

Written Testimony
Joint Committee on Children, Families, and Persons with Disabilities
Boston, MA

July 16, 2019

Chairwoman Chang-Diaz, Chairwoman Khan, and distinguished members of the Joint Committee on Children, Families and Persons with Disabilities:

Thank you for the opportunity to submit testimony on behalf of Children's HealthWatch, based at Boston Medical Center, in support of several bills related to the Department of Transitional Assistance, children and families, homelessness, two generational approaches and the cliff effect. As a nonpartisan network of pediatricians, public health researchers, and children's health and policy experts committed to improving children's health in America, we know children and their families need enough resources to live in safe, stable homes, have access to childcare, and be able to afford basic needs without sacrificing expenditures necessary to thrive.

We at Children's HealthWatch are concerned about the effects of economic hardships that families with young children across the Commonwealth face. **Currently, the state has opportunities to improve the health of young children and reduce economic hardship by enacting legislation that responds to the realities of families with young children. We write today in strong support of the following bills:**

- **H.102/S.36 – An Act to reduce deep poverty among kids/An Act to lift kids out of deep poverty**
- **H174/S.56 – An Act concerning public assistance for working families and the creation of a pilot program to address the impacts of the cliff effect**
- **H.103/S.67 – An Act providing immediate childcare assistance to homeless families**
- **S.31 – An Act providing for coordinated data and assistance to address family homelessness**

The mission of Children's HealthWatch is to improve the health and development of young children by informing policies that address and alleviate economic hardships. We accomplish this mission by interviewing caregivers of young children on the frontlines of pediatric care, in urban emergency departments and primary care clinics in five cities: Boston, Minneapolis, Little Rock, Baltimore, and Philadelphia. Since 1998, we have interviewed over 70,000 caregivers of children under four years of age, and analyzed those interviews to determine the impact of public policies on the health and development of young children. Based on this experience and expertise, below we provide evidence in support of each of the listed bills that will help stabilize families with children in the Commonwealth of Massachusetts.

H.102/S.35 – An Act to reduce deep poverty among kids/An Act to lift kids out of deep poverty

Families living on very limited incomes often struggle to meet their basic needs, even with financial assistance from government programs. For families in deep poverty, defined by the US Census Bureau as households with total cash income below half the federal poverty level, this struggle is significantly exacerbated. In 2017, nearly 5.9 million children – about 1 in 12 – were living in deep poverty in the United States.¹

The US Department of Health and Human Services reports that a family with income between 40 and 50 percent of the poverty threshold would have to spend an average of \$3,000 more on basic needs than its income; for a family between 20 and 30 percent of the poverty threshold, this spending on necessities would exceed income by an average of \$6,000.² We have found consistently across our and others' research that when low-income families cannot afford basic needs, they experience significant hardships (such as food insecurity, housing instability, and energy insecurity) that have lasting adverse health and economic impacts across the life course.^{3,4,5} We also know that for those living in deep poverty, particularly children, this condition often persists over time as it is even more difficult for them to escape poor conditions and achieve economic mobility.⁶

Transitional Aid to Families with Dependent Children (TAFDC) is intended to help low-income families meet their basic needs. However, TAFDC does not meet this need for families living in deep poverty. For example, the maximum grant for a family of three is only \$593 a month, leaving the family with an income still below the deep poverty threshold of \$889 per month. H.102/S.36 will ensure families living in deep poverty receive enough TAFDC funds to boost their income above the deep poverty level. Specifically, these bills will increase TAFDC by 10 percent per year until grants reach 50 percent of the federal poverty level. By raising family incomes, these bills would work to interrupt the chronic and generationally persistent condition of deep poverty, and improve the health, well-being, and economic mobility of affected children.

H.174/S.56 – An Act concerning public assistance for working families and the creation of a pilot program to address the impacts of cliff effects

Public assistance is an essential support for millions of working families whose earned incomes are too low to afford basic needs including food, housing, utilities, health care, and child care. However, as families move towards economic mobility, increases in work hours or wages can trigger a reduction in or loss of benefits, resulting in a net loss of income. This phenomenon is known as the “cliff effect”. Through the establishment of a pilot program, H.174/S.56 will identify mechanisms to prevent and mitigate this cliff effect and support work.

Our research has demonstrated the harm that cliff effects and loss of program eligibility has on child health. We recently published research that shows when family's Supplemental Nutrition Assistance Program (SNAP) benefits are reduced or lost as a result of increased income, children are more likely to be in fair or poor health, to be at risk of developmental delays, and experience hardships such as food insecurity and forgone healthcare.⁷ This is a result of strained resources despite an increase in work income, which forces families to choose between basic needs. The subsequent experience of hardship has significant implications for the health, education, and economic stability of families and children across their lifespan.^{8,9} We know from our interview data that families want to and are often able to work; however, the cliff effect often forces families to choose between accepting an increase in hours or wage and affording basic needs, further trapping them in a cycle of poverty and reliance on safety net programs.¹⁰

This bill is necessary to ensure no family is worse off when they work and earn more. The results of this pilot program would provide significant data, evidence, and insight into the effects that an adjusted MA Earned Income Tax Credit and other supports have on preventing and mitigating cliff effects and therefore promoting economic mobility and self-sufficiency. This is necessary not only to improve the

health and economic status of individual families and children, but to promote economic participation and prosperity across the Commonwealth.

H.103/S.67 – An Act providing immediate childcare assistance to homeless families

High quality early education and care play a critical role for both young children and their parents, especially for those experiencing homelessness. H.103/S.67 will ensure families living in homeless shelters have immediate access to childcare. Research from Children’s HealthWatch and others demonstrates homelessness during children’s first years of life negatively impact children’s health and development.^{11,12} Adversity, including homelessness, early in life is linked to toxic stress, which permanently alters a child’s growing brain.¹³ Immediate access to early education and care, however, during this time provides children safety, enrichment, and structure as well as support for the parents to mitigate the stress of homelessness.¹⁴ For parents, access to affordable childcare means they can feel confident about the health, safety and development of their children while they look for a job, enroll in school, and heal from traumas associated with their loss of stability.

Parents we interview in the emergency department at Boston Medical Center talk about how frustrating it can be to find a job without childcare– they want to work or further their education, but cannot afford to leave their children in safe care. There is no lack of desire to participate in the workforce and become economically stable; instead there is a lack of assistance and support at the critical moments when they are making forward strides. One-third of the families we interviewed at Boston Medical Center between 2012 and 2017 reported the difficulty of obtaining childcare as a barrier to working or gaining more education. Our research shows that childcare constraints are associated with increased economic hardships linked to adverse health including hospitalizations, developmental delays, and fair/poor health in children and depressive symptoms and fair/poor health in mothers.¹⁵

S.31 – An Act providing for coordinated data and assistance to address family homelessness

Removing barriers to supports through system coordination and improving access to support services for families is necessary for addressing family homelessness and sequelae of hardships associated with homelessness. S.31 will increase data transparency and system coordination across state agencies and direct them to report on specific homelessness related measures and current efforts to improve access to services for families. Identifying ways to reduce barriers to programs across agencies and improve collaboration will promote systems change efforts that are necessary for improving housing stability. We have found that when families are able to access multiple programs, specifically nutrition and housing assistance, their housing stability improves.¹⁶ Closer coordination across agencies, however, is necessary to ensure families are able to access these supports when they need them the most.

Supporting the health and development of children and families across our Commonwealth is necessary for our state’s current and future prosperity and well-being. Decades of research show comprehensive, multi-sector strategies that reduce poverty and hardships are necessary to achieve optimal health outcomes. For these reasons, we strongly urge you to swiftly and favorably report these important pieces of legislation out of committee.

Sincerely,



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