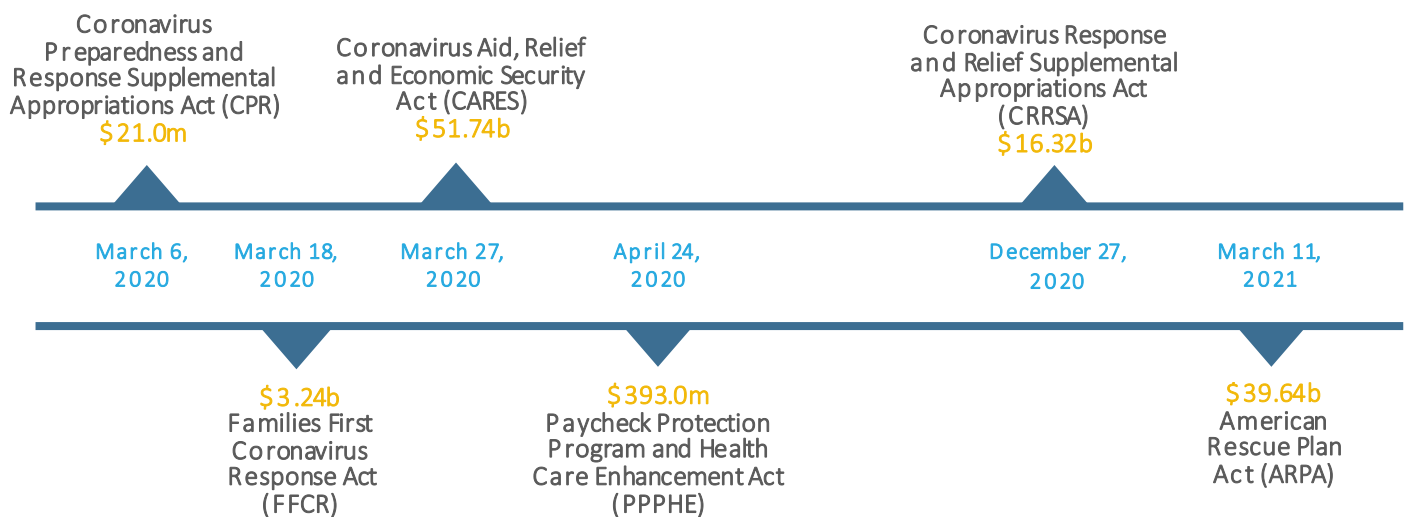
Congress has passed six pieces of COVID Relief legislation, sending **more than \$114 billion to Massachusetts** (see diagram below).¹²⁴

It is useful to think of federal COVID relief in five basic categories:

- Money going **directly to people** to help make ends meet (\$47.3 billion)
 - \$20.6 billion in direct assistance
 - \$26.7 billion in expanded unemployment benefits
- Money going **directly to businesses, or non-profit organizations**, mostly in the form of loans, tax credits, other financial support (\$35.0 billion)
- Funding for existing or newly-created federal **grant programs** that state agencies are responsible for passing straight on to the cities, towns, school districts, or other community-level organizations that administer the grants (\$12.0 billion)
- Funding to **non-state public entities**, such as state colleges or universities, transit authorities, or housing authorities (\$6.2 billion)
- Funding for state or local governments to provide **flexible fiscal relief** (\$13.7 billion)



These billions of dollars have taken **different paths** into the community and into our economy. The **formulas guiding the distribution of funding** and guidance on how the money can be spent play a large part in how well these bills have been able to **target communities** hardest hit by the pandemic and directly address issues of racial and economic equity.¹²⁵



Targeted tax credits and public benefit programs have already had a dramatic impact on the financial security and economic well-being of families during the pandemic.

The **Supplemental Poverty Measure (SPM)**—the Census Bureau’s alternative measure of poverty—has been a valuable tool for documenting the impact of publicly-funded benefit programs on the well-being of children and families (see above [Part 2: Uncovering Roadblocks](#)).

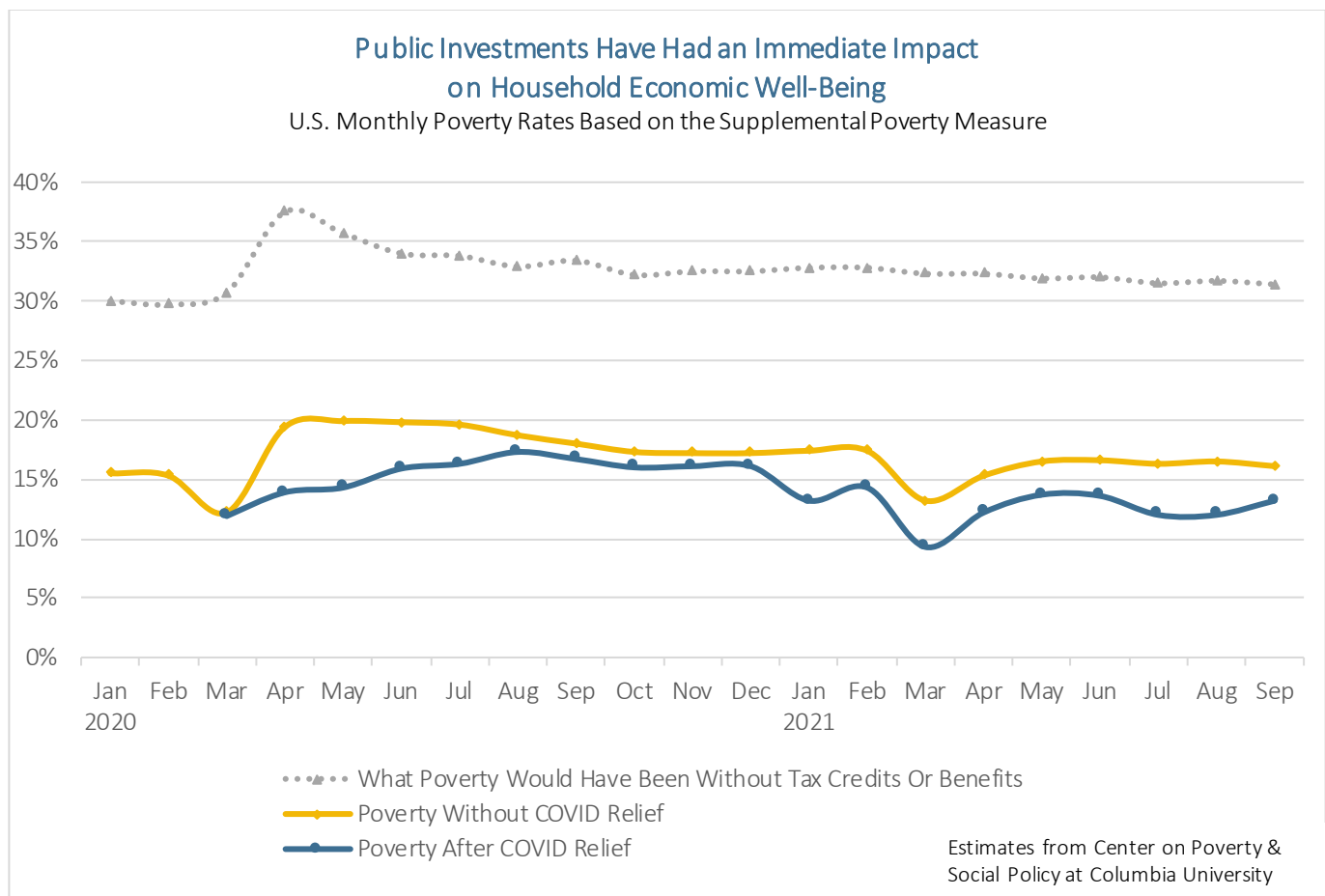
The SPM demonstrates the power of the tax credits and public benefit programs in federal COVID relief legislation.

The **Center on Poverty & Social Policy at Columbia University** has been tracking monthly SPM data over the course of the pandemic (see blue line on the graph).¹²⁶ Because of the **small sample sizes** used to create the SPM, their analysis is only possible at the **national (not state) level**.

Researchers are able to estimate (see green dotted line) **what monthly SPM poverty rates would have been if specific tax credits or public benefit programs** such as the earned income tax credit or SNAP food assistance had never existed. (For the list of tax credits and benefits used in the SPM calculation, see [Appendix A](#).)

They are also able to estimate what monthly SPM poverty rates would have been **had Congress not provided relief** through programs such as expanded unemployment benefits or the extended child tax credit (see yellow line).

These “**counterfactual**” estimates—what would have been without these policies—show the direct impact of federal COVID relief on poverty across the country.



Financial assistance such as expanded unemployment benefits, expansion and extension of the child tax credit, and additional SNAP benefits all contributed to direct reductions in poverty.

Had Congress not provided **direct assistance to struggling families** during the pandemic (see table), the pandemic would have hit many Massachusetts residents even harder than it already did.

The yellow line on the graph on the previous page shows SPM poverty at 15.5 percent in January 2020 before the pandemic hit. The dotted green line (what poverty would have been without tax credit or benefits) shows that if **public benefits and tax credits**—many of which are legacies of the War on Poverty initiatives from over fifty years ago—had never existed, the SPM poverty rate would have been twice as high at 30 percent.

By March 2020, the SPM poverty rate would have soared (the yellow line depicting poverty if there were no COVID relief), but the **expanded unemployment benefits included in federal COVID relief helped stabilize family incomes**. Moreover, **economic impact payments (“stimulus checks”)** sent out in April also put money into people’s pockets. According to this analysis, COVID relief at this point **cut poverty by more than five percentage points** (the gap between the blue and yellow lines).

Similarly, another dramatic drop in SPM poverty aligns with the timing of **direct relief included in the American Rescue Plan in January 2021**. Although March and April typically show drops in SPM poverty as tax filers receive their earned income and child tax credits, the direct COVID relief brought SPM poverty down even further with the March **economic impact payments (“stimulus checks”)** and the **child tax credit payments** starting in July.

Selected Federal COVID Relief Benefits

		Funding to Massachusetts
Families First Coronavirus Response Act (FFCR)	P-EBT: free school meals	\$464m
Coronavirus Aid, Relief and Economic Security Act (CARES)	Unemployment benefits	\$18.47b
	Economic Impact Payments: \$1,200/adult; \$500/child	\$5.25b
Coronavirus Response and Relief Supplemental Appropriations Act (CRRSA)	Economic Impact Payments: \$600/adult; \$600/child	\$2.60b
	SNAP & P-EBT Increase	\$814m
American Rescue Plan Act (ARPA)	Economic Impact Payments: \$1,400/adult; \$1,400/child or other dependent	\$7.06b
	Unemployment benefits	\$8.24b
	Child Tax Credit Expansion (mailed monthly starting July 2021)	\$1.84b
	COBRA health insurance coverage	\$1.04b
	Affordable Care Act health insurance coverage	\$600m
	SNAP & P-EBT Increase	\$441m
	Earned Income Tax Credit	\$193m

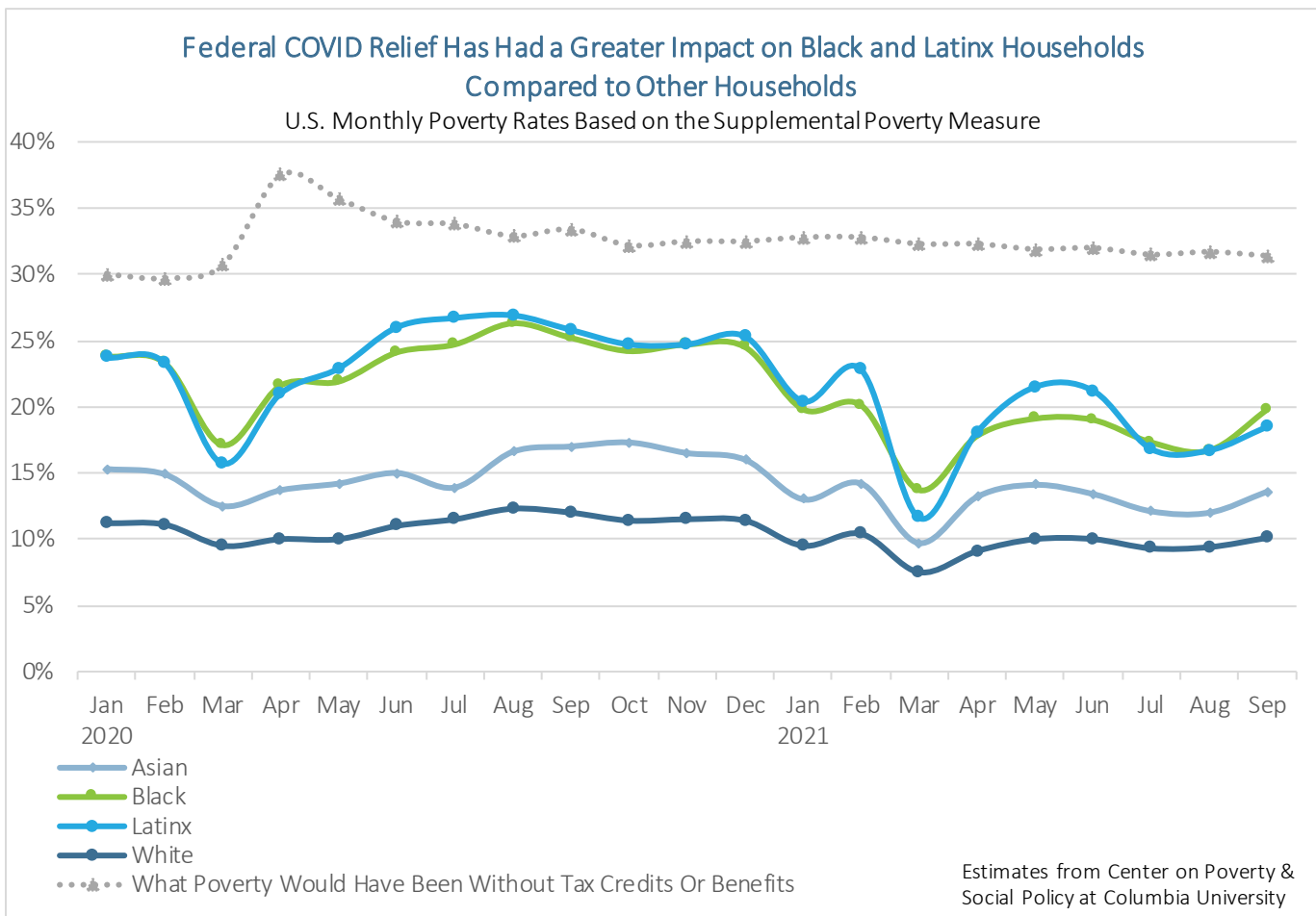
See diagram on previous page for dates of federal COVID relief legislation.
Data from Mass. Executive Office of Administration and Finance.¹²⁷

Federal COVID relief legislation has also had a dramatic impact on the economic well-being of Black and Latinx households and on children.

Federal COVID relief has also been critical for Black and Latinx households, as well as for children. The numbers are particularly illuminating when focusing on the relief provided by the American Rescue Plan (ARPA) in January 2021. These benefits have shown a path to reducing racial disparities in the SPM poverty rate.

Similar to the official poverty rate, Black and Latinx SPM poverty is higher than SPM poverty for white and Asian households nationwide (see graph).¹²⁸ But the impact of the economic impact payments (“stimulus checks”) that were mailed out in March 2021 along with earned income tax credits cut SPM poverty for Black households one-third, and cut SPM poverty for Latinx households almost in half. The wider shifts in the SPM poverty rate for Black and Latinx households, compared to white and Asian households suggest that a notable percentage of Black and Latinx households are getting by just under the SPM poverty level, as these temporary benefits are enough to bring them over that line.

One important provision in ARPA has been the (temporary) expansion of the EITC to provide benefits to workers without children. This benefit is estimated to benefit 292,000 Massachusetts workers, including 24,000 Black workers and 36,000 Latinx workers.¹²⁹



The targeted benefits in federal COVID relief legislation have also shown a way towards cutting child poverty in half.

Federal COVID relief has had a dramatic impact on the child SPM poverty rate nationally (see graph), providing more evidence that benefits like an **expanded EITC** and an **expanded and extended child tax credit (CTC)** could go a long way towards permanently reducing child poverty.¹³⁰

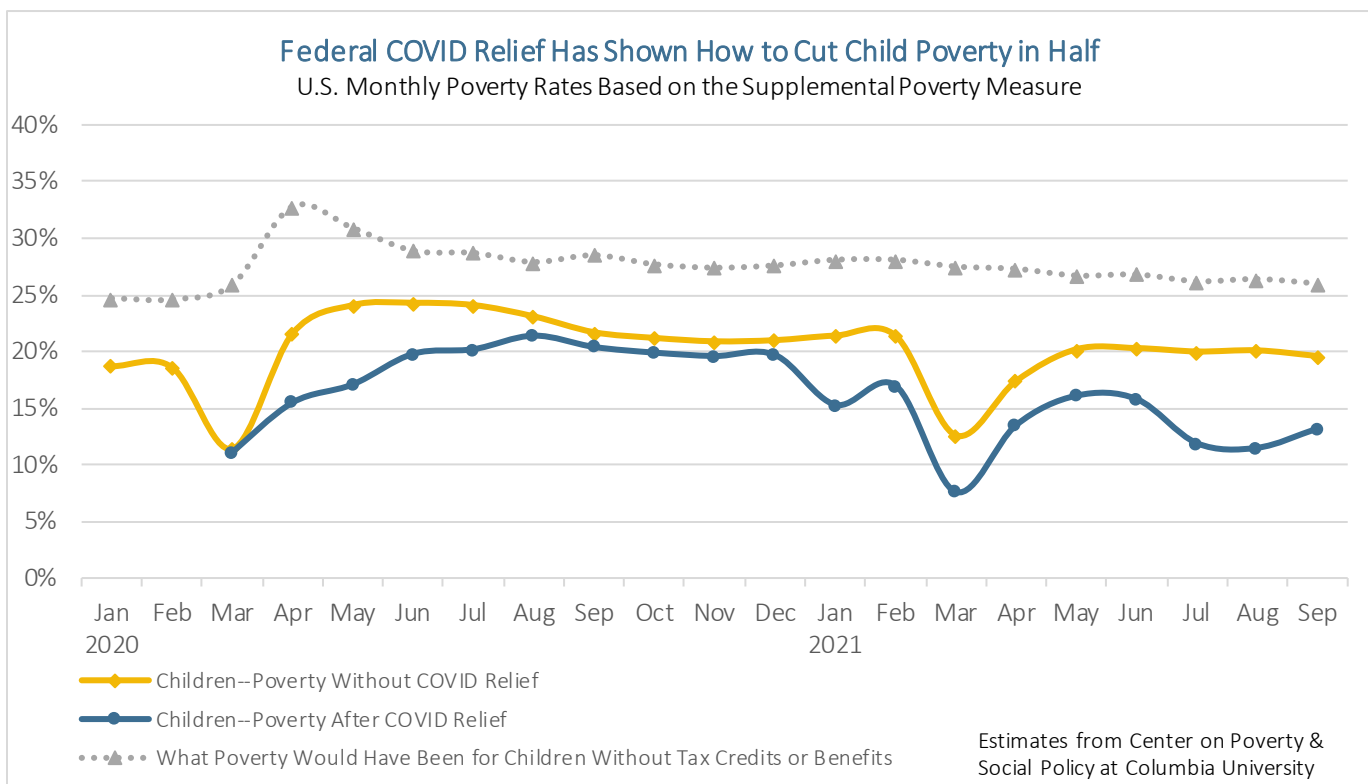
Even if there had not been COVID relief legislation (yellow line), the EITC and CTC show up in an **annual March drop in national child SPM poverty** as families receive these tax credits.

The federal COVID relief from the American Rescue Plan (ARPA) has brought SPM poverty even lower, most notably with the **July 2021 implementation of the extended monthly CTC payments** (blue line.)

In Massachusetts, about **four out of five (over 1,000,000) children are benefiting from ARPA's expansion of the child tax credits** with as many as 55,000 of these children brought above the SPM poverty line.¹³¹

By expanding tax credits like the EITC and CTC and by turning the CTC into a monthly payment rather than one that comes in a single lump sum, ARPA has shown a **way towards a sustainable reduction in child poverty**.

Even so, these benefits could go farther. The Internal Revenue Service estimates there are **60,000 Massachusetts children eligible for the expanded ARPA CTC but who are not receiving it because they are not currently tax-filers**. And the 364,00 Massachusetts federal EITC claims in tax year 2019 may only be **80 percent of families eligible for the federal EITC**.¹³² Beyond that, there are also working families who are ineligible for these credits because of their immigration status. As many as **13,200 more Massachusetts households could benefit** from this credit if eligibility were expanded to include people who pay taxes with an Income Tax Identification Number (ITIN).¹³³



These federal relief funds are important, but currently only short-term; the state budget needs ongoing resources to meet the changing needs of all of the residents of the Commonwealth.

The federal COVID relief funding has offered an important step on a re-invigorated journey to opportunity for the Commonwealth. Emergency needs created by the pandemic can be well-met with one-time support, but systemic inadequacies will need a commitment of **systemic investment funded with ongoing sources of revenue**.

There is also an **important role for the state itself** to step forward to ensure that current and historic barriers to opportunity are finally dismantled.

The state budget is the **single largest piece of legislation each year**, and to stay on the path to a better future, we must **invest in the jobs, infrastructure, and education** that will guarantee a bright future for everyone. These solutions can include policy initiatives that:

- Ensure that **every family—regardless of immigration status—has enough to make ends meet**. Providing an adequate guaranteed income with regular monthly payments, expanding a state match to the federal earned income tax credit, or establishing a state child tax credit, and supporting aggressive outreach to make sure that every eligible family receives benefits to which they are entitled are proven strategies.¹³⁴
- **Help support generational wealth building** to disrupt a history of racist policy-making. Whether this is supporting the establishment of community-based small businesses, homeownership programs, or initiatives that cancel student debt or provide a small asset for children that will grow with them into adulthood, there are options that can get a start on addressing wealth inequality.
- **Target resources to the communities that have suffered from historic underinvestment**. Expanding free public transit, providing universal high quality child care, fully funding our K-12 schools including mental health and other supports for students, making public higher education affordable, or addressing the root causes of unaffordable and unstable housing are all critical next steps to create well-resourced and healthy communities where everyone can thrive.

The revenue the Commonwealth raises to support these investments should not itself perpetuate inequities.

Massachusetts' **tax system is "upside down,"** currently favoring people who have high incomes over those who do not. Yet taxes are how we raise money so that the state budget can provide what communities need.

Fortunately, there are **fiscal policy solutions** that can help turn our tax system right-side up and ensure that adequate and equitable investments are available for healthy and thriving communities.

Increasing the tax rate on **unearned income**, increasing the tax on **wealthy corporations**, or raising revenues by **increasing the income tax on individuals who can most afford it** are all strategies for moving the Commonwealth past the pandemic and beyond to a more just and equitable future that puts everyone's well-being at the center.¹³⁵

The pandemic, the economic downturn, and the calls for racial justice have surfaced long-standing inequities. Just as policies over the years have led to unequal access to opportunity, people in the Commonwealth can **hold policymakers accountable to make different choices**. This is our roadmap forward showing a way down the road to opportunity for everyone in Massachusetts.



APPENDIX A: Understanding the Supplemental Poverty Measure

The official poverty rate is not the only way to measure poverty. The Supplemental Poverty Measure adjusts for costs of living and different housing circumstances (such as whether a household owns or rents a home); it includes non-cash public benefits when considering a family’s income; it takes into account the costs of such expenses as child care; and it also uses a broader definition for a “household.”¹³⁶

Who shares resources?

Official Poverty Measure:
Related family members



Supplemental Poverty Measure:
Related family members as well as unrelated household members



What’s the minimum income you need to be above “poverty”?

Official Poverty Measure:
3 x the cost of the “minimum” food diet in 1963 in today’s prices



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



What resources do you have?

Official Poverty Measure:
Counts cash income such as wages, salaries, Social Security



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

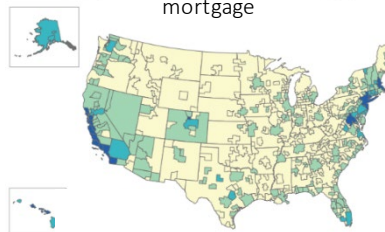


Is the minimum income you need the same everywhere?

Official Poverty Measure:
The same poverty threshold across the United States



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



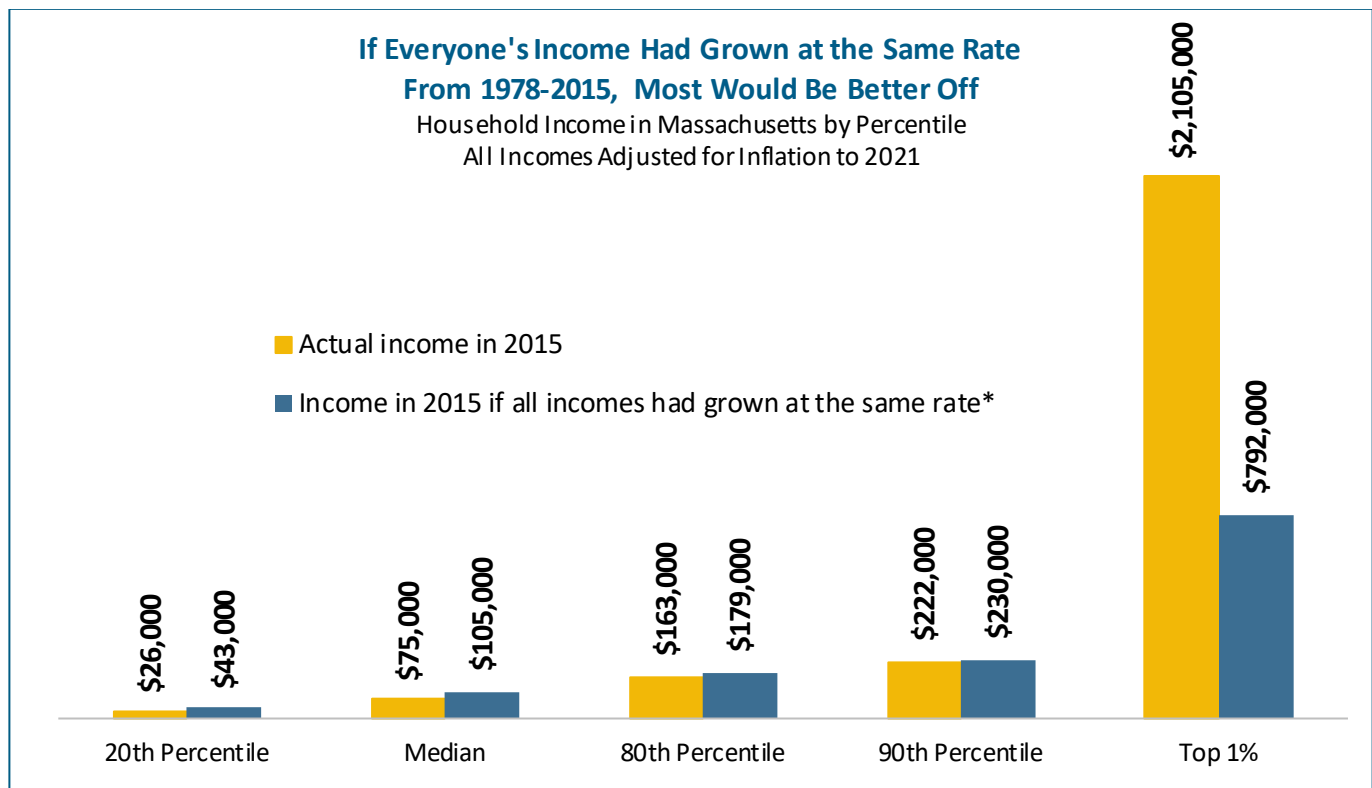
APPENDIX B: The Impacts of Income Inequality

Wages and incomes have been stagnant for most households since the 1970s, but not at every income level. Incomes for those at the bottom and those in the middles grew much less than incomes for those at the top, particularly the top 1 percent.

Overall and including all households, income in Massachusetts grew 78 percent between 1978 and 2015. Much of that growth shows up as income gains for households at the very top—the top 1 percent—whose incomes top \$2.1 million.

If instead everyone’s income had grown by 78 percent* (referred to as “the same rate” below) during this time, the vast majority of households would have higher incomes today than they actually do. Equal income growth between 1978 and 2015 at all income levels would have provided meaningful income increases for households at the 20th percentile all the way through households at the 90th percentile.

If incomes for the top 1% had grown by “only” 78% between 1978 and 2015, their incomes would be substantially less than they actually were in 2015, but still more than three times the income of those at the top 90th percentile.¹³⁷



APPENDIX C: A First Look American Community Survey 2020 1-Year Experimental Data

On November 30, 2021, the U.S. Census Bureau released American Community Survey Experimental Data tables. The Census Bureau has made only limited tables available. Some of the data included are summarized here.

Massachusetts American Community Survey 2020 1-Year Estimates			
Population	Total:	6,893,600	
	Under 18 years	1,337,800	
		Number	Rate
Poverty	Income in the past 12 months below poverty	627,400	9.4%
	Under 18 years	141,000	10.5%
	18 to 64 years	372,800	8.6%
	65 years and over	113,500	9.5%
		Number	% of Total
Race	American Indian and Alaska Native alone	14,300	0.2%
	Asian alone	486,800	7%
	Black or African American alone	464,600	7%
	Native Hawaiian and Other Pacific Islander alone	1,100	0.02%
	White alone	4,942,400	72%
	Some other race alone	325,800	5%
	Two or more races	658,700	10%
Ethnicity	Hispanic or Latinx	867,400	13%
Household Language	Limited English-speaking households	161,700	6%
Income to Poverty Ratio	Under 50% of poverty rate	294,200	4.4%
	Under 100% of poverty rate (poor or near-poor)	1,339,300	20.1%
Health Insurance	% with health insurance coverage	6,642,300	97.4%
Household Internet	Households without access to an internet connection or with no computer	255,900	9.5%
<p>These estimates use an experimental methodology and cannot be compared with data from other years or other surveys. Data from U.S. Census Bureau, 2020 American Community Survey 1-Year Experimental Estimates Tables XK200104, XK200201, XK200391, XK201701, XK201701, XK202701, XK202801</p>			

Endnotes

¹ Quote excerpted from “John Winthrop’s City upon a Hill, 1630” available at

<https://www.mtholyoke.edu/acad/intrel/winthrop.htm>

² See discussion in Marr, J. S., and Cathey, J. T. (2010). “New hypothesis for cause of epidemic among native Americans, New England, 1616-1619,” *Emerging Infectious Diseases*, 16(2), 281–286, available at

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³ See, for example, timeline on the website of the Mashpee Wampanoag, available at <https://mashpeewampanoagtribe-nsn.gov/timeline>

⁴ Edgar McManus, *Black Bondage in the North*, Syracuse University Press, 1973, p. 6, excerpted at

https://books.google.com/books?id=2H3S1OLtmagC&printsec=frontcover&source=gbs_ge_summary_r&cad=0#v=onepage&q&f=false

⁵ “The Liberties of the Massachusetts Collonie in New England, 1641,” available at

<https://history.hanover.edu/texts/masslib.html>

⁶ See discussion at “African Americans and the End of Slavery in Massachusetts,” Massachusetts Historical Society, available at

<https://www.masshist.org/features/endofslavery>. See also the discussion of Peter Faneuil at National Park Service, “Piecing together the Atlantic Empire of Peter Faneuil,” available at <https://www.nps.gov/articles/000/piecing-together-the-atlantic-empire-of-peter-faneuil.htm>.

⁷ See “Massachusetts Constitution and the Abolition of Slavery,” available at <https://www.mass.gov/guides/massachusetts-constitution-and-the-abolition-of-slavery>

⁸ See discussion in Chapter 1 of Steve Luxenberg, *Separate: The Story of Plessy v. Ferguson, and America’s Journey from Slavery to Segregation*, excerpted at:

https://books.google.com/books?id=TY5gDwAAQBAJ&pg=PT504&dq=Salem+Gazette,+Oct.+12,+1838&hl=en&newbks=1&newbks_redir=0&sa=X&ved=2ahUKewjF5PDVzoXmAhXiYt8KHcSuDMYQuwUwAHoECAYQBg#v=onepage&q=Salem%20Gazette%2C%20Oct.%2012%2C%201838&f=false

⁹ “History and Evolution of Public Education in the US,” Center on Education Policy, George Washington University, pp3-4, available at <https://files.eric.ed.gov/fulltext/ED606970.pdf>

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¹¹ From Helen M. Todd, “Getting Out the Vote,” *The American Magazine*, Vol. 72, 1911, p. 619, available at

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¹² See Christopher Klein, “The Strike That Shook America,” August 31, 2018, available at <https://www.history.com/news/the-strike-that-shook-america-100-years-ago>

¹³ For a discussion of the Lawrence mill strike, see <https://www.massmoments.org/moment-details/bread-and-roses-strike-begins.html>

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https://books.google.com/books?id=bWhBAAAAYAAJ&newbks=1&newbks_redir=0&printsec=frontcover&source=gbs_ge_summary_r&cad=0#v=onepage&q&f=false

¹⁵ “Wages” are inflation-adjusted average hourly compensation of private sector nonsupervisory/production workers.

“Productivity” is growth of output of goods/services less depreciation per hour worked. Data from Lawrence Mishel, “Growing inequalities, reflecting growing employer power, have generated a productivity–pay gap since 1979,” Economic Policy Institute, September 2, 2021, available at <https://www.epi.org/blog/growing-inequalities-reflecting-growing-employer-power-have-generated-a-productivity-pay-gap-since-1979-productivity-has-grown-3-5-times-as-much-as-pay-for-the-typical-worker/>

¹⁶ U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements. Table F-1. Income Limits for Each Fifth and Top 5 Percent of Families (All Races): 1947 to 2020. Table F-7. Type of Family, All Races by Median and Mean Income: 1947 to 2020. (Families as of March of the following year. Income in 2020 CPI-U-RS adjusted dollars). Available at

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- ¹⁸ 1950s Ford Motor Company Advertisement. Image drawn from eBay sale listing.
- ¹⁹ See the discussion in Eduardo Porter, *American Poison: How Racial Hostility Destroyed Our Promise*, Alfred A. Knopf 2020, pp. 30-39.
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- ²¹ The President’s National Advisory Commission on Rural Poverty, “The People Left Behind,” September 1967, p. ix, available at <https://files.eric.ed.gov/fulltext/ED016543.pdf>.
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- ²³ See, for example, Ian Appel and Jordan Nickerson, “Pockets of Poverty: The Long-Term Effects of Redlining,” October 2016, available at https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2852856.
- ²⁴ See Richard Rothstein, *The Color of Law*, Liveright Publishing Corporation, 2017, pp. 78-85.
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- ²⁶ Decision available at <https://www.ourdocuments.gov/doc.php?flash=false&doc=87#>
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- ³⁰ Lyndon B. Johnson, Annual Message to the Congress on the State of the Union, January 8, 1964., LBJ Presidential Library, available at <http://www.lbjlibrary.net/collections/selected-speeches/november-1963-1964/01-08-1964.html>
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- ³⁶ Poverty Rate for All People and for Children 1970-2000 from Decennial Census, U.S. Census Bureau, “Persons by Poverty Status, by State”, CPH-L-162, available at <https://www2.census.gov/programs-surveys/decennial/tables/cph/cph-l/cph-l-162.xls>. 1960 Poverty Rate for U.S. Children from Current Population Survey, U.S. Census Bureau, “Poverty Status of People, by Age, Race, and Hispanic Origin: 1959 to 2018,” available at <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-people.html>.
- ³⁷ Liana Fox, “The Supplemental Poverty Measure: 2020,” U.S. Census Bureau, September 14, 2021, available at <https://www.census.gov/library/publications/2021/demo/p60-275.html>
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⁴² “Wages” are inflation-adjusted average hourly compensation of private sector nonsupervisory/production workers. “Productivity” is growth of output of goods/services less depreciation per hour worked. Data from Economic Policy Institute, “The Productivity–Pay Gap,” available at <https://www.epi.org/productivity-pay-gap/>.

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⁴⁶ See 2021 Poverty Guidelines, U.S. Department of Health and Human Services, available at <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines>.

⁴⁷ Data from the State of Working X Data Library, Economic Policy Institute analysis of Current Population Survey microdata, adjusted for inflation to 2020.

⁴⁸ Data from the State of Working X Data Library, Economic Policy Institute analysis of Current Population Survey microdata, adjusted for inflation to 2020.

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⁵⁰ Economic Policy Institute 2018 analysis of U.S. Census Bureau Current Population Survey microdata and from Estelle Sommeiller, and Mark Price, “The New Gilded Age: Income Inequality in the U.S. by State, Metropolitan Area, and County,” Economic Policy Institute, July 2018, available at <https://www.epi.org/publication/the-new-gilded-age-income-inequality-in-the-u-s-by-state-metropolitan-area-and-county/>. These calculations use a 3-year rolling average.

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