



September 29, 2021

The Honorable Adam Gomez, Senate Chair
The Honorable Michael J. Finn, House Chair
Joint Committee on Children, Families, and Persons with Disabilities
State House, Boston, MA 02133

RE: Testimony in Support of H.199/S.96, H.208/S.119, H.207/S.118, H.234/S.134

Dear Chairman Gomez, Chairman Finn, and Members of the Committee:

Thank you for the opportunity to submit testimony in support of An Act to Lift Kids Out of Deep Poverty (H.199/S.96), An Act Concerning Public Assistance for Working Families and the Creation of a Pilot Program to Address the Impacts of the Cliff Effect (H.208/S.119), An Act Concerning Food Insecurity and Supporting the Restaurant Industry (H.207/S.118), and An Act Protecting Safety Net Access for Massachusetts Residents (H.234/S.134). These four bills would collectively strengthen support for families with children, seniors, individuals with disabilities, and unhoused people who slip through the holes in our current safety-net. Project Bread urges the committee to report all four of these bills out favorably.

Project Bread is a statewide anti-hunger organization committed to connecting people and communities in Massachusetts to reliable sources of food while advocating for policies that make food accessible—so that no one goes hungry. As we begin to recover from COVID-19, food insecurity is still at elevated levels. According to the Census Bureau, over 1 in 7 households and nearly 1 in 5 households with children have faced food insecurity over the last six months. Food is the most basic of human needs, and research has shown time and time again the long-term negative outcomes associated with lack of access to this basic need – people experiencing food insecurity get sick more often,¹ are more likely to be hospitalized,² and have higher rates of obesity, depression, and chronic illness.²

It is important to speak to why there is hunger in our state. The underlying reason why people struggle to afford healthy food, despite economic growth in our nation and state before and even during COVID-19, is that wages simply have not kept pace with the high cost of living. This is a particularly acute problem in Massachusetts, an especially expensive state in which to live. Someone working full-time making minimum wage cannot afford a two-bedroom apartment in any community in our state.³ The costs of rent,³ childcare,⁴ and healthcare⁵ are higher than average in our state. And most households do not have enough savings to cover an unexpected





expense of \$400.⁶ So, when life brings an unexpected change or challenge, as life always does – a divorce, a lost job, a health care crisis – the bills add up and people struggle to put food on the table. For families in deep poverty, this crisis has already happened, and they are already buried under many of these challenges. This makes access to reliable or nutritious food extremely difficult.

In Massachusetts, we have the means to make sure that no one goes hungry, and the ability to lift our kids out of poverty. However, families at the lowest levels of income as well as those working full time, or more, struggle to fulfill their basic needs due to structural gaps in our safety net. Deep poverty damages children’s physical and emotional health and causes stress, poor performance in school, and housing insecurity. While these households receive help in the form of various state and federal programs, including direct cash assistance and the Supplemental Nutrition Assistance Program (SNAP), benefits for both programs are inadequate to ensure families with children can meet their needs.

The Urban Institute looked at spending among low-income households who were identified as food secure.⁷ In other words, these families managed to have enough to eat despite very low wages. They found that the average cost per person per meal among these households ranged from \$2.46 in Hampden County to \$3.29 in Barnstable County. For a household of three, on average this would range between \$221.40 to \$296.10 per month for food. This also happens to be roughly the amount of the shortfall between the current Transitional Aid to Families with Dependent Children (TAFDC) grant and 50% of the federal poverty level. While these families are likely eligible for SNAP, SNAP benefits continue to be inadequate. Even with the upcoming increase due to the Thrifty Food Plan, benefits will continue to fall short of the average cost of food for low-income households. Cash benefits such as TAFDC and Emergency Aid to the Elderly, Disabled, and Children (EAEDC) help make up the difference, and cover other household needs such as diapers, toiletries, or school supplies.

Alternatively, households making twice the federal poverty level are ineligible to receive most forms of assistance including SNAP or free school meals. In 2019, Feeding America reported that 26% of food insecure children live in households earning above 185 percent of the poverty level, and therefore were likely ineligible for SNAP or subsidized school meals.⁸ According to the MIT living wage calculator, a living wage is greater than the minimum wage for all household types, even with two working adults, and a living wage is on average **three** times greater than the federal poverty level.⁹ Families are trapped in a difficult situation – they need to work to survive, but if they work “too much,” they face the cliff effect. Providing a gradual tapering of benefits often called a “glide path” is crucial to allow families to continue to access basic needs.





For all these families living in precarity, being able to receive the assistance they need through agencies such as the Department of Transitional Assistance and programs such as SNAP, TAFDC, and EAEDC is of paramount importance. To address these flaws in our safety net, we support the following four bills:

An Act to Lift Kids out of Deep Poverty would set a floor for cash assistance grants at 50% FPL, ensuring that no child would be in deep poverty. At Project Bread, we know the devastating tradeoffs that happen when a family is forced to choose between basic necessities. Our FoodSource Hotline counselors hear firsthand the struggles that families in Massachusetts face as they are forced to choose between housing, childcare, healthcare, groceries, and more. Food is too often the first necessity to be cut, as skipping meals may not be perceived as having the same immediate impact as gas needed for work or rent needed to prevent eviction.

Families experiencing deep poverty earn below half of the Federal Poverty Level, which is less than \$915 a month for a family of three. The Transitional Aid to Families with Dependent Children (TAFDC) received a historic grant increase of 10% through June 2021 and extended through 2022, which provides urgent aid to over 30,000 families with children in Massachusetts. However, for a family of 3, the grant is still only \$712 a month. Bringing families to the federal poverty level is still not enough – they will still fall short of the high cost of living in Massachusetts. But while insufficient, lifting kids out of poverty will make a big difference in their lives.

An Act Concerning Public Assistance for Working Families and the Creation of a Pilot Program to Address the Impacts of the Cliff Effect proposes the creation of a pilot program in which participants will receive a MA Earned Income Tax Credit (EITC) adjustment that rewards work and closes the Cliff Effect gap during each year of a 3-year program. The MA EITC adjustment will ensure that a full-time worker does not end up economically disadvantaged as their income rises. The pilot program is likely to help prevent the choice described above between other basic needs and food. As income increases, families can continue to maintain this level of support while becoming more resilient to future shocks like a health emergency or a job loss.

An Act Concerning Food Insecurity and Supporting the Restaurant Industry would enroll Massachusetts into the USDA Restaurant Meals Program allowing seniors, people living with disabilities, and unhoused individuals to be able to use SNAP benefits to purchase discounted, prepared food at participating businesses. This is a population that may have challenges preparing food at home, but cannot purchase hot and prepared items under normal SNAP rules. According to the Center of Budget and Public Priorities, in 2019, almost 51% of Massachusetts





households had a member who was elderly or living with disabilities.¹⁰ This bill would also create an opportunity for struggling restaurants to increase revenue by serving SNAP recipients.

An Act Protecting Safety Net Access to Massachusetts Residents creates a public process before the Department of Transitional Assistance can close a community service office. These offices are the public facing offices where applicants and clients can meet with DTA staff regarding their case or file an application for SNAP or cash assistance. In Project Bread's recent report on the barriers to SNAP, 43% of those surveyed reported the ability to apply without a computer was a concern when seeking food resources.¹¹ A national survey conducted by Pew Research Center found that 14% of families making under \$30,000 a year lack regular access to the internet.¹² The ability to meet with a caseworker in-person or use DTA self-service kiosks helps bridge this digital divide when applying for basic needs support.

Taken together, these four bills represent significant support for children, families, and persons with disabilities. Project Bread is grateful to the Committee for taking up these important bills and we urge you to report all four out favorably.

I also encourage any individual struggling with food insecurity to contact our FoodSource Hotline—800-645-8333—to begin an application for SNAP and to be connected to nearby community food resources.

Sincerely,

Erin McAleer
President & CEO, Project Bread





Sources:

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