

University of Massachusetts Boston

## ScholarWorks at UMass Boston

---

Center for Social Policy Publications

Center for Social Policy

---

2-2015

### ON SOLID GROUND: Building Opportunity, Preventing Homelessness

Center for Social Policy, University of Massachusetts Boston

Edward J. Collins, Jr. Center for Public Management, University of Massachusetts Boston

Follow this and additional works at: [https://scholarworks.umb.edu/csp\\_pubs](https://scholarworks.umb.edu/csp_pubs)



Part of the [Economic Policy Commons](#), [Social Policy Commons](#), and the [Social Welfare Commons](#)

---

#### Recommended Citation

Center for Social Policy, University of Massachusetts Boston and Edward J. Collins, Jr. Center for Public Management, University of Massachusetts Boston, "ON SOLID GROUND: Building Opportunity, Preventing Homelessness" (2015). *Center for Social Policy Publications*. 78.

[https://scholarworks.umb.edu/csp\\_pubs/78](https://scholarworks.umb.edu/csp_pubs/78)

This Research Report is brought to you for free and open access by the Center for Social Policy at ScholarWorks at UMass Boston. It has been accepted for inclusion in Center for Social Policy Publications by an authorized administrator of ScholarWorks at UMass Boston. For more information, please contact [scholarworks@umb.edu](mailto:scholarworks@umb.edu).



# ON SOLID GROUND

BUILDING OPPORTUNITY, PREVENTING HOMELESSNESS

---

## RESEARCH PARTNERS

Center for Social Policy at the University of Massachusetts Boston

Collins Center at the University of Massachusetts Boston

With research assistance from Massachusetts Budget and Policy Center

## COALITION PARTNERS

Advocacy Network to End Family Homelessness (ANEFH)

Bessie Tarrt Wilson Initiative for Children

B'nai B'rith Housing

Casa Myrna

Children's HealthWatch

Citizens for Affordable Housing in Newton Development Organization (CAN-DO)

Citizens' Housing and Planning Association

Crittenton Women's Union

Family Independence Initiative

Family-to-Family Project

Father Bill's & Mainspring

HAPHousing

Home Funders

Homes for Families

Horizons for Homeless Children

Jane Doe Inc., the Massachusetts Coalition Against Sexual Assault and Domestic Violence

Jewish Community Relations Council

Massachusetts Association for Community Action

Massachusetts Coalition for the Homeless

Massachusetts Law Reform Institute

Massachusetts Public Health Association

Metropolitan Boston Housing Partnership

One Family, Inc.

Project Bread

Project Hope

Regional Housing Network of Massachusetts

Somerville Homeless Coalition

Square One

Thrive in Five

Tzedek Reflection

Western Massachusetts Network to End Homelessness

## PHILANTHROPIC PARTNERS





## ON SOLID GROUND COALITION

*The On Solid Ground Coalition is a cross-sector group of partners committed to a research-based approach to increasing housing stability and economic mobility for low-income families living in Massachusetts. Through this approach, the coalition aims to prevent and reduce homelessness.*

This paper presents many of the factors that contribute to family instability; identifies the gaps in programs meant to serve low-income families; documents the role of federal and state rental subsidy programs; and demonstrates the interconnected roles of rental assistance, childcare, and employment assistance in increasing family incomes. The coalition of agencies undertook both quantitative and qualitative research for this paper. The coalition held focus groups with numerous stakeholders across the Commonwealth—families who have experienced or are at risk of homelessness, service providers, and public employees. On Solid Ground thanks the many participants who shared their experiences, as well as their thoughts on how to help increase housing stability and incomes for families across Massachusetts.



## THANK YOU

The On Solid Ground Coalition would like to thank the following organizations that helped to host or organize our focus groups held across the Commonwealth: The Center for Social Policy, Children's HealthWatch, Citizens' Housing and Planning Association, Crittenton Women's Union, Franklin County Regional Housing and Redevelopment Authority, Greenfield Community College, HAPHousing, Homes for Families, Horizons for Homeless Children, Housing Assistance Corporation on Cape Cod, Metropolitan Boston Housing Partnership, and United Way of Massachusetts Bay and Merrimack Valley.

The focus groups brought together a wide range of stakeholders, including families who have experienced or were at risk of homelessness, service providers, public employees, and private business and non-profit leaders. Thank you to all who shared their experiences to help inform our policy recommendations on how to help prevent and reduce homelessness.





## TABLE OF CONTENTS

<b>Executive Summary.....</b>	<b>5</b>
<b>Background: Back to the Future.....</b>	<b>7</b>
Housing Production has not Kept Pace with Demand.....	7
Low Wage Job Growth & Low Levels of Education Leave Families Struggling to Make Ends Meet.....	10
Economic Supports for Families Have Declined.....	14
A Patchwork System.....	17
Varying Eligibility Requirements.....	18
Fewer Families Being Assisted.....	21
Homelessness Prevention is Underfunded.....	22
Short Term Assistance without Long-Term Solutions.....	23
Cliff Effects.....	24
A Flexible Approach Is Needed.....	26
<b>Policy Recommendations: A Foundation for Economic &amp; Housing Stability.....</b>	<b>27</b>
Systems Change.....	28
Housing.....	29
Support Services.....	31
Track Progress.....	34
<b>Endnotes.....</b>	<b>37</b>



## EXECUTIVE SUMMARY

Massachusetts has demonstrated a long-held commitment to helping families afford homes. To expand the supply of affordable housing built by the federal government, Massachusetts built state public housing, created state rental subsidy programs, passed the Affordable Housing Law to ensure housing opportunities across the state for low and moderate income households, and created a shelter safety net for families that cannot obtain housing or hold onto their housing any longer. All of these resources have made a significant impact on thousands of households struggling to make ends meet.

**“This [current trend in homelessness] is more an indictment of the system and how services are delivered to folks rather than people making poor decisions.”**

*– State worker respondent in  
frontline worker focus group*

Despite these efforts, the culmination of low wages, high housing costs, and a shortage of supports experienced across the state have created housing instability for thousands of additional families, preventing them from increasing their economic mobility. As a result, there are now more families than ever living in the state’s emergency shelter/motel system. The number of homeless families in Massachusetts increased by 94% between January 2007 and January 2014 (from 2,468 families to 4,781 families), according to the U.S. Department of Housing and Urban Development’s annual point in time counts.<sup>1</sup> Currently, 4,900 Massachusetts families with children are living in shelters and motels each night,<sup>2</sup> and an estimated 4,200 more families are living in unstable, doubled up situations,<sup>3</sup> move multiple times per year, or are behind on rent. These 9,000+ families represent just a fraction of 63,500 extremely low-income renter families at risk of homelessness due to high housing cost burdens.<sup>4</sup>

It is time for a new approach to address family homelessness. For too long, the focus has been on the short-term goal of reducing shelter numbers rather than increasing long-term housing stability. Many families that avoid shelter entry, but are subsequently unstably housed, experience the same harms as homeless families. In a sample of 6,000 Metro Boston families with children under age four, Children’s HealthWatch found that children in families who had moved two or more times in the past year were 59% more likely to have been hospitalized, and children in families behind on rent were 52% more likely to be at risk for developmental delays, compared to those in housing secure families.<sup>5</sup>

**“For many of our patients, a safe, decent, affordable home is like a vaccine—it literally keeps children healthy. That’s why it’s essential for policy-makers to take account of children’s health when making housing policy.”**

**– Dr. Megan Sandel, Pediatrician at Boston Medical Center and Principal Investigator at Children’s HealthWatch**



Courtesy of Children’s Health Watch

Frequent moves lead to high student mobility, which is detrimental to both neighborhood schools and the students themselves. Homelessness will not be resolved with short-term, emergency responses. By focusing on housing and economic stability, thousands of families will avoid the need for shelter, and families in shelter will be less likely to re-enter. Progress is possible.

To tackle this crisis, we must foster partnerships between low-income families, service providers, employers, property owners, federal and state government, and philanthropic communities. These entities possess multiple tools, which, when coordinated, can work together to help families maintain or obtain housing and increase their incomes. Such a collaborative approach requires both additional resources and changes to how services are offered—changes that would support, rather than hinder, families in their efforts to increase economic self-sufficiency. The Commonwealth is well positioned to lead this effort for a four-year systems change strategy. Four years of systematically increasing affordable housing options, increasing supports for economic mobility, making state programs mutually reinforcing, and creating shared measurement systems to track progress will result in a reduction in the number of families in need of shelter while simultaneously increasing the number of families who are on solid ground.

## CREATING A PATH TO HOUSING STABILITY AND ECONOMIC MOBILITY

**Increasing stability and reducing family homelessness requires a four-pronged approach:**

- **Systems Change:** Appoint a Special Secretary to build a coordinated service delivery system across government departments. The coordinated system will support homelessness prevention, minimize cliff effects, and provide case management through service providers who are focused on an integrated approach to housing and economic stability.
- **Housing:** Expand the stock of affordable housing as well as rental assistance vouchers for households with extremely low-incomes; preserve existing privately and publicly subsidized homes; and improve public housing.
- **Support Services to Increase Incomes:** Increase investment in services that provide a path to increased incomes and economic mobility for families who have extremely low-incomes (incomes of less than 30% of the area median income: e.g., \$25,450 for a family of three in the Boston region).
- **Track Progress:** Collect and analyze data, and track progress—at state agencies and their nonprofit partners—toward an agreed upon set of goals related to housing stability and economic mobility.

If adopted and funded, these measures give us our best chance at reducing the number of families who become homeless, shortening the time families live in shelter, strengthening housing and economic stability, and improving health and educational outcomes for at-risk children.



## BACKGROUND: BACK TO THE FUTURE

### Housing Production has not Kept Pace with Demand

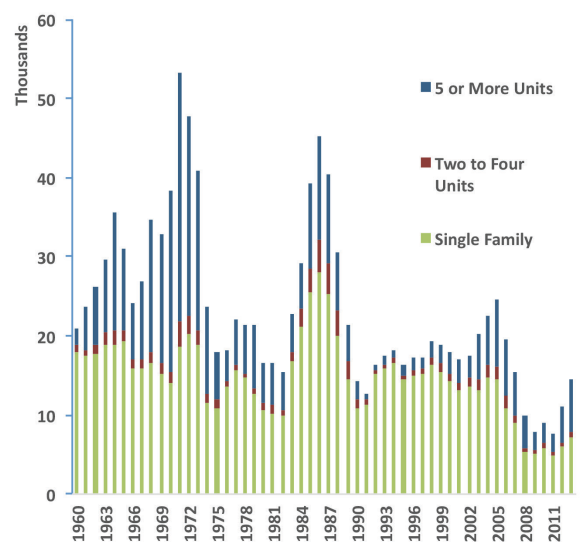
Massachusetts does not have enough housing to meet demand, resulting in some of the highest housing costs in the nation. In 2013, Massachusetts had the 7<sup>th</sup> highest rental costs among the 50 states plus the District of Columbia,<sup>6</sup> and had the 4<sup>th</sup> highest median home value in 2013.<sup>7</sup> According to the Metropolitan Area Planning Council, nearly 17,000 new homes are needed each year in Massachusetts (500,000 total new homes by 2040) to support the current base of employment.<sup>8</sup> Although production is increasing, new housing construction levels have been inadequate since the 1980s. In the last decade, the Commonwealth had the 4<sup>th</sup> lowest rate of housing construction in the nation.<sup>9</sup> Restrictive zoning in many communities further exacerbates high housing costs and presents one of the greatest challenges to meeting the Commonwealth's housing needs.

#### The production of new housing units in Massachusetts has slowed since the 1980s.

Since 1960, housing production in Massachusetts peaked in 1971, with over 53,000 new units of housing. After a sharp decline in the mid-1970s, production recovered to over 45,000 units in 1986. Housing production declined again with the late 1980s/early 1990s recession, and has truly never recovered. Housing production has only exceeded 20,000 units a year in the years 2003 to 2005, and declined to 7,941 in 2009.

Housing production is on the increase, with 14,569 units produced in 2013, and in good news for renters, a high percentage of the units (46 percent) were in buildings with five or more units.

In 2001, a report by Northeastern University suggested that Greater Boston needed to produce more than 15,000 units a year in order to meet growth and begin to address the tight housing market. In only one year (2005), has this goal been met.



High housing costs affect people across almost all income levels. According to the National Housing Conference, of the five job categories with the highest hiring numbers in Massachusetts job centers today (marketing managers, registered nurses, retail sales persons, retail sales supervisors, and computer software engineers), only registered nurses and software engineers earn enough to afford a two-bedroom apartment without excessive cost burden in the Boston Metropolitan Statistical Area. Additionally, just one of these five occupations earns enough, on average, to afford the cost of homeownership.<sup>11</sup> Of the five fastest-growing jobs in Massachusetts, according to state occupational projections for 2008–2018 (food preparation and service, registered nurses, management consultants, personal and home care aides, and computer software engineers), only three provide workers with a median income sufficient to afford market rate rent in Massachusetts. Only two of these occupations allow workers to afford homeownership.<sup>12</sup> The high cost of home ownership keeps more households in the rental market. This reduces stability for moderate-income households who remain in the rental market, thus reducing their ability to develop assets and plan for the future. Households with the lowest incomes are at the greatest disadvantage, as the shortage of rental housing drives rents up and reduces the number of affordable housing options.

**“I can sustain a job but I still can’t pay market rent.”**

**– Family focus group participant**

*Those with the lowest incomes are hardest hit by high housing costs. A typical low-wage worker making \$10 an hour earns \$1,733/month, while the median asking rent for an apartment in Boston’s least expensive neighborhoods is \$1,500–1,700.<sup>13</sup>*

The number of extremely low-income (ELI) renter households in Massachusetts has grown by almost 67,000 since 1990 (to almost 294,000) and the number of those who are severely cost burdened (pay more than 50% of income towards housing) has increased by more than 45,000 to over 158,000 households according to HUD 2007–2011 data. Another 17,000 renter households report negative or zero income. Out of the 158,000 severely cost burdened households, 63,000 are families.<sup>14</sup> These numbers may well be higher today.

### **Affordable Housing Production has also Lagged**

Affordable housing production has also not kept pace with the Commonwealth’s housing needs. It has been falling dramatically since the late 1970s, when units funded by the US Department of Housing and Urban Development (HUD) grew by 15,000 per year. Production fell to about 1,000 federally-funded units per year in the late 1990s.<sup>15</sup> State capital funding for housing production and preservation fell from \$202 million in FY1989 to as low as \$28 million in FY1992. Funding remained below \$100 million per year through FY2002.<sup>16</sup>

In recent years, the affordable rental housing supply has been growing by about 1,600 units a year, primarily as a result of increased state expenditures for affordable housing.<sup>17</sup> The capital budget gradually increased (to \$189 million in FY2015) and Massachusetts created a state low-income housing tax credit. By contrast, federal funding for affordable housing production and preservation has continued to fall. The annual federal HOME block grant to DHCD and local communities has been reduced by 50% from FY2010 levels to \$22 million in FY2015, due to HUD budget cuts.<sup>18</sup> Funding for new elderly housing production has ended,<sup>19</sup> while the value of the annual allocations of federal low-income housing tax credits has been increasing by only \$3–4 million a year.<sup>20</sup>

## Rental Assistance

A second challenge is that current affordable housing production programs, such as the Low-Income Housing Tax Credit program, cannot subsidize rents to a level that Extremely Low-Income (ELI) households can afford. Rental assistance, therefore, is a vital tool that makes housing affordable for households with extremely low-incomes. Rental assistance has been subject to tumultuous funding, resulting in almost no growth since the early 1990s. Rental assistance uses public funds to pay for the difference between what an ELI family can pay (calculated at 30% to 40% of income) and the actual rent for the apartment. Rental assistance is provided in two forms: tenant-based assistance allows families to find rentals in the private market, including in subsidized housing developments; project-based assistance subsidizes units in specific housing developments.

**“I’ve been on a lot of [housing wait] lists since 2008 and I haven’t heard anything. I’m getting frustrated but there’s not much to do, no luck. I’ve been calling to check in about the waitlists but everything is dependent on funding.”**

**– Family focus group participant**



Courtesy of MBHP

Currently, just over 153,000 households in Massachusetts use federal or state rental assistance to rent their homes, up by about 23,900 from 1993 (households with federally funded rental assistance increased by about 31,900 while the number of households with state-funded rental assistance fell by over 8,000). However, that increase includes about 11,000 “tenant protection vouchers” issued to replace other forms of federal housing assistance.<sup>21</sup> After deducting those, the net increase over the past 20 years has been about 13,000 vouchers.<sup>22</sup> All new awards since 2003 have been reserved for specific populations such as veterans or the elderly. As a result of this slow growth, Massachusetts’ Regional Administering Agencies, along with local housing authorities, report that the average wait for a Section 8 rental voucher is approximately 8 years. In Boston and Springfield, the average wait is approximately 11 years.

**“Since receiving a housing voucher, we feel a sense of security as a family. Now, I worry about my children’s homework, my bills, my laundry . . . I have a permanent job, my children are in the same school. I can now establish relationships in my neighborhood and plant roots.”**

**– Parent assisted by Metropolitan Boston Housing Partnership (MBHP) to move to permanent housing with MRVP voucher**

The number of households receiving state-funded rental assistance under the Massachusetts Rental Voucher Program (MRVP) has fallen by about 13,000 since mid-1990 (falling from a peak of over 19,800 vouchers in mid-1990 to below 4,500 in late 2007 before rising to 6,665 under lease as of November 2014). The current MRVP voucher level reflects significant reinvestments in recent years. Funding increases resulted in 750 new vouchers in FY2013, an additional 1,300 in FY2014 and another 1,400 in FY2015. The FY2013 and FY2014 increases included funding for 1,550 vouchers specifically targeted to homeless families.<sup>23</sup>

Public Housing is the only other form of affordable housing without rental assistance that is affordable to ELI households, because rents are set as a percentage of income. In addition to rental subsidies, Massachusetts has about 83,000 public housing units, including about 37,400 federal units and 45,600 state-funded units.<sup>24</sup> Over 60% of this stock, including over 70% of

state units, is designated for elderly and disabled households.<sup>25</sup> About 32,000 of these public housing units are “family” units. Due to the long waits projected for assistance, waiting lists are frequently closed.



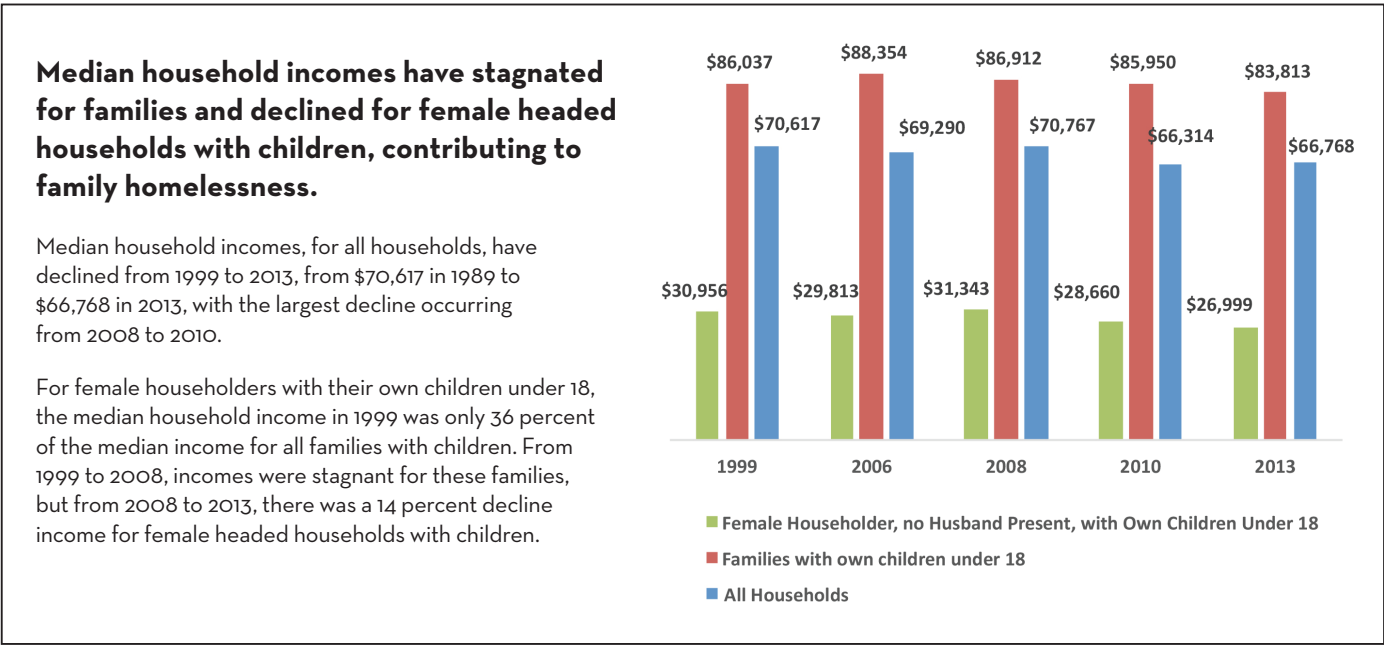


# Low Wage Job Growth & Low Levels of Education Leave Families Struggling to Make Ends Meet

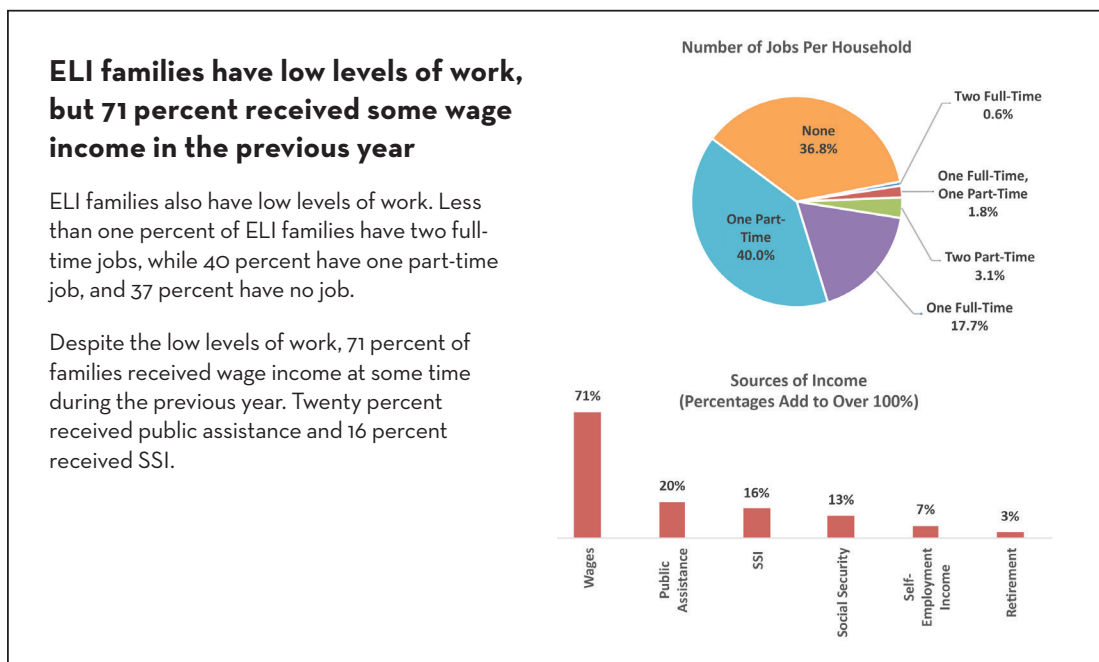


Courtesy of MBHP

Long-term structural trends in the U.S. economy leave many working families struggling to pay for housing, food, and childcare. Fifty years ago, one adult with a high school diploma could support a family with a full time blue-collar job. This is no longer true.<sup>26</sup> In the low-wage sectors (jobs that pay under \$15 per hour) growth has been concentrated among the lowest wage jobs, many of which feature unpredictable and part-time work schedules exacerbated by the rise of “just in time” technology that allows last minute work schedule changes.<sup>27</sup> These characteristics make it difficult for families to predict income, juggle the multiple jobs they often hold, pursue part-time education, and obtain childcare.

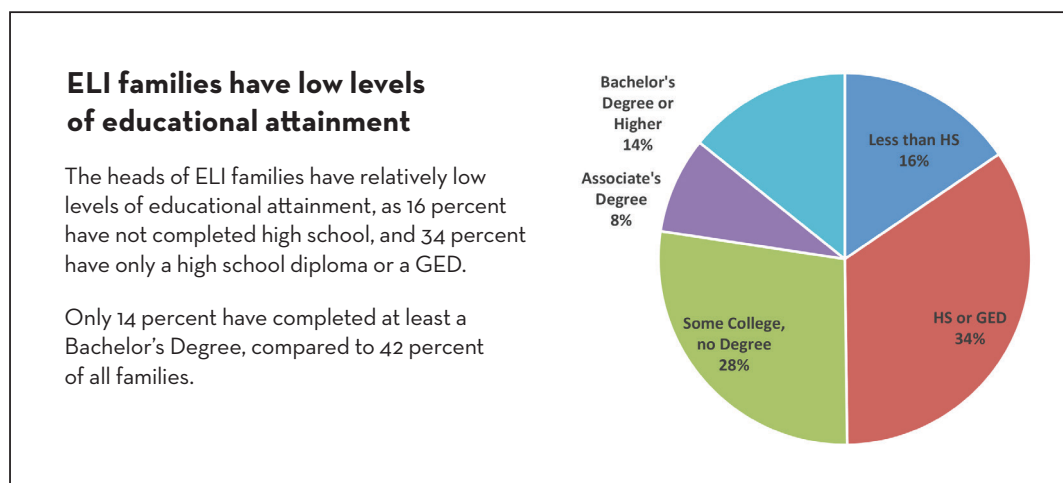


Center for Social Policy, 2014<sup>28</sup>



Center for Social Policy, 2014<sup>29</sup>

Well-paying jobs generally require higher levels of education than they did in the past. Extremely low-income families are at a disadvantage in the labor market because of their low levels of education.



Center for Social Policy, 2014<sup>30</sup>

Real incomes have fallen among families with low-income and stagnated for middle-income families, due to employment changes in the manufacturing and service sectors. As the Massachusetts Budget and Policy Center reports, this trend began in the 1970s with a significant decline in manufacturing jobs that provided good wages and benefits, while employment in the service industries expanded. As a result, the largest employment sectors in Massachusetts in 2012 were health care, retail, professional services, the hotel and restaurant sector, and government. The Center also reports that since the most recent recession, the sectors



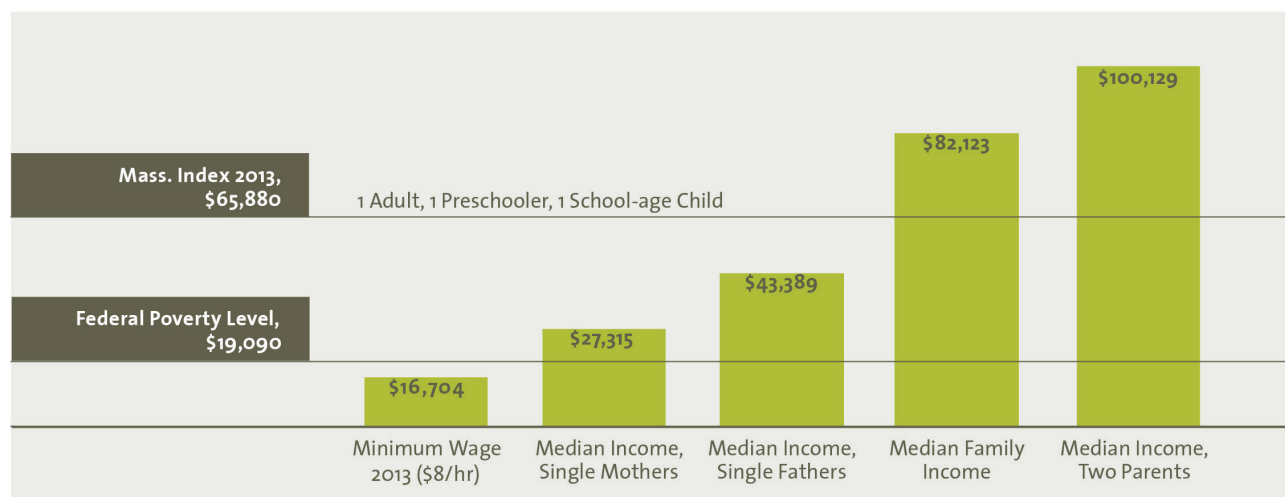
that historically provided higher-wage job opportunities for workers with just a high school diploma gained relatively few jobs, compared to low-wage employment in hotels and restaurants, retail sales, and other service areas. This gradual dwindling of middle wage work has exacerbated inequality between the high-wage workers and all other workers. Lower-wage employment has grown nine percent since 2001, and mid-wage employment has fallen by seven percent.<sup>31</sup>

On average, in 2013,<sup>32</sup> a single parent in Massachusetts with two children would need an income of between \$41,868 (for families with two teenagers) and \$69,036 (for families with an infant and a preschooler) to cover basic needs, including childcare. This Economic Independence Index developed by Crittenton Women's Union estimates that a single mother with children would require a full time, year round hourly wage of \$20–\$33 per hour respectively, (50–150% above the median income and far above the cut-off eligibility for income supports), in order to meet the household's most basic needs.

### Statewide Mass. Index 2013 and Poverty Rate Wages vs. State Median Income by Family Type\*

Adapted from Crittenton Women's Union's Massachusetts Economic Independence Index 2013.

Full report available at [www.liveworkthrive.org](http://www.liveworkthrive.org).



\*Massachusetts median incomes are shown. Median family income represents all family types including both single-parent households and two-parent households where one or both parents work. Sources: U.S. Census Bureau, 2011 American Community Survey. U.S. Department of Health and Human Services, 2013 HHS Poverty Guidelines. Values inflated using the Consumer Price Index.

Over one-third (36%) of all working Massachusetts families with children experienced a “hardship gap” (incomes below the Economic Independence Index) between 2008 and 2013, even after adjusting for public benefits such as Transitional Aid to Families with Dependent Children (TAFDC), the Supplemental Nutrition Assistance Program (SNAP—formerly known as food stamps), housing assistance, childcare subsidies, employment and education programs, and tax credits. The median hardship gap was \$1,536/month and the majority of families with a hardship gap were ineligible for TAFDC (88%) and Section 8 housing assistance (77%). Many others were ineligible for subsidized childcare (47%), public housing (45%), the Earned Income Tax Credit (EITC) (43%), and SNAP (28%). In addition, funding constraints mean many eligible households do not receive needed supports.<sup>33</sup>

## MONTHLY HOUSEHOLD EXPENSES: A Look at Housing Costs in the Context of Family Budgets

---

EXPENSES BEFORE RENT **	One Parent, Two Children*
Food	\$565
Transportation (public transport, no car)	\$289
Health Care (partial MassHealth coverage) ***	\$63
Utilities and Phone****	\$242
Clothing	\$120
Taxes (FICA and MA income tax less EITC)	\$76
Furnishing, toiletries & household expenses *****	\$100
Child care (after subsidy)*****	\$271
<b>TOTAL EXPENSES BEFORE RENT</b>	<b>\$1,726</b>
<b>MONTHLY HOUSEHOLD INCOME</b>	<b>\$2,479</b>
<b>AMOUNT AVAILABLE FOR RENT</b>	<b>\$753</b>
HUD Fair Market Rent for Lawrence (adjusted for family size):	\$1,055
<b>Gap between available income and housing costs at HUD FMR:</b>	<b>(\$302)</b>

See endnotes for items marked with an asterisk

This family budget assumes a single parent in the Lawrence area earning \$14.30/hour with one school-age child and one preschooler. This family is not eligible for food stamps, but would be eligible for subsidized childcare (subject to availability of child care vouchers) and some MassHealth benefits, although on a sliding scale. Costs are based on several sources (see endnote).<sup>34</sup>



## Economic Supports for Families Have Declined

Another part of the reason families suffer from housing instability is that not only have wages declined in real terms but income supports overall have declined in the last 20 years. Income support benefits—e.g., housing assistance, SNAP, TANF/TAFDC cash assistance, subsidized childcare, and earned income tax credits—have played a critical

role in reducing poverty (without them, Massachusetts' poverty rate would be almost twice as high).<sup>35</sup> However, many of these policies and supports do not provide enough assistance to completely meet basic needs while other programs, like rental assistance and child care subsidies, are unavailable to thousands of families due to funding levels and long waitlists. In addition, procedural barriers can make it difficult for families to apply for programs or complete recertification leading to wrongful terminations and wrongful denials.

**"I don't like going to the food pantry, but I'm happy that they're there to help me. I really don't like it. I like to just go shopping, and not worry about if food's expired, or if it's good. Actually, I got a compliment yesterday: 'You look like you're losing weight.' I said, 'thank you.' I didn't want to tell them I'm not eating like I'm supposed to. Like, yesterday, my kids asked, 'Mommy, you going to eat something?' I said, 'No, you guys just go ahead and eat. Just go ahead. I'm not hungry,' and I'll just go to bed, and call it a day. I'll think, the seventh is right around the corner, one more day until I can buy more food."**

**– Bonita Cuff,  
Witnesses to Hunger–Boston**

**Minimum Wage:** The inflation-adjusted value of the minimum wage is 26% lower today than in 1968 (\$10.86) and even with the 2015 increase to \$9.00, its value will still be 17% lower than it was over 40 years ago.<sup>36</sup>

**TAFDC:** Currently, 40,743 Massachusetts families receive income supports through the TAFDC program.<sup>37</sup> This assistance is limited to families with incomes below state-specified limits (currently \$14,050 for a household of three). TAFDC has been time-limited since 1996, allowing no more than 24 months of assistance in a 60-month period and five years total assistance over a lifetime, regardless of income or other circumstances, including the fact that many recipients remain poor after leaving the program.<sup>38</sup> The intent of the welfare reform legislation enacted in 1996 was to support families' transition to economic independence through education, job training, and work supports. Instead, funding cuts and growth in low wage jobs have left families without a path to economic stability. Federal funding for TAFDC and related supports (child care subsidies and employment programs) has been fixed by federal law at a flat amount (\$459 million per year) for almost 20 years.

The program now covers less than half of all families living below the official poverty line and the maximum grant for families decreased approximately 42% in inflation adjusted dollars between FY 1989 and FY 2013.<sup>39</sup> If funded at 1995 levels as adjusted for inflation, annual spending for cash assistance would have been \$676.6 million higher in FY2013.<sup>40</sup> The maximum monthly grant for a family of three is \$618/month, an increase of only \$39 since 1989, while within the same span of time, the fair market rent for a two-bedroom apartment in Greater Boston rose by \$651/month (from \$803 to \$1,454/month).

**SNAP:** The Supplemental Nutrition Assistance Program (formerly called food stamps) is one of the most successful antipoverty programs, helping about 1 in 7 Massachusetts residents. However, the average monthly benefit of \$235/month (\$7.73/day) is not enough to provide a family the food they need each month, even when it is combined with food from charitable pantries. Despite SNAP's critical role in fighting hunger, Massachusetts' families and individuals cannot access enough food for all household members. According to Feeding America, over 232,000 children in Massachusetts are food insecure, including about 144,000 in SNAP-eligible households.<sup>41</sup>

*The average monthly SNAP benefit of \$235/month (\$7.73/day) is not enough to provide a nutritionally adequate diet nor get a family through the whole month, even when combined with food from charitable pantries.*

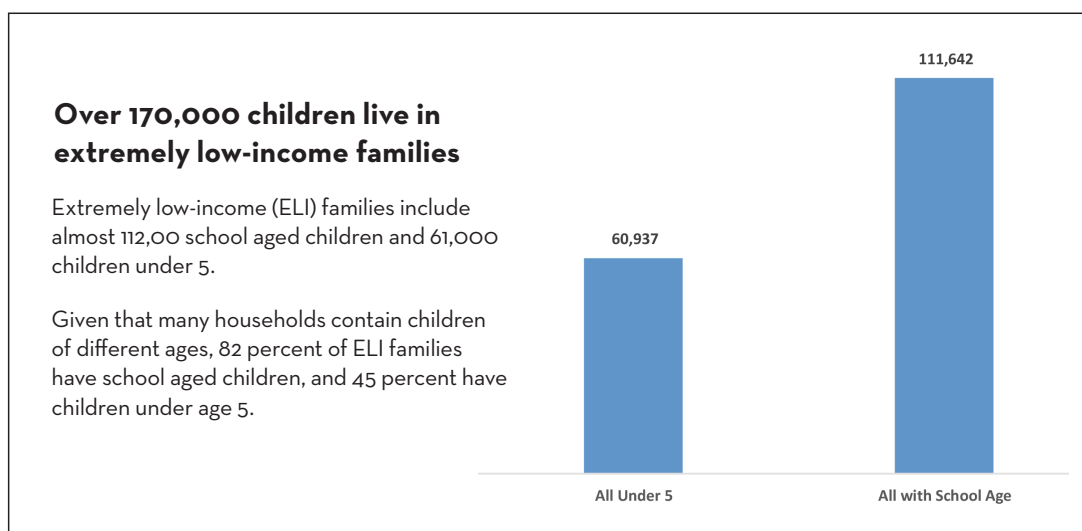
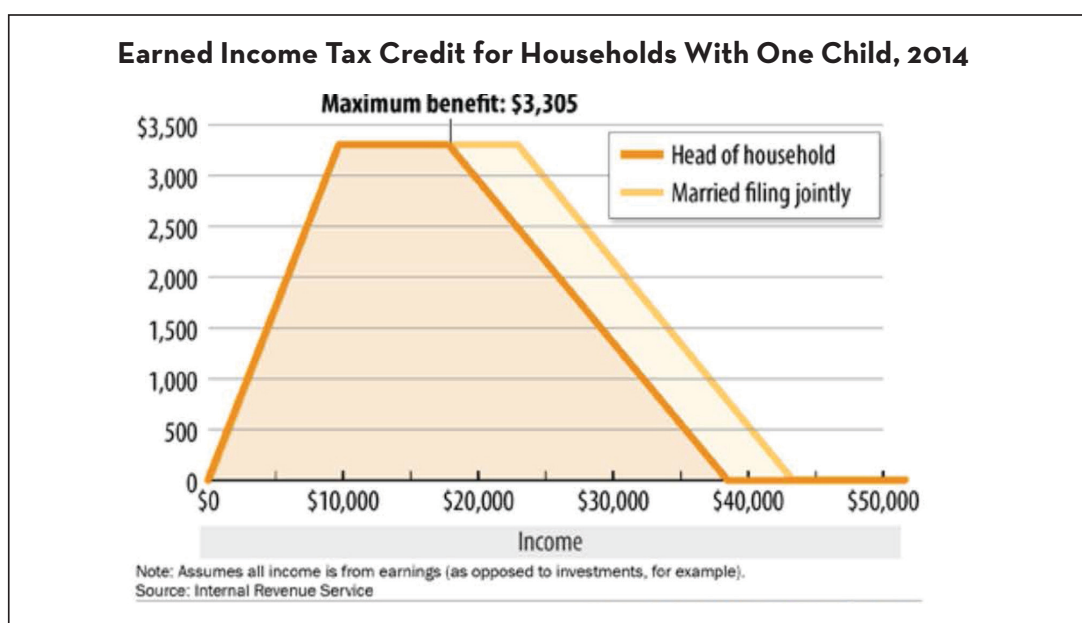
**Early Education and Child Care Subsidies:** Childcare subsidies make it possible for parents to look for and maintain work and to participate in job training, education, and other programs necessary to resolving housing instability,<sup>42</sup> while simultaneously helping to improve educational outcomes for young children. Demand for Massachusetts' income-eligible childcare assistance exceeds supply, meaning not all eligible families receive subsidies. As of November 2014, about 56,000 children were receiving subsidies, while over 23,000 children were on the state's waiting list (over 30 other states, by contrast, do not have waiting lists). The average annual cost of full-time care for an infant in center-based care in 2012 in Massachusetts was \$16,430, and the average annual cost for two children (an infant and a 4-year-old) was \$28,606. Without a subsidy, a family of three living at the poverty level in Massachusetts would have to pay more than 86% of their income for full-time center-based care for an infant. If they earned 200% of the poverty threshold, they would pay 43% of their income. (The U.S. Department of Health and Human Services considers 10% of family income for childcare as a benchmark for affordable care<sup>43</sup>).



Courtesy of Patrick O'Connor Photography

**"With childcare I could do anything – go back to school, get a job."  
– Family focus group participant**

**Earned Income Tax Credit (EITC):** The federal earned income credit is available to households with adjusted gross incomes below specified levels. In 2014, the upper income limit for a family with two qualifying children was \$43,756 (or \$49,186 married filing jointly). In addition to the federal EITC, 25 states and the District of Columbia have state EITCs, which range from four percent to 40% of the federal EITC and average 16%.<sup>45</sup> Massachusetts' refundable EITC is only 15% of the Federal EITC (\$906.60 maximum in 2013), whereas Washington, D.C., has the highest refundable state EITC at 40% (\$2,417.60 maximum in 2013). The amount of EITC depends on a recipient's income, marital status, and number of children. As illustrated in a figure developed by the Center on Budget and Policy Priorities,<sup>46</sup> the amount of the credit rises with earned income until it reaches a maximum level (about \$17,000 for a single parent with two children), after which it begins to phase out. Because it is a refundable credit, families actually receive a payment if the credit exceeds their income tax liability. A growing body of economic research since the 1990s has found that expansions in the EITC have increased participation in the workforce and also increased mobility and opportunity.<sup>47</sup>



Center for Social Policy, 2014<sup>44</sup>



## A Patchwork System

Family homelessness emerged as a major policy concern in the U.S. in the late 1970s and the 1980s, reflecting both changes in the national economy—a recession, declines in manufacturing jobs, falling average wages, rising housing costs—as well as large cuts in federal spending on housing, welfare, and food stamps.<sup>52</sup> In 1983, Massachusetts responded to the increase in homelessness with the passage of ground breaking legislation that created the Emergency Assistance (EA) program and other homelessness prevention programs to assist low-income tenants with rent arrearages, fuel and utility costs, eviction prevention, and emergency shelter.<sup>53</sup> At that time, there were two state-funded shelters in Massachusetts. Even then, state policymakers acknowledged that prevention programs and shelter beds alone would not reduce homelessness over the long term, and that the State needed to address the social factors underlying housing instability: low incomes, economic insecurity, and the insufficient supply of permanent affordable housing. Today, the housing crisis bears witness that short-term emergency responses have not worked. Over the last thirty years, homelessness programs and funding levels

have fluctuated according to the number of families living in shelters and motels. This approach has resulted in a patchwork system of programs that do not address the underlying needs of families with incomes that are too low to meet their basic needs. Not surprisingly, family homelessness and housing instability have dramatically increased since the family shelter system was created.

**“In addition to the issue of jobs, communities view lack of decent affordable housing stock as a major direct cause of homelessness. People placed on emergency public housing lists must wait one to six months for an available unit. Intact families needing subsidized housing wait an average of four years for a place to live... Those families on AFDC who are waiting for subsidized housing find that their welfare benefits do not match the rising costs of food, shelter and clothing... ultimately cannot pay the rent and are threatened with eviction... The problem... will not disappear with short-term, emergency responses.”<sup>54</sup>**

*– Profile of the Homeless in Massachusetts (1983), Commonwealth of Massachusetts*

### HOUSING STABILITY

While definitions vary,<sup>49</sup> housing instability is typically characterized by multiple moves, living at risk of homelessness (doubled up due to eviction or economic difficulties) or living in overcrowded conditions (more than 2 people per bedroom).<sup>50</sup> According to The Boston Foundation, families experiencing one or more of the following criteria are unstable in their housing.<sup>51</sup>

- Spending more than 50% of household income on housing
- Moving 2 or more times in past 12 months because of economic reasons
- Living in overcrowded or doubled up conditions, which is defined as any of the following: children of any age sharing a bed with adults, children of any age sharing a twin bed, living in the home of another because of economic hardship; or more than one person-per-room in the house.
- A history of being behind on rent (significantly behind on rent 2 or more times in the past year and currently behind on rent).



**“My depression and anxiety have gone through the roof being in shelter and my 15 year old has been dealing with a lot mentally. There’s nothing for kids to do here, which contributes to mental health issues. No room to exercise. Kids are stuck here and get sick as a result.”**

**– Family focus group participant**

#### **THE STATE HAS TAKEN STEPS TO REDUCE EA USAGE, INCLUDING HOUSING VOUCHERS, PREVENTION, SHORT TERM RENTAL ASSISTANCE, AND ELIGIBILITY RESTRICTIONS.**

**1987:** State sets aside 2,400 housing vouchers from the 707 (now MRVP) program to address family homelessness.

**1994:** Homelessness Intercept Program (HIP). The HIP provided direct payment assistance with overdue utility bills or overdue rent, or providing a mediator to work with individuals and landlords to resolve disputes.

**2000:** Housing Assistance Program (HAP) establishes network of agencies to provide homelessness prevention, housing stabilization services, and housing search assistance to low-income families.

**2005:** Residential Assistance for Families in Transition (RAFT) program launched, providing one-time aid. Program discontinued in 2010.

**2006:** “Shelter to Housing” gives 200 families time limited rental assistance.

**2006:** “Tool Box” launched to provide resources to both prevent homelessness and assist families moving out of shelter.

**2009:** “Flex Funds” replaces Tool Box funds.

**2009/2010:** Federal Homelessness Prevention and Rapid Re-Housing Program (HPRP) launched. Families in motels and shelters received short-term rental assistance. Program results in temporary decline in EA usage, and families are successful in maintaining their housing,<sup>1</sup> but when HPRP funds are depleted, participating families continue to need rental assistance.

**2012:** HomeBASE Household and Rental Assistance launched. Due to high demand, no new families were able to access Rental Assistance after October 2012. For families that have rolled off Rental Assistance, after six months, eighty-five percent of surveyed clients remained out of shelter. Almost a quarter obtained permanent, subsidized housing. Sixty percent of clients rented apartments in the private market, most utilizing HomeBASE Household Assistance or RAFT as a subsidy.<sup>2</sup>

**2013:** RAFT program reintroduced; families at risk of homelessness are allowed to access funds more than once, and provides a continuation of support for families rolling off of HomeBASE. Most families only need one year of support.<sup>3</sup>

<sup>1</sup>Davis, Tim & Terry Saunders Lane (2012), “Rapid Re-Housing of Families Experiencing Homelessness in Massachusetts.”

<sup>2</sup>MBHP (2014). Forthcoming report on HomeBASE.

<sup>3</sup>MBHP (2014) “RAFT in Review.”

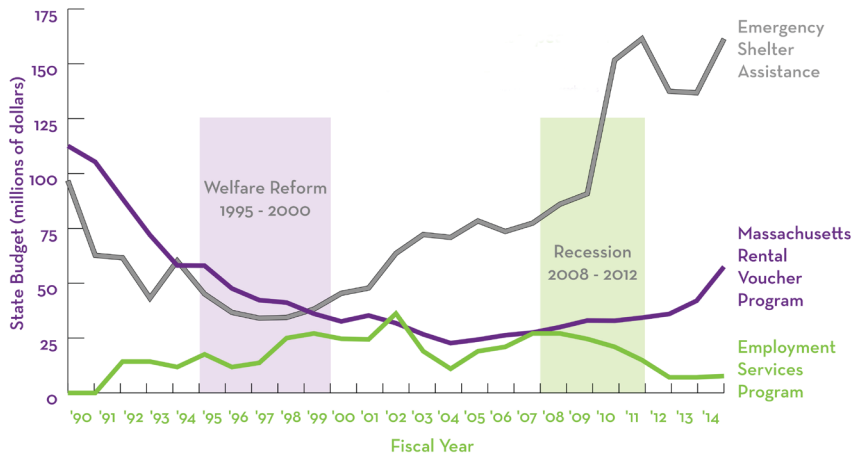
Center for Social Policy, 2014<sup>54</sup>

### **Varying Eligibility Requirements**

Often, eligibility criteria for one subsidy program will deem a family ineligible, or create barriers, for others. For example, eligibility for shelter and prevention programs requires families to have gone through, or be within a certain amount of time from, the eviction process. Meanwhile local public housing authorities and property management companies usually screen out families with evictions on their housing records. TAFDC and shelter re-housing plans instill work requirements, but increased wages may put a household “over income” for shelter, housing, health care, childcare, and other benefits before the household is actually able to afford its housing costs. Finally, a child who is homeless may qualify for a homeless childcare voucher, but once the family is housed, it is not guaranteed continuity of care, thereby putting the parents’ education and employment progress at risk.

Eligibility criteria are different for nearly every program intended to assist families with extremely low-incomes. The income eligibility for shelter is based on the Federal Poverty Level (currently at 115%, this threshold has been as low as 90% and as high as 130% in the system’s 30-year history), while most housing and some homelessness prevention programs are based on Area Median Income.

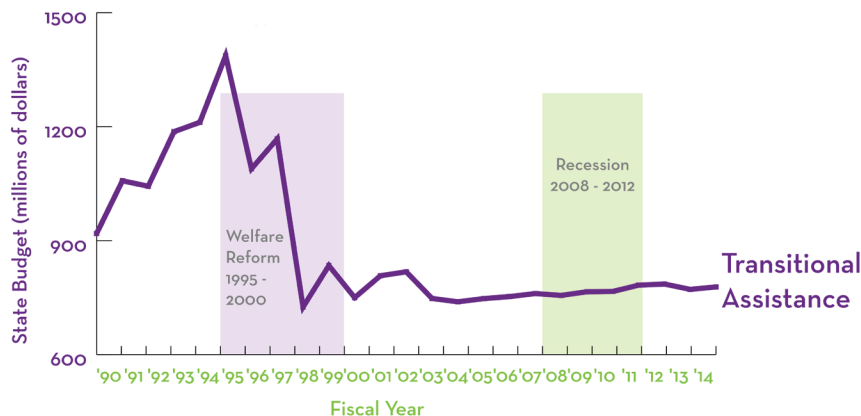
### Changes in Assistance for Extremely Low-Income Families, 1990 to 2014



Funding amounts for Emergency Shelter Assistance are from line items: 4403-2100, 4403-2120, 4403-2130, 7004-0101, and 7004-0103.

Funding sources for MRVP have shifted since 1990. Amounts include funds from the Chapter 707 Program, and line items 3722-9024 and 7004-9024.

Funding amount for Employment Assistance is from Employment Services Program line item 4401-1000.



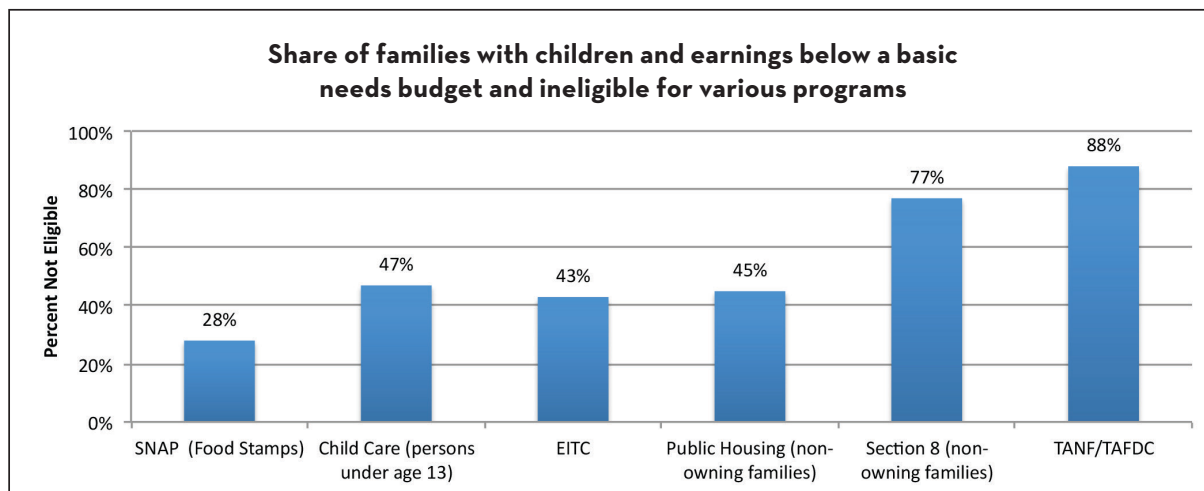
Funding amounts for Transitional Assistance are from line items: 4110-1010, 4400-1000, 4400-1001, 4400-1009, 4400-1025, 4400-1079, 4400-1100, 4400-9999, 4401-1000, 4401-1001, 4401-1100, 4401-1101, 4403-2000, 4403-2001, 4403-2002, 4403-2007, 4403-2013, 4403-2119, 4404-1000, 4405-2000, 4405-2010, 4406-7000, and 4408-1000

In addition, many state and federal assistance programs use varying definitions of homelessness (most exclude families who are doubled up). Assistance is often limited to homeless families who also meet additional criteria (e.g. income below a specific amount). The Commonwealth's Emergency Assistance program has complex eligibility criteria that includes income limits, bars and exclusions, and four distinct categories into which a family must fit: fleeing domestic violence; flood, fire or natural disaster; no fault eviction due to a loss of income; and housing situations not meant for human habitation or that pose a substantial health and safety risk.

The complex service delivery system makes it difficult for families to access assistance across state agencies and thus it becomes difficult for the Commonwealth to track their progress. In addition, most programs are designed to provide help once families are homeless or are in the process of being evicted. Many families and providers find that waiting until a family is homeless or being evicted makes it more difficult and more costly to preserve tenancies and to stabilize housing.

It has long been recognized that many low-income families do not access all of the income and work support programs for which they qualify. Between FY2011 and FY2015 thus far, the number of income eligible families receiving TAFDC has steeply declined. A 2011 study reported that almost 40% of eligible families with children did not participate in SNAP (food stamps) and that 70% of families eligible for child care subsidies do not receive them (in part due to insufficient program funds).<sup>55</sup> This study also found that program design influenced participation rates. While Massachusetts has several policies that promote participation (e.g. automatically enrolling Department of Transitional Assistance, Head Start and other clients in SNAP and utility discount programs), much work still needs to be done.





Center for Social Policy, 2014<sup>58</sup>



The recently enacted welfare bill (An Act to Foster Economic Independence), requires the Commonwealth's Executive Office of Health Human Services (EOHHS), subject to appropriation, to build on the integrated eligibility system authorized for development in connection with MassHealth and other state medical care programs. Such a system will allow multiple state agencies and programs, including DHCD, housing authorities, and the Department of Transitional Assistance, to access and share data. If funded, this cross-agency system would make it easier for families to access the supports they need, and would enable the state to track data and outcomes.

Three national organizations—the Urban Institute, CLASP (the Center for Law and Social Policy), and the Center on Budget and Policy Priorities, have an initiative underway now known as the Work Support

Strategies<sup>56</sup> project, that provides grants and technical assistance to nine states (including Rhode Island) to support experimentation in ways to help families gain and keep access to benefits. The primary approach is to integrate access to programs so that families do not face repeated burdens in meeting the requirements of multiple programs. While the project has particularly focused on access to health care, childcare, and nutritional benefits, some of the states have added other programs as well such as energy assistance.<sup>57</sup> The WSS project will also investigate whether improved access to benefits enables families to work more hours, improve their economic stability, and increase their incomes.

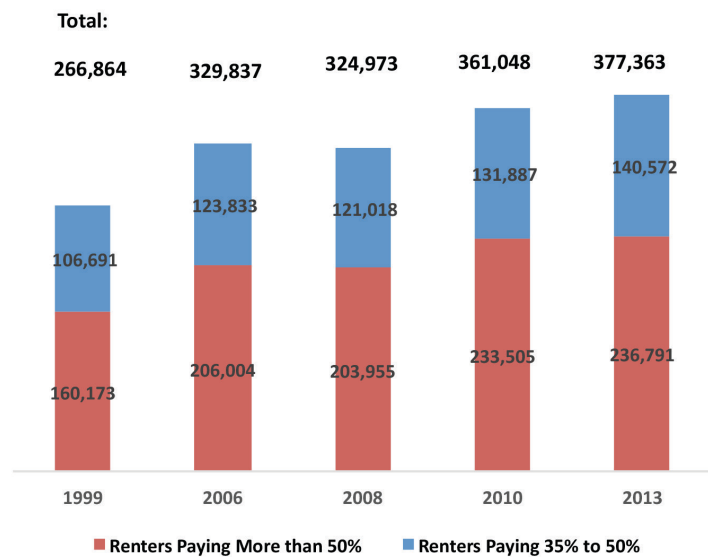
## Fewer Families Being Assisted

There is a growing gap between the number of families experiencing income and housing insecurity and the resources available to help them. In fact, the Commonwealth provides less support to low-income families today than it did 30 years ago, even as the cost of living—particularly related to housing—has dramatically increased and the value of the minimum wage has decreased.

### The number of renter households with a cost burden increased by over 110,000 households from 1999 to 2013.

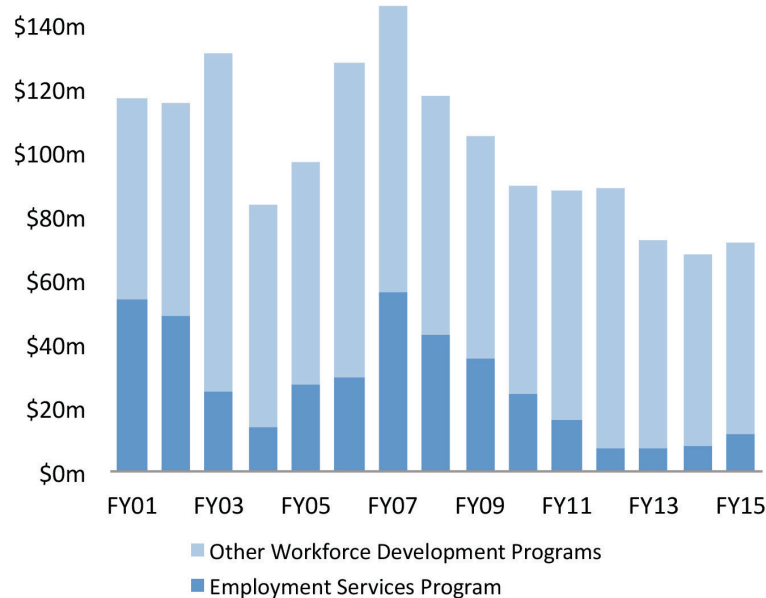
From 1999 to 2006, the total number of renter households who were housing cost burdened (paying more than 35 percent of income to housing), increased 24 percent. With the onset of the recession, there was a one percent decline from 2006 to 2008, but since that time, there has been an 16 percent increase in the number of cost burdened renters.

Over the entire 1999 to 2013 period, the number of cost burdened renters increased by 110,499 households. For households with a severe cost burden (paying more than 50 percent of income to housing) the number increased by 76,618 households from 1999 to 2013.



Center for Social Policy, 2014<sup>64</sup>

### Work Program Cut 38%



Mass Budget and Policy Center and Center for Social Policy, 2014<sup>65</sup>

## Homelessness Prevention is Underfunded

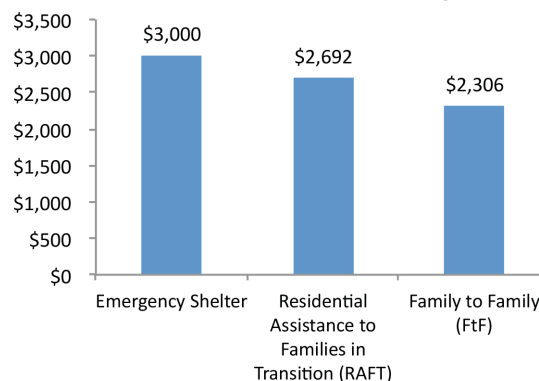
Today, there are more low- and extremely low-income families with severe housing cost burdens than in 1989, but homelessness prevention funding has not kept pace. As of 2011, Massachusetts had at least 14,000 more<sup>66</sup> extremely low-income renter families (with and without children) who were paying more than half their income for housing than in 1989. It also had 24,000 more poor families with children under 18 (106,714 in 2013).<sup>67</sup>

### In MA, family emergency shelter use is costlier to the public than homelessness prevention intervention.

The experiences of programs in Massachusetts that are designed to prevent homelessness for low-income families facing housing crises indicate that they are very cost-effective. While these programs use private as well as public funds, the data indicate that if all funds were provided by the state, the state would reap substantial savings.

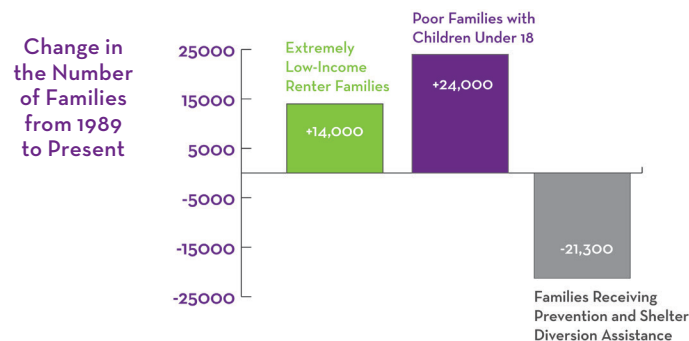
For example, Residential Assistance for Families in Transition (RAFT) reports: "The average stay for a family in shelter is eight months at a cost of \$3,000 per month. With ... an average cost of only \$2,692 in FY14, the almost 1,000 families helped with RAFT by MBHP in FY14 saved Massachusetts approximately \$21 million."

Cost of One Month in Shelter Compared to One-time Interventions for Families in Crisis, Two Massachusetts Programs



Center for Social Policy, 2014<sup>72</sup>

### Due to funding constraints, the amount of prevention and shelter diversion assistance has decreased as the number of families that need support has increased.



See endnotes 68 and 69.

Far fewer families received homelessness prevention assistance in FY2014, however, due to funding constraints that led to greater targeting of assistance. Unlike in 1989, when 14,700 families received EA funds for first month's rent and a security deposit and 10,000 families received EA funds for rent and mortgage arrears,<sup>68</sup> fewer than 3,400 families received this type of assistance in FY2014 through the Residential Assistance for Families in Transition (RAFT) program and through HomeBASE, the state's shelter diversion program.<sup>69</sup> Unfortunately, the RAFT program typically runs out of funds each year before May, with no funding for the families at

risk of eviction until the start of the new fiscal year in July. Some 6,167 families accessed shelter or motels at some time during 2013.

The Tenancy Preservation Program (TPP), another homelessness prevention program, directly assisted 366 households and saved and stabilized 92% (335 out of 366) of the cases closed at an average cost of \$2,950 per case. TPP specifically helps individuals and families whose disabilities (mental illness, substance abuse, cognitive or other) have led to lease violations that place them at risk of eviction. It operates in all five Housing Court districts in the state,<sup>70</sup> and focuses on tenancies that can be saved. A majority of the households live in subsidized housing. TPP staff also provide consultations to clients who cannot be served because of the waiting list or because they are not technically eligible.<sup>71</sup>

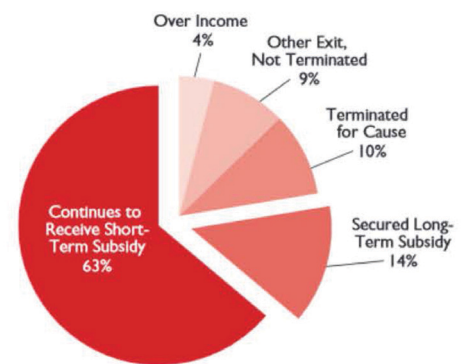
## Short Term Assistance without Long-Term Solutions

Short-term assistance is a strategy used to counter rising numbers of homeless families. Short-term assistance can include temporary (up to five years) rental subsidies, cash assistance for relocation or startup costs, and/or shelter diversion grants. As the number of homeless families has grown, spending on short-term assistance has generally increased. At the same time, funding has been reduced for programs that improve the economic outlook for low-income families, particularly around employment supports (training, education and child care) and services (especially trauma, mental health and substance abuse). There has been a dramatic increase in use of short-term assistance resources at the federal and state level since the 2007–2009 economic recession. While short term housing assistance is a useful tool in housing emergencies, and can be instrumental to reducing the pressure on the state's shelter system, the intervention must be coupled with strategic pathways to increased incomes and/or access to long term housing subsidies. Counter to the state's intent, short-term assistance without programs that improve economic stability has resulted in wide-spread housing instability.

For more than a decade, the state has used multiple iterations of short term housing assistance to divert families from shelter and re-house families already in the system. These include: the Shelter to Housing program; private, municipally/federally funded programs and pilots; the Tool Box—administered by the Department of Transitional Assistance; Flex Funds—administered first by DHCD, then by EA shelter providers; Homelessness Prevention and Rapid Re-Housing Program—a federal economic stimulus program; and the current HomeBASE program—which is administered by the Regional Housing Agencies, Central Massachusetts Housing Alliance, and the Lynn Housing Authority.

While short-term assistance has helped families leave shelter/motels, almost all of the participating families have needed additional help to remain housed as limited job prospects make it unrealistic for families to increase their incomes (generally less than \$1,000/month) to a level where market rent is affordable when short-term subsidies end. Uncertainty regarding the future availability of short-term assistance contributes to housing instability and the stress levels of families trying to keep a roof over their children's heads. In a study by the Metropolitan Boston Housing Partnership (MBHP), of 486 families that received 12–18 months of short-term assistance through the Homelessness Prevention and Rapid Re-Housing Program (HPRP), 77% continued to need and remained eligible for additional financial assistance. Four percent of the families increased their incomes while on the program and were no longer eligible for assistance. Of the 77% deemed eligible to continue receiving assistance, 14% were able to access a long-term subsidy while the remaining 63% continued to rely on short-term assistance programs.<sup>74</sup> Similarly, an MBHP survey of families who received HomeBASE assistance found that almost all of the 85% of families who hadn't returned to shelter at the end of their short-term assistance continued to need assistance.<sup>75</sup> The need for ongoing assistance holds true even for programs focused on increasing incomes through employment. In a Brandeis study of the Secure Jobs program, 49% of participating families continued to need assistance after their first year in the program.<sup>76</sup>

### Outcomes for families in the federal Homelessness Prevention and Rapid Re-Housing Program<sup>73</sup>



MBHP and Center for Social Policy, 2012



Courtesy of Bethany Versoy for MBHP

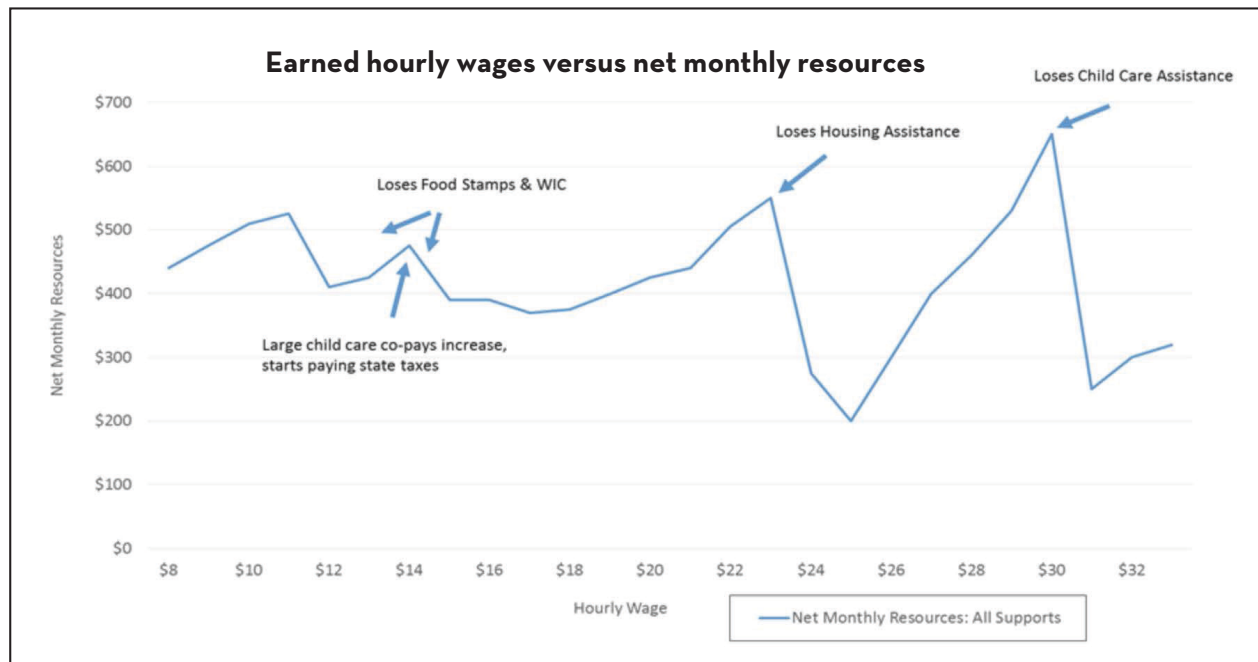
**“Ellie, a 44-year-old mother of two young daughters making \$30,000 per year as an administrative assistant, lost her Food Stamps because of an increase in her wages. She described skipping meals because she couldn’t afford enough groceries to feed herself and her family. She said, ‘If I eat with them I might eat a little tiny bit of what they have and I’ll say, ‘Oh I had a big lunch,’ so that they can have the food. But then I can eat with them so they don’t think I’m not eating and I’m starving myself.”<sup>48</sup>**

**- From The “Cliff Effect” Experience: Voices of Women on the Path to Economic Independence by Mary Prevenost, 2011, Crittenton Women’s Union**

## Cliff Effects

Many programs for low-income people are means-tested and based on varying income eligibility standards. As a result, a small or temporary increase in earnings can lead to a sharp reduction, or loss, in benefits—often referred to as “the cliff effect.” As a family’s earnings increase and they rise above the official poverty level, they lose eligibility for tax credits, childcare subsidies, health care coverage, and food stamps. This can make them worse off economically than they were prior to the income increase. This also comes at a time when families are forming stable attachments to the workforce.

Using 2006 Massachusetts eligibility rules, researchers at Center for Social Policy and the Crittenton Women’s Union examined the cuts that are triggered when a single mother with two children increases her income from \$11/hour (\$22,000/year) to \$16/hour (\$32,000/year), after completing a medical assistant training program, as shown in the graph.<sup>77</sup> The study shows how benefit cuts leave her with fewer resources than before the raise. The raise reduces her childcare subsidy, housing voucher, and earned income tax credit, and makes her ineligible for SNAP and Women, Infants, and Children (WIC) benefits. As a result, her net monthly resources fall from \$547 (before the income increase) to \$391 (after the raise).



Adapted from R. Loya, R. Liberman, R. Albelda, and E. Babcock, 2008. “Fits & Starts: The Difficult Path for Working Single Parents” Available at: [www.liveworkthrive.org](http://www.liveworkthrive.org)



The loss or reduction of childcare subsidies is especially devastating to working families. For parents who obtain a voucher through the Homeless Child Care Services program, those vouchers are lost when they obtain housing. For others who have housing, the Department of Early Education and Care does not take housing costs into account when calculating the parents' co-payment

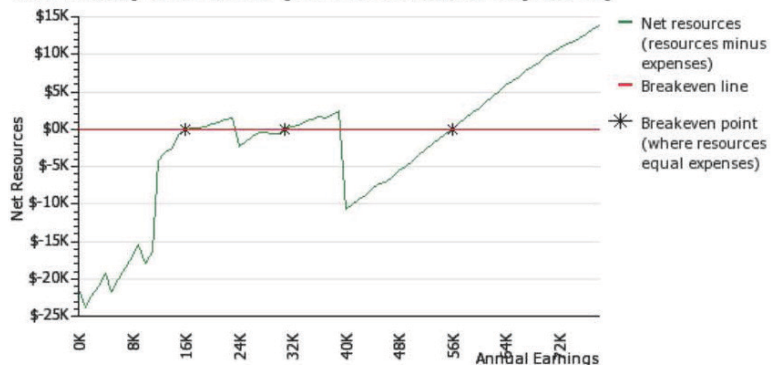
**"I did have a job. But if you clock too many hours ... most recently I was told that if I'm over the [income] guidelines they will take my [childcare] voucher so I have to make below means to survive. I'm afraid to take a \$15 an hour job."**

*- Family focus group participant*

as permitted. A mother in Western Massachusetts earned \$13.45/hour while paying \$64/week for childcare. Although her subsidized rent was recalculated to include childcare costs as permitted under MRVP, her childcare payment increased to \$87/week. This resulted in 70% of this parent's income going to rent and childcare, even with rent and childcare subsidies.<sup>79</sup>

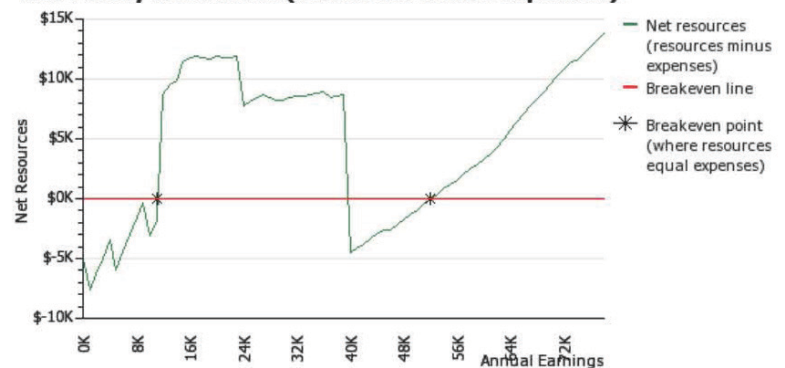
## No Housing subsidy

**Net Family Resources (resources minus expenses)**



## Housing Subsidy

**Net Family Resources (resources minus expenses)**



The Family Resource Simulator<sup>78</sup> developed by the National Center for Children in Poverty allows one to see the impact of individual benefit programs on ability of families to make ends meet as well as cliff effects as incomes rise. As the charts below show (using 2009 data for a Boston household of three including two children), a housing subsidy instantly brings families earning less than \$40,000 above the breakeven point. The loss of the subsidy, just as dramatically, drops them back below the breakeven point.

**"There is no income-based childcare and wait lists are bad. We are saying to families that if they become homeless, lose their job, then get another job, they will get help with childcare."**

*- State worker respondent in frontline worker focus group*



## A Flexible Approach Is Needed

There is a wide range of interventions the State can offer (from landlord mediation as a prevention tool to long term rental assistance) and the costs vary significantly. The challenge is to provide the right assistance at the right time and to avoid costly interventions when less expensive approaches would be as or more effective. Investing appropriately in prevention and supports prevents families from needing the far more expensive alternative of emergency shelter.

It is well documented that housing instability has damaging impacts on parents and children. All of these experiences and stresses, combined with complex and conflicting eligibility rules, can make it difficult for parents to complete the many steps required to successfully obtain benefits and avoid or exit homelessness. For this reason, Health Care for the Homeless Clinicians' Network and the National Center on Family Homelessness recommend that all programs for homeless families include "a core group of support services central to stabilizing families and improving their wellbeing," tailored to each family's particular and evolving needs.<sup>80</sup>

**"It's crazy. We dangle this money in front of people to go to wherever it is cheap. The rentals are cheap but there's no employment there. If you move a single mom out there she might be able to get a job at CVS or Stop and Shop or something like that. You know the hours may be from three in the afternoon to 11 o'clock at night. That's generally what is available. You know it takes time to get daytime hours. It's extremely difficult. It's very hard. We feel like we're setting them up to fail."**

*- State worker respondent in  
frontline worker focus group*

While matching responses to need is challenging, responses have to be flexible given the range of issues and economic shocks that threaten the housing stability of poor families. At the same time, with limited resources, targeting is required to assist the families with the most pressing needs. A 2010 assessment by MBHP of 643 homeless families living in motels highlights the challenges these families face in achieving long-term stability.<sup>81</sup> Using a four-tier system to identify the strongest candidates for shelter diversion or rapid re-housing, it found that 34% of the families fell into Tier 1 or Tier 2 (fewer challenges, more likely to be able to achieve stability with the short-term assistance).

In recent years, as long term supports have not been adequately funded to meet the need, most programs have moved toward a "progressive engagement" approach (short term fixes with fuller assessment if a family returns for more help) or triage (classification), with a recognition that long term housing assistance is still needed for a subset of families with multiple service needs. Policymakers and practitioners also continue to call for greater use of other State programs (e.g., education, employment training and support) to help families move toward increasing their levels of economic self-sufficiency. One researcher has also suggested thinking of EA "accounts" based on the average cost of a

shelter stay (\$24,274 in Massachusetts<sup>82</sup>) per family and how that funding might be better used if redirected toward other forms of assistance.<sup>83</sup>



## POLICY RECOMMENDATIONS: A FOUNDATION FOR ECONOMIC & HOUSING STABILITY

Family homelessness is a complex problem that arises from stagnating or decreasing wages, a severe shortage of affordable housing, and a lack of tools to help families obtain and maintain housing and economic stability. To truly address this crisis, we must create partnerships between low-income families, service providers, employers, property owners, federal and state government, and philanthropic communities. These entities have multiple tools, which, when coordinated, can work together to help families maintain or obtain housing and increase their incomes. This collaborative approach requires both additional resources and changes to how services are offered—changes that would support, rather than hinder, families in their efforts to increase economic self-sufficiency.

Our policy recommendations include both short and long-term actions to transform the Commonwealth's service delivery to increase housing and economic stability for families at the lowest income levels—those who are experiencing homelessness or who are at risk of becoming homeless. The strategies and actions outlined below provide a roadmap to meet the needs of families, track our progress, and take a data-driven approach to preventing family homelessness.

**We recommend a four-pronged multi-sector approach that involves the private, nonprofit, government, and philanthropic sectors:**

- **Systems Change:** Appoint a Special Secretary to build a coordinated service delivery system across government departments. The coordinated system will support homelessness prevention, minimize cliff effects and provide case management through service providers who are focused on an integrated approach to housing and economic stability.
- **Housing:** Expand the stock of affordable housing as well as rental assistance vouchers for households with extremely low-incomes; preserve existing privately and publicly subsidized homes.
- **Support Services to Increase Incomes:** Increase investment in services that provide a path to increased incomes and economic mobility for families who have extremely low-incomes (incomes of less than 30% of the area median income: e.g., \$25,450 for a family of three in the Boston region).
- **Track Progress:** Collect and analyze data, and track progress—at state agencies and their nonprofit partners—toward an agreed upon set of goals related to housing stability and economic mobility.





## Systems Change

**Goal: Build a well-coordinated system across government departments and social service sectors—one that is whole system-whole person focused, goal-driven, efficient, accountable, and adequately funded.**

### Action Steps:

Appoint a 4-year Special Secretary who will report directly to the Governor. The Secretary will address homelessness and economic stability and will control the management and funding for all relevant programs across agencies.<sup>84</sup>

### Year 1:

- Create and fund cross-department teams of senior, managerial, and front-line government staff from each department to coordinate across agency lines to solve problems, deploy resources and cross-train.<sup>85</sup>
- Create an Advisory Committee of community stakeholders who meet on a monthly basis with the Special Secretary to help identify current and emerging issues facing families with very low-incomes, propose solutions, and provide ongoing feedback. The Committee should include families who are previously homeless and families currently experiencing homelessness.
- Work with State agencies and non-profit partners to identify all programs that can be supplemented with existing federal funding.
- Establish reasonable performance benchmarks and a quarterly review process for relevant programs.
- Identify eligibility gaps between programs and, if criterion cannot be adjusted, develop strategies for filling gaps.
- Develop a plan, hold public hearings, and earn legislative approval regarding the transition of funding to the Special Secretary.



Courtesy of MBHP

### Year 2:

- Shift funding for relevant programs to the new Special Secretary.
- Simplify eligibility criteria for safety net programs and align eligibility between programs where possible, making eligibility clear and consistent. Massachusetts should take advantage of the announcement by the federal Centers for Medicare and Medicaid Services (CMS) at the end of October 2014 that it will

provide extra financial support to states to support the development of systems to integrate eligibility for health and human services programs. This offers an opportunity for Massachusetts to use federal funds to apply innovations already tested in other states.

- Co-locate services and/or use technology to provide one-stop access to services to reduce the need for families to visit multiple government and provider offices and provide multiple copies of paperwork.
- Allow families to access the entire continuum of services through any department under the purview of the Special Secretary. Explore coordinating this effort with the process underway through HUD for all Continuum of Care agencies to standardize how clients are assessed and referred.
- Continue to identify gaps in eligibility levels between programs and, if criteria cannot be adjusted, develop strategies for filling gaps.
- Working with nonprofits and other partners, fund the development of shared data systems so that data can be entered in one place and shared with every program that needs it and outcomes can be tracked.

## **Results:**

Under the leadership of the Special Secretariat, state agencies will:

- Increase coordination and accountability in ensuring families are properly assessed and provided with the right resources for their individual needs.
- Maximize their individual and collective resources, while minimizing conflicting policies, service gaps and duplication of services.
- Increase effectiveness and efficiencies in ensuring housing and economic stability for their respective constituents.



## **Housing**

**Goal: All families in Massachusetts will have access to safe, affordable, and viable housing options.**

### **Action Steps:**

#### **A) Expand Permanent Rental Subsidies:**

- Continue to grow the Massachusetts Rental Voucher Program to assist severely rent burdened households with incomes below 50% AMI.

#### **B) Grow capital funding programs:**

- Continue to fund capital programs at full levels authorized by the Legislature, with a focus on increasing homes affordable to households with incomes at or below 30% AMI.

**"I recently received an MRVP housing voucher! Total game changer. This is a fresh start for me and my daughter in a place we can now call home. This MRVP is stability. I will now be able to afford to pay for our new home each month. I can now continue to attend school and further my career to get ahead. I will pursue higher education because eventually my income will give me the option of buying a house or paying market rent! At that point I would be so proud to be able to return my voucher and possibly give someone the same opportunity to get their life on track."**

*- Parent assisted by MBHP to move to permanent housing*

- Continue private activity bonds and capital funding that allows for the development of new public housing and help local housing authorities develop new family housing.

### **C) Expand stock of affordable housing and increase access for Households with Extremely Low Incomes:**

- Increase the Commonwealth's current housing production goal to 17,000 units per year and add affordability to the goal by ensuring at least 20% of new homes are affordable for households falling below 30% AMI.
- Provide additional funding to the Housing Preservation and Stabilization Trust Fund to accelerate the development of supportive housing for the most vulnerable households.
- Support zoning legislation that facilitates increased multifamily housing development, while working with communities to increase the number of homes affordable to households with low incomes.
- Continue the state funding priority for projects that include at least 20% of units for households with extremely low incomes (ELI).
- Preserve the Affordable Housing Law, Chapter 40B, which plays a critical role in housing development. To date, over 62,000 homes have been built or are currently under construction.



Courtesy of Witness to Hunger

### **D) Preserve existing stock of affordable housing:**

- Develop a strategy to preserve privately owned affordable housing across the state, such as 13A developments.
- Implement public housing reforms included in the public housing reform legislation signed into law in August 2014 that ensures housing authorities are working together to maximize economies of scale, provide strong resident services, and increase our public housing stock.

### **Results: Under the leadership of the Special Secretariat, state agencies will:**

- Reduce the number of families applying for Emergency Shelter.
- Increase economic growth by meeting housing demand and creating jobs through the addition of 68,000 homes, including at least 12,000 homes affordable for households whose incomes are below 30% AMI.
- Reduce the number of homeless students per academic year as identified by the Department of Education.



## Support Services

**Goal:** Connect families who are experiencing homelessness and housing instability with the necessary resources to ensure that parents can pursue opportunities in the workforce, while simultaneously ensuring their children access to consistent, high-quality educational opportunities to learn and thrive.

### Action Steps:

#### **A) Preserve tenancies for families facing homelessness:**

- Increase funding for homelessness prevention programs, like the Residential Assistance for Families in Transition (RAFT).
- Work with owners/developers of affordable housing who receive housing funds administered by the state (development subsidies, tax credits, operating subsidies, or voucher funds) to make every attempt to preserve tenancies for families at risk of eviction by working with a nonprofit intermediary. Develop a system for owners, property management companies, and local housing authorities to report data on evictions to the state in order to understand the effectiveness of interventions.
- Create a Residence Service Coordinator program that works in partnership with service providers to help tenants in privately owned publicly assisted housing to preserve their tenancies.
- Develop a housing instability screening tool to be incorporated into state and nonprofit service agencies, pre-K-12 education, and medical service settings to triage families at-risk before homelessness occurs.
- Adequately support legal representation and mediation programs that provide eviction assistance to tenants and help eligible low-income families to access income supports.
- Procure community based housing advocacy and case management services for families who are doubled-up.
- Explore the use of Social Innovation Financing to increase resources for homelessness prevention.



#### **B) Increase focus on the well-being, education, and care of children:**

- Provide immediate access to high-quality early education for families facing housing instability and homelessness.



- Ensure all children ages 0–3 experiencing homelessness or housing instability are prioritized for access to Early Intervention services, and local home visiting programs funded through the federal Maternal, Infant, and Early Childhood Home Visiting Program.
- Require staff in family shelters to utilize the Administration of Children and Families (ACF) Early Childhood Family Shelter Self-Assessment Tool<sup>86</sup> to ensure that shelter environments assist in the physical, social-emotional, and intellectual development of children ages 0–5 to support them through their experience of homelessness.
- Increase funding for youth jobs that provide critical employment experience and an immediate economic benefit.

**C) Prioritize ongoing access for families to workforce training and pathways to economic stability:**

- Simplify recertification processes, use technology, and establish evening and weekend access and transportation assistance to relevant programs so that families do not have to reduce hours at work to obtain and retain assistance.
- Coordinate thresholds for relevant state support programs to prevent cliff effects in eligibility for families as they incrementally increase incomes.
- Taper program assistance as people increase their incomes rather than cutting off assistance once families reach the income limits for program eligibility.
- Add a grace period to programs enabling families to quickly re-establish supports that ended due to temporary increases in income.
- Create career pathway programs for recipients of SNAP, TAFDC, and MassHealth that include Adult Basic Education for those who need it and lead to post-secondary degrees and certificates.
- Work with the private sector to create career training programs for the same population leading to job placement, pre-apprenticeship training that offers vocational education and training, job readiness, on-the-job training, paid internships, and at least 18 months of post-placement counseling.
- Recapitalize the Workforce Competitiveness Trust Fund to its 2006 level of \$18,000,000 to increase the number of skilled workers who can fill positions.
- Increase funding for employment services.
- Create asset building opportunities within existing programs through the restoration of the state Individual Development Account program, and the creation of a matched college savings account.



- Support legislation increasing the fully refundable state Earned Income Tax Credit (EITC) from 15% to 50% of the value of the federal EITC for all eligible recipients to reward work and increase family income.

#### **D) Invest in prevention strategies that provide flexible, wraparound services to families at risk of homelessness:**

- Create a common trauma-informed and strength-based assessment tool<sup>87</sup> for all state and nonprofit service agencies that helps service providers direct families to the most useful resources and recognizes that people often respond to the stresses of homelessness in ways that make it difficult to effectively use housing programs and other services, and may need special supports.<sup>88</sup> Align this tool with federal assessment tools.
- Fund adequate case management and stabilization services for all programs that help families obtain and maintain housing stability, including programs for survivors of sexual assault and domestic violence.
- Ensure collaboration and cross-training between the Emergency Assistance, homelessness prevention, domestic violence, and Bureau of Substance Abuse and Services (BSAS) shelter systems through the continuation of the Integration Task Force.
- Modeled after that of the Boston Housing Authority, create a public/subsidized housing system-wide super-priority for emergency transfers related to domestic and sexual violence. When possible, convert public housing and project-based subsidies to mobile vouchers, thus allowing survivors to move away from a housing development.
- Ensure that all survivors of domestic violence living in transitional housing programs maintain their homeless and/or domestic violence status for public and subsidized housing.
- Implement and regularly conduct training on domestic and sexual violence and the Violence Against Women Act housing provisions for staff of housing entities receiving state public funds.
- Continue the task force to review state public and subsidized housing regulations as they relate to domestic and sexual violence.



Courtesy of MBHP

#### **E) Address issues of hunger and health:**

- Streamline the application process for SNAP benefits and advocate for federal changes to protect and increase SNAP benefits.
- Implement and fund the Massachusetts Food Trust program (established under Chapter 286 of the Acts of 2014) to increase access to places for families to purchase reasonably priced nutritious foods.
- Monitor the impacts of the new federal policy that ends United States Department of Agriculture (USDA) support for Point of Sale (POS) devices and the POS transaction costs for retailers to determine if food access for low-income families is being jeopardized.

- Assess Hampden County Healthy Incentives Pilot program and determine statewide scalability to provide a premium to SNAP beneficiaries when purchasing healthy foods.
- Explore opportunities within the federal Affordable Care Act to fund stabilization and housing supports for families with chronic diseases and/or disabilities.
- Replicate or expand the Home and Healthy for Good program to include families with significant health care barriers to economic and housing stability.

### **Results:**

- Increase economic and housing stability among families with extremely low incomes.
- Reduce the number of families needing to enter the shelter system by providing earlier interventions.
- Reduce harmful impacts of homelessness and housing instability on families, resulting in higher rates of employment, fewer moves, and children staying at one school for multiple years.



Courtesy of Bethany Versoy for MBHP



## **Track Progress**

**Goal:** Modernize government technology to support inter-department coordination, communication with contracted service providers, data analysis, and tracking of outcomes.

### **Action Steps:**

- A) Collect, share, and analyze data to determine use and effectiveness of programs.**  
Determine what data is currently collected by government agencies and community-based service providers.
- B) Invest in technology for government agencies and vendors to enable cross-agency and program communication, allowing for shared information on families being served.**
  - Engage academic, healthcare, and private sectors in systems architecture.
  - Develop necessary Memorandums of Understanding (MOUs) to allow agencies to share relevant data.



- Invest in technology that allows for intake data collected at one agency to be shared with all relevant programs.
- Modernize the housing search process so that all publicly subsidized housing, eligibility, and other relevant information is available with a click of a mouse or a swipe of a screen.
- Support efforts of MassHousing and private developers to create a universal housing application for privately owned, publicly subsidized housing in partnership with private property owners.

**C) Establish quality assurance standards so that programs are consistently administered (people do not erroneously lose benefits) and data provides a clear picture of program use and effectiveness, and increases the collective knowledge base.**

- Define outcomes for success and determine what data needs to be collected for each program and the schedule for collection.
- Invest in agencies' capacity to collect and analyze "real-time" performance data.
- Work with homelessness liaisons in school districts to identify and develop mechanisms for data collection on younger siblings of students identified as homeless in public schools to be included in their reporting. Data could include ages, services received, enrollment in early learning programs, etc.
- Begin to award funding to community-based organizations on the basis of proven effectiveness and performance.

**Results:**

- Increase understanding about which supports work best for families.
- Identify gaps in the system and cliff effects that prevent economic mobility.
- Make data-informed decisions.
- Increase accountability and monitoring of programs for effectiveness and efficiencies.



Courtesy of Bethany Versoy for MBHP





## ENDNOTES

<sup>1</sup> U.S. Department of Housing and Urban Development, Annual “The 2014 Annual Homeless Assessment Report: Part 1 - PIT Estimates of Homelessness”

<https://www.hudexchange.info/resource/4074/2014-ahar-part-1-pit-estimates-of-homelessness/>  
See <https://www.hudexchange.info/resources/documents/2007-2014-PIT-Counts-by-State.xlsx>

<sup>2</sup> The average daily census for EA shelters and motels for November 2014 was 4,915.  
<http://www.mass.gov/hed/docs/dhcd/hs/ea/homelessnumberchart.pdf>

<sup>3</sup> The estimate of the number of families doubled up for economic reasons is based on ratio of number of homeless students in shelter to number of homeless students living doubled up economic reasons as reported by the Massachusetts Department of Elementary and Secondary Education (DESE) for the 2013-2014 school year. It counted 6,813 students living in doubled up situations, 7,778 living in shelters/hotels/motels and 104 unsheltered (living in cars, parks, campgrounds, etc.). Using this approach assumes that the average number of students per household is the same in both types of households (in shelter or doubled up). See <http://www.doe.mass.edu/mv/HomelessEduOrientationcation.pdf>, page 16;  
<http://www.doe.mass.edu/mv/2012-13DistrictData.pdf> and <http://www.doe.mass.edu/mv/HomelessEnrollment.pdf>

<sup>4</sup> Massachusetts Comprehensive Housing Affordability Strategy (CHAS) data 2007-2011, Table 7— extremely low income family households paying 30% or more of their income toward housing. <http://www.huduser.org/portal/datasets/cp.html>

<sup>5</sup> Weiss, Ingrid, Ettinger de Cuba, Stephanie, Sandel, Megan, Schiffmiller, Ashley, Cook, John, Pasquariello, Justin, Coleman, Sharon, and Frank, Deborah A.” (2012). *Safe, Stable Homes Mean Healthier Children and Families for Massachusetts*. Children’s Health-Watch. Retrieved from: [http://www.childrenshealthwatch.org/wp-content/uploads/MAhousing\\_brief\\_Oct2012.pdf](http://www.childrenshealthwatch.org/wp-content/uploads/MAhousing_brief_Oct2012.pdf)

<sup>6</sup> [http://nlihc.org/sites/default/files/or/OOR2014\\_ExpensiveHW.pdf](http://nlihc.org/sites/default/files/or/OOR2014_ExpensiveHW.pdf)

<sup>7</sup> Census Bureau, American Community Survey 2013 One-Year Estimates, Table B25077

<sup>8</sup> Massachusetts Housing Partnership, “Unlocking the Commonwealth”, November 5, 2014, p.4  
[http://www.mhp.net/uploads/resources/unlocking\\_the\\_commonwealth\\_nov2014.pdf](http://www.mhp.net/uploads/resources/unlocking_the_commonwealth_nov2014.pdf)

<sup>9</sup> United States Census Bureau Data (2001-2010)

<sup>10</sup> Davis, Tim H., (2014). Research completed for the On Solid Ground White Paper Initiative, Center for Social Policy, University of Massachusetts Boston.

<sup>11</sup> National Housing Conference, “Paycheck to Paycheck”, July, 2012, <http://www.nhc.org/chp/p2p/>

<sup>12</sup> The fastest growing occupations and their corresponding salaries derived from the Massachusetts Executive Office of Labor and Workforce Development Industry-Occupation Employment Matrix, 2008- 2018 <http://lmi2.detma.org/Lmi/EmploymentProjections.asp> Fair Market Rent is based on the Massachusetts fair market rent for a two bedroom apartment according to HUD. Rent is considered affordable if it is less than 30% of a household’s gross income. Income required to afford the median priced home and the 2-BR FMR in the Boston MSA are based on calculations from the National Housing Conference Paycheck to Paycheck report (September 2014). <http://www.nhc.org/chp/p2p/>

<sup>13</sup> City of Boston, “Real Estate Trends – 2013”,  
[http://www.cityofboston.gov/images\\_documents/real\\_estate\\_trends\\_report\\_2013\\_tcm3-46448.pdf](http://www.cityofboston.gov/images_documents/real_estate_trends_report_2013_tcm3-46448.pdf)

<sup>14</sup> The estimates of the numbers of extremely low-income (ELI) households in total and severely rent- burdened are from HUD’s Comprehensive Housing Affordability Strategy (CHAS) data sets for 1990 and 2007-2011. The latter is based on the Census’ Bureau’s American Community Survey which collects data annually from small samples, then combines the results to give an estimate that applies to the entire five year period. <http://www.huduser.org/portal/datasets/cp.html>

- <sup>15</sup> Citizens' Housing and Planning Association, "Housing Guidebook for Massachusetts", Boston, MA, June 1999, p.11
- <sup>16</sup> Capital spending information from Citizens' Housing and Planning Association, "Affordable Housing Guidebook for Massachusetts", July 2008, p. 9 [http://www.chapa.org/sites/default/files/f\\_122952789640BUpdateDec2008\\_3.pdf](http://www.chapa.org/sites/default/files/f_122952789640BUpdateDec2008_3.pdf) (Source: Commonwealth of Massachusetts Statutory Basis Financial Reports FY'98-FY'07 Ten-Year Schedule of Expenditures and Other Financing Uses by Secretariat (adjusted to exclude federal grant funds))
- <sup>17</sup> CHAPA review of 2001 and 2014 Subsidized Housing Inventory; see "CHAPA Policy Summary on State Housing and Community Development Policy", September 4, 2014, p. 4 <http://www.chapa.org/about-chapa/chapa-publications/chapa-policy-summary-state-housing-and-community-development-policy>
- <sup>18</sup> Formula allocations to Massachusetts (DHCD and entitlement communities) totaled \$48.0 million in FY2010, \$42.5 million in FY2011, \$25.1 million in FY2012, \$24.8 million in FY2013, and \$25.9 million in FY2014. DHCD's allocation fell from \$14.8 million in FY2010 to \$13.3 million in FY2011, \$7.2 million in FY2012, \$6.6 million in FY2013 and \$7.3 million in FY2014. Source: HUD Office of Community Planning and Development annual formula allocation reports [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/about/budget](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/about/budget)
- <sup>19</sup> Congress has not provided an appropriation for new Section 202 construction since FY2011. See Alyssa Waldrum, "Section 202 Supportive Housing for the Elderly", published in the National Low-Income Housing Coalition 2014 Advocates Guide, <http://nlihc.org/sites/default/files/2014AG-145.pdf>
- <sup>20</sup> CHAPA review of annual federal 9% Low-Income Housing Tax Credit allocations and tax credit prices.
- <sup>21</sup> CHAPA calculation based on review and comparison of state and federal data sets. For federal tenant based assistance, compared Housing Choice Voucher allocations as of September 1993 and July 2014 vouchers in use as reported by the Center for Budget and Policy Priorities. For state-funded tenant-based rental assistance, compared MRVP leased units as of February 1993 and November 2014; for AHVP, reported March 2014 leased units only as program didn't exist in 1993. For federal project-based rental assistance, compared CHAPA and CEDAC expiring use reports for September 1993 and April 2014 for HUD project-based assistance and USDA/FmHA 1995 and September 2013 Multifamily Fair Housing Occupancy Reports; for Section 8 Mod Rehab compared 1993 Picture of Subsidized Households and May 2014 Resident Characteristics reports. For state-funded project-based assistance, compared MRVP leasing data from February 1993 and November 2014 and DMH Rental subsidy leasing data from 1994 and June 2014.
- <sup>22</sup> Based on review of HUD TPV published awards (conservative estimate data due to missing data for a few years). Tenant protection vouchers are issued for example when federal public housing units are demolished or have their form of subsidy changed or when a federal mortgage subsidy that restricted rents expires.
- <sup>23</sup> The FY2013 budget for MRVP provided funding for 750 new vouchers, including 550 for homeless families. DHCD allocated 400 mobile vouchers to families in EA shelters and 150 project based vouchers for homeless families that included a person with disabilities (see "FY2013 MRVP Announcement", DHCD, September 2013 at <http://www.mass.gov/hed/docs/dhcd/ph/mrvp/mrvpannouncement.pdf>). The FY2014 budget provided funding for 1,300 new vouchers, including 500 for families living in shelter, 500 to families who are losing their HomeBASE rental assistance and have a family member with a disability and 300 to chronically homeless families or individuals (see Mary Tittmann, "Shelter and Housing for Homeless Families: Historical Funding and the Governor's FY 2015 Budget Proposal", Mass. Budget and Policy Center, Boston, MA April 3, 2014 [http://www.massbudget.org/report\\_window.php?loc=Shelter+and+Housing+for+Homeless+Families.html](http://www.massbudget.org/report_window.php?loc=Shelter+and+Housing+for+Homeless+Families.html))
- <sup>24</sup> Massachusetts Department of Housing and Community Development (DHCD), "Training Manual for Local Housing Authority Board Members 2014", p.5 <http://www.mass.gov/hed/docs/dhcd/ph/lharesources/lha-board-training-manual-2014.pdf>
- <sup>25</sup> DHCD, "Training Manual for Local Housing Authority Board Members 2014", p.7 (state percentage of elderly/disabled units)
- <sup>26</sup> Liberman, Ruth J., A Plan for Building Skilled Workers and Strong Families through the Massachusetts TADC Program, Crittenton Women's Union, February 2014, p.4
- <sup>27</sup> A 2010 national study found that 50% of low-income hourly jobs lacked standard schedules. <http://workplaceflexibility2010.org/images/uploads/whatsnew/Flexible%20Workplace%20Solutions%20for%20Low-Wage%20Hourly%20Workers.pdf>. See also <http://www.clasp.org/resources-and-publications/publication-1/Tackling-Unstable-and-Unpredictable-Work-Schedules-3-7-2014-FINAL-1.pdf>
- <sup>28</sup> Davis, Tim H., MacEwan, Arthur (2014). Research completed for the On Solid Ground White Paper Initiative, Center for Social Policy, University of Massachusetts Boston.



- <sup>29</sup> Davis, Tim H. (2014). Research completed for the On Solid Ground White Paper Initiative, Center for Social Policy, University of Massachusetts Boston.
- <sup>30</sup> Davis, Tim H. (2014). Research completed for the On Solid Ground White Paper Initiative, Center for Social Policy, University of Massachusetts Boston.
- <sup>31</sup> Mass. Budget and Policy Center, "From Poverty to Opportunity: The Challenge of Building a Great Society", Boston, MA November 10, 2014 pp.4-6 <http://www.massbudget.org/reports/pdf/FromPovertyToOpportunity-Final.pdf>
- <sup>32</sup> Ames, Michael, Lowe, Jennifer Dobruck, Dowd, Kelly, Liberman, Ruth J., and Youngblood. Deborah Connolly; "Massachusetts Economic Independence Index 2013", Crittenton Women's Union (CWU), Boston, MA. The authors have posted an online calculator which illustrates variations in the income required based on household characteristics (number of adults and children, ages of children) and city or town of residence. [http://www.liveworkthrive.org/research\\_and\\_tools/economic\\_independence\\_calculator](http://www.liveworkthrive.org/research_and_tools/economic_independence_calculator)
- <sup>33</sup> Bentele, Keith, Albelda, Randy, and Turini, Damien, (2014) "Hardship, Eligibility and Coverage Gaps Among Massachusetts Families (2008-2013), UMass Boston Center for Social Policy, supplemental data related to CSP slide 37 sent by email from Marija Bingulac, November 19, 2014
- <sup>34</sup> This table is based on the following assumptions and data: \*This assumes a single parent earning \$14.30 per hour with one school-age child and one preschooler. This family is not eligible for food stamps, but would be eligible for subsidized child care (subject to availability of child care vouchers) and some MassHealth benefits, although on a sliding scale. Costs are based on the following sources:- Economic Policy Institute, Family Budget Calculator, <http://www.epi.org/resources/budget/> (child care, & transportation costs)
- USDA Food Plans: Cost of Food Report for October 2014, <http://www.cnpp.usda.gov/usda-food-plans-cost-food-report-october-2014> (Low-Cost Food Plan)
  - Massachusetts Bay Transportation Authority, [http://www.mbt.com/fares\\_and\\_passes/passes/](http://www.mbt.com/fares_and_passes/passes/), accessed December 1, 2014
  - Commonwealth of Massachusetts, Member Booklet for MassHealth <http://www.verizonwireless.com/prepaid/basic-monthly-plans/>
  - Metropolitan Boston Housing Partnership, MTW Utility Allowance Policy & Utility Allowance Schedule Changes Fact Sheet [http://www.mbhp.org/wp-content/uploads/2014/02/UtilityAllowancesFactSheet\\_2014.pdf](http://www.mbhp.org/wp-content/uploads/2014/02/UtilityAllowancesFactSheet_2014.pdf)
  - Electricity Local, Massachusetts Electricity Rates & Consumption, <http://www.electricitylocal.com/states/massachusetts/>
  - <http://www.massresources.org/Income-eligible-child-care-benefits.html#scale>
  - <http://www.bostonglobe.com/2014/07/02/map-the-average-cost-for-child-care-state/LN65rSHXKNjr4eypyxToWM/story.html>
- \*\* These expenses are based on Lawrence, Massachusetts
- \*\*\* Partially subsidized through MassHealth; because family income is >150% of poverty line, per HHS 2014 Poverty Guidelines at <http://aspe.hhs.gov/poverty/14poverty.cfm>, family must pay reduced monthly premium plus co-payments for some medical services and prescription drugs. Cost in chart is based on premium formula plus co-payments up to MassHealth limit
- \*\*\*\* Including heat, electricity and telephone; does not include natural gas for cooking and does not take into account NStar requested 29% increase in electric bills. Because household income is over 135% of poverty, household does not qualify for discounts in telephone service, although household does qualify for 10-15% discount on gas & electric service. See <http://www.massresources.org/utility-discounts.html#incomelimits>.
- \*\*\*\*\* Assuming minimal expenses for toiletries, cleaning products, furnishings, etc. - does not include tuition, books/supplies, debt, car payment, or recreation
- \*\*\*\*\* Child care subsidized by state - without subsidy, average child care cost in Massachusetts is \$1,015 for a preschooler, \$1,369 for an infant. The table shows only the cost of care for the preschool-age child; after-school care is not included.
- <sup>35</sup> Based on the Census Bureau's Supplemental Poverty Rate calculations, which adjust poverty guidelines for area costs (e.g. differences in housing costs by region) and adjust incomes for value of public benefits, including food stamps and housing assistance. Source: Mass. Budget and Policy Center, "From Poverty to Opportunity: The Challenge of Building a Great Society", p. 14 and p.22
- <sup>36</sup> Mass. Budget and Policy Center, "Value of Minimum Wage is Eroded by Inflation", May 12, 2014, [http://www.massbudget.org/report\\_window.php?loc=Value%20of%20Minimum%20Wage.html](http://www.massbudget.org/report_window.php?loc=Value%20of%20Minimum%20Wage.html)

- <sup>37</sup> Caseload as of November 2014, per the Department of Transitional Assistance website, see <http://www.mass.gov/eohhs/researcher/basic-needs/financial/trans-aid-to-families-with-dependent-children.html>
- <sup>38</sup> According to 2010 DTA data, the average graduate of DTA's Employment Services programs for TAFDC recipients obtained a job paying \$10.07 per hour. <http://www.commcop.org/resources/documents/FY10%20ReportCard5%20combined%20sections%20v4%20final%20120120101.pdf>
- <sup>39</sup> Wagman, Nancy and Bernstein, Jeff (2013), TAFDC: Declines in Support for Low-Income Children and Families, Massachusetts Budget and Policy Center, March 18, 2013, pp.2-3 [http://www.massbudget.org/reports/pdf/declines\\_tafdc.pdf](http://www.massbudget.org/reports/pdf/declines_tafdc.pdf)
- <sup>40</sup> Wagman and Bernstein (2013), pp.3-4
- <sup>41</sup> Feeding America, *Map the Meal Gap 2014: Child Food Insecurity in Massachusetts by County in 2012*, [http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2012/ma\\_allcountiescfi\\_2012.pdf](http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2012/ma_allcountiescfi_2012.pdf)
- <sup>42</sup> Institute for Children, Poverty & Homelessness. "Meeting the Child Care Needs of Homeless Families - How Do States Stack Up", New York, NY July 2014, p.1 [http://www.icphusa.org/PDF/reports/ICPH\\_policyreport\\_MeetingtheChildCareNeedsofHomelessFamilies.pdf](http://www.icphusa.org/PDF/reports/ICPH_policyreport_MeetingtheChildCareNeedsofHomelessFamilies.pdf)
- <sup>43</sup> Child Care Aware, "Parents and the High Cost of Child Care - 2013", November 2013, pp. 13-16 [http://usa.childcareaware.org/sites/default/files/cost\\_of\\_care\\_2013\\_103113\\_0.pdf](http://usa.childcareaware.org/sites/default/files/cost_of_care_2013_103113_0.pdf)
- <sup>44</sup> Davis, Tim H. (2014). Research completed for the On Solid Ground White Paper Initiative, Center for Social Policy, University of Massachusetts Boston.
- <sup>45</sup> Davis, Carl; Davis, Kelly; Gardner, Matthew; and Wiehe, Meg, (2014). Improving Tax Fairness with a State Earned Income Tax Credit, Institute on Taxation and Economic Policy, May 2014, <http://www.itep.org/pdf/eitc2014.pdf>
- <sup>46</sup> Center on Budget and Policy Priorities, Policy Basics: the Earned Income Tax Credit, updated December 4, 2014 <http://www.cbpp.org/cms/?fa=view&id=2505>
- <sup>47</sup> Meyer, Bruce D., (2010). The Effects of the Earned Income Tax Credit and Recent Reforms. *National Bureau of Economic Research (NBER Book Series Tax Policy and the Economy)*.
- <sup>48</sup> Kaufman, Nancy and Harris, Janet L., "Profile of the Homeless in Massachusetts", Governor's Office of Human Services, Commonwealth of Massachusetts, April 28, 1983, p. 3 and p. 19 <https://archive.org/details/profileofhomeles00kauf>
- <sup>49</sup> Adams, Gina and Dubay, Lisa, (2014), "Exploring Instability and Children's Well-Being", Urban Institute, July 2014. <http://www.urban.org/UploadedPDF/413185-Exploring-Instability-and-Childrens-Well-Being.pdf>
- <sup>50</sup> "Profiles of Risk: Characterizing Housing Instability", Institute for Children, Poverty and Homelessness, New York, NY, June 2011, p. 2 (Figure 1) [http://www.icphusa.org/PDF/reports/ICPH\\_ProfilesOfRisk\\_No.1.pdf](http://www.icphusa.org/PDF/reports/ICPH_ProfilesOfRisk_No.1.pdf); see also Geppert, Joni et al. (2008).
- <sup>51</sup> Health Starts At Home: Request for RFPs, The Boston Foundation November 2012, p. 4 <http://www.tbtf.org/~media/A0B4539889514A2E99FCAC80D4E8E1C7.pdf>
- <sup>52</sup> Burt, Martha; Aron, Laudan Y.; and Lee, Edgar K, with Valente, Jesse, "Helping America's Homeless: Emergency Shelter or Affordable Housing, Urban Institute, June 2001, chapter 1. <http://www.urban.org/pubs/homeless/chapter1.html>
- <sup>53</sup> Argeriou, Milton, *Homelessness in Massachusetts: Perception, Policy and Progress*, March 23, 1992, New England Journal of Public Policy, Volume 8, Issue 1 <http://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1572&context=nejpp>
- <sup>54</sup> Davis, Tim H. (2014). Research completed for the On Solid Ground White Paper Initiative, Center for Social Policy, University of Massachusetts Boston.
- <sup>55</sup> Mills, Gregory; Compton, Jessica F.; and Golden, Olivia, (2011), "Assessing the Evidence about Work Support Benefits and Low-Income Families", Urban Institute and Ford Foundation, February 2011, p.10 <http://www.urban.org/uploadedpdf/412303-Work-Support-Benefits.pdf>
- <sup>56</sup> See Urban Institute website on Work Support Strategies: <http://www.urban.org/worksupport/index.cfm>
- <sup>57</sup> Mills, Gregory; Compton, Jessica F.; and Golden, Olivia, (2011), p. 1

- <sup>58</sup> Bentele, Keith; Albelda, Rand; and Turini, Damien J., (2014). Research completed for the On Solid Ground White Paper Initiative, Center for Social Policy, University of Massachusetts Boston.
- <sup>59</sup> HUD CHAS data, 1990
- <sup>60</sup> Commonwealth of Massachusetts, “Massachusetts Comprehensive Homeless Assistance Plan 3”, July 1990, p.4
- <sup>61</sup> Marsh, Sue (1992), “Making the Homeless Disappear: Redefining Homelessness in Massachusetts”, New England Journal of Public Policy: Vol. 8: Iss.1, Article 45, p.515 <http://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1577&context=nejpp>
- <sup>62</sup> Commonwealth of Massachusetts, “Massachusetts Comprehensive Homeless Assistance Plan 3”, July 1990, p.2
- <sup>63</sup> Commonwealth of Massachusetts, “Massachusetts Comprehensive Homeless Assistance Plan 3”, p.20
- <sup>64</sup> Davis, Tim H. (2014). Research completed for the On Solid Ground White Paper Initiative, Center for Social Policy, University of Massachusetts Boston.
- <sup>65</sup> Wagman, Nancy and Schuster, Luc (2014). Research completed for the On Solid Ground White Paper Initiative, Massachusetts Budget and Policy Center and Center for Social Policy, University of Massachusetts Boston.
- <sup>66</sup> According to HUD CHAS estimates, Massachusetts had 49,466 non-elderly families that were severely cost burdened in 1989 and 63,535 in 2007-2011. The 2007-2011 count does not include 4,425 families with zero income or negative income.
- <sup>67</sup> Table B17010, 2013 American Community Survey, One Year Estimates, Massachusetts – Poverty Status in the Past 12 Months of Families by Family Type by Presence of Related Children Under 18 Years by Age of Related Children
- <sup>68</sup> Commonwealth of Massachusetts, “Massachusetts Comprehensive Homeless Assistance Plan 3”, July 1990, p.2
- <sup>69</sup> Extremely low income non-elderly renter household counts from HUD’s 1990 and 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data sets estimate 49,466 such families in 1989 and 63,535 in 2007-2011. The 2007-2011 estimate is based on the American Community Survey (ACS) five year estimates (the ACS collects data annually from small samples, then combines results to give an estimate that applies to the entire five year period). <http://www.huduser.org/portal/datasets/cp.html> The number of poor families with children under 18, from the 1990 Census estimate (poverty status in 1889- Table DP-3) and the 2013 ACS one-year estimate (Table 17010) indicate that the number of poor families with children under 18 rose from 81,601 in 1989 to 106,714 in 2013. The change in the number of families receiving prevention assistance is based on a comparison of the number assisted in 1989 and in FY2014. In FY89, 24,700 families received help with rent or mortgage arrears (10,000) or received financial assistance for re-housing (14,700), according to the state’s “Massachusetts Comprehensive Homeless Assistance Plan 3”, July 1990, p.2. In FY2014, fewer than 3,000 families received RAFT preventive services (2,730 as of April 2014 and 2,978” year to date” (see “Overview of Efforts to End Homelessness in the Commonwealth, 2007-2014”, Massachusetts Interagency Council on Housing and Homelessness, November 2014, p. 24 <http://www.mass.gov/hed/docs/dhcd/news-updates/ichh-initiativeoverview2007-2014.pdf>. Another 395 were diverted from shelter with HomeBASE in FY2014 (“Department of Housing and Community Development EA Legislative Report, Quarter 4, SFY 2014”, p.2 <http://www.mass.gov/hed/docs/dhcd/hs/ea/fy14q4eareport.pdf>)
- <sup>70</sup> Mass Housing, TPP program information, [https://www.masshousing.com/portal/server.pt/community/rental\\_housing/240/homelessness\\_prevention\\_%28tpp%29](https://www.masshousing.com/portal/server.pt/community/rental_housing/240/homelessness_prevention_%28tpp%29) and “Tenancy Preservation Program of Massachusetts”, posted on the U.S. Interagency Council on Homelessness website, downloaded November 2014, [http://usich.gov/usich\\_resources/solutions/explore/tenancy\\_preservation\\_program\\_of\\_machusetts](http://usich.gov/usich_resources/solutions/explore/tenancy_preservation_program_of_machusetts)
- <sup>71</sup> UMass Donahue Institute Research and Evaluation Group, MassHousing Tenancy Preservation Program – Evaluation Summary, March 2010, pp.4-5, 10 [https://www.masshousing.com/portal/server.pt/gateway/PTARGS\\_o\\_2\\_8577\\_o\\_o\\_18/TPP\\_Evaluation\\_o3-2010.pdf](https://www.masshousing.com/portal/server.pt/gateway/PTARGS_o_2_8577_o_o_18/TPP_Evaluation_o3-2010.pdf)
- <sup>72</sup> MacEwan, Arthur (2014). Research completed for the On Solid Ground White Paper Initiative, Center for Social Policy, University of Massachusetts Boston.
- <sup>73</sup> Davis, Tim and Saunders Lane, Terry, “Rapid Re-Housing of Families Experiencing Homelessness in Massachusetts: Maintaining Housing Stability”, April 2012. Research conducted by Center for Social Policy for the Metropolitan Boston Housing Partnership, Boston MA p.15 <http://www.mbhp.org/wp-content/uploads/2013/06/HPRP-Report-2012.pdf>
- <sup>74</sup> Davis, Tim and Saunders Lane, Terry, “Rapid Re-Housing of Families Experiencing Homelessness in Massachusetts: Maintaining Housing Stability”, April 2012. Research conducted by Center for Social Policy for the Metropolitan Boston Housing Partnership, Boston MA p.28 and p.15 and 19 <http://www.mbhp.org/wp-content/uploads/2013/06/HPRP-Report-2012.pdf>



- <sup>75</sup> Davis, Tim H.; Korn, Aaron; and BenYishay, Matan, “Two Years of HomeBASE: Following up with families after the end of HomeBASE Rental Assistance”, Metropolitan Boston Housing Partnership, Boston, MA, October 2014, pp.3-4
- <sup>76</sup> Meschede, Tatiana; Chaganti, Sara; and Revis, Alexandra, “Secure Jobs, Secure Homes, Secure Families -Phase One Outcomes of the Massachusetts Secure Jobs Pilot”, Institute on Assets and Social Policy, Heller School, Brandeis University, Waltham, MA, October 2014 p. ii
- <sup>77</sup> The graph is for a single parent with two children (ages 3 and 8 years) in Boston with all government work supports for which the family would be eligible, which include child care assistance, Child Tax Credit, Earned Income Tax Credit, Food Stamps, MassHealth, Section 8 rental housing assistance, and Special Supplemental Nutrition Program for Women, Infants, and Children. R. Loya, R. Liberman, R. Albelda, and E. Babcock, 2008, “Fits & Starts: The Difficult Path for Working Single Parents,” Center for Social Policy and Crittenton Women’s Union. Available at <http://www.umb.edu/csp/publications/reports>. The associated graph is adapted from this source by M. Prenovost and D. Youngblood, 2010, “Traps, Pitfalls, and Unexpected Cliffs on the Path Out of Poverty,” *Poverty & Public Policy*: Vol. 2: Iss.2, Article 3, p.57 [http://www.liveworkthrive.org/site/assets/docs/Poverty\\_PublicPolicy\\_Prenovost\\_Youngblood\\_20101.pdf](http://www.liveworkthrive.org/site/assets/docs/Poverty_PublicPolicy_Prenovost_Youngblood_20101.pdf)
- <sup>78</sup> See Family Resource Simulator, <http://www.nccp.org/tools/frs/index.php>
- <sup>79</sup> Western Massachusetts network to end homelessness, Secure Jobs Advisory Committee, November 18, 2014, <http://www.westernmasshousingfirst.org/2014/11/secure-jobs-advisory-committee-minutes-111814/>.
- <sup>80</sup> Bassuk, Ellen L.; Volk, Katherine; and Olivet, Jeffrey, “A Framework for Developing Supports and Services for Families Experiencing Homelessness”, *The Open Health Services and Policy Journal*, 2010,3, p. 36, <http://www.familyhomelessness.org/media/92.pdf>
- <sup>81</sup> Davis, Tim H., (2010), “Rapid Re-Housing of Motel-Sheltered Families: MBHP’s Preliminary Assessment”, Metropolitan Boston Housing Partnership (MBHP), Boston, MA, November 2010, pp. 17- 18 (Appendices A+B) <http://www.mbhp.org/wp-content/uploads/2013/07/HPRP-Report-2010.pdf>
- <sup>82</sup> Massachusetts Department of Housing and Community Development, “Emergency Assistance Program, Fiscal Year 2015, First Quarterly Report”, September 30, 2014, p.6 <http://www.mass.gov/hed/docs/dhcd/hs/ea/s-111-fy15q1eareport.pdf>
- <sup>83</sup> Culhane, Dennis P. and Byrne, Thomas, “Ending Family Homelessness in Massachusetts: A New Approach for the Emergency Assistance (EA) Program, June 2010, p.2 <http://www.ppffound.org/documents/whitepaper.pdf>
- <sup>84</sup> Including, but not limited to the Massachusetts Rental Voucher Program, DMH Rental Subsidies, the Housing Preservation and Stabilization Trust Fund, HomeBASE, RAFT, Emergency Assistance, the Employment Services Program, Child Care subsidy programs, Medicaid, and SNAP.
- <sup>85</sup> Including, but not limited to the Department of Housing and Community Development, the Department of Transitional Assistance, the Department of Public Health, the Department of Mental Health, the Department of Education, the Department of Early Education and Care, and relevant departments under the Executive Office of Labor and Workforce Development.
- <sup>86</sup> Office of the Deputy Assistant Secretary for Early Childhood Development, Administration for Children and Families, U.S. Department of Health & Human Services, Early Childhood Self Assessment Tool for Family Shelters, December 2014, [https://www.acf.hhs.gov/sites/default/files/ecd/ech\\_family\\_shelter\\_self\\_assessment\\_tool\\_120114\\_final.pdf](https://www.acf.hhs.gov/sites/default/files/ecd/ech_family_shelter_self_assessment_tool_120114_final.pdf)
- <sup>87</sup> Guarino, K., Soares, P., Kenneth, K., Clervil R., and Bassuk E, (2009). “Trauma-Informed Organizational Toolkit”, Rockville, MD: Center for Mental Health Services, Substance Abuse and Mental Health Services Administration, and the Daniels Fund, the National Child Traumatic Stress Network, and the W.K. Kellogg Foundation. See <http://www.csh.org/toolkit/supportive-housing-quality-toolkit/supportive-services/delivering-services/trama-informed-care/>
- <sup>88</sup> Bassuk, Ellen L.; Volk, Katherine T.; and Olivet, Jeffrey, “A Framework for Developing Supports and Services for Families Experiencing Homelessness”, *The Open Health Services and Policy Journal*, 2010, 3, 34-40, pp.35-36 <http://www.familyhomelessness.org/media/92.pdf>





For more information, please contact:  
**Citizens' Housing and Planning Association (CHAPA)**  
[www.chapa.org](http://www.chapa.org) • 617-742-0820